



2825204349883600000

Dear MR JIGESH JITENDRA PATEL

11 SILVES CRUST BUNGLOWS, NEAR AUDA WATER
TANK
SCIENCE CITY ROAD, SOLA, AHMEDABAD.
AHMEDABAD, GUJARAT, 380060
Contact No. 9825062502

Date : 08/10/2021

Thank you for choosing HDFC ERGO as your preferred insurance partner. We welcome you to be a part of our family !
Your Health insurance policy reference no 2825204349883600000 is confirmed on the basis of the information and declaration given by you. The details of coverage are mentioned in the enclosed policy schedule of insurance.

As a measure of our customer convenience we have implemented a Lifetime Validity Health Card. For you, this simply means that your Health Card is valid for all subsequent renewals and as long as your policy is active with us. Hence, you need not replace your health card every year.

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

Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!

For HDFC ERGO General Insurance Company Ltd.



Vivek Rasgotra
Senior Vice President Operations and Services Group

HDFC ERGO General Insurance Company Limited

TAX CERTIFICATE



Dear Jigesh Jitendra Patel,

Subject : Certificate for the purpose of deduction under section 80 D of Income Tax (Amendment) Act, 1986

This is to certify that we have received an amount of ₹ 20,984.00 towards premium for Policy No. 2825204349883600000 issued to JIGESH JITENDRA PATEL for the period 08/10/2021 to 07/10/2022.

Note : This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.

Deduction under Section 80D can be claimed only on payment of the premium. In case where all the installment are not paid, the deduction to be claimed under section 80D will be restricted to the proportion of the premium actually paid. In case of free look cancellation or otherwise, the benefit under this section would be nullified or prorated, as applicable.

For HDFC ERGO General Insurance Company Ltd.

Date : 22/10/2021

Policy Issuing Office: Mumbai



Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Policy Schedule

my:health Suraksha Policy
(Silver Smart)



282520434988360000

MR JIGESH JITENDRA PATEL 11 SILVES CRUST BUNGLOWS, NEAR AUDA WATER TANK SCIENCE CITY ROAD, SOLA, AHMEDABAD. AHMEDABAD, GUJARAT- 380060 Contact No : 9825062502	Policy No. : 2825 2043 4988 3600 000	Issuance Date : 22/10/2021
	Period of Insurance : From 08/10/2021 00:01 hrs To 07/10/2022 Midnight	
	Invoice No. : 204349883600000	Premium Frequency : Single
	Proposer Name : Mr Jigesh Jitendra Patel	Policy Type : Family
	HSN Code : 997133	PAN No.
	Customer Id : 100220895216	
EIA No. : Not provided		
Payment Details : 1582411863 , Bank Name : BizDirect		
Email ID : jigesh40@yahoo.com		

my:health Suraksha - Insured Person's Details & Sum Insured

Insured's Name	Relation with policy holder	Gender	DOB	Nominee Name	Nominee Relationship	1st Policy Inception	Basic Sum Insured (₹)	Tier	CB Amount (₹)	Pre Existing Disease
Jigesh Jitendra Patel	Self	Male	22/05/1983	Neha	SPOUSE	08/10/2017	500000	1B Tier	0	YES
Nehaben	Wife	Female	17/12/1984	Jigesh	SPOUSE	08/10/2017				No
Dhanya	Dependent Daughter	Female	14/10/2010	Jigesh	FATHER	08/10/2017				No
Dia	Dependent Daughter	Female	20/11/2018	Jigesh	FATHER	08/10/2019				No

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee

Schedule of Coverage

Section	Covers	Details/ Applicability of Sum Insured	Limit
Base Covers			
A	Hospitalization Cover	up to Basic Sum Insured including cumulative Bonus	Basic Sum Insured and CB
	Medical Expenses		Basic Sum Insured and CB
1B	Mental Healthcare		Basic Sum Insured and CB
2	Home Healthcare		Basic Sum Insured and CB
3	Domiciliary Hospitalization		Basic Sum Insured and CB
4	Pre-Hospitalization		60 Days
5	Post-Hospitalization		180 Days
6	Day Care Procedures		Basic Sum Insured and CB
7	Road Ambulance cover	Sub limited within the Basic Sum Insured including Cumulative Bonus	SI 1 to 5 L -2,000 SI 6 to 50 L -3,500 SI Above 50 L -15,000
8	Organ Donor Expenses	upto Basic Sum Insured including cumulative Bonus	Basic Sum Insured and CB
9	Alternative Treatment	upto Basic Sum Insured including cumulative Bonus	Basic Sum Insured and CB
C1	Preventive Health Check Up -Booster	over and above the Basic Sum Insured	Covered Up to 1% of Basic Sum Insured max upto Rs 5,000, on every renewal
C5	Recovery Benefit	over and above the Basic Sum Insured	5000
C6	Sum Insured Rebound	over and above the Basic Sum Insured	Upto 100% of Basic Sum Insured
C11	Waiting Period Modification Option	Reduction in the standard waiting period as opted for	3 Years

Renewal Benefits

1	Cumulative Bonus	Applicable
2	my:health Active	Applicable

Waiting Periods

Section A	Hospitalization Cover	Sec E 1 i - General waiting period - 30 days from Policy inception date Sec E 1 ii - Listed illness & procedures - 24 Months Sec E 1 iii - Preexisting conditions - 36 Months
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Premium Details (₹)

Basic Premium	17782.59
Medical U/W Loading +	265.03
Total Premium (Insured) excluding Tax	17783.00
GST 18% : Central Tax 9% (₹ 1600.5) + State Tax 9% (₹ 1600.5)	3201.00
Total Premium (Including Taxes)	20984.00

Exclusions : Accepted with 5% loading on total premium amount in view of Hypothyroid disorder for NEHABEN.

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.

The policy is valid subject to payment received by us. If the premium is not realised the policy shall be void from inception. Consolidated stamp duty for this Insurance Policy is paid by Demand Draft, vide Receipt/Challan noCSD/105/2021/2914 dated 03/08/2021 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018. GST Registration No: 24AABCL5045N1ZE .GST for this invoice is not payable under reverse charge basis.


Branch :206, sec fl. shopper plaza iv,opp. bsnl tel exch rd, navarangpura ahmedabad

Broker Name : JAINUINE INSURANCE BROKER PVT LTD
Broker Code : 21038464

For HDFC ERGO General Insurance Company Ltd.

Rargotra
Duly Constituted Attorney

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

	Policy No.:2825204349883600000 Valid From: 08/10/2021 Renewal Date: 7 October	
Insured Name	Date Of Birth	Gender
JIGESH JITENDRA PATEL	22/05/1983	Male
NEHABEN	17/12/1984	Female
DHANYA	14/10/2010	Female
DIA	20/11/2018	Female

HDFC ERGO General Insurance Company Limited

This card is for identification purpose only.

Card has to be presented to the Network Service Provider at the time of admission/ availing cashless hospitalization or any other services. Insurance claim will be processed in accordance with the policy term & conditions. Card does not guarantee cashless hospitalization or any other service. For more details and updated list of Network Service Provider please refer our website or call our call centre. This card is valid till the time policy is active.

Customer Service No : 022 - 6234 6234 / 0120 - 6234 6234
Fax Number : 1860 2000 600
Email : healthclaims@hdfcergo.com
Processing Centre : HDFC ERGO General Insurance Company Ltd. 5th floor,
Tower 1, Steller IT Park, C-25, Sector-62,Noida-201301.
Website : www.hdfcergo.com