

CHECK LIST AND SCRUTINY

1. Appropriate proposal form, duly completed.
 - i. Proposal for insurance on own life F. no. 300; This is the standard form of proposal for major lives both medical & non-medical.
 - ii. Proposal for assurance on the life of another person: F. no. 340; This form is to be used where the proposer & the life to be assured are different.
 - iii. Proposal for assurance on the life of another person (non-medical) form no 360: This form is to be used in the case of proposals for children deferred endowment assurance policies, tables 41 & 50, where the deferment period is 10 years or more, and also for plan no. 159.
 - iv. Proposal for annuity – F. No. 440:
 - v. Proposal form for New Jeevan Dhara -I, New Jeevan Suraksha – I, F. No. 440: (Revised Jan /02 /New J.D. –1/ New J.S.-1)
 - vi. Proposal for form for Jeevan Balya F. No. 440 – J.B.
 - vii. Proposal form for New Jeevan Akshay –II, F. No. 440: Revised October 2003, LIC's J.A. II
 - viii. Proposal for LIC's Bima Plus Plan : This form is to be used where the proposal is under Bima Plus plan (plan No. 140).
 - ix. Proposal for new Jana Raksha Policy : F. No. 320 – J.P. Maximum S.A. including that under previous policies under table 87 does not exceed Rs. 50,000/-, for higher sums under this plan F.No. 300 & 340 is to be used as Proposal form & not F. No. 320(J.P.)
 - x. Proposal form for Varishtha Pension Bima Yojana form No. 470.
2. Agents Confidential Report (F. No. 380), duly completed. Under the Non-Medical scheme cases, Physical Measurement including abdomen & chest should be given by the agent.
3. MHR should be obtained from the competent authority in, MHR Form No. 3251
4. Deposit equal to first premium
5. Age proof as required by the specific plans.
6. FMR, where medical examination is required & special report, if necessary.
7. Relevant query form & addendum as follows.
 - a. Relevant occupation query form should be obtained in case of persons engaged in Army/ Navy/ Air Force/ Marine/ Hazardous Occupation.
 - b. In case of handicapped persons, Deformity questionnaire should be obtained.
 - c. In case of NRI persons, NRI questionnaire should be obtained.
 - d. Joint Life Declaration required to be completed jointly, in the case of joint life policies.
 - e. For policies under the Married women's property Act, 1874 & Under HUF, separate addendum is required to be completed.
 - f. Addendum to proposal for policies under Jeevan Adhar Plan, Jeevan Asha II & Jeevan Bharati Plan.
8. Vernacular Declaration over party's signature on P.F. is required, if the proposal is signed in a language other than the language on P.F.
9. Date of medical report should not be before the date of A.C.R., special report and proposal papers.

10. Evidence of income may be MHR/C.A. Certificate / PFQ/ IT orders
11. SUC should be distinctly mentioned & worked out properly on Review slip calling of special report/Underwriting should be done taking SUC as base.
12. Revival review slip with policy docket should accompany the fresh proposal, wherever applicable.
13. While preparing Extract of P.P. care should be taken to see that it includes the following also-
 1. Any Adverse features disclosed in P.P.
 2. Special Medical Report submitted, if any
 3. Decision taking authority.
 4. Nature of age proof submitted for age admission
 5. Proposal No. of the said Policy.

Policies of assurance taken out 7 yrs. Prior to the present proposal may be ignored for the purposes of Ref. Previous policy file. Comparison of P.P. measurement alongwith Std. Wt. & % of +, - Wt with EMR should be mentioned properly. Extra for total EMR should be specifically shown in respective column. Whenever extract of P.P. is taken on phone, it should be in our prescribed format only, duly signed by competent authority taking the same & mentioning the name & designation of the person giving the same.
14. Height, Weight & Measurement should be checked from M.R. to ensure that they are correctly shown in Review slip.
15. The person taking underwriting decision should sign & indicate his/her designation with date of decision.
16. Before completion of the proposal, B.O. should take care to see that the proposal will get completed strictly as per terms of acceptance, as per underwriter's decision and only after obtaining consent wherever necessary. We come across cases where underwriting decision does not appear on the review slip & the case is completed allotting policy number, such case should not happen.
17. Please see that signature of cardiologist is there on ECG tracing & F.No. LIC 03-002, with introducer's sign.
18. Please see that P.F. & M.R. should be signed by the ME & party at required places.
19. Agent should mention club membership, if any & Development Officer should mention no. of years of service as D.O. in ACR/MHR.
20. Special Reports are valid for 1 year, if accepted at O.R. otherwise valid for 6 months. Elisa Test for HIV is valid for 6 months, both when accepted at OR/ with extra.
21. Males & Females with less than 136 cms Height are treated as Dwarfs, for such cases a full size photograph with minimum clothes shall be obtained & then papers be sent to D.O. for reference to ZUS.
22. Confirm that M.E. is of adequate limit. Under no circumstances 2 medical for the same proposer, at a time should be arranged. In case of Agent's own life, the name of M.E. is to be recommended by the B.M.
23. S.S.S. Authority Letter (in duplicate) for S.S.S. proposal.
24. Consent for Cl. 10(a), 4(b) wherever required is in the proforma of the clause.
25. In case of pregnant ladies proposing for insurance, the Gynaecologist Report in F.No. 3341 (Rev.) should be obtained from a doctor holding qualification in Gynaecology.

26. Each question / sub-question in proposal form should be replied separately for e.g. question No. 8 of proposal form having sub-questions like 8(a), (b), (c) should be answered separately.
27. For non-medical cases SUC will be for last two full years.