



The Oriental Insurance Company Limited

HAPPY FAMILY FLOATER POLICY-2021 POLICY SCHEDULE

UIN: OICHLIP22010V042223

Policy No. : 182100/48/2023/3450	Prev. Policy No. : 182100/48/2022/3684
Cover Note No. : -	Cover Note Date : -
Insured's Code : 57863965	Issue Office Code : 182100
Insured Name : MR. PRAKASAN P. SANKARAN. (GSTIN: 0)	Issue Office Name : DO II AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address : C/O. SATYAM FIBERS, PLOT NO. 100N -1. CIDCO AURANGABAD. - AURANGABAD MAHARASHTRA 431001	Address : OFFICE NO.1 AND 2 [P] 3RD FLOOR, ABC EAST, BESIDE PROZONE MALL, MIDC AREA, CHIKALTHANA AURANGABAD MAHARASHTRA 431003
Tel./Fax/Email : / / 9890045055 / prakashponden@gmail.com	Tel./Fax/Email : 0240-2331985, 2332454 / 0240-- 2332454 / santosh.k@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code :
Agent/Broker : LC0000000281 JAINUINE INSURANCE BROKERS PVT LTD
Address : F-63 FIRST FLOOR, GOLANI MARKET, JALGAON, JALGAON, MAHARASHTRA, 425001
Tel/Fax/Email : 02572225747//

Period of Insurance : FROM 00:00 ON 24/11/2022 TO MIDNIGHT OF 23/11/2023

Collection No. & Dt. : CC 8718003437 - 11/11/2022 GST INVOICE NO :2721525516 UIN :0

Gross Premium : 17,245 GST 3104 Stamp Duty : .5 Total : 20,349

Co-insurance Details : Nil

Channel of Sale	Yes/No
1.Online	YES
2.Fresh	NO
3.Renewal	YES

TPA Details :

TPA ID : YA0000000370
TPA Name : Ericson Insurance TPA Pvt. Ltd.
Address : 4th Floor, New Vijay Cinema Building S.T.Road, Chembur Mumbai - 400 071 (MH)
MUMBAI 400071 Toll Free No. : 1800222034
Telephone No : 022 - 25280280 FAX No. :

Number of persons covered : 3 **Plan Type** : SILVER Plan **Sum Insured** : 300000

Particulars of the Persons covered :

Name of The	Age
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Place : AURANGABAD
Date : 11/11/2022



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory



The Oriental Insurance Company Limited

Attached to and forming part of policy number 182100/48/2023/3450

Sr. No.	Persons	Gender	Date of Birth		Relationship With Proposer	Pre-Existing Diseases	Co-Pay (%)	PA Capital Sum Insured (INR)
1	MR. PRAKASAN P. SANKARAN.	M	30/05/1963	59	Self		10	
2	NISHA P	F	13/04/1972	50	Spouse Unemployed		10	
3	SHANUJA P	F	06/02/2002	20	Dependant Child		10	

Nominee Details

Name Of the Nominee	Relationship With the Insured	Age Of the Nominee	M/F/FG*
NISHA P	REL_03	50	F

Optional Cover:

	Yes/No	Remarks/Value
GEOGRAPHICAL EXTENSION TO SAARC COUNTRIES	NO	
RESTORATION OF SUM INSURED	NO	
PERSONAL ACCIDENT COVER: (WORLD ₂ WIDE)	NO	
LIFE HARDSHIP SURVIVAL BENEFIT PLAN	NO	
WAIVER OF PROPORTIONATE DEDUCTION CLAUSE	NO	
WAIVER OF 10 % CO-PAY	NO	
		NO

Total Premium in words : Indian Rupees Twenty Thousand Three Hundred Forty-Nine Only

The insurance under this policy is extended to cover risks of:(For complete details please refer to policy condition)
 Domiciliary Hospitalization Limit,
 Daily cash allowance,
 Personal Accident Cover, Accidental Death Benefit and Total Permanent Disability cover,
 Ambulance service charges, Air Ambulance Cover,
 Attendant allowance,
 Maternity expenses New Born Baby cover, ART,
 Restoration of Sum Insured,
 Donor Expenses,
 Medical Second Opinion,
 Additional Sum Insured for critical illnesses OPD benefit for Dental and Ophthalmic cover.

Place : AURANGABAD
 Date : 11/11/2022



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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

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The Oriental Insurance Company Limited

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The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

The policy shall pay for hospitalisation expenses for medical/surgical treatment taken as an in-patient at any Nursing Home/Hospital in INDIA as defined in the policy.

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating offices as well as Company's website

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier limit of Sum Insured shall be applicable and not the enhanced sum insured.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void ab initio (from inception).

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

1.Claim to be reported within 48 hrs of admission but before discharge.

2.Claim documents to be submitted within 15 days of discharge.

For complete details please refer to policy condition.

Policy History Data

Policy No.	Period From	Period To	Insurer Name	Sum Insured
182400/48/2017/2007	15-NOV-16	14-NOV-17	OIC JALGAON	300000
182100/48/2018/3871	24-NOV-17	23-NOV-18	The Oriental Insurance Company Ltd.	300000
182100/48/2019/3791	24-NOV-18	23-NOV-19	The Oriental Insurance Company Ltd.	300000
182100/48/2020/3956	24-NOV-19	23-NOV-20	The Oriental Insurance Company Ltd.	300000
182100/48/2021/5718	24-NOV-20	23-NOV-21	The Oriental Insurance Company Ltd.	300000
182100/48/2022/3684	24-NOV-21	23-NOV-22	The Oriental Insurance Company Ltd.	300000

Place : AURANGABAD

Date : 11/11/2022



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The Oriental Insurance Company Limited

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Claim History Data	Claimant Name	Claim No.	Claim OS	Claim Paid
Policy no.				
182100/48/2019/3791	MR. PRAKASAN P. SANKARAN.	182100/48/2020/000085	.00	8,70,51.00
182100/48/2021/5718	MR. PRAKASAN P. SANKARAN.	182100/48/2021/00000981	.00	24,62,53.00

DISCLAIMER OF CLAIM: If the Company disclaims liability and communicates in writing to the Insured in respect of the claim and such claim has not within 12 calendar months from the date of such disclaimer been made the subject matter of a suit in a Court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

GRIEVANCE REDRESSAL: When the Company repudiates a claim if not payable under the policy, the Company shall communicate the reasons for repudiation in writing to the Insured. In case of any grievance related to the policy or a claim there under, the Insured shall have the right to appeal / approach the Customer Service Department of the Company at its policy issuing office, concerned Divisional Office, concerned Regional Office or of the Head Office, situated at A-25/27, Asaf Ali Road, New Delhi-110002. E-mail id is csd@orientalinsurance.co.in. Exclusive e-mail id for grievance redressal of senior citizens is oihealthservice@orientalinsurance.co.in.

If the insured is not satisfied with the reply of the Customer Service department under above, he may register complaint with IRDAI at www.igms.irda.gov.in, or at 1800 4254 732; or approach Insurance Ombudsman, established by the Central Government for redressal of grievance.

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at DO II AURANGABAD (GSTIN: 27AAACT0627R4ZW) on 11-NOV-22.

1. Claim Intimation: (i) Within 24hours from the date of emergency hospitalization/ Cashless Home care treatment. (ii) At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.
2. Submission of claim documents: Reimbursement of Hospitalisation/Pre-Hospitalisation: 30 Days & Post Hospitalisation: 15 Days. For Reimbursement of Home Care Expenses: 30 Days from completion of home care treatment.
3. For complete details please refer policy document.
4. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.

Entered By : RAJESH ACCEL

Examined By : KANCHUMARTI BHARAT BABU

For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By : 740225

IP :

Policy Printed On : 11-NOV-22 18:28:09

MAC :

Authorised Signatory

Place : AURANGABAD

Date : 11/11/2022



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