



2805203651116302000

Mr Vallabh Subhashchand Agrawal  
 Plot No 55 Ravindra Nagar Mohadi  
 Road Jalgaon Na Jalgaon  
 Maharashtra-425001  
 Contact No.: 9923187799

Policy No : 2805203651116302000

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

### Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Vallabh Subhashchand Agrawal ,

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](http://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: 07/04/2022

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](mailto: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 VALLABH SUBHASHCHAND AGRAWAL has paid Rs.29259 (Rupees TWENTY-NINE THOUSAND TWO HUNDRED FIFTY-NINE) towards premium for Policy No. 2805203651116302000 issued to MR VALLABH SUBHASHCHAND AGRAWAL for period 14-Apr-2022 to 13-Apr-2023.

Location: Mumbai

Date: 07/04/2022

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 2036 5111 6302 000		
Policy Holder's Name	Mr Vallabh Subhashchand Agrawal		
Policy Holder's Address	PLOT NO 55 RAVINDRA NAGAR MOHADI ROAD JALGAON NA 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	31/03/2016	Policy Issuance Date	07/04/2022
Policy Period	From 00:01 hrs on 14/04/2022 To 24:00 hrs on 13/04/2023		
Issuing/Servicing Office	AURANGABAD		
GSTIN	27AABCL5045N1Z8		
EIA Number			
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 Mrs Swati Vallabh Agrawal / 2020010001072897	Member 2 VALLABH SUBHASHCHAND AGRawal / 2020010001072898	Member 3 ARCHIE AGARWAL / 2021110008058424	Member 4 DHRUVI AGARWAL / 2021110008058425	Member 5 DHRUR AGARWAL / 2021110008058426	Member 6
Date of Birth (Age)	03/04/1977 (45)	25/07/1973 (48)	22/06/2000 (21)	03/12/2003 (18)	07/08/2006 (15)	-
Relationship to Policy Holder	Wife	Self	Daughter	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	-	-	-	-	-	-

Nominee Details	
Nominee Name : Mrs Swati Vallabh Agrawal	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	24796	CGST@9%	2231.5
Discounts	0	SGST/UTGST@9%	2231.5
Loadings	0	IGST@0%	0
Taxable Premium	24796	Any other Cess or Taxes	0
Gross Premium	29259		
Gross Premium (in words)	Rupees Twenty-Nine Thousand Two Hundred Fifty-Nine		
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
2020010001072897	Mrs Swati Vallabh Agrawal					For Rs 225000(Rupees Two Lakhs Twenty-Five Thousand) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.  For Rs 225000(Rupees Two Lakhs Twenty-Five Thousand) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.  For Rs 75000(Rupees Seventy-Five Thousand) 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
						<p>For Rs 75000(Rupees Seventy-Five Thousand) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.</p> <p>For Rs 200000(Rupees Two 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.</p>
2020010001072898	VALLABH SUBHASHCHAND AGRAWAL					<p>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.</p> <p>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.</p> <p>For Rs 50000(Rupees Fifty Thousand) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.</p> <p>For Rs 50000(Rupees Fifty Thousand) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.</p> <p>For Rs 50000(Rupees Fifty Thousand) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.</p> <p>For Rs 50000(Rupees Fifty Thousand) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.</p> <p>For Rs 200000(Rupees Two 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.</p>
2021110008058426	DHRUR AGARWAL					<p>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.</p>
2021110008058425	DHRUVI AGARWAL					<p>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.</p>
2021110008058424	ARCHIE AGARWAL					<p>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.</p>

**Policy Schedule - Optima Restore Floater**

Claim Administrator : HDFC ERGO GENERAL INSURANCE COMPANY LTD

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 07/04/2022

A handwritten signature in black ink, appearing to read "Rasgotra".

Authorized Signatory

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



Policy No.: 2805203651116302000

Insured Name	Gender
Mrs Swati Vallabh Agrawal	Female
Vallabh Subhashchand Agrawal	Male
Dhrur Agarwal	Male
Dhruvi Agarwal	Female
Archie Agarwal	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](http://www.hdfcergo.com). Alternatively you may write to us at [Healthclaims@hdfcergo.com](mailto: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](mailto:healthclaims@hdfcergo.com).Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.