

Please provide name and contact details of Your treating or family doctor : _____

PAYMENT DETAILS

Instrument type Cash/Cheque/Debit/Credit Card/ Others	Instrument No.	Bank Details	Date	Amount (in Rs)

Please make a crossed cheque/DD/Pay Order in favour of 'Apollo Munich Health Insurance Company Limited' only.

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1) No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the insurers. 2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

ADDITIONAL INFORMATION

[If there is insufficient space to provide additional relevant information, whether as requested or otherwise, please attach a separate sheet to this proposal and return it to us.]

GENERAL EXCLUSIONS

Following is an outline of the exclusions under the policy. Specific additional exclusions apply to various benefits under the policy. For more details on the exclusions & waiting periods please refer the policy wordings before purchasing this policy.

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in this Policy: War, war like operations; nuclear weapons/materials radiation of any kind; committing or attempting to commit a criminal or unlawful act; participation or involvement in naval, military or air force operation or any hazardous ; abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol; treatment of nicotine addiction or any other substance abuse; intentional self injury or attempted suicide; obesity/morbid obesity and any weight control program; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus), venereal disease, sexually transmitted disease; pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness) except in the case of ectopic pregnancy; non allopathic treatment; charges related to a Hospital stay not expressly mentioned as being covered; Personal comfort and convenience items, vitamins and tonics; treatments rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; out-station consultations and referral-fees; treatments by a Medical Practitioner who shares the same residence as an Insured or a member of an Insured Person's Family; the provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy; any treatment and associated expenses for alopecia, baldness, diabetic test strips, and similar products; any treatment that is not medically necessary; where purpose of travel is to obtain medical treatment; treatment of any pre-existing condition, cancer, orthopedic, degenerative or oncology diseases unless to save life in an unforeseen emergency or to relieve acute pain; cosmetic treatment; congenital internal or external disease.

This proposal will be the basis of any insurance policy that we may issue. You must disclose all facts relevant to all persons proposed to be insured that may affect our decision to issue a policy or its terms. Non-compliance may result in the avoidance of the policy. If there is insufficient space for you to provide information, whether as requested or otherwise, please attach a separate sheet. If you are in doubt, please seek the advice of your insurance advisor.

DECLARATION & WARRANTY ON BEHALF OF ALL THE PERSONS PROPOSED TO BE INSURED

- I/ We hereby declare, on my behalf and on behalf of all persons proposed to be insured that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/We am/ are authorized to propose on behalf of these other persons.
- I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved underwriting policy of the Insurance company and that the policy will come into force only after full receipt of the premium chargeable.
- I/ We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/ proposer after the proposal has been submitted but before communication of the risk acceptance by the company.
- I/We declare and consent to the company seeking medical information from any hospital who at anytime has attended on the life to be insured/ proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application for insurance on the life to be assured/ proposer has been made for the purpose of underwriting the proposal and/or claim settlement. I/ We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and/or Regulatory Authority.

Signature of the Proposer: _____

Signature of the Advisor: _____

Date: _____ Place: _____

Insurance is the subject matter of solicitation

FOR OFFICE USE ONLY

Apollo Munich Health Office Code :	Advisors Code & Name :
Branch Receipt Date :	Channel Type :
Business Type :	Urban/ Rural/ Social