



2805203601282102000

Mr Dinesh Virji Visariya

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46/9 MEGHDOOT UNITED JAIN  
STUDENT HOME MARG  
MUMBAI  
MAHARASHTRA - 400022  
Contact No.: 9870047062  
Email: kalpa.kothari@gmail.com

Policy No : 2805 2036 0128 2102 000

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

### Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Dinesh Virji Visariya ,

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 <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: 24/06/2022

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 MR. DINESH VIRJI VISARIYA has paid Rs. 29301 (Rupees Twenty-Nine Thousand Three Hundred One And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805203601282102000 issued to MR. DINESH VIRJI VISARIYA for period of 24/06/2022 to 23/06/2023.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 24/06/2022



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 0128 2102 000		
Policy Holder's Name	Mr Dinesh Virji Visariya		
Policy Holder's Address	-- 46/9 MEGHDOOT UNITED JAIN STUDENT HOME MARG MUMBAI MAHARASHTRA - 400022		
Policy Holder State Name & Code	Maharashtra(27)	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	24/06/2020	Policy Issuance Date	24/06/2022
Policy Period	From 16:27 hrs on 24/06/2022 To 24:00 hrs on 23/06/2023		
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	BROKER : 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 DINESH VIRJI VISARIYA / 2020010001530010	Member 2 Mrs Kalpa dinesh visariya / 2020010001530011	Member 3 Baby Khushali Dinesh visariya / 2020010001530012	Member 4	Member 5	Member 6
Date of Birth (Age)	19/01/1975 (47)	27/10/1983 (38)	19/03/2020 (2)	-	-	-
Relationship to Policy Holder	Self	Wife	Daughter	-	-	-
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 Kalpa Dinesh Vasariya	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	24831	CGST@9%	2235
Discounts	0	SGST/UTGST@9%	2235
Loadings	0	IGST@18%	0
Taxable Premium	24831	Any other Cess or Taxes	0
Gross Premium	29301		
Gross Premium (in words)	Rupees Twenty-Nine Thousand Three Hundred One And Zero Paise Only		
The stamp duty of Rs. 1/- ( Rupees One And Zero Paise Only ) paid vide e-stamp Certificate No. LOA NO. CSD/366/2022/2430 dated 06/06/2022.			
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
2020010001530010	DINESH VIRJI VISARIYA					For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.
2020010001530011	Mrs Kalpa dinesh visariya					For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.

## 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
2020010001530012	Baby Khushali Dinesh visariya					For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited


Location: Mumbai

Date: 24/06/2022



Authorized Signatory

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



**Policy No.: 2805203601282102000**

Insured Name	Gender
Dinesh Virji Visariya	M
Mrs Kalpa Dinesh Visariya	F
Baby Khushali Dinesh Visariya	F

**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.

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