



2805203650750803000

Mr Manishkumar Madanlal Chachani  
-  
-  
BEHIND HOTEL ANGETHI PLOT NO  
86  
KRUSHNAI VIDYA NAGAR  
AURANGABAD  
MAHARASHTRA - 431001  
Contact No.: 9823038660  
Email: mm.chechani@bhagyashrisales.com

Policy No : 2805 2036 5075 0803 000

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

### Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Manishkumar Madanlal Chachani ,

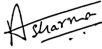
Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Restore Floater Insurance Policy. We advise you to retain your Policy Kit during the entire term of the Policy (including renewals).

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 <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: 18/03/2023

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](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 MR. MANISHKUMAR MADANLAL CHACHANI has paid Rs. 64079 (Rupees Sixty-Four Thousand Seventy-Nine And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805203650750803000 issued to MR. MANISHKUMAR MADANLAL CHACHANI for period of 20/03/2023 to 19/03/2024.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 18/03/2023



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 5075 0803 000		
Policy Holder's Name	Mr Manishkumar Madanlal Chachani		
Policy Holder's Address	-- BEHIND HOTEL ANGETHI PLOT NO 86 KRUSHNAI VIDYA NAGAR 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	20/03/2018	Policy Issuance Date	18/03/2023
Policy Period	From 00:01 hrs on 20/03/2023 To 24:00 hrs on 19/03/2024		
Issuing/ Servicing 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		
EIA Number	5000010166044		
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 Person Details						
Particulars / Member ID	Member 1 MANISHKUMAR MADANLAL CHACHANI / 2020010001230675	Member 2 Mrs Madhulika Manishkumar Chechani / 2020010001230674	Member 3 Mr Shravan Manishkumar Chechani / 2020010001230672	Member 4	Member 5	Member 6
Date of Birth (Age)	02/08/1970 (52)	17/04/1970 (52)	21/11/1999 (23)	-	-	-
Relationship to Policy Holder	Self	Wife	Son	-	-	-
Base Sum Insured (₹)	2500000					
Multiplier Benefit SI (₹)	-					
Protector Rider Sum Insured (₹)	-					
Total Sum Insured (₹)	2500000					

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	No					

Nominee Details	
Nominee Name : Mrs Madhlika Chechani	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	54304	CGST@9%	4887.5
Discounts	0	SGST/UTGST@9%	4887.5
Loadings	0	IGST@18%	0
Taxable Premium	54304	Any other Cess or Taxes	0
Gross Premium	64079		
Gross Premium (in words)	Rupees Sixty-Four Thousand Seventy-Nine 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
2020010001230675	MANISHKUMAR MADANLAL CHACHANI					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
						<p>For Rs 1000000(Rupees Ten Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.</p> <p>For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.</p> <p>For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) of the policy wording is waived and Sec 5 A (ii) is reduced to 1 year and Sec 5 A (iii) is reduced to 2 years.</p>
2020010001230674	Mrs Madhulika Manishkumar Chechani					<p>For Rs 1000000(Rupees Ten Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.</p> <p>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.</p> <p>For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.</p> <p>For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) of the policy wording is waived and Sec 5 A (ii) is reduced to 1 year and Sec 5 A (iii) is reduced to 2 years.</p>
2020010001230672	Mr Shravan Manishkumar Chechani					<p>For Rs 1000000(Rupees Ten Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived.</p> <p>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.</p> <p>For Rs 500000(Rupees Five Lakhs) Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.</p> <p>For Rs 2500000(Rupees Twenty-Five Lakhs) Sec 5 A (i) of the policy wording is waived and Sec 5 A (ii) is reduced to 1 year and Sec 5 A (iii) is reduced to 2 years.</p>

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 18/03/2023

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](http://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 Schedule - Optima Restore Floater

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 2500000
Pre-Hospitalization	Upto 2500000 for 60 days
Post-Hospitalization	Upto 2500000 for 180 days
Day Care Procedures	Upto 2500000
Domiciliary Treatment	Upto 2500000
Organ Donor	Upto 2500000
Daily Cash for choosing Shared Accommodation	Rs.1000 per day, Maximum Rs.6,000
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
Emergency Air Ambulance Cover	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year
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)
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.10,000 per policy, at the end of each year at renewal.



Policy No.: 2805203650750803000

Insured Name	Gender
Manishkumar Madanlal Chachani	M
Mrs Madhulika Manishkumar Chechani	F
Mr Shravan Manishkumar Chechani	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.