

This Policy does not cover pre-existing medical conditions that are declared or undeclared. In the event of a claim, in order to determine eligibility for benefit payments under the Policy, I / We authorize any hospital, medical care institution, physician, medical professional, pharmacy or insurers to furnish to Tata AIG General Insurance Company Ltd. or its representatives any and all medical information or records with respect to any injury or sickness suffered by the person whose death, injury, sickness or loss is the basis of a claim against the Policy.

I/We understand that this authorization is valid during the pendency of the claim until all issues with regard thereto have been definitively resolved, either extra-judicially or judicially.

I/We have read the Policy Prospectus and am/are willing to accept the insurance coverage, subject to all the terms, conditions and exceptions described in that Policy Prospectus.

I/We hereby declare and warrant that all of the statements in this and in the preceding paragraphs are true and complete. If it is found that the answers or particulars stated in this Proposal Form and Medical Declaration are incorrect or untrue in any respect, I/We hereby acknowledge that the insurance company shall incur no liability for any insurance coverage.

I/We have understood the terms & conditions of this insurance and agree that the insurance would be effective only on acceptance of this application by the Company and the payment of premium by me/us in advance.

This Policy is valid subject to the realisation of the amount of premium by the Company. In the event of non-realisation of the Cheque or non-receipt of the amount of premium by the Company where payment has been made by way of credit card for any reason whatsoever, the Policy shall be deemed cancelled 'ab-initio' and the Company shall not be responsible for any liabilities of whatsoever nature.

* Max Sum Insured opted can be -

- i) in case of Salaried Person - Max 10 times of Income (as appearing in Form 16 / Salary slip / IT acknowledgement)
 - ii) in case of Self-Employed Person - Max 20 times of Income (as appearing in IT acknowledgement / Audited P&L)
- Sum Insured = Monthly Benefit (Rs.) X Payout Period.

Signature of Insured Person / Proposer _____ Date : _____

Producer's Name : _____ Producer's Code : _____

Signature of the Producer _____ Date : _____

INSURANCE ACT 1938 Section 41 Prohibition of Rebates

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. ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHED WITH A FINE WHICH MAY EXTEND TO FIVE HUNDRED RUPEES.

Tata AIG General Insurance Company Ltd.

Regd. Office : Peninsula Corporate Park, Nicholas Piramal Tower, 9th floor,
Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013

Offices also at: Ahmedabad, Aurangabad, Bangalore, Baroda, Bhuvaneshwar, Chandigarh, Chennai, Cochin, Coimbatore, Delhi, Guwahati, Hyderabad, Indore, Jamshedpur, Kolkata, Kolhapur, Ludhiyana, Nasik, Panaji, Pune, Surat, Vizag

For more information, call Tata AIG Toll-free 24-hour Helpline at 1-800-119966. Visit us at: www.tata-aig.com