



RANJAN FILLS UP THE PROPOSAL FORM

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.

I don't have the time to read this form and fill up anything. Please fill them for me — just tell me where to sign... filling up forms is painful!

But Sir, you must fill up the Proposal Form yourself. You must read the questions carefully and give all answers truthfully.



Look I don't know why you are insisting on this... nobody ever bothered me... maybe I should try and locate my previous agent.

Sir, for a moment just imagine that I give wrong answers to questions here or tick mark a cover other than what you really need... will you not be the loser if a claim arises? Wrong information is equal to misrepresentation and could jeopardise your claim. But I can sit with you while you fill the form to guide you.

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.

Remember, you must fill up your insurance Proposal Form yourself.



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.

