

my: Optima Secure



2856204834685900000

MR RASIK ULHAS RUDRAWAR

C/O KANAK JEWELLERS NEAR POST OFFICE
 MAIN ROAD POST MAJALGAON
 Dist - Beed
 BEED, MAHARASHTRA, 431131
 Contact No. 9423716401

Date :13/08/2022

Dear MR RASIK ULHAS RUDRAWAR

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 2856204834685900000 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 RASIK ULHAS RUDRAWAR,

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. 25845 towards premium from MR RASIK ULHAS RUDRAWAR for my: Optima Secure, Policy No. 2856204834685900000 issued to MR RASIK ULHAS RUDRAWAR for the period 08/08/2022 to 07/08/2023.

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
Rasik Ulhas Rudrawar	Self	Male	23/04/1986	12700	2286	14986
Pooja Rasik Rudrawar	Spouse	Female	08/01/1991	5377.5	967.94	6345.44
Ridhan Rasik Rudrawar	Son	Male	03/10/2013	3825	688.5	4513.5

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 : 13/08/2022



 Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Policy Schedule

my: Optima Secure
Optima Secure



Take it easy!



285620483468590000

MR RASIK ULHAS RUDRAWAR C/O KANAK JEWELLERS NEAR POST OFFICE MAIN ROAD POST MAJALGAON Dist - Beed BEED, MAHARASHTRA-431131 Contact No : 9423716401	Policy Number	: 2856 2048 3468 5900 000	Issuance Date	: 13/08/2022
	Period of Insurance	: From 08/08/2022 03:31 hrs To 07/08/2023 Midnight		
	Invoice No.	: 204834685900000	Premium Frequency	: Single
	Policyholder Name	: Mr Rasik Ulhas Rudrawar	Policy Type	: FAMILY Floater
	HSN Code	: 997133	Premium Tier	: Tier2
Place of supply	: MAHARASHTRA	Previous Policy	: 2805203608496401000	
Customer Id	: 101006700458	Renewal	: No	
EIA No.	: Not provided			
PAN				
Email ID	: r_rasik@ymail.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)
Rasik Ulhas Rudrawar	Self	Male	23/04/1986	Pooja Rasik Rudrawar	Wife	09/07/2016	1000000	0	1000000	No
Pooja Rasik Rudrawar	Spouse	Female	08/01/1991			09/07/2016				No
Ridhan Rasik Rudrawar	Son	Male	03/10/2013			09/07/2016				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)
RASIK ULHAS RUDRAWAR	3	1000000	1000000	Waived	Waived	Waived
Pooja Rasik Rudrawar	3	1000000	1000000	Waived	Waived	Waived
Ridhan Rasik Rudrawar	3	1000000	1000000	Waived	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.

Premium Details (₹)

Particulars	RASIK ULHAS RUDRAWAR	Pooja Rasik Rudrawar	Ridhan Rasik Rudrawar
Base Premium (A)	12700	5377.5	3825
Optional Cover Premium (B)	0	0	0
Add on Cover Premium (C)	0	0	0
Loading (D)	0	0	0
Total Premium (E=A+B+C+D)	12700	5377.5	3825
Aggregate Deductible Discount	0	0	0
Online Discount	0	0	0
Employee Discount	0	0	0
Loyalty Discount	0	0	0
Family Discount	0	0	0
Long term Policy Discount	0	0	0
Total Discount (F)	0	0	0
Total Premium excluding GST (E-F)	12700	5377.5	3825
Goods & Service Tax (GST)	2286	967.94	688.5
Total Premium including GST	14986	6345.44	4513.5

Payment Details

Instrument details	95300009136479	Date	08/08/2022	Bank Name	BizDirect
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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.

Rargotra
Duly Constituted Attorney

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

Section*		SCHEDULE OF BENEFITS				
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.:2856204834685900000 Valid From: 08/08/2022 Renewal Date: 7 August	
Insured Name	Date Of Birth	Gender
RASIK ULHAS RUDRAWAR	23/04/1986	Male
Pooja Rasik Rudrawar	08/01/1991	Female
Ridhan Rasik Rudrawar	03/10/2013	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