



2805204012426801001

Mr Kushal Subhash Chaudhari
 -
 -
 GAT 892 A PLOT N 57 BEHIND
 GUJRAT
 PETROL PUMP INFRONT OF
 AGARWAL PROVISION DADAWADI
 JALGAON
 JALGAON
 MAHARASHTRA - 425001
 Contact No.: 9518505925
 Email: chaudharikushal87@gmail.com

Policy No : 2805 2040 1242 6801 001

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

Your Optima Restore Floater Policy

Dear Mr Kushal Subhash Chaudhari ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Your Optima Restore Floater 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: 25/03/2022

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 MR. KUSHAL SUBHASH CHAUDHARI has paid Rs. 13851 (Rupees Thirteen Thousand Eight Hundred Fifty-One And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805204012426801001 issued to MR. KUSHAL SUBHASH CHAUDHARI for period of 09/02/2022 to 08/02/2023.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 25/03/2022



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.

Endorsement Cum Policy Schedule - Optima Restore Floater

Policy Number	2805 2040 1242 6801 001		
Policy Holder's Name	Mr Kushal Subhash Chaudhari		
Policy Holder's Address	-- GAT 892 A PLOT N 57 BEHIND GUJRAT PETROL PUMP INFRONT OF AGARWAL PROVISION DADAWADI JALGAON JALGAON MAHARASHTRA - 425001		
Policy Holder State Name & Code	Maharashtra(27)	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	09/02/2021	Policy Issuance Date	25/03/2022
Policy Period	From 00:01 hrs on 09/02/2022 To 24:00 hrs on 08/02/2023		
Issuing/ Servicing 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	JAINUJINE 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 Kushal Subhash Chaudhari / 2021110006182859	Member 2 Chaitali Kushal Chaudhari / 2021110006182860	Member 3 Siddhant K Chaudhari / 2022210015720895	Member 4	Member 5	Member 6
Date of Birth (Age)	26/06/1987 (34)	11/04/1994 (27)	10/12/2021 (0)	-	-	-
Relationship to Policy Holder	Self	Wife	Son	-	-	-
Base Sum Insured (₹)	500000					
Multiplier Benefit SI (₹)	250000					
Protector Rider Sum Insured (₹)	-					
Total Sum Insured (₹)	750000					

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 : Chaitali Kushal Chaudhari	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	11738	CGST@9%	162.5
Discounts	0	SGST/UTGST@9%	162.5
Loadings	0	IGST@18%	0
Taxable Premium	11738	Any other Cess or Taxes	0
Gross Premium	13851		
Gross Premium (in words)	Rupees Thirteen Thousand Eight Hundred Fifty-One 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

List of Endorsements

Endt No	Description	Effective Date
001	Addition of Insured	25/03/2022

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
2021110006182859	Kushal Subhash Chaudhari					For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) of the policy wording is waived and Sec 5 A (ii) is reduced to 1 year and Sec 5 A (iii) is reduced to 2 years.

Endorsement Cum 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
2021110006182860	Chaitali Kushal Chaudhari					For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) of the policy wording is waived and Sec 5 A (ii) is reduced to 1 year and Sec 5 A (iii) is reduced to 2 years.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited


Location: Mumbai

Date: 25/03/2022



Authorized Signatory

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



Policy No.: 2805204012426801001

Insured Name	Gender
Kushal Subhash Chaudhari	M
Chaitali Kushal Chaudhari	F
Siddhant K Chaudhari	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/ 0120-62346234Email: healthclaims@hdfcergo.com.Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.