



2805203649439402000

Mr Pankaj Chandrakant Walsekar  
 INDO-GERMANIC TOOL ROOM E-335  
 N1 CIDCO AURANGABAD  
 ..MAHARASHTRA NA NA  
 AURANGABAD  
 MAHARASHTRA-431001  
 Contact No.: 9823913884

Policy No : 2805203649439402000

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

### Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Pankaj Chandrakant Walsekar ,

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 <http://www.hdfcergo.com/our-hospitals-network.aspx>

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: 01/09/2022

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 Proposer PANKAJ CHANDRAKANT WALSEKAR has paid Rs.19535 (Rupees NINETEEN THOUSAND FIVE HUNDRED THIRTY-FIVE) towards premium for Policy No. 2805203649439402000 issued to MR PANKAJ CHANDRAKANT WALSEKAR for period 02-Sep-2022 to 01-Sep-2023.

Location: Mumbai

Date: 01/09/2022

For and on behalf of HDFC ERGO General Insurance Company Limited



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 2036 4943 9402 000  |   |   |
| Policy Holder's Name                 | Mr Pankaj Chandrakant Walsekar   |   |   |
| Policy Holder's Address              | INDO-GERMANIC TOOL ROOM E-335 N1 CIDCO AURANGABAD ,MAHARASHTRA NA NA 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          | 02/09/2016   | Policy Issuance Date                                | 01/09/2022                                  |
| Policy Period                        | From 00:01 hrs on 02/09/2022 To 24:00 hrs on 01/09/2023  |   |   |
| Issuing/ Servicing Office            | AURANGABAD   |   |   |
| GSTIN                                | 27AABCL5045N1Z8  |   |   |
| EIA Number                           |  |   |   |
| Intermediary Name                    | 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                                       | Member 2                                      | Member 3                                       | Member 4 | Member 5 | Member 6 |
|                                 | Miss ananya Pankaj walsekar / 2020010001251502 | Mrs swapna Pankaj walsekar / 2020010001251503 | PANKAJ CHANDRAKANT WALSEKAR / 2020010001251504 |          |          |          |
| Date of Birth (Age)             | 29/02/2012 (10)                                | 17/11/1988 (33)                               | 27/02/1986 (36)                                | -        | -        | -        |
| Relationship to Policy Holder   | Daughter                                       | Wife  | Self   | -        | -        | -        |
| Base Sum Insured (₹)            | 500000   |   |  |          |          |          |
| Multiplier Benefit SI (₹)       | 500000   |   |  |          |          |          |
| Protector Rider Sum Insured (₹) | -  |   |  |          |          |          |
| Total Sum Insured (₹)           | 1000000  |   |  |          |          |          |

| Other Riders and Benefits (₹)                 |     |   |   |   |   |   |
|---|-----|---|---|---|---|---|
| Protector Rider                               | -   |   |   |   |   |   |
| 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                     | Yes |   |   |   |   |   |

| Nominee Details  |                                    |
|--|------------------------------------|
| Nominee Name : Mrs Swapna Pankaj Walsekar  | 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   | 16555   | CGST@9%                 | 1490 |
| Discounts   | 0   | SGST/UTGST@9%           | 1490 |
| Loadings  | 0   | IGST@0%                 | 0    |
| Taxable Premium   | 16555   | Any other Cess or Taxes | 0    |
| Gross Premium   | 19535   |                         |      |
| Gross Premium (in words)  | Rupees Nineteen Thousand Five Hundred Thirty-Five |                         |      |
| The stamp duty of Rs. 1/- ( Rupees One Only ) paid vide e-stamp Certificate No. LOA/CSD/303/2022/1381 dated 29/03/2022. |   |                         |      |
| 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 on SI | Health Condition | Exclusion Duration (Years) | Portability/ Renewal Benefit   |
| 2020010001251502  | Miss ananya Pankaj walsekar |                |                  |                  |                            | For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. |
| 2020010001251504  | PANKAJ CHANDRAKANT WALSEKAR |                |                  |                  |                            | For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. |

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   |
| 2020010001251503  | Mrs swapna Pankaj walsekar |                |                  |                  |                            | For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. |

Claim Administrator : HDFC ERGO GENERAL INSURANCE COMPANY LTD

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai


Date: 01/09/2022



Authorized Signatory


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

| SCHEDULE OF BENEFITS                         |  |
|--|--|
| In-patient Treatment                         | Upto 500000  |
| Pre-Hospitalization                          | Upto 500000 for 60 days  |
| Post-Hospitalization                         | Upto 500000 for 180 days   |
| Day Care Procedures                          | Upto 500000  |
| Domiciliary Treatment                        | Upto 500000  |
| Organ Donor                                  | Upto 500000  |
| Daily Cash for choosing Shared Accommodation | Rs.800 per day, Maximum Rs.4,800   |
| Ambulance (per hospitalization limit)        | Upto Rs.2,000 per Hospitalization  |
| 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)   |
| Unlimited Restore Benefit (Optional Benefit) | Unlimited restorations in a policy year  |
| 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.2,500 per policy, only once at the end of a block of every continuous two policy years.                                 |



**Policy No.: 2805203649439402000**

| Insured Name                | Gender |
|-----------------------------|--------|
| Miss Ananya Pankaj Walsekar | Female |
| Pankaj Chandrakant Walsekar | Male   |
| Mrs Swapna Pankaj Walsekar  | Female |



**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. 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.