



2805203579372002000

Mr Sandesh Subhash Zambad  
-  
-  
FULZAN PLOT NO 27-28, NEAR  
KAMGAR CHOWK  
N 2 CIDCO  
AURANGABAD  
MAHARASHTRA - 431001  
Contact No.: 9325877333  
Email: sandeshzambad@gmail.com

Policy No : 2805 2035 7937 2002 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 Sandesh Subhash Zambad ,

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: 20/08/2022

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. SANDESH SUBHASH ZAMBAD has paid Rs. 37352 (Rupees Thirty-Seven Thousand Three Hundred Fifty-Two And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805203579372002000 issued to MR. SANDESH SUBHASH ZAMBAD for period of 20/08/2022 to 19/08/2023.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 20/08/2022



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 2035 7937 2002 000		
Policy Holder's Name	Mr Sandesh Subhash Zambad		
Policy Holder's Address	-- FULZAN PLOT NO 27-28, NEAR KAMGAR CHOWK N 2 CIDCO AURANGABAD MAHARASHTRA - 431001		
Policy Holder State Name & Code	Maharashtra(27)	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	25/07/2020	Policy Issuance Date	20/08/2022
Policy Period	From 20:32 hrs on 20/08/2022 To 24:00 hrs on 19/08/2023		
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		
EIA Number	5000031493565		
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 SANDESH SUBHASH ZAMBAD / 2020010000816301	Member 2 Mrs Netal Sandesh Zambad / 2020010000816300	Member 3 Master Kaveer Sandesh Zambad / 2020010000816299	Member 4 Baby Veera Sandesh Zambad / 2020010000816298	Member 5	Member 6
Date of Birth (Age)	21/12/1988 (33)	28/10/1992 (29)	29/08/2016 (5)	30/07/2019 (3)	-	-
Relationship to Policy Holder	Self	Wife	Son	Daughter	-	-
Base Sum Insured (₹)	2000000					
Multiplier Benefit SI (₹)	2000000					
Protector Rider Sum Insured (₹)	305861.88					
Total Sum Insured (₹)	4305861.88					

Other Riders and Benefits (₹)						
Protector Rider	Opted					
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 Netal Sandesh Zambad	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	31654	CGST@9%	2849
Discounts	0	SGST/UTGST@9%	2849
Loadings	0	IGST@18%	0
Taxable Premium	31654	Any other Cess or Taxes	0
Gross Premium	37352		

Gross Premium (in words) Rupees Thirty-Seven Thousand Three Hundred Fifty-Two 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/418/2022/3270 dated 27/07/2022.

I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule

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
2020010000816301	SANDESH SUBHASH ZAMBAD					For Rs 2000000(Rupees Twenty 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
2020010000816300	Mrs Netal Sandesh Zambad					For Rs 2000000(Rupees Twenty 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.
2020010000816299	Master Kaveer Sandesh Zambad					For Rs 2000000(Rupees Twenty 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.
2020010000816298	Baby Veera Sandesh Zambad					For Rs 2000000(Rupees Twenty 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




Authorized Signatory

Location: Mumbai

Date: 20/08/2022

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

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 2000000
Pre-Hospitalization	Upto 2000000 for 60 days
Post-Hospitalization	Upto 2000000 for 180 days
Day Care Procedures	Upto 2000000
Domiciliary Treatment	Upto 2000000
Organ Donor	Upto 2000000
Daily Cash for choosing Shared Accommodation	Rs.1000 per day, Maximum Rs.6,000
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
Emergency Air Ambulance Cover	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year
E-Opinion in respect of a Critical Illness	One per policy year
Restore Benefit	100% of Basic SI (for any illness or any insured person)
Multiplier Benefit	Bonus of 50% of the Basic SI for every claim free policy year, maximum upto 100%. In case of claim, accumulated bonus will be reduced by 50%
Preventive Health Check-up (Floater)	Upto a maximum of Rs.10,000 per policy, at the end of each year at renewal.

	
Policy No.: 2805203579372002000	
Insured Name	Gender
Sandesh Subhash Zambad	M
Mrs Netal Sandesh Zambad	F
Master Kaveer Sandesh Zambad	M
Baby Veera Sandesh Zambad	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](http://www.hdfcergo.com). Alternatively you may write to us at [Healthclaims@hdfcergo.com](mailto: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](mailto:healthclaims@hdfcergo.com).Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.