



**New India Floater Mediclaim Policy**

UIN : NIAHLIP21278V042021

**Policy Schedule**

Current Policy No	16040034222800000358	Current Policy Period	From:29/09/2022 06:30:49 PM To:28/09/2023 11:59:59 PM
Previous Policy No	16040034212800000203	Previous Policy Period	13-SEP-21 to 12-SEP-22
<b>Policyholder's Details</b>			
Policyholder Name	HEMRAJ HIRALALJI AGRAWAL	Customer ID	PO23179231
		PAN Card No	AAAHH3844M
		Mobile No/Phone No	XXXXXX2242
Policyholder's address	AT - KAUSHALYA SADAN, CHOTI GUJARI CHOWK YAVATMAL  YAVATMAL ,MAHARASHTRA, 445001	Email id	agrawalmayur911@gmail.com,
		Name of the Nominee	MRS USHA H AGRAWAL
		Relation with the Policy holder	Spouse
		GSTIN	27AAAHH3844M1Z2
<b>Policy Issuing Office and Intermediary Details</b>			
Office Name and Code	AURANGABAD DO-160400 (160400)	Office Contact No	02402333572 / 02402333361
Office Email Id	nia.160400@newindia.co.in	Development Officer	JAINUINE INSURANCE BROKERS PVT. LTD. (DA3388757) JAINUINE INSURANCE BROKERS PVT.LTD. (SI00028623)
		Name of the Agent/Intermediary	JAINUINE INSURANCE BROKERS PVT. LTD. (DA3388757)
Office Address	AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005	Contact No. of Agent/Intermediary	02402350377, 9850049400 / NA
		E-mail id of Intermediary	kailash@jainuineinsurance.co.in,
Regional Office	NAGPUR R.O. (160000)	GSTIN	27AAACN4165C3ZP
Regional Contact No	07122555031/07122555032	SAC	997133 (Accident and health insurance services)
<b>Details Of TPA (Notice or Communication to be given in respect of claim)</b>			
Name of the TPA	MDINDIA HEALTH INSURANCE TPA PVT. LIMITED		
Email-id of the TPA	customercare@mdindia.com	Address of the TPA	S. NO. 46/1, E-SPACE, A-2 BUILDING, 3RD FLOOR, PUNE-NAGAR ROAD, VADGAONSHERI, PUNE-411014,,
Toll Free / Contact No of the TPA	18002097800 18002097777 /		
Fax of TPA	02025300003		

<b>Highlights of New India Floater Mediclaim Policy*</b>	
* Day one baby cover.	* Ayurvedic / Homoeopathic / Unani treatments are covered up to 25% of the Sum Insured.
* Critical Care Benefit 10% of the Sum Insured.	* Optional Cover I: No Proportionate Deduction.
* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.	* Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.
* Hospital Cash up to 1% of Sum Insured.	* Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).
* Midterm inclusion of newly married spouse.	* For Pre Existing Diseases Waiting period is 48 Months as per clause 4.1 of the policy document.



* Cataract claims, up to 10% of Sum Insured or ₹ 50,000 whichever less, for each eye.	* For specified diseases waiting period is 24 months as per clause 4.3.1 of the policy document.
<b>* Please refer to policy document for detailed terms and conditions.</b>	

<b>Important</b>
*1. Date of Inception of first policy is the date from which the policyholder has been continuously obtaining health insurance cover in India from any of the insurers without break subject to portability guidelines.
2. Enhanced Sum Insured under the policy will be subject to policy clauses 4.1,4.2 and 4.3
3. PED and specified diseases waiting periods for each of the merged policy shall be reckoned as per its date of inception of first policy.
* Please visit <a href="https://www.newindia.co.in">https://www.newindia.co.in</a> for the list of network hospitals providing cashless facility. If network hospital is not available in your city/location, please contact the concerned TPA." You are also requested to share your policy details when you visit the network hospital.

Insured Persons details						
S. No	Name of the Insured (Member ID)	Date of birth(Age)	Sex	Relation	*Date of inception of first policy	Pre Existing Disease
1	HEMRAJ HIRALALJI AGRAWAL(PO23 179231)	25/06/1960(62)	M	SELF	13/09/2013	NA
2	USHA HEMRAJ AGRAWAL(ME02 957183)	03/05/1962(60)	F	SPOUSE	13/09/2013	NA

<b>Floater Sum Insured</b>	500000	<b>Floater Cumulative Bonus</b>	125000
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Cumulative Bonus Details			
S. No	Sum Insured	CB percentage	CB Amount
1	500000	25	125000

**Any claim arising out of illness contracted or injury sustained or Hospitalization commencing in the break period i.e. from 12-SEP-22 to 29-SEP-22 will not be admissible under this policy..**

Optional Cover Table			
Policy Level - Optional Cover - I (No Proportionate Deduction)	Not Opted		
Member Level - Optional Cover - II (Maternity Benefit)	Not Opted	Member Level - Optional Cover - III (Revision in Cataract Limit)	Not Opted

S No	Name of the Insured	Basic Premium	Premium for Optional Cover - I	Premium for Optional Cover - II	Premium for Optional Cover - III	Discount	Gross Premium
1	HEMRAJ HIRALALJI AGRAWAL	21567	0	0	0	1079	20488
2	USHA HEMRAJ AGRAWAL	16827	0	0	0	842	15985

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	160602342028 00000349	HEMRAJ HIRALALJI AGRAWAL	13/09/2020	12/09/2021	500000	N	29248
2	160602342028 00000349	USHA HEMRAJ AGRAWAL	13/09/2020	12/09/2021	0	N	0



3	160400342128 00000203	HEMRAJ HIRALALJI AGRAWAL	13/09/2021	12/09/2022	500000	N	0
4	160400342128 00000203	USHA HEMRAJ AGRAWAL	13/09/2021	12/09/2022	500000	N	0
						<b>Total Gross Premium(Without GST)</b>	36473
						<b>CGST(@9%)</b>	3283
						<b>SGST(@9%)</b>	3283
<b>Net Premium in Words(RUPEES FORTY-THREE THOUSAND THIRTY-NINE ONLY)</b>						<b>IGST</b>	0
						<b>Total GST</b>	6566
						<b>Net Premium(With GST)</b>	43039

\*This Policy is subject to terms and conditions of New India Floater Mediclaim.

In WITNESS WHEREOF, the undersigned being duly authorized by the Insurers and on behalf of the Insurers has(have) hereunder set his/her(their) hand(s) on this 29th day of September 2022.  
at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20

Date of Issue: 29/09/2022

(MRS. MADHURI DHONDGE)  
[DIVISIONAL MANAGER]

**FOR AND ON BEHALF OF  
THE NEW INDIA ASSURANCE COMPANY LIMITED  
DULY CONSTITUTED ATTORNEY(S)**



<b>Insurer Office Code</b>	: AURANGABAD DO-160400 (160400)
<b>Address</b>	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005
<b>Telephone</b>	: 02402333572 / 02402333361
<b>Fax</b>	: 02402331226

**New India Floater Mediclaim**

**PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX ( AMENDMENT ) ACT 1986**

This is to certify that Mr./Mrs. HEMRAJ HIRALALJI AGRAWAL has paid ₹ 43039 towards premium for New India Floater Mediclaim for the period 29/09/2022 06:30:49 PM to 28/09/2023 11:59:59 PM

<b>Policy no.</b>	: 16040034222800000358
<b>Receipt no. &amp; date</b>	: 10000089220900792470 29/09/2022

Date of Issue: 29/09/2022

(MRS. MADHURI DHONDGE)  
[DIVISIONAL MANAGER]

**Authorized Signatory For and on behalf of  
The New India Assurance Company  
Limited**

(Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of the policy or any alteration in the Insurance affecting the premium)



**IMPORTANT**

This policy is subject to the terms and conditions contained in the policy document (Clauses).

This policy is governed by Health Insurance Regulations 2016 issued by Insurance Regulatory Development Authority of India on 12.07.2016.

This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2017.

This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.

Health Insurance Regulation 2016 and IRDAI (Protection of Policyholders' Interest) Regulations, 2017 are available on the website of IRDAI.

Beware of spurious calls offering alluring benefits. Never share any policy details with unknown callers. Call 1800-209-1415 for any enquiry or contact the nearest operating office of New India Assurance Co Ltd.

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.

Tax Invoice No : 16040022P0010656

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**