

Date : 3 August 2022

Mr Jugalkishor Makhanlalji Manakshe
Vyankatesh Nagar Bhosa Road
Yavatmal
Yavatmal 445001
Maharashtra
Policy No. : 44969406
Mobile No. : XXXXXX6384



Dear Mr Jugalkishor Makhanlalji Manakshe,

Welcome to a world where what matters, above all, is your Health...Hamesha!

Welcome to a philosophy that adheres to the tested and somewhat traditional adage that caring yields the best cure; from a company that is driven by its commitment to provide you with the very best healthcare, as much as its determination to delight and surprise you, at every given opportunity.

We welcome you to Care Health Insurance.

We at Care Health Insurance are unerringly focused on providing you access to the highest quality of healthcare and putting you back on the road to a worry-free recuperation, without a care about medical bills and other related expenses.

To help you understand our services better, please go through the 'Know your policy better' kit that accompanies this letter and constitutes the following:

- Policy Certificate
- Premium Acknowledgement
- Key Policy Information
- Policy Terms and Conditions
- Policy Terms and Conditions- <https://bit.ly/3qals5e> and also available on Customer App

Also enclosed for your convenience is your Care Health Card(s). This card should be presented at the time of an emergency or a planned hospitalization, to access cashless treatment at our network of over 9,300+ hospitals pan-India.

To further simplify procedures, we're online as well. Visit our portal www.careinsurance.com; and view network hospitals across the country, cashless procedures and do much more. In case of a query at any juncture, feel free to mail us at customerfirst@careinsurance.com or call us at 1800-102-4488.

Once again, we thank you for this opportunity to serve you, and wish you and your loved ones good health always!

Team Care Health Insurance

CUSTOMER APP



For Android



For iOS

 www.careinsurance.com

Care Health Insurance Limited

(Formerly known as Religare Health Insurance Company Limited)

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Corp. Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana)



EMERGING ASIA
INSURANCE AWARDS

ISO 22301:2015

IRDA Regn. No. 148

CIN: U66000DL2007PLC161503

Policy Certificate

Mr Jugalkishor Makhanlalji Manakshe
 Vyankatesh Nagar Bhosa Road
 Yavatmal
 Yavatmal 445001
 Maharashtra 27

Policy No.	44969406
Plan Name	CARE CLASSIC
Cover type	Floater
Policy Period - Start Date	00:00 hrs 03-Aug-2022
Policy Period - End Date	Midnight 02-Aug-2023
Nominee Name	Kanta Jugalkishor Manakshe
Nominee Relationship	(Wife)
Premium Paid	Rs. 30436 (Premium Rs 25793.07 + CGST Rs 2321.38 + IGST Rs 0 + SGST Rs 2321.38 + UGST Rs 0)
Premium Payment Mode	Single Premium

Policyholder	Gender	Date Of Birth	Client ID
Jugalkishor Makhanlalji Manakshe	Male	09-Mar-1964	44278911

Details of Insured

Name	Client ID	Relationship	Date of Birth (DD-MM-YYYY)	Pre-existing diseases (since)	Insured with the Company (since)
Jugalkishor Makhanlalji Manakshe	44278911	Member	09-Mar-1964	Diabetes	03-Aug-2022
Kanta Jugalkishor Manakshe	44278912	Spouse	23-Oct-1970	None	03-Aug-2022

Details of Cover

S No.	Particulars	Details
1	Sum Insured	Rs. 5,00,000

Contact details for Claims & Policy Servicing

Correspondence address	Care Health Insurance Limited (Formerly known as Religare Health Insurance Company Limited) Unit no 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector 39, Gurgaon - 122001.(HARYANA)
Contact no.	1800-102-4488
E-mail ID for Claims	claims@careinsurance.com
E-mail ID for Policy servicing	customerfirst@careinsurance.com
Website	www.careinsurance.com

Intermediary Details

Name	Code	Contact Number
Care Health Insurance Ltd.	Direct	1800-102-6655

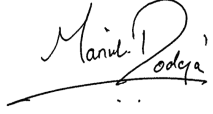
Schedule of Benefits

S No.	Particulars	Basis of Offering
1	In-Patient Care	Up to SI
2	Pre-Hospitalization Medical Expenses	60 Days
3	Post Hospital Medical Expenses	90 Days
4	Ambulance Cover	Up to Rs 1,000 per year
5	Domiciliary Hospitalization	Up to SI including AYUSH
6	Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness.
7	No Claims Bonus	25% increase/decrease of SI on renewal based on claim in previous year, Max increase up to 150% of SI.
8	Day Care Treatment	All day care procedures
9	Room Rent	Single Private A/C Room.
10	ICU Charges	No limit
11	Treatment of Cataract	Up to 40,000 per eye, Max 60,000 per policy period
12	Initial Wait Period	30 Days
13	Named Ailment	24 months
14	Pre-Existing Diseases	48 months
15	Advance Technology Methods	Covered with sub limits, please refer T & C for sub limits.
16	AYUSH Treatment	Cover upto 10% of SI subject to Maximum Rs.50,000 per policy period
17	Organ Donor Expenses	Up to 10% SI
18	Medical Second Opinion	Available
19	Unlimited E-Consultation	Available for General Physician
20	Other Value Added Services	Health Portal- Doctor on chat, Healthy tips reminder,Discount Connect - Discounts on services at our network
21	Compassionate Travel	Up to Rs.5,000 per policy year

Optional Cover

S No.	Particulars	Details
1	Annual Health Check-up	Applicable
2	Instant Cover	If Insurer has PED related to Diabetes/Hypertension/Hyperlipidimia/Asthma at time of issuance the PED waiting period waved.

For **Care Health Insurance Limited**
(Formerly known as Religare Health Insurance Company Limited)



Authorized Signatory

Date of Issue : 03-Aug-2022

Place of Issue : Gurgaon, Haryana

Service Branch : CHIL, Aravee Gracia Building, Third Floor,Block A-05, Plot No-109, Shahnoorwadi,Dargah Road, Aurangabad, Maharashtra - 431001 Branch Contact No. : 1800-102-4488

Correspondence Address:

Care Health Insurance Limited

(Formerly known as Religare Health Insurance Company Limited)

Unit no 604 - 607, 6th Floor, Tower C, Unitech Cyber Park,

Website : www.careinsurance.com Email : customerfirst@careinsurance.com

Consolidated Stamp Duty paid vide E-Challan GRN no. 89495132 dated 18 April 2022, RCM Applicability- N/A

SAC: 997133 and Description of Service: Accident and Health Insurance Services State GSTIN No.: 27AADCR6281N1ZS IRDA Registration Number - 148 UIN : CHIHLP22071V012122

Registered office address : 5th Floor, 19 Chawla House, Nehru Place, New Delhi - 110019

CIN : U66000DL2007PLC161503

Note:

- Attached with this Policy Certificate are the Policy terms and conditions, Optional Covers (if opted) and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please email at customerfirst@careinsurance.com or contact the Company at 1800-102-4488 / 1800-102-6655.
- For waiting periods and exclusions under this Policy, please refer to Clause 4 of the Policy terms and conditions.
- This Policy Certificate in original must be surrendered to the Company in case of cancellation of the Policy.

Premium Acknowledgement

Policy No.	44969406
Client ID	44278911
Policyholder	Mr Jugalkishor Makhanlalji Manakshe
Address	Vyankatesh Nagar Bhosa Road Yavatmal Yavatmal 445001, Maharashtra
Policy Period	03-Aug-2022 to 02-Aug-2023

Premium Details

Particulars	Amount (in Rs.)	Sno.		Receipt Number		Amount		Mode of Payment	
		1	2	3	4	5	6	7	8
Gross Premium									
Care Classic	20,875.50								
-Annual Health CheckUp CClassic	742.47								
-Instant Cover Care CClassic	4,175.10								
Goods & Services Tax (GST)	4,642.76								
Total	30,436.00								

The Premium is rounded off to the nearest rupee.

Eligibility of Premium for Deduction u/s 80D of the Income Tax Act, 1961

This is to certify that Care Health Insurance Ltd. (Formerly known as Religare Health Insurance Company Limited) has received an amount of Rs. 30,436.00/- from Mr Jugalkishor Makhanlalji Manakshe towards Payment of Health insurance premium as per the details mentioned above. The premium paid for this policy is eligible for applicable tax benefits u/s 80D of the Income Tax Act, 1961 and amendments thereof.

For **Care Health Insurance Limited**
(Formerly known as Religare Health Insurance Company Limited)



Authorized Signatory

Date of Issue: 03-Aug-2022

Place of Issue: Gurgaon, Haryana

IRDA Registration Number - 148

Registered office address : 5th Floor, 19 Chawla House, Nehru Place, New Delhi - 110019

CIN : U66000DL2007PLC161503

Note

- 1) In case of any discrepancy, the Policyholder is requested to contact the Company immediately.
- 2) Any amount paid in cash towards the premium would not qualify for tax benefits as mentioned above.
- 3) This document must be surrendered to the Company in case of Cancellation of the Policy or for the issuance of a fresh certificate in the case of any alteration in the Policy.
- 4) We may credit upto Rs. 1/- to your account for validation, before remitting any further payment.

Proposal Form-'CARE'

Dear Mr Jugalkishor Makhanlalji Manakshe

In reference to your online proposal (1120039715104) for 'Care'- Comprehensive Health Insurance policy, please find below the details as provided by you:

Proposer Details

Name : MR JUGALKISHOR MAKHANLALJI MANAKSHE
 Address : Vyankatesh Nagar Bhosa Road
 Yavatmal
 Yavatmal-445001
 Maharashtra
 Date of Birth : 09/03/64
 Landline :
 Mobile : XXXXXX6384
 E-mail : amanakshe@gmail.com

Details of the Persons be Insured

Name	Date of Birth	Relation	Pre-existing Diseases
Jugalkishor makhanlalji manakshe	09/03/64	MEMBER	Diabetes
Kanta jugalkishor manakshe	23/10/70	SPOUSE	NONE

Additional Details

A. Does any person(s) to be insured has any pre-existing diseases?

Insured 1	Insured 2
Yes	No

B. Have any of the person(s) to be insured ever filed a claim with their current/previous insurer?

Insured 1	Insured 2
No	No

C. Has any proposal for Health insurance been declined, cancelled or charged a higher premium?

Insured 1	Insured 2
No	No

D. Is any of the person(s) to be insured, already covered under any other health insurance policy of Care Health Insurance?

Insured 1	Insured 2
No	No

E. Does your job require you to be involved with any hazardous activity, significant manual labor, operating heavy machinery, handling hazardous material, working at heights / underground / construction sites, oil rigging, high voltage, high temperature, working in aircrafts or sea-going vessels or adventure sports or armed forces?

Insured 1	Insured 2
No	NA

You agreed to following terms & conditions of the purchase of policy

- a. I have read and understood the brochure/prospectus/sales literature/Terms and Conditions of the Policy and confirm to abide by the same.
- b. Receipt of proposal form by the Company shall not be construed as acceptance of proposal. Commencement of risk under the Policy shall be subject to realization of full premium and individual underwriting by the Company. The Company at its sole discretion reserves the right to accept or reject or load any proposal. Policy would start from the date as specified in the Policy Certificate.
- c. I understand that the Policy Period Start Date as specified in the Policy Certificate shall be from the 00:00 hours of the next day of the Proposal receipt at branch, proposed policy period start date as opted by me or cheque date, whichever is later.
- d. I understand that the Policy shall become void at the Company's option, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure of any material fact, in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by me or anyone acting on my behalf.
- e. I hereby declare that the lives proposed to be insured would submit to medical examinations before the nominated doctors of the Company or undergo diagnostic or other medical tests, as suggested by the Company for its underwriting.
- f. I consent to and authorize the Company and/or any of its authorized representative agents to seek medical information from any hospital/medical practitioner or any other related entity that I have attended or may attend in future concerning any illness or injury.
- g. I consent to provide a valid age proof and identity proof at the time of claims or any other time when required by the Company. h.I authorize the Company to exchange, share or part with the information relating to myself/person(s) to be insured with any external entity other than regulatory and statutory bodies, as may be required and I will not hold the Company or its agents liable for use/sharing of this information.
- h. I authorize the Company to exchange, share or part with the information relating to myself/person(s) to be insured with any external entity other than regulatory and statutory bodies, as may be required and I will not hold the Company or its agents liable for use/sharing of this information.
- i. I/We agree and undertake to convey to the Company any change/alterations carried out in the risk proposed for insurance after submission of this proposal form.
- j. I/We consent to receive information from the Company the through physical, electronic or telecommunication means from time to time.

the undersigned hereby declare on my behalf and on behalf of each of the persons proposed to be insured that the above statements and particulars are true, accurate and complete and correct in all respects and that there is all information which is relevant to this proposal that has been disclosed and not withheld from the Company. I declare that the money used to make the premium payment has not been derived from any illegal activity or unaccounted funds. I further declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the Company.

You also agreed to receive service SMS and E-mail alerts.

The details mentioned in above proposal form has been verified through OTP N

No physical Health Cards will be dispatched. The electronic version of the card below will be accepted across all network providers.

care HEALTH INSURANCE

HEALTH CARD

Policy No.
44969406

Member ID	DOB	Name
44278911	09-Mar-1964	Jugalkishor Makhanlalji Manakshe
44278912	23-Oct-1970	Kanta Jugalkishor Manakshe

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 **1800-102-4488**

 **customerfirst@careinsurance.com**

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Unit No. 604-607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39,
Gurugram-122001 (Haryana)
IRDA Registration Number - 148

Disclaimer

1. This card is not transferable.
2. Use of this card is governed by the policy terms & conditions.
3. To avail cashless facility, this card needs to be produced along with photo ID proof.
4. Valid upto policy period end date or cancellation date, whichever is earlier.