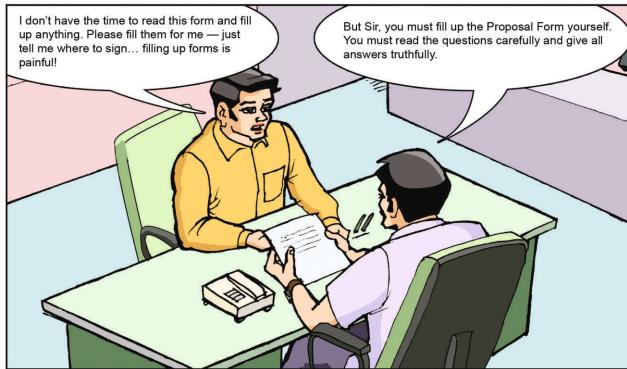
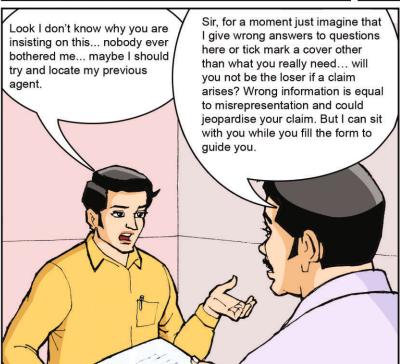


Ranjan holds three life insurance policies and a motor insurance policy. He realizes the importance of having a health insurance cover and approaches an agent of XYZ insurance company. He is given a Proposal Form to fill in. Ranjan doesn't remember ever having filled up a proposal form previously. His agent always did it for him.





This is the first time I have got such an advice and I really appreciate your honesty and concern. Thank you! I shall certainly read through the form and fill it up right now.

Ranjan fills up the Proposal Form and realises that the agent could never have known the details asked for there. He decided he should check the Proposal Forms for all the policies he was already holding. He was worried about how the questions there had been answered.

