



2805203647589702000

Mr Ganesh Kishanrao Rathod
 HA-15, PRIDE ENIGMA
 PHASE 3, 4TH FLOOR
 sutgirmi chowk
 AURANGABAD
 MAHARASHTRA - 431009
 Contact No.: 9730077656
 Email: sales@sharvarieletricals.com

Policy No : 2805 2036 4758 9702 000

Intermediary Code	Intermediary Name	Intermediary Contact Number
21038464	JAINUINE INSURANCE BROKER PVT LTD	-

Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Ganesh Kishanrao Rathod ,

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 <https://www.hdfcergo.com/locators/cashless-hospitals-network>

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: 28/03/2022

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 GANESH KISHANRAO RATHOD has paid Rs. 19085 (Rupees Nineteen Thousand Eighty-Five And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805203647589702000 issued to GANESH KISHANRAO RATHOD for period of 28/03/2022 to 27/03/2023.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 28/03/2022



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 2036 4758 9702 000		
Policy Holder's Name	Mr Ganesh Kishanrao Rathod		
Policy Holder's Address	HA-15, PRIDE ENIGMA PHASE 3, 4TH FLOOR sutgimi chowk AURANGABAD MAHARASHTRA - 431009		
Policy Holder State Name & Code	Maharashtra(27)	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	28/03/2015	Policy Issuance Date	28/03/2022
Policy Period	From 13:02 hrs on 28/03/2022 To 24:00 hrs on 27/03/2023		
Issuing/Serviceing Office	2ND FLOOR , MALPANI S OBEROI TOWER, OPPOSITE GOVERNMENT MILK DAIRY, RAMANAND COLONY, JALNA ROAD, AURANGABAD -431001, MAHARASHTRA AURANGABAD Tel : +91-22-66383600		
GSTIN	27AABCL5045N1Z8		
EIA Number	Not provided		
Intermediary Name	JAINUINE INSURANCE BROKER PVT LTD	Intermediary Contact No	-
Intermediary Code	21038464	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details						
Particulars / Member ID	Member 1 GANESH KISHANRAO RATHOD / 2020010001183128	Member 2 Mrs Ujwala Ganesh Rathod / 2020010001183127	Member 3 Baby Sharvari Ganesh Rathod / 2020010001183126	Member 4 Master Parag Ganesh Rathod / 2020010001183125	Member 5	Member 6
Date of Birth (Age)	04/05/1979 (42)	07/04/1985 (36)	20/08/2008 (13)	23/08/2011 (10)	-	-
Relationship to Policy Holder	Self	Wife	Daughter	Son	-	-
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	-	-	-	-	-	-

my: health Critical Illness Sum Insured (Rs.)						
my: health Critical Illness Plan						
Unlimited Restore Benefit	No					

Nominee Details	
Nominee Name : Mrs Ujwala G Rathod	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	16174	CGST@9%	1455.5
Discounts	0	SGST/UTGST@9%	1455.5
Loadings	0	IGST@18%	0
Taxable Premium	16174	Any other Cess or Taxes	0
Gross Premium	19085		
Gross Premium (in words)	Rupees Nineteen Thousand Eighty-Five And Zero Paise Only		
The stamp duty of Rs. 1/- (Rupees One And Zero Paise Only) paid vide e-stamp Certificate No. LOA/CSD/303/2022/1381 dated 28/03/2022.			
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
2020010001183128	GANESH KISHANRAO RATHOD					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.
2020010001183127	Mrs Ujwala Ganesh Rathod					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.
2020010001183126	Baby Sharvari Ganesh Rathod					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
2020010001183125	Master Parag Ganesh Rathod					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.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited


Location: Mumbai

Date: 28/03/2022



Authorized Signatory

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

	
Policy No.: 2805203647589702000	
Insured Name	Gender
Ganesh Kishanrao Rathod	M
Mrs Ujwala Ganesh Rathod	F
Baby Sharvari Ganesh Rathod	F
Master Parag Ganesh Rathod	M

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/ 0120-62346234 Email: healthclaims@hdfcergo.com. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.