



**New India Floater Mediclaim Policy**

UIN : NIAHLIP21278V042021

**Policy Schedule**

Current Policy No	16040034222800000483	Current Policy Period	From:18/11/2022 12:00:01 AM To:17/11/2023 11:59:59 PM
Previous Policy No	16040034212800000276	Previous Policy Period	18-NOV-21 to 17-NOV-22
<b>Policyholder's Details</b>			
Policyholder Name	SURESHCHAND M. GUGLIYA	Customer ID	PO29810764
		PAN Card No	ABFPG5987N
		Mobile No/Phone No	XXXXXX4089
Policyholder's address	A/P. - C/O VARDHMAN VASTRALAYA OPP. BUS STAND AMRAVATI ROAD NER PERSOPANT, DIST. YAVATMAL YAVATMAL ,MAHARASHTRA, 445001	Email id	SHAM@KAILASHJAIN.IN,
		Name of the Nominee	SANDHYA S. GUGLIYA
		Relation with the Policy holder	Spouse
		GSTIN	NA
<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>	

**Important**

*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	SURESHCHAND M. GUGLIYA(PO298 10764)	10/07/1965(57)	M	SELF	15/11/2018	NA
2	SANDHYA S. GUGLIYA(ME037 78883)	10/07/1970(52)	F	SPOUSE	15/11/2018	NA

<b>Floater Sum Insured</b>	300000	<b>Floater Cumulative Bonus</b>	150000
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Cumulative Bonus Details			
S. No	Sum Insured	CB percentage	CB Amount
1	300000	50	150000

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	SURESHCHAND M. GUGLIYA	13137	0	0	0	657	12480
2	SANDHYA S. GUGLIYA	11900	0	0	0	595	11305

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	160400341828 00000594	SURESHCHAND M. GUGLIYA	15/11/2018	14/11/2019	300000	N	0
2	160400341828 00000594	SANDHYA S. GUGLIYA	15/11/2018	14/11/2019	0	N	62223
3	160401341928 00000001	SURESHCHAND M. GUGLIYA	15/11/2019	14/11/2020	300000	N	0



4	160401341928 00000001	SANDHYA S. GUGLIYA	15/11/2019	14/11/2020	0	N	0
5	160400342028 00000468	SURESHCHA ND M. GUGLIYA	18/11/2020	17/11/2021	300000	N	0
6	160400342028 00000468	SANDHYA S. GUGLIYA	18/11/2020	17/11/2021	0	N	0
						<b>Total Gross Premium(Without GST)</b>	23785
						<b>CGST(@9%)</b>	2141
						<b>SGST(@9%)</b>	2141
<b>Net Premium in Words(RUPEES TWENTY-EIGHT THOUSAND SIXTY-SEVEN ONLY)</b>						<b>IGST</b>	0
						<b>Total GST</b>	4282
						<b>Net Premium(With GST)</b>	28067

\*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 18th day of November 2022.

at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20

Date of Issue: 18/11/2022

**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. SURESHCHAND M. GUGLIYA has paid ₹ 28067 towards premium for New India Floater Mediclaim for the period 18/11/2022 12:00:01 AM to 17/11/2023 11:59:59 PM

<b>Policy no.</b>	: 16040034222800000483
<b>Receipt no. &amp; date</b>	: 16040081220000009827 18/11/2022

Date of Issue: 18/11/2022

**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 : 16040022E0014507

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