

Navi Cure – PROPOSAL FORM

Proposal Form Number:

URN – NAVIGICC0318V0

GUIDELINES OF FILLING THIS PROPOSAL FORM

- 1) Please complete all sections in capitals and tick the boxes wherever applicable. Please furnish all information that is sought and is having a bearing on the risk.
- 2) Failure to disclose facts material to the assessment of the risk or providing misleading Information may render the contract void.
- 3) We shall process the proposal within a reasonable period but not exceeding 15 days from the date of receipt of proposal or any other requirement called by us.
- 4) Where a proposal deposit is refundable under any circumstances, we shall refund the same within 15 days from the date of underwriting decision on the proposal.
- 5) This Proposal Form shall be the basis of contract for Policy issuance and shall be signed by the Proposer.
- 6) We are under no obligation to accept any proposal for insurance. Our liability will commence only when this Proposal is accepted by Us (subject to the policy terms and conditions) and the premium is received and realised.

I. PROPOSER DETAILS

Proposer Name : Mr. Mrs. Ms. _____

Date of Birth :

D	D	M	M	Y	Y
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 Marital Status : Married Unmarried

Gender : Male Female Transgender E-mail id : _____

Occupation : Student Self Employed Salaried House Wife Retired
 Others (please specify) : _____

Aadhar Number : _____

PAN Number : _____ (Mandatory for premium of ₹ 50,000 and above)

Annual Income (in ₹) : Up to 5 Lac 6-10 Lac 11-15 Lac 16-20 Lac Above 20 Lac

SEZ Holder : Yes No GSTIN : _____

Address : _____

(Note – This address shall be taken for GST Computation)

Landmark : _____ City / Town : _____

District : _____ Pin Code : _____

Telephone No. : _____ Mobile No. : _____

I hereby consent that the Policy Documents shall be sent to me by e-mail only on my registered e-mail Id. I understand that this authorisation can be revoked by me at the time of renewal by contacting your branch office personally or customer care by writing a mail/ calling your toll-free number.

II. PLAN DETAILS – Please select the required plan and Sum Insured

Tenure : 1 Year 2 Year 3 Year

Proposed Policy Period : From :

D	D	M	M	Y	Y
---	---	---	---	---	---

 To :

D	D	M	M	Y	Y
---	---	---	---	---	---

Type : Non-Floater Family Floater

Zone	<input type="checkbox"/> Zone I	Delhi, NCR (Municipal limits of Faridabad, Gurgaon, Noida, Ghaziabad), Mumbai (All municipal regions under Mumbai Metropolitan Region), Bangalore (All municipal regions under Bangalore Metropolitan Region)
	<input type="checkbox"/> Zone II	Hyderabad (All municipal regions under Hyderabad Metropolitan Region), Pune (All municipal regions under Pune metropolitan Region), Chennai (all municipal regions under Chennai Metropolitan Area), Kolkata (all municipal regions under Kolkata Metropolitan Area), Ahmedabad (All municipal regions under Ahmedabad municipal corporation)
	<input type="checkbox"/> Zone III	All municipal regions of state capitals not included in Zone I and Zone II, Nagpur, Indore, Kochi, Coimbatore, Baroda, Surat, Ludhiana, Jalandhar.
	<input type="checkbox"/> Zone IV	Rest of India excluding the cities included in Zone-I, II and Zone-III

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Sr. No.	Features	Silver	Gold	Diamond	My Navi Health**		
1	Sum Insured	<input type="checkbox"/> ₹ 2 Lac	<input type="checkbox"/> ₹ 6 Lac	<input type="checkbox"/> ₹ 20 Lac	<input type="checkbox"/> ₹ 2 Lac	<input type="checkbox"/> ₹ 7 Lac	<input type="checkbox"/> ₹ 20 Lac
		<input type="checkbox"/> ₹ 3 Lac	<input type="checkbox"/> ₹ 7 Lac	<input type="checkbox"/> ₹ 25 Lac	<input type="checkbox"/> ₹ 3 Lac	<input type="checkbox"/> ₹ 8 Lac	<input type="checkbox"/> ₹ 25 Lac
		<input type="checkbox"/> ₹ 4 Lac	<input type="checkbox"/> ₹ 8 Lac	<input type="checkbox"/> ₹ 50 Lac	<input type="checkbox"/> ₹ 4 Lac	<input type="checkbox"/> ₹ 9 Lac	<input type="checkbox"/> ₹ 50 Lac
		<input type="checkbox"/> ₹ 5 Lac	<input type="checkbox"/> ₹ 9 Lac	<input type="checkbox"/> ₹ 75 Lac	<input type="checkbox"/> ₹ 5 Lac	<input type="checkbox"/> ₹ 10 Lac	<input type="checkbox"/> ₹ 75 Lac
			<input type="checkbox"/> ₹ 10 Lac	<input type="checkbox"/> ₹ 100 Lac	<input type="checkbox"/> ₹ 6 Lac	<input type="checkbox"/> ₹ 15 Lac	<input type="checkbox"/> ₹ 100 Lac
		<input type="checkbox"/> ₹ 15 Lac					
2	In Patient Hospitalisation	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured		
3	Pre-Hospitalisation	30 Days	60 Days	90 Days	<input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days		
4	Post-Hospitalisation	60 Days	90 Days	180 Days	<input type="checkbox"/> 60 days <input type="checkbox"/> 90 days <input type="checkbox"/> 180 days		
5	Day Care Treatment	Covered	Covered	Covered	Covered		
6	Domiciliary Hospitalisation	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured		
7	Counselling	Covered	Covered	Covered	Covered		
8	Healthcare & Wellness	<u>Health Check Up</u> - Free Health Check at the end of every claim free policy year <u>Wellness</u> - <ul style="list-style-type: none"> HRA - Up to 1.5% discount on premium Self-Disease Management - Up to 10% discount Stay Fit - Up to 10% Discount <u>Health Helpline</u> - Call/Chat online for medical advice with empanelled medical practitioner					
		Covered	Covered	Covered	Covered		
9	Reinstatement of Inpatient hospitalisation Sum Insured	Covered	Covered	Covered	Covered		
10	Organ Donor Expenses	Not Covered	Covered	Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
11	AYUSH	Not Covered	Covered	Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
12	Emergency Road Ambulance /Repatriation of Mortal Remains (RMR)/ Funeral Expenses (per hospitalisation)	Not Covered	₹ 10,000/-	₹ 20,000/-	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 5000 <input type="checkbox"/> ₹ 7500 <input type="checkbox"/> ₹ 10000	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 5000 <input type="checkbox"/> ₹ 7500 <input type="checkbox"/> ₹ 10000 <input type="checkbox"/> ₹ 15000	
					S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 10000 <input type="checkbox"/> ₹ 15000 <input type="checkbox"/> ₹ 20000 <input type="checkbox"/> ₹ 25000 <input type="checkbox"/> ₹ 30000	
13	Cumulative Bonus	Not Covered	Not Covered	Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
14	Hospital Daily Cash	Not Covered	Not Covered	₹ 4000/-	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 500 <input type="checkbox"/> ₹ 1000 <input type="checkbox"/> ₹ 1500	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 1000 <input type="checkbox"/> ₹ 1500 <input type="checkbox"/> ₹ 2000 <input type="checkbox"/> ₹ 3000	
					S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 1000 <input type="checkbox"/> ₹ 2000 <input type="checkbox"/> ₹ 3000 <input type="checkbox"/> ₹ 4000 <input type="checkbox"/> ₹ 5000 <input type="checkbox"/> ₹ 7000 <input type="checkbox"/> ₹ 10000	

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15	Maternity Expenses	Options A- Normal- ₹ 20K/Caesarean- ₹ 50K B- Normal- ₹ 50K/Caesarean- ₹ 75 K C- Normal- ₹ 75K/Caesarean- ₹ 1 Lac D- Normal- ₹ 1 Lac/Caesarean- ₹ 1.5 Lac E- Normal- ₹ 1.5 Lac/Caesarean- ₹ 2 Lac					
		Not Covered	Not Covered	Normal - ₹ 75,000/- Caesarean - ₹ 1 Lac	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A <input type="checkbox"/> B	
	S.I. - ₹ 20 Lac - ₹ 100 Lac				<input type="checkbox"/> No Cover <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E		
	New Born Baby	Not Covered	Not Covered	Within maternity Sum Insured Limit; 1 st Year Vaccination - ₹ 15,000/-	S.I. - Up to ₹ 5 Lac	1 st year vaccination - ₹ 7000/-	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	1 st year vaccination - ₹ 10000/-	
S.I. - ₹ 20 Lac - ₹ 100 Lac					1 st year vaccination - ₹ 15000/-		
16	Worldwide Emergency Hospitalisation	Not Covered	Not Covered	Covered	S.I. - Up to ₹ 5 Lac	Not Applicable	
					Rest S.I.	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required	
17	Named Illness Waiting Period	2 Years	2 Years	1 Year	S.I. - Up to ₹ 5 Lac	2 Years	
					Rest S.I.	<input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years	
18	Pre-Existing Disease Waiting Period	4 Years	3 Years	2 Years	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> 4 Years	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years	
					S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years	
19	Mandatory Co - Payment	Applicable for Entry Age - 61 to 65 years – 10% Co-Pay will be applicable 66 to 70 years – 20% Co-Pay Above 70 years (only for S.I of ₹ 2 Lac) – 30% Co-Pay					
20	Medical Inflation	Not Covered	Not Covered	Not Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
21	Emergency Air Ambulance	Not Covered	Not Covered	Not Covered	S.I. - Up to ₹ 5 Lac	Not Applicable	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac <input type="checkbox"/> ₹ 3 Lac	
					S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac <input type="checkbox"/> ₹ 3 Lac <input type="checkbox"/> ₹ 5 Lac	
22	Medical Second Opinion	Not Covered	Not Covered	Not Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
23	Room Rent	No Capping	No Capping	No Capping	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Capping <input type="checkbox"/> ₹ 1000 <input type="checkbox"/> ₹ 2000 <input type="checkbox"/> ₹ 3000	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Capping <input type="checkbox"/> ₹ 2000 <input type="checkbox"/> ₹ 3000 <input type="checkbox"/> ₹ 4000	
					S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> No Capping <input type="checkbox"/> ₹ 3000 <input type="checkbox"/> ₹ 4000 <input type="checkbox"/> ₹ 5000 <input type="checkbox"/> ₹ 7000 <input type="checkbox"/> ₹ 10000	
24	ICU Charges	No Capping	No Capping	No Capping	1.5 times of the Room Rent		
25	Out Patient Treatment	Options A-Consultation-₹ 2000/-; Diagnostic/ medicines/ spectacles/ Hearing Aids-₹ 3000/- B-Consultation-₹ 4000/-; Diagnostic/ medicines/ spectacles/ Hearing Aids-₹ 6000/- C-Consultation-₹ 6000/-; Diagnostic/ medicines/ spectacles/ Hearing Aids-₹ 9000/- D-Consultation-₹ 8000/-; Diagnostic/ medicines/ spectacles/ Hearing Aids-₹ 12000/-					

		S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A
		S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A <input type="checkbox"/> B
		S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
26	Infertility	S.I. - Up to ₹ 5 Lac	Not Applicable
		S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac
		S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac <input type="checkbox"/> ₹ 3 Lac
27	Deductibles	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> ₹ 10000 <input type="checkbox"/> ₹ 20000 <input type="checkbox"/> ₹ 30000 <input type="checkbox"/> ₹ 40000 <input type="checkbox"/> ₹ 50000
		S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> ₹ 20000 <input type="checkbox"/> ₹ 30000 <input type="checkbox"/> ₹ 40000 <input type="checkbox"/> ₹ 50000 <input type="checkbox"/> ₹ 75000 <input type="checkbox"/> ₹ 1 Lac
		S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> ₹ 20000 <input type="checkbox"/> ₹ 30000 <input type="checkbox"/> ₹ 40000 <input type="checkbox"/> ₹ 50000 <input type="checkbox"/> ₹ 75000 <input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 1.25 Lac <input type="checkbox"/> ₹ 1.5 Lac <input type="checkbox"/> ₹ 2 Lac
28	Voluntary Co-Payment	For all Plans	<input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30%
29	Waiver of mandatory Co-Payment	For all Plans	<input type="checkbox"/> Waiver Required <input type="checkbox"/> Waiver not required
30	Critical Illness Benefit	For all Plans	<input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac <input type="checkbox"/> ₹ 3 Lac <input type="checkbox"/> ₹ 4 Lac <input type="checkbox"/> ₹ 5 Lac <input type="checkbox"/> ₹ 6 Lac <input type="checkbox"/> ₹ 7 Lac <input type="checkbox"/> ₹ 8 Lac <input type="checkbox"/> ₹ 9 Lac <input type="checkbox"/> ₹ 10 Lac
<p>** My Navi Health – Item 2 to 9 are mandatorily covered under this plan and you may include any additional cover as per your choice. Item 20 – 30 are exclusively available only under this plan.</p> <p>*Note: Voluntary Co Payment and Deductible options are mutually exclusive. If you have opted for a deductible, then voluntary co payment shall not apply.</p>			

III. PROPOSED INSURED DETAILS									
Sr. No.	Name	Gender	Date of Birth (DD/MM/YYYY)	Relationship with Proposer	Height (Cm)	Weight (Kg)	Occupation	Only for Non-Floater	
								Zone	Sum Insured
1									
2									
3									
4									
5									
6									
7									

IV. NOMINEE DETAILS		
<p>In the event of the death of the Policyholder, any payment due under the Policy shall become payable to the Nominee in accordance with the Policy terms and conditions. The nominee must be an immediate relative of the Proposer. Nominee for persons proposed to be insured shall be the Proposer himself/herself.</p>		
Nominee Name	Date of Birth	Relationship with Proposer
If Nominee is minor, please give the name and address of the appointee and relationship with the minor		
Appointee Name	Date of Birth	Relationship with Minor

V. MEDICAL AND HEALTH INFORMATION							
Please answer below mentioned questions	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6	Insured 7
1.	Has any of person to be insured taken any consultation for or been treated for any pre-existing conditions or had any of the following?						
a)	Any Surgery or Surgical Procedures or any hospitalisation for more than 5 days	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b)	Medication (including oral/ inhalation/ injection/ Topical) for more than 14 days	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c)	Adverse findings to any diagnostic test or investigation	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d)	Any persistent symptoms in the past 6 months other than common cold, flu, infections, minor injury or other minor ailments	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e)	Any Cancer, Chronic Kidney Disease, Psychiatric, Neurological (Brain/Spine) or related Disorders	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Is any of the female insured pregnant? If yes, please mention the expected date of delivery	<input type="checkbox"/> Yes DD/MM/YY	<input type="checkbox"/> Yes DD/MM/YY	<input type="checkbox"/> Yes DD/MM/YY	<input type="checkbox"/> Yes DD/MM/YY	<input type="checkbox"/> Yes DD/MM/YY	<input type="checkbox"/> Yes DD/MM/YY
3.	Does any of the proposed members have diabetes or pre-diabetes or has he/she ever had high blood sugar?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If Yes, then please tick the relevant option(s) below:							
How does the applicant manage his/her diabetes / pre-diabetes / high blood sugar?							
A. Insulin		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Oral Diabetic Medication		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Homoeopathic or other AYUSH treatment		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. No Medicine		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How long ago was the applicant first diagnosed with diagnosed with diabetes/ pre-diabetes/ high blood sugar?							
A. 0-1 Year		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. 2-5 Years		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. 6-10 Years		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. More than 10 Years		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Does any of the proposed members have Hypertension / High Blood Pressure?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, then please tick the relevant option(s) below:							
How does the applicant manage his/her Hypertension/High Blood Pressure?							
A. One Medicine							
B. Two Medicines							
C. Three or More Medicines							
D. No Medicine							

How long ago was the applicant first diagnosed with Hypertension/ High Blood Pressure?								
	A. 0-1 Year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	B. 2-5 Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	C. 6-10 Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	D. More than 10 Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Do you consume tobacco in any form?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please specify the details as per below:								
	Type – Cigarette/Beedi/Cigar /Gutkha/Others							
	Quantity per day							
	Consuming for past (Mention no. of years)							
	If you have stopped smoking – Since when	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY
6.	Do you consume alcohol in any form?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please specify the details as per below:								
	Type – Beer/Hard liquor/Wine/Others							
	Quantity per week							
	Consuming for past (Mention no. of years)							
	If you have stopped consuming alcohol – Since when	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY
7	Have you ever had any treatment for depression, anxiety, phobias, stress, mood disorder, eating disorders, sleep disorders or received a diagnosis of any other mental health condition?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Have you ever had any investigation or consulted any medical practitioner or taking any medications or counselling or Therapy for any signs & symptoms related to Schizophrenia, Bipolar Disorder Delusional disorders, Psychosis, Mental and behavioural disorders due to psychoactive substance, Mental retardation?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Have you ever tested positive for HIV, Hepatitis B or C or are you awaiting the results of such a test?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

VI. ADDITIONAL INFORMATION

If any of the proposed insured person is suffering from/suffered in the past/taking treatment for any illness/disease or injury and the same is declared in above Section -V.1-4, then please provide further details

Sr. No.	Insured Name	Name of Illness/ Surgery	Date of first diagnosis	Medication Details
1			MM/YYYY	
2			MM/YYYY	
3			MM/YYYY	
4			MM/YYYY	
5			MM/YYYY	

VII. CURRENT/PREVIOUS INSURANCE POLICY DETAILS

Are You insured under any Health Insurance Policy? If yes, Please provide the below details.

Insured Name	Policy Number	Insurer Name	Policy Period		Sum Insured	Claim Lodged (if any)	Cumulative Bonus
			From	To			
			DD/MM/YY	DD/MM/YY			
			DD/MM/YY	DD/MM/YY			
			DD/MM/YY	DD/MM/YY			
			DD/MM/YY	DD/MM/YY			
			DD/MM/YY	DD/MM/YY			

Are you applying for portability? Yes No (If Yes, portability form to be completed and attached)

Do you have any other Navi Insurance Policy? Yes No

If Yes, please mention the Policy Number to avail discount in premium. _____

VIII. PREMIUM PAYMENT AND BANK DETAILS

For Cheque/DD/PO (Payable in favour of Navi General Insurance Company Limited)

Payment Option: Cheque Demand Draft Fund Transfer Pay Order
 Debit Card Credit Card

Premium Amount: ₹ _____ Amount in Words: _____

Payment Frequency: Quarterly Half Yearly Annual

As per the Regulatory requirements, we can affect payment of the refund (if any) and or claims only through Electronic Clearing System (ECS) / National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) / Interbank Mobile Payment Service (IMPS). For this purpose, please submit the following details of the Proposer's bank account.

Account Holder Name : _____

Instrument Number : _____ Instrument Date : _____

Instrument Amount : _____ Bank Name : _____

Credit/Debit Card No. : _____ Expiry Date : _____

Account No. : _____ IFSC/MICR Code : _____

UPI ID : _____

Type of Account : Saving Bank's Account Current Account
 Others (Please Specify) _____

Note – If the Premium cheque is not paid from the above-mentioned account then a cancelled cheque leaf of the above-mentioned account is to be attached. Mandatory if annualized premium is more than ₹.25,000.

IX. ELECTRONIC INSURANCE ACCOUNT DETAILS OF PROPOSER	
(Email Id is mandatory)	
Do you have an EIA : <input type="checkbox"/> Yes <input type="checkbox"/> No	If No, do you wish to apply for EIA : <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please quote the EIA number	: <<_____>>
If applied, please mention your preferred Insurance Repository	: <<_____>>
Email Id (Registered with Insurance Repository)	: <<_____>>
Your Policy will be credited in your EIA account and your address details as mentioned in the EIA shall override the address provided in this proposal for Insurance. We request you to inform the Repository of any changes in the details immediately.	

X. 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 authorised 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 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.
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."
Date: _____	Place: _____ Signature of Proposer _____

XI. OTHER DECLARATIONS	
<input type="checkbox"/>	Any GST liability and payment for the same is dependent on the details (viz GSTIN, address, zero-rating entitlement etc) provided by me. Navi General Insurance Limited will rely on such information for the purpose of compliance with applicable GST regulations and shall not be under obligation to evaluate authenticity/accuracy of the same. Further, in case any GST liability (in terms of tax, interest, penalty and associated litigation cost) arises on Navi General Insurance Limited on account of any incorrect/ incomplete/ non-compliance on behalf of me. I will be immediately liable to pay the same on notification by Navi General Insurance Limited. The said liability shall vest irrespective of the completion of the insurance period covered within the policy contract.
<input type="checkbox"/>	I hereby consent to and authorize Navi General Insurance Limited to make welcome calls, service calls or any other communication (electronic or otherwise) with respect to the proposed or existing policy of the Company from time to time.
<input type="checkbox"/>	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 understand that the Company has the right to call for documents 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.

XII. 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.	
Signature/Thumb Impression of the Proposer: _____	
Name of Witness: _____	Signature of Witness: _____
Date: _____	Place: _____

XIII. INTERMEDIARY DECLARATION

I, _____ (Full Name), in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/information/response(s) is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to vary the benefits which may be payable and further more if there has been a non-disclosure of any material fact, the Policy issued to his/her favour pursuant to this Proposal may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited to the company.

License No./ID (Advisor / Corporate Agent / Broker / Relationship Officer) : _____

Date: _____ Place: _____ Signature of Agent: _____

Prohibition of Rebates: Section 41 of the Insurance Act, 1938 (and amendments thereof)

- 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 liable for penalty which may extend to ten lakh rupees.

INTERMEDIARY DETAILS (FOR OFFICE USE ONLY)

Branch Office	:	_____	Intermediary Code	:	_____
Branch Code	:	_____	Intermediary Name	:	_____
Business Sector	:	Urban/Rural/Social	Intermediary contact Number	:	_____

ACKNOWLEDGE SLIP

Proposal form received from: Mr./Mrs./Ms _____

Address: _____ Premium amount: ₹ _____ To be debited from _____

Account of Mr./Ms _____ Account Number: _____ Bank Name: _____

Cheque Number: _____ Date: _____ Branch: _____

ANNEXURE – I (To be filled for each individual member in case of Non-Floater Cover)

Sr. No.	Features	Silver	Gold	Diamond	My Navi Health **		
1	Sum Insured	<input type="checkbox"/> ₹ 2 Lac	<input type="checkbox"/> ₹ 6 Lac	<input type="checkbox"/> ₹ 20 Lac	<input type="checkbox"/> ₹ 2 Lac	<input type="checkbox"/> ₹ 7 Lac	<input type="checkbox"/> ₹ 20 Lac
		<input type="checkbox"/> ₹ 3 Lac	<input type="checkbox"/> ₹ 7 Lac	<input type="checkbox"/> ₹ 25 Lac	<input type="checkbox"/> ₹ 3 Lac	<input type="checkbox"/> ₹ 8 Lac	<input type="checkbox"/> ₹ 25 Lac
		<input type="checkbox"/> ₹ 4 Lac	<input type="checkbox"/> ₹ 8 Lac	<input type="checkbox"/> ₹ 50 Lac	<input type="checkbox"/> ₹ 4 Lac	<input type="checkbox"/> ₹ 9 Lac	<input type="checkbox"/> ₹ 50 Lac
		<input type="checkbox"/> ₹ 5 Lac	<input type="checkbox"/> ₹ 9 Lac	<input type="checkbox"/> ₹ 75 Lac	<input type="checkbox"/> ₹ 5 Lac	<input type="checkbox"/> ₹ 10 Lac	<input type="checkbox"/> ₹ 75 Lac
			<input type="checkbox"/> ₹ 10 Lac	<input type="checkbox"/> ₹ 100 Lac	<input type="checkbox"/> ₹ 6 Lac	<input type="checkbox"/> ₹ 15 Lac	<input type="checkbox"/> ₹ 100 Lac
2	In Patient Hospitalisation	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured		
3	Pre-Hospitalisation	30 Days	60 Days	90 Days	<input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days		
4	Post-Hospitalisation	60 Days	90 Days	180 Days	<input type="checkbox"/> 60 days <input type="checkbox"/> 90 days <input type="checkbox"/> 180 days		
5	Day Care Treatment	Covered	Covered	Covered	Covered		
6	Domiciliary Hospitalisation	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured		
7	Counselling	Covered	Covered	Covered	Covered		
8	Healthcare & Wellness	<u>Health Check Up</u> - Free Health Check at the end of every claim free policy year <u>Wellness</u> - <ul style="list-style-type: none"> HRA – Up to 1.5% discount on premium Self-Disease Management – Up to 10% discount Stay Fit – Up to 10% Discount <u>Health Helpline</u> – Call/Chat online for medical advice with empanelled medical practitioner					
		Covered	Covered	Covered	Covered		
9	Reinstatement of Inpatient hospitalisation Sum Insured	Covered	Covered	Covered	Covered		
10	Organ Donor Expenses	Not Covered	Covered	Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
11	AYUSH	Not Covered	Covered	Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
12	Emergency Road Ambulance /Repatriation of Mortal Remains (RMR)/ Funeral Expenses (per hospitalisation)	Not Covered	₹ 10,000/-	₹ 20,000/-	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 5000 <input type="checkbox"/> ₹ 7500 <input type="checkbox"/> ₹ 10000	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 5000 <input type="checkbox"/> ₹ 7500 <input type="checkbox"/> ₹ 10000 <input type="checkbox"/> ₹ 15000	
					S.I. - ₹ 20 Lac – ₹ 100 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 10000 <input type="checkbox"/> ₹ 15000 <input type="checkbox"/> ₹ 20000 <input type="checkbox"/> ₹ 25000 <input type="checkbox"/> ₹ 30000	
13	Cumulative Bonus	Not Covered	Not Covered	Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
14	Hospital Daily Cash	Not Covered	Not Covered	₹ 4000/-	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 500 <input type="checkbox"/> ₹ 1000 <input type="checkbox"/> ₹ 1500	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 1000 <input type="checkbox"/> ₹ 1500 <input type="checkbox"/> ₹ 2000 <input type="checkbox"/> ₹ 3000	
					S.I. - ₹ 20 Lac – ₹ 100 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 1000 <input type="checkbox"/> ₹ 2000 <input type="checkbox"/> ₹ 3000 <input type="checkbox"/> ₹ 4000 <input type="checkbox"/> ₹ 5000 <input type="checkbox"/> ₹ 7000 <input type="checkbox"/> ₹ 10000	

15	Maternity Expenses	Options A- Normal- ₹ 20K/Caesarean- ₹ 50K B- Normal- ₹ 50K/Caesarean- ₹ 75 K C- Normal- ₹75K/Caesarean- ₹ 1 Lac D- Normal- ₹ 1 Lac/Caesarean- ₹ 1.5 Lac E- Normal- ₹ 1.5 Lac/Caesarean- ₹ 2 Lac					
		Not Covered	Not Covered	Normal - ₹ 75,000/- Caesarean - ₹ 1 Lac	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A <input type="checkbox"/> B	
	S.I. - ₹ 20 Lac - ₹ 100 Lac				<input type="checkbox"/> No Cover <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E		
	New Born Baby	Not Covered	Not Covered	Within maternity Sum Insured Limit; 1 st Year Vaccination - ₹ 15,000/-	S.I. - Up to ₹ 5 Lac	1 st year vaccination - ₹ 7000/-	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	1 st year vaccination - ₹ 10000/-	
S.I. - ₹ 20 Lac - ₹ 100 Lac					1 st year vaccination - ₹ 15000/-		
16	Worldwide Emergency Hospitalisation	Not Covered	Not Covered	Covered	S.I. - Up to ₹ 5 Lac	Not Applicable	
					Rest S.I.	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required	
17	Named Illness Waiting Period	2 Years	2 Years	1 Year	S.I. - Up to ₹ 5 Lac	2 Years	
					Rest S.I.	<input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years	
18	Pre-Existing Disease Waiting Period	4 Years	3 Years	2 Years	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> 4 Years	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years	
					S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years	
19	Mandatory Co - Payment	Applicable for Entry Age - 61 to 65 years – 10% Co-Pay will be applicable 66 to 70 years – 20% Co-Pay Above 70 years (only for S.I of ₹ 2 Lac) – 30% Co-Pay					
20	Medical Inflation	Not Covered	Not Covered	Not Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
21	Emergency Air Ambulance	Not Covered	Not Covered	Not Covered	S.I. - Up to ₹ 5 Lac	Not Applicable	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac <input type="checkbox"/> ₹ 3 Lac	
					S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac <input type="checkbox"/> ₹ 3 Lac <input type="checkbox"/> ₹ 5 Lac	
22	Medical Second Opinion	Not Covered	Not Covered	Not Covered	<input type="checkbox"/> No Cover <input type="checkbox"/> Cover Required		
23	Room Rent	No Capping	No Capping	No Capping	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Capping <input type="checkbox"/> ₹ 1000 <input type="checkbox"/> ₹ 2000 <input type="checkbox"/> ₹ 3000	
					S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Capping <input type="checkbox"/> ₹ 2000 <input type="checkbox"/> ₹ 3000 <input type="checkbox"/> ₹ 4000	
					S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> No Capping <input type="checkbox"/> ₹ 3000 <input type="checkbox"/> ₹ 4000 <input type="checkbox"/> ₹ 5000 <input type="checkbox"/> ₹ 7000 <input type="checkbox"/> ₹ 10000	
24	ICU Charges	No Capping	No Capping	No Capping	1.5 times of the Room Rent		
25	Out Patient Treatment	Options A-Consultation-₹ 2000/-; Diagnostic/ medicines/ spectacles/ Hearing Aids-₹ 3000/- B-Consultation-₹ 4000/-; Diagnostic/ medicines/ spectacles/ Hearing Aids-₹ 6000/- C-Consultation-₹ 6000/-; Diagnostic/ medicines/ spectacles/ Hearing Aids-₹ 9000/- D-Consultation-₹ 8000/-; Diagnostic/ medicines/ spectacles/ Hearing Aids-₹ 12000/-					

		S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A
		S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A <input type="checkbox"/> B
		S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> No Cover <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D
26	Infertility	S.I. - Up to ₹ 5 Lac	Not Applicable
		S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac
		S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac <input type="checkbox"/> ₹ 3 Lac
27	Deductibles	S.I. - Up to ₹ 5 Lac	<input type="checkbox"/> ₹ 10000 <input type="checkbox"/> ₹ 20000 <input type="checkbox"/> ₹ 30000 <input type="checkbox"/> ₹ 40000 <input type="checkbox"/> ₹ 50000
		S.I. - ₹ 6 Lac - ₹ 15 Lac	<input type="checkbox"/> ₹ 20000 <input type="checkbox"/> ₹ 30000 <input type="checkbox"/> ₹ 40000 <input type="checkbox"/> ₹ 50000 <input type="checkbox"/> ₹ 75000 <input type="checkbox"/> ₹ 1 Lac
		S.I. - ₹ 20 Lac - ₹ 100 Lac	<input type="checkbox"/> ₹ 20000 <input type="checkbox"/> ₹ 30000 <input type="checkbox"/> ₹ 40000 <input type="checkbox"/> ₹ 50000 <input type="checkbox"/> ₹ 75000 <input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 1.25 Lac <input type="checkbox"/> ₹ 1.5 Lac <input type="checkbox"/> ₹ 2 Lac
28	Voluntary Co-Payment	For all Plans	<input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30%
29	Waiver of mandatory Co-Payment	For all Plans	<input type="checkbox"/> Waiver Required <input type="checkbox"/> Waiver not required
30	Critical Illness Benefit	For all Plans	<input type="checkbox"/> ₹ 1 Lac <input type="checkbox"/> ₹ 2 Lac <input type="checkbox"/> ₹ 3 Lac <input type="checkbox"/> ₹ 4 Lac <input type="checkbox"/> ₹ 5 Lac <input type="checkbox"/> ₹ 6 Lac <input type="checkbox"/> ₹ 7 Lac <input type="checkbox"/> ₹ 8 Lac <input type="checkbox"/> ₹ 9 Lac <input type="checkbox"/> ₹ 10 Lac
<p>** My Navi Health – Item 2 to 9 are mandatorily covered under this plan and you may include any additional cover as per your choice. Item 20 – 30 are exclusively available only under this plan.</p> <p>*Note: Voluntary Co Payment and Deductible options are mutually exclusive. If you have opted for a deductible, then voluntary co payment shall not apply.</p>			