



2802203680049503000

Mr Rameshwar Muralidhar Rathi
Plot No 18 Parakh Colony Sailu ,Tq
Sailu Dist Parbhani Parbhani
Maharashtra - 431503
Contact No.: 9763718911
Email: samarthgroinds@rediffmail.com

Policy No : 2802 2036 8004 9503 000

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

Renewal of Your Optima Super Floater Insurance Policy

Dear Mr Rameshwar Muralidhar Rathi ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Super 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 for more information about our Company, Grievance handling and any other support. To know the updated list of our network hospitals please visit <https://www.hdfcergo.com/locators/cashless-hospitals-network>

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: 03/01/2023

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 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 RAMESHWAR MURALIDHAR RATHI has paid Rs. 12066 (Rupees Twelve Thousand Sixty-Six And Zero Paise Only) towards premium for Optima Super Floater Policy No. 2802203680049503000 issued to RAMESHWAR MURALIDHAR RATHI for period of 03/01/2023 to 02/01/2024.

Location: Mumbai

Date: 03/01/2023

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 Super Floater

Policy Number	2802 2036 8004 9503 000		
Policy Holder's Name	Mr Rameshwar Muralidhar Rathi		
Policy Holder's Address	Plot No 18 Parakh Colony Sailu ,Tq Sailu Dist Parbhani Parbhani Maharashtra - 431503		
Policy Holder State Name & Code	Maharashtra (27)	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	30/12/2015	Policy Issuance Date	03/01/2023
Policy Period	From 02:57 hrs on 03/01/2023 To 24:00 hrs on 02/01/2024		
Issuing/Service Office	2ND FLOOR , MALPANI S OBEROI TOWER, OPPOSITE GOVERNMENT MILK DAIRY, RAMANAND COLONY, JALNA ROAD, AURANGABAD -431001, MAHARASHTRA AURANGABAD Tel : +91-22-66383600		
GSTIN	27AABCL5045N1Z8		
Intermediary Name	BROKER : JAINUINE INSURANCE BROKER PVT LTD	Intermediary Contact No	-
Intermediary Code	21038464	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Persons Details

Member ID	Insured Person's Name	Date of Birth (Age)	Relationship to Policyholder	Deductible (Rs.)	Sum Insured (Rs.)	Gross Premium (Rs.)
2020010001642963	RAMESHWAR MURALIDHAR RATHI	11/05/1975(47)	Self	300000	700000	12066
2020010001642964	Mrs kiran rameshwar rathi	05/06/1979(43)	Wife			
2020010001642965	Master akshad rameshwar rathi	12/06/2001(21)	Son			
2020010001642966	abhishek rameshwar rathi	27/05/2005(17)	Son			

Nominee Details

Name : Mrs Kiran Rameshwar Rathi	Relationship: 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	10225	CGST@9%	920.5
Discounts	0	SGST/UTGST@9%	920.5
Loadings	0	IGST@18%	0
Taxable Premium	10225	Any other Cess or Taxes	0
Gross Premium	12066		
Gross Premium (in words)	Rupees Twelve Thousand Sixty-Six And Zero Paise Only		

The stamp duty of Rs. 1/- (Rupees One And Zero Paise Only) paid vide e-stamp Certificate No. NO.LOA/CSD/477/2022/4252 dated 29/09/2022.

I/ 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

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
2020010001642963	RAMESHWAR MURALIDHAR RATHI					For Rs 700000(Rupees Seven Lakhs) Sec 2 a i) and Sec 2 a ii) and Sec 2 a iii) of the policy wording is waived.
2020010001642964	Mrs kiran rameshwar rathi					For Rs 700000(Rupees Seven Lakhs) Sec 2 a i) and Sec 2 a ii) and Sec 2 a iii) of the policy wording is waived.
2020010001642965	Master akshad rameshwar rathi					For Rs 700000(Rupees Seven Lakhs) Sec 2 a i) and Sec 2 a ii) and Sec 2 a iii) of the policy wording is waived.
2020010001642966	abhishek rameshwar rathi					For Rs 700000(Rupees Seven Lakhs) Sec 2 a i) and Sec 2 a ii) and Sec 2 a iii) of the policy wording is waived.

Policy Schedule - Optima Super Floater

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 03/01/2023



Authorized Signatory

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with **DIA** on www.hdfcergo.com



Send us 'Hi' on our WhatsApp Number **8169500 500**



Download the **HDFC ERGO Insurance App** on **Android** or **iOS**

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



Policy No.: 2802203680049503000

Insured Name	Gender
Rameshwar Muralidhar Rathi	M
Mrs Kiran Rameshwar Rathi	F
Master Akshad Rameshwar Rathi	M
Abhishek Rameshwar Rathi	M

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.