

my: Optima Secure



2856204777204500000

MR RAVI KUMAR GARG

-
-
MAKAN NO 94, WARD NO 10 SADAR BAZAR
BARWANI, MADHYA PRADESH, 451666
Contact No. 9422618264

Date :13/07/2022

Dear MR RAVI KUMAR GARG

Thank you for choosing HDFC ERGO GENERAL INSURANCE COMPANY LTD. as your preferred insurance partner. We welcome you to be a part of our family !

Your Health insurance policy reference no 2856204777204500000 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.

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.



Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited


Dear MR RAVI KUMAR GARG,

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 Rs. 31895 towards premium from MR RAVI KUMAR GARG for my: Optima Secure, Policy No. 2856204777204500000 issued to MR RAVI KUMAR GARG for the period 22/06/2022 to 21/06/2023.

Member wise premium break up is as follows:

Insured Person's Premium Details						
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST
Ravi Kumar Garg	Self	Male	18/04/1974	13800	2484	16284
Kavita Ravi Garg	Spouse	Female	26/06/1974	5760	1036.8	6796.8
Utkarsh Ravi Garg	Son	Male	15/02/1999	3870	696.6	4566.6
Charchit Ravi Garg	Son	Male	06/08/2004	3600	648	4248

Note:

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

For HDFC ERGO General Insurance Company Ltd.

Date : 13/07/2022



Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Policy Schedule

my: Optima Secure
Optima Secure



Take it easy!



28562047720450000

MR RAVI KUMAR GARG - - MAKAN NO 94, WARD NO 10 SADAR BAZAR BARWANI, MADHYA PRADESH-451666 Contact No : 9422618264	Policy Number	: 2856 2047 7720 4500 000	Issuance Date	: 13/07/2022
	Period of Insurance	: From 22/06/2022 17:32 hrs To 21/06/2023 Midnight		
	Invoice No.	: 204777204500000	Premium Frequency	: Single
	Policyholder Name	: Mr Ravi Kumar Garg	Policy Type	: FAMILY Floater
	HSN Code	: 997133	Premium Tier	: Tier2
	Place of supply	: MADHYA PRADESH	Previous Policy	: 2805203606758101000
Customer Id	: 100169681783	Renewal	: No	
EIA No.	: Not provided			
PAN				
Email ID	: rcm.kamkole@gmail.com			
Intermediary Name	Intermediary Code	Intermediary Contact Number		
JAINUINE INSURANCE BROKER PVT LTD	21038464	91-257-2225747		

Insured Person's Details and Sum Insured - Optima Secure

Insured Person's Name	Relation with policy holder	Gender	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured (₹)	Aggregate Deductible (₹)	Plus Benefit	Unlimited Restore Add on(Y/N)
Ravi Kumar Garg	Self	Male	18/04/1974	Mrs Kavita Ravi Garg	Wife	17/06/2020	500000	0	500000	No
Kavita Ravi Garg	Spouse	Female	26/06/1974			17/06/2020				No
Utkarsh Ravi Garg	Son	Male	15/02/1999			17/06/2020				No
Charchit Ravi Garg	Son	Male	06/08/2004			17/06/2020				No

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

Unlimited Restore UIN No: HDFHLIA22188V012122

Insured Person's Details and Sum Insured – Add On Covers

Insured Person's Name	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on				
	Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global - Opted	Hospital Cash Global - Sum Limit

Special Conditions/ Exclusions

Name of Insured Person	Exclusion/Exclusion Wavier	Loading Reason	Special Condition / Declared Pre-existing Disease

Renewal Continuity Benefits

Name of Insured Person	Sum Insured (Rs.)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

Portability Continuity Benefits


Name of Insured Person	Previous Policy Year	Sum Insured inclusive of Cumulative Bonus (Rs.)	Porting Benefits on Sum Insured (Rs.)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)
Ravi Kumar Garg	2	500000	500000	1 Year	Waived	Waived
Kavita Ravi Garg	2	500000	500000	1 Year	Waived	Waived
Utkarsh Ravi Garg	2	500000	500000	1 Year	Waived	Waived
Charchit Ravi Garg	2	500000	500000	1 Year	Waived	Waived

The Policy Wording attached herewith includes all the standard coverages offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this Policy Schedule issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our toll free number 022 - 6234 6234 / 0120 - 6234 6234.

Particulars	Ravi Kumar Garg	Kavita Ravi Garg	Utkarsh Ravi Garg	Charchit Ravi Garg
Base Premium (A)	13800	5760	3870	3600
Optional Cover Premium (B)	0	0	0	0
Add on Cover Premium (C)	0	0	0	0
Loading (D)	0	0	0	0
Total Premium (E=A+B+C+D)	13800	5760	3870	3600
Aggregate Deductible Discount	0	0	0	0
Online Discount	0	0	0	0
Employee Discount	0	0	0	0
Loyalty Discount	0	0	0	0
Family Discount	0	0	0	0
Long term Policy Discount	0	0	0	0
Total Discount (F)	0	0	0	0
Total Premium excluding GST (E-F)	13800	5760	3870	3600
Goods & Service Tax (GST)	2484	1036.8	696.6	648
Total Premium including GST	16284	6796.8	4566.6	4248


Payment Details					
Instrument details	902000084520801	Date	22/06/2022	Bank Name	BizDirect
Processing Centre					
HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida - 0120 398 8360					
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.					
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 noLOA NO. CSD/418/2022/3270 dated 27/07/2022 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018. GST Registration No: 27AABCL5045N1Z8". GST for this invoice is not payable under reverse charge basis.					
Branch : 2nd floor , malpani s oberoi tower, opposite government milk dairy, ramanand colony, jalna road, aurangabad -431001, maharashtra aurangabad					

For HDFC ERGO General Insurance Company Ltd.


Duly Constituted Attorney

SCHEDULE OF BENEFITS						
Section*	Plans	Optima Secure				
All figures in Rs.	Base Sum Insured per Insured Person per Policy Year (in Lakh)	5/10/15/20/25/50/100/200				
1.1.	Hospitalization Expenses	Covered				
1.1.a.	Room Rent	Single AC Private Room for SI less than 50 Lakhs Actuals for 50 Lakh and above				
1.1.1.h.	Road Ambulance	Covered upto sum insured				
1.1.1.i.	Dental Treatment	Covered upto sum insured				
1.1.1.j.	Plastic surgery	Covered upto sum insured				
1.1.1.k.	Day Care Treatment	Covered upto sum insured				
1.2.	Home Healthcare	Covered upto sum insured				
1.3.	Domiciliary Hospitalization	Covered upto sum insured				
1.4.	Ayush Treatment	Covered upto sum insured				
1.5.	Pre-Hospitalization	60 days				
1.6.	Post-Hospitalization	180 days				
1.7.	Organ Donor Expenses	Covered upto sum insured				
1.8.	Cumulative Bonus	Not Covered				
2.1.	Emergency Air Ambulance	Covered Up to 500,000				
2.2.	Daily Cash for choosing Shared Accommodation	800 per day max up to 4800				
2.3.	Protect Benefit	Covered upto sum insured				
2.4.	Plus Benefit	Bonus of 50% of the Base Sum Insured, maximum upto 100%.				
2.5.	Secure Benefit	Equal to 100% of Base sum insured				
2.6.	Automatic Restore Benefit	Equal to 100% of Base sum insured				
2.7.	Aggregate Deductible	25,000/50,000/100,000				
2.8.	E-Opinion for Critical Illness	In India				
Preventive Health Check-up						
3.	Sum Insured	5 Lakhs	10 Lakhs	15 Lakhs	20,25 & 50 Lakhs	100 & 200 Lakhs
	Individual Policy*	1,500	2,000	4,000	5,000	8,000
	Floater Policy*	2,500	5,000	8,000	10,000	15,000

*For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis

	Policy No.:2856204777204500000 Valid From: 22/06/2022 Renewal Date: 21 June	
Insured Name	Date Of Birth	Gender
Ravi Kumar Garg	18/04/1974	Male
Kavita Ravi Garg	26/06/1974	Female
Utkarsh Ravi Garg	15/02/1999	Male
Charchit Ravi Garg	06/08/2004	Male

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

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