

Procedure for Mail Order Business (Medical Business)

i. The proposal form should be completed by the proposer leaving no question unanswered.

ii. The signature of the proposer on the proposal form must be witnessed by one of the following after verifying the proposer's passport:

- Designated Official of the local Indian Embassy; or
- Other Indian Diplomatic Representative; or
- If Diplomatic Representative not available, then by a Notary Public or a Justice of Peace; or
- Medical Examiner.
- In the case of students, by the Dean / Principal of his/her college or the Medical Examiner

iii. The witness must affix his office seal below his signature

iv. While getting the Proposal form witnessed, the proposer should produce his original Passport, together with a Photostat copy of the FIRST PAGE thereof before the Witnessing Official and get the same attested by the Official under his official seal or by the Medical Examiner after verifying the proposer's passport.

v. This attested copy of the first page of the Passport must be submitted along with the Proposal papers.

Note: Any fees payable for witnessing the proposal and attesting the copy of the first page of the Passport as stated above are to be borne by the proposer.

Medical examination:

The life to be assured should approach a qualified doctor for medical examination as per details given below:

Sum Proposed	Medical Report from
Rs. 2,00,000 to Rs. 5,00,000	Graduate Doctor with 5 years standing
Rs. 5,00,001 to Rs. 10,00,000	Graduate Doctor with 10 years standing

Rs. 5,00,001 to Rs. 10,00,000	Graduate Doctor with 10 years standing
Rs. 10,00,001 to Rs. 24,99,999	Post graduate Doctor with 5 years standing
Rs. 25,00,000 and over	Post graduate Doctor with 10 years standing

Special Medical Reports:

- i. The examiner / pathologist should establish the identity of the proposer on the basis of his passport and should mention this fact on the report.
- ii. The proposer should sign on the report in the presence of the examiner / pathologist.
- iii. The proposer should collect the report duly completed and signed from the examiner / pathologist in a closed envelope.
- iv. The special reports in closed envelopes alongwith the proposal form should be handed over to the doctor conducting medical examination for sending the same to the branch office of the corporation.

Other Rules:

- i. Female lives should be examined only by a lady doctor. If the lady doctor is not available the medical examination can be conducted by a male doctor provided the female proposer has no objection for having full examination including per vaginal examination without the aid of a nurse or a midwife.
- ii. The proposer should complete the proposal form and get his signature attested as per the rules in this regard.
- iii. He/she should complete the NRI Questionnaire.
- iv. He/she should get the special questionnaire completed and signed by the employer / dean / principal / personal physician as the case may be, if no agent visits him for completing the formalities.
- v. He/she should get the special reports completed, if any, in closed envelopes.
- vi. He/she should hand over the entire set of proposal forms including NRI/ Special questionnaire and special reports if any, to the doctor together with his passport.
- vii. He/she should sign at the bottom of the proposal form in the presence of the doctor and the doctor has also to sign in the space provided for at the bottom of the proposal form.

viii. The doctor will then examine the proposer on behalf of the Corporation and send his/her report along with the other proposal papers including special reports, if any, directly to the Branch Office of the Life Insurance Corporation of India by Air Mail. For this purpose, the proposer should hand over a stamped envelope with the address of the Branch Office to the doctor, so that there would not be any delay in dispatch of the papers by the doctor.

ix. The proposer should collect the Passport from the doctor after the proposal papers are sent by him to the Branch Office.

Fees payable will be as under:

Report	Proposed Fees for Mail Order Business Rs.
Full Medical Report	400/-
ECG	400/-
CTMT	3000/-
Haemogram	300/-
Lipidogram	600/-
BST	300/-
SBT-12	2500/-
SBT-18	4000/-
RUA	100/-
Elisa for HIV	800/-
X-ray of chest	350/-

Fees payable will be the lower of the above prescribed fees or the actual fees paid subject to the overall limit of 4 per thousand sum under consideration. Reimbursement of fees for medical / special reports is made only when the proposal results into a policy.

Reimbursement of medical / special report charges on completion of proposal will be as detailed in Circular ref. Actl./1912/4 dated 10th November 2003.