

Health 360 Proposal Form

H360

ZK - 25-26/v1

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

1. Please fill the proposal form in BLOCK LETTERS. All details with * are mandatory.
2. The issuance of this form by Zurich Kotak General Insurance Company (India) Limited (hereafter referred as "Company") does not amount to acceptance of the proposal. The Liability of the Company in relation to the subject matter of this Proposal does not commence until this Proposal has been accepted by the Company through the issuance of the Policy Document/Cover Note and subject to the receipt by the Company of the premium paid.
3. This Proposal will be the basis of any subsequent policy that the Company issues to you. It is therefore essential that you provide all the information in this Proposal FULLY, ACCURATELY AND CORRECTLY in respect of all persons proposed to be insured and that you provide the Company with any and all additional information relevant to risk to be insured or the Company's decision as to acceptance of the risk or the terms upon which it should be accepted.
4. The Policy shall become voidable at the option of the Company, in the event of any untrue or incorrect or incomplete statement, misrepresentation, non description or on non-disclosure in any material particular in the Proposal Form / personal statement, declaration and connected documents, or any material information having been withheld by the proposed policyholder or any one acting on its behalf to obtain any benefit under this Policy.
5. If you require additional space to answer any question on this Proposal Form, please attach additional sheets of paper and indicate on the additional sheet the question number to which the information being provided pertains. (Information given herein will be treated in strict confidence).

FOR OFFICE USE ONLY

Quote No.*	Quote Date*
Branch Code	Sales Manager Code
Intermediary Code	Intermediary Service RM
Intermediary Branch code	Intermediary business vertical
Intermediary Client Ref No	SP Name/ Code

SECTION I

PROPOSER'S INFORMATION

Title Mr. / Miss / Mrs. / M/s / Others			
Name*	First Name	Middle Name	Last Name
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	Date of Birth*	<input type="text"/>
Nationality*	<input type="checkbox"/> Indian <input type="checkbox"/> Non-Indian <input type="checkbox"/> NRI^	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others
Permanent Address*			
Address (Line 1).			
Address (Line 2)			
Nearest Landmark	City / District		
State	Pin Code	Country	
Is Correspondence Address same as Permanent Address? * <input type="checkbox"/> Yes <input type="checkbox"/> No If 'No', please provide below			
Correspondence Address*			
Address (Line 1)			
Address (Line 2)			
Nearest Landmark	City / District		
State	Pin Code	Country	
Phone	Mobile*		
Email ID*	:		
Occupation*	<input type="checkbox"/> Business <input type="checkbox"/> Salaried <input type="checkbox"/> Professionals <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Others		
Profession*	<input type="checkbox"/> CA <input type="checkbox"/> Paramilitary Services <input type="checkbox"/> Govt. Teacher <input type="checkbox"/> Govt. Employee <input type="checkbox"/> Medical Doctor <input type="checkbox"/> Others		
GSTIN			
Annual Income	Up to 2.5 lacs <input type="checkbox"/> 2.5 - 6 lacs <input type="checkbox"/> 6 - 10 lacs <input type="checkbox"/> 10 - 15 lacs <input type="checkbox"/> 15 - 20 lacs <input type="checkbox"/> 20 - 25 lacs <input type="checkbox"/> >25 lacs <input type="checkbox"/>		
PAN*:	<input type="text"/> /Form 60 (only in case the customer does not have PAN No.)		
CKYC Identifier / Number # (Generated by CERSAI)			
Please share the following for authentication purpose:			
Proof of Identity (POI) and Proof of Address (POA) [(✓) Tick whichever is applicable]			
PAN <input type="checkbox"/> Ration Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Voter ID Card <input type="checkbox"/> Others (Please specify): <input type="text"/>			
Zurich/Kotak Group Company Employees <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes', Employee ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
Are you a salaried person? <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes', Employee ID _____, Corporate Email ID _____			
Are you an existing customer of Kotak Mahindra Bank Ltd. / Kotak Mahindra Prime Ltd.? <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes', CRN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
Any existing policy from Us <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes', Policy No <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			

^ For NRI kindly fill in the NRI Declaration form

PROPOSAL DETAILS

Type of Cover*		<input type="checkbox"/> Individual		<input type="checkbox"/> Family Floater	
Plan Name	Base Sum Insured*				
<input type="checkbox"/> Silver	<input type="checkbox"/> 5 lac	<input type="checkbox"/> 7.5 lac	<input type="checkbox"/> 10 lac		
<input type="checkbox"/> Gold	<input type="checkbox"/> 10 lac	<input type="checkbox"/> 15 lac	<input type="checkbox"/> 20 lac	<input type="checkbox"/> 25 lac	
<input type="checkbox"/> Platinum	<input type="checkbox"/> 50 lac	<input type="checkbox"/> 100 lac	<input type="checkbox"/> 200 lac	<input type="checkbox"/> 500 lac	
<input type="checkbox"/> Diamond	<input type="checkbox"/> Unlimited Sum Insured				
Policy Period*	<input type="checkbox"/> 1 Year		<input type="checkbox"/> 2 Years		<input type="checkbox"/> 3 Years
Proposed Start Date*	<input type="text"/>				
*Please select the Zone:	<input type="checkbox"/> Zone I		<input type="checkbox"/> Zone II		<input type="checkbox"/> Zone III
Zone I: Delhi NCR, Nasik, Gujarat					
Zone II: Kolkata, Mumbai, Palghar, Raigarh (MH), Thane, Chennai, Jaipur, Rest of Haryana					
Zone III: Rest of India excluding locations mentioned under Zone I & Zone II					
In Case Global Cover is opted then Zone II & III will not be applicable					
Installment Option*	<input type="checkbox"/> Yes		<input type="checkbox"/> No		
If yes, Installment Frequency*:	Monthly		<input type="checkbox"/> Quarterly		<input type="checkbox"/> Half yearly
* Note: - PoS is applicable for Sum Insured of 5 Lakhs.					

Optional Covers																																																											
Sr. No	Would you like to opt for the following	Silver	Gold	Platinum	Diamond																																																						
01	Global Cover*	Not Applicable		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																						
02	Cumulative Bonus Booster	Yes <input type="checkbox"/> No <input type="checkbox"/>			Not Applicable																																																						
03	Double Cover	Yes <input type="checkbox"/> No <input type="checkbox"/>			Not Applicable																																																						
04	Cash Bag	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
05	Step Up Benefit	Yes <input type="checkbox"/> No <input type="checkbox"/>		Not Applicable																																																							
06	One Plus Benefit	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
07	Convalescence Benefit	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
08	Home Nursing Benefit	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
09	Hospital Daily Cash	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
10	Daily Cash for Accompanying an Insured Child	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
11	Compassionate Visit	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
12	Essential Equipment Cover	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
13	Maternity Benefit # i. Maternity Expenses ii New Born Baby Cover iii Vaccination Expenses	Yes <input type="checkbox"/> No <input type="checkbox"/> if Yes then select from option below Sum Insured 50,000 <input type="checkbox"/> 100,000 <input type="checkbox"/> 150,000 <input type="checkbox"/> 200,000 <input type="checkbox"/> #Upto 10 lacs Sum Insured, Maternity sum insured applicable is 50,000																																																									
14	Critical Illness Cover (Available for Age 18 years and above)	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
15	Personal Accident Cover	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
16	Pre-existing disease Waiting Period Modification	24 Months <input type="checkbox"/> 12 Months <input type="checkbox"/>																																																									
17	Specified disease/ procedure Waiting Period Modification	Yes <input type="checkbox"/> No <input type="checkbox"/> (Specific Disease Waiting Period Reduction to 12 months)																																																									
18	Smart Select	Yes <input type="checkbox"/> No <input type="checkbox"/>																																																									
19	Cap on Room Rent (Applicable only for Sum Insured 5 lakhs)	Yes <input type="checkbox"/> No <input type="checkbox"/>		Not Applicable																																																							
20	Room Category Modification	Yes <input type="checkbox"/> No <input type="checkbox"/> if yes then select room category from Below Single Private Room <input type="checkbox"/> Shared Room <input type="checkbox"/>																																																									
21	Deductible	<table border="1"> <thead> <tr> <th>Sum Insured</th> <th colspan="5">Deductible</th> </tr> </thead> <tbody> <tr> <td>500,000</td> <td colspan="5"></td> </tr> <tr> <td>750,000</td> <td><input type="checkbox"/> 25000</td> <td><input type="checkbox"/> 50000</td> <td><input type="checkbox"/> 100000</td> <td colspan="2"><input type="checkbox"/> 200000</td> </tr> <tr> <td>1,000,000</td> <td colspan="5"></td> </tr> <tr> <td>1,500,000</td> <td colspan="5"></td> </tr> <tr> <td>2,000,000</td> <td><input type="checkbox"/> 25000</td> <td><input type="checkbox"/> 50000</td> <td><input type="checkbox"/> 100000</td> <td><input type="checkbox"/> 200000</td> <td><input type="checkbox"/> 500000</td> </tr> <tr> <td>2,500,000</td> <td colspan="5"></td> </tr> <tr> <td>5,000,000</td> <td><input type="checkbox"/> 25000</td> <td><input type="checkbox"/> 50000</td> <td colspan="3"><input type="checkbox"/> 100000</td> </tr> <tr> <td>10,000,000</td> <td><input type="checkbox"/> 200000</td> <td><input type="checkbox"/> 500000</td> <td colspan="3"><input type="checkbox"/> 1000000</td> </tr> </tbody> </table>				Sum Insured	Deductible					500,000						750,000	<input type="checkbox"/> 25000	<input type="checkbox"/> 50000	<input type="checkbox"/> 100000	<input type="checkbox"/> 200000		1,000,000						1,500,000						2,000,000	<input type="checkbox"/> 25000	<input type="checkbox"/> 50000	<input type="checkbox"/> 100000	<input type="checkbox"/> 200000	<input type="checkbox"/> 500000	2,500,000						5,000,000	<input type="checkbox"/> 25000	<input type="checkbox"/> 50000	<input type="checkbox"/> 100000			10,000,000	<input type="checkbox"/> 200000	<input type="checkbox"/> 500000	<input type="checkbox"/> 1000000		
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10,000,000	<input type="checkbox"/> 200000	<input type="checkbox"/> 500000	<input type="checkbox"/> 1000000																																																								
22	Voluntary Co-pay	10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> 25% <input type="checkbox"/> 30% <input type="checkbox"/>																																																									

* Global Cover is not applicable for Insured persons above 65 years of age | Global Cover is not applicable for NRI customers
 Global Cover Sum Insured is restricted upto Base Sum Insured subject to a maximum of INR 2 Crs

Sr. No.	Would you like to opt for the following Benefits under the Health Protect Rider	Yes/No
1	Inflation Protect	Yes <input type="checkbox"/> No <input type="checkbox"/>

SECTION III

INSURED INFORMATION

Any one or more of the following can be covered - Proposer, Proposer's spouse/ partner, dependent children, parents, parents-in law, siblings, uncle, aunt, brother in law, sister in law, grandparents, grandchildren. (Natural/ Appointed Guardian - for minor under their guardianship)

INSURED DETAILS								
Name in Full*	Relation with the Proposer*	Date of Birth DD/MM /YYYY	Gender*	Height in (cm)*	Weight in (kg)*	Occupation*	Marital Status*	ABHA Number

In case your ABHA Number is not created, please visit the link (<https://healthid.ndhm.gov.in/>) to create the same.

A family floater policy can cover a maximum of 2 adults and 3 dependent children under a single policy.

Relationships covered –

Self,

Spouse / Partner,

Your natural or adopted dependent children

Dependent Parents

Dependent Parents in law

NOMINEE DETAILS

Nominee Name*	Relationship of Nominee with Proposer*	Nominee Date of Birth DD/MM/YYYY*	Nominee Mobile Number	Nominee Email ID	Nominee Present Address	Nominee Permanent Address	Nominee Bank Name and Account Details	% of claim share*

***Total % share cannot exceed more than 100%**

For all other persons covered under the policy, the Proposer will be the nominee.

Where Nominee is a minor, give details of Appointee.

Name of the Nominee	Name of the Appointee	Date of Birth DD/MM/YYYY	Relationship with the Nominee

Note: Please provide an additional sheet if space is not sufficient to complete details.

Medical Questionnaire

	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Section A: Medical and Hospitalisation Information						
Details of hospitalization for the illness / ailment / Medicine / Test / Surgery						
Are you currently in good mental and physical health – Yes / No						
Are you currently suffering or previously suffered from any illness and on continuous medication for same - Yes / No (If Yes, please provide documents for same)						
Name the medication and duration since on treatment						
Diabetes Mellitus						
If Yes provide duration, type I or II and name of medication						
High BP, Cholesterol						
If Yes since when and medication being taken						
Have you undergone any medical test or health check-up in the past 6 month if yes then please mention if any abnormal result detected						

INSURED HEALTH	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Any hospitalization in the past – Yes / No						
(If Yes, Please provide documents for same)						
Period of hospitalization						
Have You or any of the person proposed to be insured ever suffered from / are suffering from any of the following: Please tick 'YES" for insured wherever applicable						
Infections / Allergies						
HIV / AIDs						
Cancer / Tumor / Cyst						
Nutritional / Endocrinal disorders / Diabetes						
Mental psychiatric Disorders						
Nervous system Disorders						
Disorders of the Eyes / Ears / Nose / throat/						
Disorders of the circulatory system / Heart Disease/ hypertension						
Respiratory Infections and Diseases, Asthma						
Bones and Joints, Spondylitis / arthritis etc.						
Diseases of Stomach, Intestines, liver, appendix						
Kidney and urinary system						
Pregnant / Gynaecological Disorders / any disorder of Prostrate						
Birth Defects						
Accidents / burns						
Kidney and urinary system						
Pregnant / Gynaecological Disorders / any disorder of Prostrate						
Birth Defects						
Accidents / burns						
If any accident in past please give details:						
Year of Accident						
Accident resulting in to deformity or disability hampering mobility						
Section B: Lifestyle Information						
Have You or any of the person proposed has any of the following Habit?						
Smoking / Tobacco consumption – Yes / No						
If Yes, Duration and Quantity per day						
Alcohol consumption- Yes / No						
If Yes, Duration and Quantity						
Section C: Existing Health Insurance Details						
Type of Policy						
Period of Insurance						
Insurance Company						
Base Sum Insured (Rs.)						
Section D: Details of claims						
Ailment for which claim was made						
Claim amount paid/rejected						
Year of claim						
Others						
Have You or any person proposed to be insured under the Policy has ever been refused insurance cover by an insurance company or been accepted on special terms? (yes / no)						
If yes, please give full detail						
Any Pre-existing diseases						

Note: Please provide an additional sheet if space is not sufficient to complete details.

BANK ACCOUNT DETAILS

Details required to process all payment due in relation to your policy including refunds (if any) and / or claims directly to your bank account.

Please select any one of the below options as applicable.

Bank details as per premium cheque to be used for electronic fund transfer.

No existing Bank Account.

I agree to open a bank account and provide my bank account details to the Company for electronic fund transfer as mode of payment. I shall provide these details before renewal of my insurance policy or before any payment becomes due in relation to my insurance policy (whichever is earlier). I understand that as per regulatory requirement, Company shall process any payment in relation to my insurance policy only through electronic fund transfer after receipt of aforesaid pending bank details from me.

Cancelled Cheque submitted of Other Bank

Particulars of Bank Account:

Account Number IFSC/MICR Code

Bank Name

Account Holder Name

Disclaimer: Zurich Kotak General Insurance Company (India) Limited shall not be liable to anybody, in any manner, whatsoever if the NEFT transaction does not complete

ASBA Declaration:

I hereby accord my consent to authorize Zurich Kotak General Insurance to block the applicable premium payable for the aforesaid insurance policy under the BIMA ASBA facility and debit the same from my bank account upon acceptance of this proposal. In case the proposal is not accepted, I accord my consent to debit only the expenses incurred towards medical examination, if any, and unblock the balance amount.

*Place: _____

*Date:

*Signature and Stamp of Proposer

ELECTRONIC INSURANCE ACCOUNT DETAILS OF PROPOSER (E-mail id is mandatory)

Do you have an EIA Account Yes No

If Yes, please quote EIA Number

If No, do you want Us to create an EIA account for you Yes No (If Yes, please fill up Insurance Repository Application form)

Email id (to be registered with Insurance Repository)

Your address details as mentioned in the EIA account shall override the address provided in this application for Insurance

ACKNOWLEDGEMENT

Received from Ms./Mrs./ Mr.

a sum of Rs. Through Cheque/DD against your proposal for Empower policy.

Signature of Zurich Kotak General Insurance Company (India) Limited Official / Intermediary

Date

Zurich Kotak General Insurance Company (India) Limited Official/Intermediary Name:

Time: : Place: _____

Note: Neither the submission of a completed proposal for insurance or any payment for any policy sought oblige the Company to agree to issue a policy, which decision is and always shall be in the Company's sole and absolute discretion. If Zurich Kotak General Insurance Company (India) Limited accepts a proposal for insurance, it shall be subject to the Board approved underwriting policy of Zurich Kotak General Insurance Company (India) Limited and the policy Terms and Conditions of Kotak Live Well policy and the Company shall have no liability to make any payment if premium is not received by Zurich Kotak General Insurance Company (India) Limited in full and in time, or is not realised. If a proposal is not accepted, Zurich Kotak General Insurance Company (India) Limited will inform you and refund any payment received from you without interest.

DECLARATION

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.

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.

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.

I declare that I consent to the company seeking medical information from any doctor or hospital who/which at any time 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.

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.

Protect and contribute in conserving the environment, all your policy and service related communication would be sent in soft copy to the email id mentioned in the proposal form and it is valid for all regulatory /policy servicing requirements.

I/We would still want to receive a physical copy of the policy.

I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through Central KYC Registry or Goods and Service Tax Portal or Ministry of Corporate Affairs Portal or National Securities Depository Limited portal for the purpose of undertaking KYC.

I/We hereby agree for sharing my/our medical records with the Insurer/ TPA through ABHA number mentioned in the proposal form. (Applicable for cases wherein ABHA number is available)

AML DECLARATION

I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been /will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act,2002. I/We understand that the Company has the right to call for document to establish sources of funds. The Insurance Company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India. In case of entity, Type of Organization making the payment:

Limited Company Government Organization Non-Government Organization (NGO) Society Trust
 Partnership International Organization Co-operatives Section 25 Company Others

Are You or any of the proposed applicants or close relatives is/are associated to Politically Exposed Person (PEP)? * Yes No

(Politically Exposed Persons " (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.)

Are you a Non-Profit Organization? *(only in case of an entity) Yes No

(Non-profit organization " means any entity or organization, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013))

*Place: _____

*Date:

*Signature / Thumb Impression of Proposer

VERNACULAR DECLARATION

I hereby declare that, I have fully explained the contents of the proposal form and terms and conditions of the Policy to the Proposer in the language understood to him/her and that the Proposer has affixed the thumb impression / signature after fully understanding the contents thereof.

Signature/Thumb impression of Proposer

Signature/Thumb impression of Proposer

Signature of Intermediary/ Sales Person*

Signature of Intermediary/ Sales Person*

*Place: _____

*Date:

DECLARATION IN CASE THE PROPOSER/ POLICYHOLDER IS PERSON WITH DISABILITY (PWD)

I hereby declare that I _____, am a person with a disability and require assistance in completing this proposal form. I authorize _____ [Name of Representative], to act as my authorized representative and provide necessary declaration on my behalf for this Insurance Policy.

Signature/Thumb impression of Proposer

Signature/Thumb impression of Proposer

Signature of Authorised Representative*

Signature of Authorised Representative*

*Place: _____

*Date:

DECLARATION FOR AGENT

I hereby declare that, I have fully explained the features and terms & condition of the policy in detail to the Proposer and the Proposer has affixed the thumb impression / signature after fully understanding the features thereof.

Signature/Thumb impression of Proposer

Signature & Stamp as applicable of the Insurance Advisor/ Specified person of Corporate Agent/Authorised Employee of Broker/Sales person*

*Place: _____

*Date:

STATUTORY WARNING

PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938 as amended)

- 1) 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.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs Rupees.