



2805203585916502000

Mr Patel Chirag Arvindbhai
C-24 Matru Chhaya Society Nr Amruta
Society Nizampura Na Vadodara
Gujarat-390002
Contact No.: 9898046448

Policy No : 2805203585916502000

Intermediary Code	Intermediary Name	Intermediary Contact Number
200239673422	RAKESH R TANJORKAR	9825185204

Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Patel Chirag Arvindbhai ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Restore Floater Insurance Policy. We advise you to retain your Policy Kit during the entire term of the Policy (including renewals).

Please note that the Policy has been issued to you based on the declarations, details and documents received from/on behalf of you in/along with the Proposal Form submitted to us.

Please visit our website www.hdfcergo.com for more information about our Company, Grievance handling and any other support. To know the updated list of our network hospitals please visit <http://www.hdfcergo.com/our-hospitals-network.aspx>

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

Warm Regards,



Authorized Signatory

Location: Mumbai

Date: 05/04/2022

Note:

1. Please update us with your latest contact details (in case of any change) so that same can be updated in our records.
2. You can either email us on care@hdfcergo.com or call on our Customer care no. 022 6234 6234 / 0120 6234 6234.
3. *The Copy of the proposal form has been sent on your registered email id if policy is purchased through website.

Certificate for the purpose of deduction under Section 80 D of Income Tax Act, 1961*

This is to certify that the Proposer PATEL CHIRAG ARVINDBHAI has paid Rs.25446 (Rupees TWENTY-FIVE THOUSAND FOUR HUNDRED FORTY-SIX) towards premium for Policy No. 2805203585916502000 issued to MR PATEL CHIRAG ARVINDBHAI for period 11-Apr-2022 to 10-Apr-2023.

Location: Mumbai

Date: 05/04/2022

For and on behalf of HDFC ERGO General Insurance Company Limited

Authorized Signatory

***Note**

1. This is subject to the provisions of Section 80D of Income Tax Act, 1961 as amended from time to time.
2. This certificate must be surrendered to the company in case of cancellation of this policy. In event of incorrect representation of this declaration the liability shall be upon the Policyholder.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case of dishonor of the premium instrument, the policy will be deemed cancelled ab initio.
5. 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents.

Policy Schedule - Optima Restore Floater

Policy Number	2805 2035 8591 6502 000		
Policy Holder's Name	Mr Patel Chirag Arvindbhai		
Policy Holder's Address	C-24 MATRU CHHAYA SOCIETY NR AMRUTA SOCIETY NIZAMPURA NA VADODARA GUJARAT-390002		
Policy Holder State Name & Code	Gujarat & 24	Place of Supply	GUJARAT
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	11/04/2018	Policy Issuance Date	05/04/2022
Policy Period	From 00:01 hrs on 11/04/2022 To 24:00 hrs on 10/04/2023		
Issuing/Servicing Office	VADODARA		
GSTIN	24AABCL5045N1ZE		
EIA Number			
Intermediary Name	RAKESH R TANJORKAR	Intermediary Contact No	9825185204
Intermediary Code	200239673422	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details						
Particulars / Member ID	Member 1 Master Nikul C Patel / 2020010000741367	Member 2 Miss Vaishnavi C Patel / 2020010000741368	Member 3 Mrs Purnimaben C Patel / 2020010000741369	Member 4 PATEL CHIRAG ARVINDBHAI / 2020010000741370	Member 5	Member 6
Date of Birth (Age)	07/05/2004 (17)	30/12/1998 (23)	21/05/1975 (46)	16/06/1971 (50)	-	-
Relationship to Policy Holder	Son	Daughter	Wife	Self	-	-
Base Sum Insured (₹)	500000					
Multiplier Benefit SI (₹)	500000					
Protector Rider Sum Insured (₹)	-					
Total Sum Insured (₹)	1000000					

Other Riders and Benefits (₹)						
Protector Rider	-					
Hospital Daily Cash Rider SI (Max. 30 days)	-					
Critical Advantage Rider SI (\$)	-	-	-	-	-	-
IPA Rider SI	-	-	-	-	-	-

Nominee Details	
Nominee Name : Mrs Purnimaben C Patel	Relationship to Policyholder: Wife
The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.	

Premium Calculation (₹)			
Net Premium	21564	CGST@9%	1941
Discounts	0	SGST/UTGST@9%	1941
Loadings	0	IGST@0%	0
Taxable Premium	21564	Any other Cess or Taxes	0
Gross Premium	25446		
Gross Premium (in words)	Rupees Twenty-Five Thousand Four Hundred Forty-Six		
The stamp duty of Rs. 1/- (Rupees One Only) paid vide e-stamp Certificate No. LOA/CSD/303/2022/1381 dated 29/03/2022.			
Original for Recipient/ Duplicate for Supplier			
Whether tax is payable on reverse charge basis: No			

Exclusion(s) / Special Condition(s) (Refer the leaflet attached in the policy document w.r.t. exclusions) :						
Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
2020010000741367	Master Nikul C Patel					For Rs 200000(Rupees Two Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 300000(Rupees Three Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.
2020010000741370	PATEL CHIRAG ARVINDBHAI					For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.
2020010000741369	Mrs Purnimaben C Patel					For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.

Policy Schedule - Optima Restore Floater

Exclusion(s) / Special Condition(s) (Refer the leaflet attached in the policy document w.r.t. exclusions) :						
Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
2020010000741368	Miss Vaishnavi C Patel					For Rs 200000(Rupees Two Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 300000(Rupees Three Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.

Claim Administrator : HDFC ERGO GENERAL INSURANCE COMPANY LTD

For and on behalf of HDFC ERGO General Insurance Company Limited


Location: Mumbai

Date: 05/04/2022



Authorized Signatory

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>"



Policy No.: 2805203585916502000

Insured Name	Gender
Master Nikul C Patel	Male
Patel Chirag Arvindbhai	Male
Mrs Purnimaben C Patel	Female
Miss Vaishnavi C Patel	Female

Terms and Conditions

(1) This card would be valid till your relationship with HDFC ERGO General Insurance Company Limited / This card is invalid if the policy is cancelled (2) In case of renewal please refer original policy number (3) This card is issued for the purpose of identification only and does not entail automatic cashless facility at the network hospital. (4) A photo ID issued by any government authority is to be produced to avail cashless facility. (5) Please apply for cashless facility 48 hours prior to admission in case of planned admissions and within 24 hours of admission in case of emergency.(6) All terms and conditions of the policy would be applicable while processing your cashless request. (7) In case your cashless facility is denied due to any reason, please submit the claim for reimbursement. Denial of cashless facility does not indicate rejection of the claim. (8) Please read policy documents carefully for detailed terms and conditions. For claim status visit help section on our web site www.hdfcergo.com. Alternatively you may write to us at Healthclaims@hdfcergo.com.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Health Claim Services Address : HDFC ERGO General Insurance Company Limited Stellar IT Park, Tower-1 , 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh. Service No. 022-62346234/ 0120-62346234Email: healthclaims@hdfcergo.com.Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.