



Policy Number \_\_\_\_\_  
Date of policy issuance: \_\_\_\_\_  
Pol. Term \_\_\_\_\_  
Premium Mode \_\_\_\_\_  
Installment Premium \_\_\_\_\_

Latest  
Photograph

URN: HPF-1(Rev-2023)

**PROPOSAL FORM FOR LIC's CANCER COVER – Plan 905**

Division:

Branch Office:

**INSTRUCTIONS TO THE LIFE TO BE ASSURED**

1. This form is to be completed in **BLOCK LETTERS** by the Life to be assured.
2. This form contains 4 sections namely **Section I:** Details of Life to be assured **Section II:** Proposed Plan Details, **Section III:** Details of personal and family health and habits **Section IV :** Declaration
3. Please read all the questions carefully and fill up the details truthfully.
4. Please ensure that you affix your signatures in all the places as required. In certain places more than one signature is required. This is in your own interest.
5. If the Life to be assured signs this proposal in vernacular or puts his/her thumb impression upon it, then the respective declaration must be completed.
6. Answers should be legible. Questions should be answered in 'Yes' or 'No'. (Strokes / dots / dashes / leaving the questions unanswered will not be accepted). Details need to be provided in case of affirmative answers.
7. The Life to be assured must countersign any cancellation or alterations made in this form. White ink must not be used

**To be filled by Agent/ Intermediary :**

1. D.O./CLIA/Chief Organizer/ Intermediary Agency Code No & Mobile number:
2. Agent's/Specified Person's/DSA's/Sup Agent's Name ,Code No & Mobile number:
3. Licence No/ Registration No:
4. Date of Expiry:

**For Office Use Only :**

Inward no : \_\_\_\_\_ Date: \_\_\_\_\_  
Proposal no : \_\_\_\_\_ Amt of Deposit (Rs) : \_\_\_\_\_ B.O.C No: \_\_\_\_\_ Date : \_\_\_\_\_

**Section -I:Details of the Life to be assured**

<b>I</b>	<b>Personal Details</b>	
1	Customer ID	
2	C KYC number ( Central KYC Registry number)	
3	Name	Prefix First Name Middle Name Last Name Mr./Mrs./Ms/ Mx.: _____
4	Father's Full Name	First Name Middle Name Last Name
5	Mother's Full Name	First Name Middle Name Last Name
6	Gender	Male / Female / Transgender
7	Marital Status	
8	Spouse's Full name	
9	Date of Birth(DD/MM/YYYY)	____ / ____ / ____
10	Age	____ Years
11	Place/ City of Birth	
12	Nature of Age Proof Submitted	
13	Nationality	
14	Citizenship	
15	<b>Permanent Address as per Proof of Identity (Proof of Identity must be any one of the following: 1) Aadhar 2) Driving License 3) Voter Id 4) Passport</b>	

	House No./Building Name / Street						
	Town/ Village / Taluka						
	City/ District						
	State &Country						
	PIN Code						
	Tel. No. with STD Code						
16	<b>Correspondence / CurrentAddress if different from above</b>						
	House No./Building Name / Street						
	Town/ Village / Taluka						
	City/ District						
	State &Country						
	PIN Code						
	Tel. No.with STD Code						
17	<b>Residential status</b>		Resident Indian / Non Resident Indian/ Foreign National of Indian Origin				
<b>II</b>	<b>KYC &amp; PMLA</b>						
1	Are you Income Tax Assessee					Y/N	
2	Permanent Account Number (PAN)						
3	Are You Registered under GST, if yes give GSTIN						
4	ID details(* In case of Aadhaar only last four digits is to be given as Id number)						
	Proof of Identity		1) Aadhar		2) Driving License		3) Voter Id
	ID number *		4) Passport				
	Expiry date of ID(DD/MM/YYYY)						
5	Proof of Correspondence Address Submitted						
<b>III</b>	<b>Occupation</b>						
1	Educational qualification						
2	Present Occupation						
3	Source of Income						
4	Name of the present employer						
5	Exact Nature of duties						
6	Annual Income (Rs)						
<b>IV</b>	<b>Others</b>						
1	<b>Are you a Politically Exposed Person OR are you a family member or close relative of Politically Exposed Person?</b> (As per RBI guidelines PEPs are the individuals who are or have been entrusted with prominent public functions by a foreign country).						Y/N
<b>V</b>	<b>Existing Insurance:</b> Provide details of Total Existing Critical Illness cover/Cancer Cover with all insurance companies including LIC						
1	Co. name	Plan / Term	Type -CI/Cancer cover	Sum Assured (Rs)	Date of Commencement( DD/MM/YYYY)	Whether accepted at Ordinary rate	Inforce / lapsed
i							
ii							
iii							
2	Does your Critical Illness cover/Cancer Cover with all insurance companies including LIC and the current application exceed INR 50,00,000/- ?					Y/N	
3	Has any of your new proposal/ application for revival/reinstatement for medical, health related insurance or riders or critical illness been refused, withdrawn, declined, postponed or offered with restricted benefits or with an increased (extra) premium with LIC or any other insurer in India or abroad If Yes, please provide details in the table below:					Y/N	

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**Section- III: Personal and family details of health / habits**

I	Details		Remarks
1	Do you consume or have ever consumed Narcotics?		<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Do you smoke cigarettes/ bidis or consume tobacco in any form?		<input type="checkbox"/> Yes <input type="checkbox"/> No
	i	If yes specify the number of cigarettes/ bidis smoked per day	
	ii	Have you consumed any form of chewable tobacco in the last 12 months	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	Have you ever been advised to quit alcohol consumption for health reasons OR diagnosed with any liver abnormalities due to alcohol consumption?		<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Has either of your parents and /or brother or sister suffered/suffering from, or died due to cancer? If <b>Yes</b> give following details		<input type="checkbox"/> Yes <input type="checkbox"/> No
	i	What type of Cancer _____	
	ii	Relation with the person contracting Cancer _____	
	iii	Age at diagnosis _____	
	iv	Age at Death (If any) _____	
5	i	Build Details: _____ Height (in Cms) _____ Weight (in Kgs) _____	
	ii	In the past six months has your weight reduced by 5 kgs or more other than due to diet control exercise or post pregnancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	Have you ever received consultation, medical advice, been investigated, undergone surgery or been treated or have noticed signs and symptoms for following:		
	i	Cancer, lump, swelling, growth, nodes, cyst, tumour, non-healing ulcer and increase in size of number of moles anywhere in your body?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	ii	Any persistent loss of blood or unusual discharge from any part of the body?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	iii	Persistent – fever / headache / cough, difficulty in swallowing, hoarseness of voice (all of the previous symptoms for more than 21 days), visual disturbances, seizures, loss of consciousness, blood disorders, abnormal blood cell count? If yes, please provide details:	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	Have you or your spouse ever been tested positive for HIV / AIDS, hepatitis B or C or any sexually transmitted disease?		<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Other than as a part of routine / executive / pre-employment check-up, Have you been advised to undergo any investigations in last 6 months like ultrasound (USG), body scan, MRI, CT scan, cytology, pap smear, mammogram, colonoscopy, biopsy, blood tests, cancer / tumor markers? If yes, please provide details.		<input type="checkbox"/> Yes <input type="checkbox"/> No
9	<b>For female Lives Only:</b> Any disease or disorder of the cervix, uterus ovaries or vagina, abnormal bleeding OR any disease or disorder of the Breast(s) such as breast lump/cyst, fibrocystic disease, nipple changes or discharge? If Yes, please provide details:		<input type="checkbox"/> Yes <input type="checkbox"/> No

**IMPORTANT:** If answer to any of the above questions is "Yes", please provide details (precise diagnosis, past and current treatment, current status, treatment plan for future) in a separate sheet of paper and submit copies of hospital/consultation/investigation reports available with you).

II	QUESTIONS APPLICABLE FOR FEMALE LIVES :		
	i	Husband's Full Name:	
	ii	Husband's existing health insurance cover:	
		Ins. Co. name	SA amount (Rs) Nature of cover of (CIR, Health Ins, Cancer Cover)

#### **Section IV: Declaration**

#### **DECLARATION BY THE LIFE TO BE ASSURED**

I hereby declare, that the foregoing statements and answers have been given by me in this proposal form after fully understanding the questions and the same are true and complete in every particular and that I have not withheld any information and I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between us and the Life Insurance Corporation of India and that if any untrue averment be contained therein the said contract shall be dealt with as per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

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 Corporation and that the policy will come into force only after full payment of the premium chargeable. I understand that the Corporation reserves the right to accept /postpone/ drop / regret or decline this proposal for health insurance .

I further declare that any change related to my health, occupation or any other adverse circumstance after the submission of this proposal to the Corporation shall be conveyed in writing before the issuance of the First Premium Receipt/ communication of acceptance of risk. I also declare that I will inform about dropping, deferment, acceptance at terms other than as proposed of any proposal/ revival of policy made to the Corporation or any other insurance company. Any omission on my part to do so shall render this contract invalid .

I declare that I consent to the Corporation seeking medical information from any doctor or hospital who/which at any time has attended me or from any past or present employer concerning anything which affects my physical or mental health and seeking information from any insurer to whom an application for insurance on my life has been made for the purpose of underwriting the proposal and/or claim settlement.

I authorize the Corporation to share information pertaining to my proposal including my medical records for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority.

I undertake to inform the Corporation immediately of any changes in KYC documents such as residence. I also give my consent to share my data with Central KYC Registry and to receive phone calls, SMS/ E mail from Central KYC registry in this regard.

I hereby give my consent to receive phone calls, SMS/E mail on the above mentioned registered number/ E mail address from / on behalf of the Corporation with respect to my life insurance policy/regarding servicing of insurance policies/ notifying about the status of Claim etc

I also understand that the premium and benefits under the policy are subject to taxes / duties/ charges in accordance with the laws as applicable from time to time.

I do hereby declare that I have understood the plan features and I have taken a personal and independent decision in an informed manner to take the plan in consultation with the agent/intermediary.

Dated at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

\_\_\_\_\_  
Signature or Thumb impression of Witness

\_\_\_\_\_  
Signature or Thumb impression of the Life to be assured

Name \_\_\_\_\_

Occupation \_\_\_\_\_

Address \_\_\_\_\_

**1. Declaration by the person filling in the form (In case form is filled up/signed in a language different from that of the Proposal Form or in case the Life to be assured is person with disability (PWD) where he/she is not able to fill the proposal form himself/ herself.)**

"I hereby declare that I have fully explained the above questions to the Life to be assured and I have truthfully recorded the answers given by the Life to be assured and Life to be assured has affixed the thumb impression/ signature as below after fully understanding the contents thereof."

Name of the Declarant: \_\_\_\_\_

Signature: \_\_\_\_\_

Address of the Declarant: \_\_\_\_\_

"I certify that the contents of the form have been fully explained to me by (Name, Designation, occupation) Mr. / Ms.: \_\_\_\_\_

Signature or Thumb impression of the Life to be assured

**2. In case the Life to be assured is illiterate, his/her thumb impression should be attested by a person of standing whose identity can easily be established, but unconnected with the Corporation and this declaration should be made by him/her.**

"I hereby declare that I have fully explained the above questions and contents of the proposal form to the Life to be assured in \_\_\_\_\_ language, and that the Life to be assured has affixed the thumb impression above after fully understanding the contents thereof."

Signature: \_\_\_\_\_

Name & Address of the Declarant: \_\_\_\_\_

**SECTION 45 OF THE INSURANCE ACT, 1938**

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud :

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and the materials on which such decision is based.

Explanation I - For the purpose of this sub section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy :

(a) The suggestion, as a fact of that which is not true and which the insured does not believe to be true;

(b) The active concealment of a fact by the insured having knowledge or belief of the fact ;

(c) Any other act fitted to deceive ; and

(d) Any such act or omission as the law specially declares to be fraudulent.

Explanation II – Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.  
Explanation: A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be agent of the insurer.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation – For the purposes of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

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**In accordance with the applicable provision of Section 41 of the 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 prospectus or tables of the insurer”

Various Sections of the Insurance Act, 1938 applicable to LIC to apply as amended from time to time.
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