



Dr Bharat Subhashchandra Mangal Makan No 99 Ward N-19 Ab Road Swarn Puri Coloni Na Sendhwa Madhya Pradesh-451666 Contact No.: 9826422814

Policy No : 2805203646489302000

Intermediary Code	Intermediary Name	Intermediary Contact Number
21038464	JAINUINE INSURANCE BROKER PVT	
	LID	

Renewal of Your Optima Restore Floater Insurance Policy

Dear Dr Bharat Subhashchandra Mangal,

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,

Kargotra

Authorized Signatory

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 BHARAT SUBHASHCHANDRA MANGAL has paid Rs.31080 (Rupees THIRTY-ONE THOUSAND EIGHTY) towards premium for Policy No. 2805203646489302000 issued to DR BHARAT SUBHASHCHANDRA MANGAL for period 31-Mar-2022 to 30-Mar-2023.

Location: Mumbai Date: 08/03/2022

*Note

For and on behalf of HDFC ERGO General Insurance Company Limited

Kargotra

Authorized Signatory

- 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.

Location: Mumbai Date: 08/03/2022

Policy Schedule - Optima Restore Floater



Onlog Holdor's Name Dr Bharat Subhasichandra Mangal Policy Holdor's Address MAKAN NO BY WRDN V-19 A RDA SWARN PURI COLON NA SENDHWA MADHYA PRADESH-451666 Policy Holdor's State Name & Code MAKAN NO BY WRDN V-19 A RDA SWARN V-19 A RDA S	Policy Number			2805 203	6 4648 9302 000						
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(iii) of the policy wording is waived.	000000-00-00		<u> </u>	<u> </u>							
202009272862372 Master Ronak Bharat For Rs 100000(Rupees One Lakhs)	202009272862372	Maste		harat							
Mangal Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) Sec 5 A			wangai								
											y wording is walved.
For Rs 400000(Rupees Four Lakhs)										For Rs 400000	(Rupees Four Lakhs)
Sec 5 A (i) and Sec 5 A (ii) Sec 5 A										Sec 5 A (i) and	Sec 5 A (ii) Sec 5 A
(iii) of the policy wording is waived.										(iii) of the polic	y wording is waived.



Policy Schedule - Optima Restore Floater

Exclusion(s) / Speci	ial Condition(s) (Refer the lea	aflet 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
202009272862371	Miss Purva Bharat Mangal					For Rs 100000(Rupees One Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 400000(Rupees Four Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.
202009272862370	Dr Nimita Bharat Mangal					For Rs 100000(Rupees One Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 400000(Rupees Four 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

Kargotra Authorized Signatory

Location: Mumbai Date: 08/03/2022

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



nsured Name	Gender
harat Subhashchandra Mangal	Male
laster Ronak Bharat Mangal	Male
liss Purva Bharat Mangal	Female
)r Nimita Bharat Mangal	Other

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.