

# HDFC ERGO General Insurance Company Limited



2825203470198802000

Dear MR ASHWANI KUMAR

F 131  
GALI NO 2 GANGA VIHAR  
EAST DELHI  
EAST DELHI, DELHI, 110094  
Contact No. 9891476797

Date :27/07/2022

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 2825203470198802000 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 Ashwani Kumar,

**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 ₹ 16,984.00 towards premium for Policy No. 2825203470198802000 issued to ASHWANI KUMAR for the period 27/07/2022 to 26/07/2023.

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 : 18/07/2022

Policy Issuing Office: Mumbai

  
Duly Constituted Attorney

**HDFC ERGO General Insurance Company Limited**  
Policy Schedule



**my:health Suraksha Policy**  
( Silver Smart )



MR ASHWANI KUMAR F 131 GALI NO 2 GANGA VIHAR EAST DELHI EAST DELHI, DELHI- 110094 Contact No : 9891476797	Policy No. : <b>2825 2034 7019 8802 000</b>	Issuance Date : <b>18/07/2022</b>
	Period of Insurance : <b>From 27/07/2022 00:01 hrs To 26/07/2023 Midnight</b>	
	Invoice No. : <b>203470198802000</b>	Premium Frequency : <b>Single</b>
	Proposer Name : <b>Mr Ashwani Kumar</b>	Policy Type : <b>Family</b>
	HSN Code : <b>997133</b>	PAN No.
Customer Id : <b>100056146545</b>		
<b>EIA No. : Not provided</b>		
Payment Details : HSR10337413181433 , Bank Name : BIZDIRECT		
Email ID : pancholi.tejas@gmail.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
Ashwani Kumar	Self	Male	28/02/1988	Deepti Singh	WIFE	25/07/2020	500000	1A Tier	100000	No
Deepti Singh	Wife	Female	22/12/1992	Ashwani Kumar	HUSBAND	25/07/2020				No

**Schedule of Coverage**

Section	Covers	Details/ Applicability of Sum Insured	Limit
<b>Base Covers</b>			
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 - Pre-existing conditions - 36 Months
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**Premium Details (₹)**

Basic Premium	14392.88
Medical U/W Loading +	685.38
Total Premium (Insured) excluding Tax	14393.00
Integrated Tax 18%	2591.00
Total Premium (Including Taxes)	16984.00

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 no.LOA NO. CSD/366/2022/2430 dated 06/06/2022 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.

*Rargotia*  
Duly Constituted Attorney

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



Policy No.:2825203470198802000  
Valid From: 27/07/2022    Renewal Date: 26 July

Insured Name	Date Of Birth	Gender
ASHWANI KUMAR	28/02/1988	Male
DEEPTI SINGH	22/12/1992	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](mailto: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](http://www.hdfcergo.com)