HDFC ERGO General Insurance Company Limited





Mr Chandrakant Eknath Ubale Durga Matatemple Rpf Road Jalna Jalna Aurangabad Maharashtra -431203

Contact No.: 9422217947 Email: ubale2008@gmail.com

Policy No: 2804 2036 1641 8902 000

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

Renewal of Your Optima Senior Insurance Policy

Dear Mr Chandrakant Eknath Ubale

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Senior 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 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

Location: Mumbai Date: 16/07/2022

Ykaryotta
Authorized Signatory

Note:

- 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. CHANDRAKANT EKNATH UBALE has paid Rs. 46060 (Rupees Forty-Six Thousand Sixty And Zero Paise Only) towards premium for Optima Senior Policy No. 2804203616418902000 issued to MR. CHANDRAKANT EKNATH UBALE for period of 16/07/2022 to 15/07/2023.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai Date: 16/07/2022

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.

HDFC ERGO General Insurance Company Limited



Policy Schedule - Optima Senior

Policy Number	2804 2036 1641 8902 000				
Policy Holder's Name	Mr Chandrakant Eknath Ubale				
Policy Holder's Address	Durga Matatemple Rpf Road Jalna Jalna Aurangabad Maharashtra - 431203				
Policy Holder State Name & Code	Maharashtra (27) Place of Supply MAHARASHTRA				
GSTIN/ UIN (if any) of Policy Holder					
First policy inception date	23/05/2016	Policy Issuance Date	16/07/2022		
Policy Period From 10:35 hrs on 16/07/2022 To 24:00 hrs on 15/07/2023					
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				
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 Persons Details					
Member ID	Insured Person's Name	Date of Birth (Age)	Relationship to Policyholder	Sum Insured (₹)	Gross Premium (₹)
202009152808619	CHANDRAKANT EKNATH UBALE	07/09/1947(74)	Self	500000	46060

Nominee Details

Name : Mrs Vimal C Ubale

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	39428.08	CGST@9%	3513	
Discounts	4337.08	SGST/UTGST@9%	3513	
Loadings	3943	IGST@18%	0	
Taxable Premium	39034	Any other Cess or Taxes	0	
Gross Premium	46060			
Gross Premium (in words) Rupees Forty-Six Thousand Sixty 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	Health Condition	Exclusion	Portability/ Renewal Benefit
			on SI		Duration	
					(Years)	
202009152808619	_					For Rs 300000(Rupees Three Lakhs)
	UBALE					Sec 3 C (i) Sec 3 C (ii) of the policy
						wording is waived and Sec 3 C (iii) is reduced to 1 year.
						For Rs 200000(Rupees Two Lakhs)
						Sec 3 C (i) Sec 3 C (ii) and Sec 3 C
						(iii) of the policy wording is waived.
						For Rs 300000(Rupees Three Lakhs)
						Sec 3 C (i) Sec 3 C (ii) and Sec 3 C
						(iii) of the policy wording is waived.
						For Rs 300000(Rupees Three Lakhs)
						Sec 3 C (i) of the policy wording is
						waived and Sec 3 C (ii) is reduced to 1 year and Sec 3 C (iii) is reduced to
						2 years.
						- J

LOADING				
Member ID No. of Insured	Person Name	Loading Reason		
202009152808619	CHANDRAKANT EKNATH UBALE	This policy is being charged additional premium for Medical Condition.		

Claim Administrator : HDFC ERGO General Insurance Company Ltd

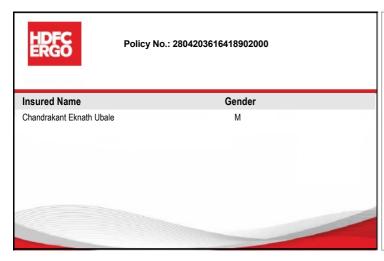
For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai Date: 16/07/2022

Authorized Signatory

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





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 emergency. (6) All terms and conditions of the policy would be applicable while processing your cashless request. (7) In 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.