



# QBE GROUP MEDICAL INSURANCE PROPOSAL FORM

## IMPORTANT NOTICE

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for yourself/family/dependants, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must answer the questions in this Proposal Form fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in this Proposal Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

## A. DETAILS OF EMPLOYER

1. Name of Employer:  
.....
2. Address:  
.....  
.....
3. Occupation / Trade..... Tel: .....
4. Period of Insurance: From \_\_\_ / \_\_\_ / \_\_\_ to \_\_\_ / \_\_\_ / \_\_\_ (dd/mm/yy)

## B. CATEGORIES OF INSURED EMPLOYEES

Please give broad categories of occupations/designations of the employees to be insured e.g. clerical, executives, sales officers, engineers, production staff, managers, etc.

No	Category of Occupation	Plan Selected	No. of Employees				Total
			Employee Only	and Spouse Only	and Children Only	and Family	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
TOTAL							

Please declare separately the full details of the employees and their individual family members to be insured, showing Full Name, Date of Birth, Occupation or Designation (categories as shown above), Sex, Relationship to Employee.

**C. ELIGIBILITY OF EMPLOYEES**

1. Employees becoming eligible would include those actively at work at the time of application and thereafter all new employees:-

2.

- Immediately upon commencement of work i.e. date of employment
- On date of confirmation after serving  months probation or as so confirmed by the Management

Note: If space provided in this proposal form is insufficient, please provide your explanations to the questions on a separate sheet of paper, stating clearly the Question number.

**D. PARTICIPATION OF EMPLOYEES**

1. Is the Insurance proposed on a non-contributory or contributory basis?

- Non-contributory = Premiums borne by the Employer, the persons participating are all i.e. 100% of present and future employees.
- Contributory = Premiums borne partially or wholly by the Employee, the persons participating represents at least 75% of present and future employees.
- % of the premium payable is borne by the participating employees.

**E. MEDICAL & INSURANCE HISTORY**

1. Is every employee required to pass a medical examination before being employed?

YES  NO

2. Have you been previously insured under a similar insurance plan?

YES  NO

*If YES, please specify Name of Company & Type of Insurance .....*

*If NO, what is your total annual incurred hospitalization expenses? .....*

3. Has the Insurance now proposed been declined, cancelled, refused renewal or subjected to special terms by any Insurance Company? YES  NO

*If YES, please specify Name of Company and details, reasons for such.*

.....  
.....

**F. DECLARATION AND SIGNATURE**

I/We do hereby declare that:

1. I/We understand that it is my/our duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and I/we hereby declare that I/we have fully and accurately answered the questions above.
2. I/We hereby authorise, any hospital, surgeon, medical practitioner or clinic or other person who attends to me/Insured Person for any reason to disclose to the insurance company any and all information with respect to any illnesses or injury and to provide copies of all hospital or medical records/certifications, including any earlier medical history. A photocopy of this authorisation shall be considered as effective and valid as the original..
3. This application and declaration, any medical report, declaration of Insurability or questionnaire completed in connection with the insurance on the employee and/or their family members under the group hereby given shall be the basis of the contract with the Company and I/we will accept the terms, exclusions and conditions which will be set out in the policy to be issued.
4. The liability of the Company does not commence until the application has been accepted.
5. I/We further agree that the Company, it's partners and its related companies, subsidiaries and/or its holding company can share and use my/our data and personal information for the purpose of promoting the Company's and its related companies', subsidiaries' and/or its holding company's products, new services and support requirement; and marketing campaigns and activities and commercial transactions.

YES  NO

Proposer's Signature:.....  
and company stamp

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (dd/mm/yy)

**G. DECLARATION BY AGENT / BROKER / OFFICER (STAFF OF INSURANCE COMPANY)**  
**PERAKUAN OLEH EJEN / BROKER / PEGAWAI (KAKITANGAN PENANGGUNG INSURANS)**

In compliance with Section 16(2) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001  
Selaras dengan pematuhan Seksyen 16(2) Akta Pencegahan Pengubahan Wang dan Pencegahan Pembiayaan Keganasan 2001

1. I/We hereby certify that the Proposer's original NRIC was verified and authenticated by me/us at the point of sale. *Saya/Kami dengan ini mengesahkan bahawa Kad Pengenalan (KP) asal pencadang telah disahkan ketulenannya ketika urusniaga dijalankan*
2. I/We have maintained a copy of the NRIC of the applicant of individual policies where premium is more than RM100,000.00. *Satu salinan KP telah disimpan bagi pemohon yang mengambil polisi insurans individu yang mana premiumnya melebihi RM100,000.00.*

**Name**  
*Nama*

**NRIC No**  
*No. KP*

**Date (dd/mm/yy)**  
*Tarikh (hh/bb/tt)*

**Signature & Company Stamp**  
*Tandatangan & Cop Syarikat*