

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Acknowledgement

YOUNG STAR INSURANCE POLICY



Received the proposal for _____ policy from Mr/ Mrs/ Ms. _____ drawn on _____ dt. _____ along with payment of Rs. _____ by Cash / vide Cheque/ DD No. _____ The Cash/Cheque given by you is banked for operational convenience and banking of the Cash/Cheque does not mean acceptance of risk by us. The receipt of the Cash/Cheque will also be acknowledged by our office vide advance premium receipt. If the proposal is accepted, the cover will commence from the date of the advance premium receipt, subject to realization of the Cheque. If the proposal is not accepted, the amount paid will be refunded. Contact our office, in case policy is not received within 15 days from the date of payment of premium.

Name & Code of the *Health Insurance Specialist* authorised person: _____

Signature of the authorised person: _____

Date: _____ Place: _____

Please affix stamp size photograph of Insured Person - 1	Please affix stamp size photograph of Insured Person - 2	Please affix stamp size photograph of Insured Person - 3	Please affix stamp size photograph of Insured Person - 4	Please affix stamp size photograph of Insured Person - 5
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Declaration

1. I 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 am authorized to propose on behalf of these other persons. 2. I understand that the information provided by me will form the basis of the insurance policy is subject to the Board approved underwriting policy of the insurer and that the policy will come into force only after full payment of the premium chargeable. 3. I further declare that I 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. 4. I declare and consent to the company seeking medical information from any doctor or from a hospital who/which at anytime has attended on the person to be insured/proposer or from any past or present employer concerning anything which affects the physical or mental health of the person to be insured/proposer and seeking information from any insurer to whom an application for insurance on the person to be insured/proposer has been made for the purpose of underwriting the proposal and/or claim settlement. 5. I authorize the company to share information pertaining to my proposal including the medical records of the insured/proposer for the sole purpose of underwriting the proposal and /or claims settlement and with any Governmental and/or Regulatory authority. I confirm that the payment is made through my card / bank account. I also confirm that the source of funds for premium paid under this policy is legal. I hereby confirm that the features of the product have been understood by me.

Submitted the above proposal for **YOUNG STAR INSURANCE POLICY** policy along with payment of Rs. _____ / by cash/wide cheque/DD no _____

dated _____ drawn on _____ I understand that the cash/cheque given is banked for operational convenience and commencement of risk is subject to the acceptance of proposal by you.

Place	Date	Name	Signature / Thumb impression of the proposer.
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WHERE THE PROPOSER IS ILLITERATE OR SIGNS IN A LANGUAGE DIFFERENT FROM THAT OF THE LANGUAGE OF THE PROPOSAL FORM.

I hereby confirm that the details have been explained to the proposer.

Date	Name of the person who explained	Signature of the person who explained
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The contents of the proposal form and features of the product have been fully explained to me and I have fully understood the significance of the proposed contract.

Signature / Thumb impression of the proposer
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Prohibition of Rebates: Section 41 of Insurance Act 1938. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew 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 the 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 published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

				STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in Website : www.starhealth.in ★ CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No. : 129			
YOUNG STAR INSURANCE POLICY Unique Identification No.: SHAHLIP20132V011920 Proposal Form - Unique Reference No.: SHA/PR0048				Ref. No.	The company will not be on risk until the proposal has been accepted and full payment of premium has been received. Please fill up the form in block letters.		
Policy Issuing Office :				Policy No.			
				SM CODE	SM NAME		
				AGENT / SPECIFIED PERSON / BROKER / IMF CODE	AGENT / SPECIFIED PERSON / BROKER / IMF NAME		
Name of the Proposer Mr / Mrs / Ms.				Date of Birth		DDMM/YYYY	
Occupation of the Proposer				Annual Income		Rs.	
Residential Address:							
Pin Code:							
Office Address:							
Pin Code:							
Email ID		Mobile Number					
Policy Term (Please ✓)		Period of Insurance		From:		To:	
GST Number		PAN Number					
NOMINATION	Nominee's Name		Relationship to the Proposer		Date of Birth		Age in Yrs
	Name of the Appointee (if nominee is a minor)		Relationship to the Nominee		Date of Birth		Age in Yrs
(Incise of Multiple nominees a separate form containing nominee details should be enclosed duly specifying the % to each nominee)							
Policy Type (Please ✓)		Individual <input type="checkbox"/> Floater <input type="checkbox"/>		Plan Type (Please ✓)		Silver <input type="checkbox"/> Gold <input type="checkbox"/>	
For policy type on Individual basis : Please see page no.2							
Sum Insured Rs. in Lakhs* : _____							
Family Size (A=Adult, C=Child) (Please ✓) : <input type="checkbox"/> 1A <input type="checkbox"/> 1A+1C <input type="checkbox"/> 1A+2C <input type="checkbox"/> 1A+3C <input type="checkbox"/> 2A <input type="checkbox"/> 2A+1C <input type="checkbox"/> 2A+2C <input type="checkbox"/> 2A+3C							
* please check brochure for the available sum insured options							
Do you want to pay the premium in Instalments (Only on ECS mode): <input type="checkbox"/> YES <input type="checkbox"/> NO Instalment option is not available for 2 year term							
If yes choose Instalment options available for 1 year term <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Halfyearly							
Premium can also be paid: Annually for 1 year term / Biennial for 2 year term							
I would like to receive my insurance policy and all the information related to the proposed insurance policy through insurance repository <input type="checkbox"/> Yes / <input type="checkbox"/> No							
If you already have an e-Insurance Account (eIA) number, kindly provide e-Insurance Account (eIA) number _____							
If you don't have an e-Insurance Account (eIA) number, choose any one Insurance Repository							
<input type="checkbox"/> KARVY <input type="checkbox"/> CAMSRep - CAMS Insurance Repository & Services <input type="checkbox"/> CIRL - Central Insurance Repository Limited <input type="checkbox"/> NDML - NSDL Data Management Services limited							
Bank Details of the Proposer		Account Number		Type of Account : <input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> Others please specify _____			
		Name of the Bank		Name of the Branch		IFSC Code	
Please attach a photo copy of cancelled cheque leaf of the above Bank Account.							
Payments Details		Annual Premium		Rs.			
Mode of Payment Cash / Cheque / DD / Credit Card / Debit Card / NEFT / CC Mandate / ECS (Please fill the enclosed ECS form)							
Cheque / DD No.		Date		Drawn on		Branch	
Please attach any one proof of Date of Birth <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Voter ID <input type="checkbox"/> PAN Card <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Any other Govt. Recognised Proof							

Details of the person proposed for insurance		Insured Person - 1		Insured Person - 2		Insured Person - 3		Insured Person - 4		Insured Person - 5	
Name		M / F / Thirdgender	DD/MM/YYYY	M / F / Thirdgender	DD/MM/YYYY	M / F / Thirdgender	DD/MM/YYYY	M / F / Thirdgender	DD/MM/YYYY	M / F / Thirdgender	DD/MM/YYYY
Gender	Date of Birth	CMS	KGS	CMS	KGS	CMS	KGS	CMS	KGS	CMS	KGS
Height (cms)	Weight (kgs)										
Relationship with proposer	Annual Income (Rs.)										
Occupation	Sum Insured Opted (Rs.)										
For policy type on individual basis	Plan Type (Please ✓)	<input type="checkbox"/> Silver	<input type="checkbox"/> Gold	<input type="checkbox"/> Silver	<input type="checkbox"/> Gold	<input type="checkbox"/> Silver	<input type="checkbox"/> Gold	<input type="checkbox"/> Silver	<input type="checkbox"/> Gold	<input type="checkbox"/> Silver	<input type="checkbox"/> Gold
Existing Insurance Coverage with this company and any other company - give details	1. Name of the Insurance Company										
	2. Period of Insurance										
	3. Sum Insured (Rs)										
	4. Policy No.										
Details of Claims	1. Allment for which Claim was made	Year	Year								YYYY
	2. Claim Amount Paid / Rejected										YYYY
Health History: Please provide answer in detail. A mere dash is not sufficient.	Family Physician's Name:	Phone: _____ Regn No: _____									
1. Is the person proposed for insurance in good health free from physical and mental disease or infirmity. If not give details											
2. Has the person proposed for insurance consulted / diagnosed / taken treatment / been admitted for any illness/injury. If Yes, give details											
3. Does the person proposed for insurance have any complications during / following birth. If yes, please submit all necessary documents.											
4. Has the person proposed for insurance ever suffered or suffering from any of the following											
a) Diabetes Mellitus - If Yes, since when											
b) High BP, Cholesterol - If Yes, since when											
c) Heart Disease - If Yes, since when											
d) Stroke, epilepsy, fainting attack, chronic headache, Parkinson's disease, Alzheimer's disease, - If Yes since when											
e) Tuberculosis, asthma, other respiratory infections - If Yes, since when											
f) Disease of bones/joints, slipped disc, spinal disorder, injury to ligaments - If Yes, since when											
g) Cancer, Pre Cancerous Lesion - If Yes, since when											
h) Gynecological disorder such as DUB, Fibroid Uterus, Ovarian cyst - or have undergone cesarean / Hys-terectomy If Yes, since when											
i) Treatment for sub fertility or has been advised for? (answer if applicable) - If Yes provide details.											
j) Disease of Stomach, Intestine, Liver, Gall bladder / Pancreas, Kidney, Urinary bladder, Urinary Tract Diseases - If Yes, since when											
k) Disease of Prostrate / Fistula / Piles / Genital diseases - If Yes, since when											
l) Cataract and other diseases of the eye and ENT disease - If Yes since when											
m) Any Other Problem (Please Specify)											
5. Has the person's proposed for insurance											
a) Undergone any medical test?											
b) Prescribed any medicines? If yes											
i) Name the illness for which medicines have been prescribed											
ii) Details of medicines and drugs prescribed.											
iii) Period for which these drugs were taken.											
c) Been advised for any surgery / treatment? - If Yes, give details											
d) Received/receiving any payment for any disability / injury / illness/ disease. Give details											
6. Does the person proposed for insurance											
a) Chew Tobacco - If Yes, since when											
b) Smoke - If Yes, since when											
c) Consume Alcohol - If Yes, since when											
7. Is the person proposed for insurance positive for HIV if yes, please mention your CD4count (Please attach proof)											
Declaration of the Agent/ Intermediary: / We confirm that the product's suitability has been explained to the proposer. The information furnished in the proposal is true to the best of my knowledge and recommend acceptance of the proposal. (Please Enclose Insurance Agent's Confidential Report, if Any)	code		Name of the Agent / Specified Person of Corporate Agent / Broker Qualified Person / Insurance Sales Person of the IMF		Signature of the Agent / Specified Person of Corporate Agent / Broker Qualified Person / Insurance Sales Person of the IMF						
Social Sector Classification* : <input type="checkbox"/> Yes <input type="checkbox"/> No											
BUSINESS TYPE	<input type="checkbox"/> a. Unorganized Sector <input type="checkbox"/> b. Other Categories of Persons <input type="checkbox"/> c. Economically Vulnerable or Backward Classes <input type="checkbox"/> d. Informal Sector										
Rural Sector Classification (This classification is based upon the address of the proposer) : <input type="checkbox"/> Urban <input type="checkbox"/> Rural											

* Social Sector includes unorganised sector, informal sector, economically vulnerable or backward classes and other categories of persons, both in rural and urban areas.
a. "Unorganised sector" includes self-employed workers such as agricultural labourers, bidi workers, brick kiln workers, carpenters, cobblers, construction workers, fishermen, hamals, handicraft artisans, handloom and khadi workers, lady tailors, leather and tannery workers, paper makers, powerloom workers, physically handicapped self-employed persons, primary milk producers, rickshaw pullers, safakarmacharis, salt growers, sericulture workers, sugarcane cutters, toddy leaf collectors, toddy tappers, vegetable vendors, washerwomen, working women in hills, daily wagers, hired drivers and coolies or such other categories of persons.
b. "Economically Vulnerable or Backward Classes" means persons who live below the poverty line.
c. "Other Categories of Persons" includes persons with disability as defined in the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 and who may not be gainfully employed; and also includes guardians who need insurance to protect spastic persons or persons with disability.
d. "Informal Sector" includes small scale, self-employed workers typically at a low level of organisation and technology, with the primary objective of generating employment and income, with heterogeneous activities like retail trade, transport, repair and maintenance, construction, personal and domestic services and manufacturing, with the work mostly labour intensive, having often unwritten and informal employer-employee relationship.