

my: Optima Secure



2856204777204501000

MR RAVI KUMAR GARG

-
-
MAKAN NO 94, WARD NO 10 SADAR BAZAR
BARWANI, MADHYA PRADESH, 451666
Contact No. 94XXXXXXX4

Date :05/07/2023

Dear MR RAVI KUMAR GARG

Thank you for choosing HDFC ERGO GENERAL INSURANCE COMPANY LTD. as your preferred insurance partner. We welcome you to be a part of our family !

Your Health insurance policy reference no 2856204777204501000 is confirmed on the basis of the information and declaration given by you.
The details of coverage are mentioned in the enclosed policy schedule of insurance.

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited



Dear MR RAVI KUMAR GARG,

Subject : Certificate for the purpose of deduction under section 80 D of Income Tax (Amendment) Act, 1986

This is to certify that we have received an amount of ₹ 44719 towards premium from MR RAVI KUMAR GARG for my: Optima Secure, Policy No. 2856204777204501000 issued to MR RAVI KUMAR GARG for the period 04/07/2023 to 03/07/2024.

Member wise premium break up is as follows:

Insured Person's Premium Details						
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST
Ravi Kumar Garg	Self	Male	18/04/1974	19650	3537	23187
Kavita Ravi Garg	Spouse	Female	26/06/1974	8842.5	1591.64	10434.14
Utkarsh Ravi Garg	Son	Male	15/02/1999	4905	882.9	5787.9
Charchit Ravi Garg	Son	Male	06/08/2004	4500	810	5310

- Note:
- This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.
 - 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 policy holder.

For HDFC ERGO General Insurance Company Ltd.

Date : 05/07/2023

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Policy Schedule

my: Optima Secure
Optima Secure



285620477204501000

MR RAVI KUMAR GARG - - MAKAN NO 94, WARD NO 10 SADAR BAZAR BARWANI, MADHYA PRADESH-451666 Contact No : 94XXXXXXX4	Policy Number	: 2856 2047 7720 4501 000	Issuance Date	: 05/07/2023	
	Period of Insurance	: From 04/07/2023 00:01 hrs To 03/07/2024 Midnight			
	Invoice No.	: 204777204501000	Premium Frequency	: Single	
	Policyholder Name	: Mr Ravi Kumar Garg	Policy Type	: FAMILY Floater	
	HSN Code	: 997133	Premium Tier	: Tier2	
Place of supply	: MADHYA PRADESH	Previous Policy	: 2856204777204500000	Renewal	: Yes
Customer Id	: 100169681783	EIA No.	: Not provided		
PAN					
Email ID	: rcxxxxxxle@gxxxx.com				
Intermediary Name	Intermediary Code	Intermediary Contact Number			
JAINUINE INSURANCE BROKER PVT LTD	21038464	91-257-2225747			

Insured Person's Details and Sum Insured - Optima Secure

Insured Person's Name	Relation with policy holder	Gender	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured (₹)	Aggregate Deductible (₹)	Plus Benefit	Unlimited Restore Add on(Y/N)
Ravi Kumar Garg	Self	Male	18/04/1974	Mrs Kavita Ravi Garg	Wife	17/06/2020	1000000	0	250000	No
Kavita Ravi Garg	Spouse	Female	26/06/1974			17/06/2020				No
Utkarsh Ravi Garg	Son	Male	15/02/1999			17/06/2020				No
Charchit Ravi Garg	Son	Male	06/08/2004			17/06/2020				No

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.

Unlimited Restore UIN No: HDFHLIA22188V012122

Insured Person's Details and Sum Insured - Add On Covers

Insured Person's Name	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on				
	Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global - Opted	Hospital Cash Global - Sum Limit

Special Conditions/ Exclusions

Name of Insured Person	Exclusion/Exclusion Wavier	Loading Reason	Special Condition / Declared Pre-existing Disease

Renewal Continuity Benefits

Name of Insured Person	Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)
Ravi Kumar Garg	500000	1 Year	Waived	Waived
Kavita Ravi Garg	500000	Waived	Waived	Waived
Utkarsh Ravi Garg	500000	1 Year	Waived	Waived
Charchit Ravi Garg	500000	1 Year	Waived	Waived

Portability Continuity Benefits

Name of Insured Person	Previous Policy Year	Sum Insured inclusive of Cumulative Bonus (₹)	Porting Benefits on Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

The Policy Wording attached herewith includes all the standard coverages offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this Policy Schedule issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our toll free number 022 - 6234 6234 / 0120 - 6234 6234.

For declared and accepted pre-existing medical conditions, waiting period (s) shall apply per policy terms and conditions from 1st policy inception date of the policy, fresh waiting period (s) shall apply on enhanced sum insured.

Premium Details (₹)

Particulars	Ravi Kumar Garg	Kavita Ravi Garg	Utkarsh Ravi Garg	Charchit Ravi Garg
Base Premium (A)	19650	8842.5	4905	4500
Optional Cover Premium (B)	0	0	0	0
Add on Cover Premium (C)	0	0	0	0
Loading (D)	0	0	0	0
Total Premium (E=A+B+C+D)	19650	8842.5	4905	4500
Aggregate Deductible Discount	0	0	0	0



Particulars	Ravi Kumar Garg	Kavita Ravi Garg	Utkarsh Ravi Garg	Charchit Ravi Garg
Online Discount	0	0	0	0
Employee Discount	0	0	0	0
Loyalty Discount	0	0	0	0
Family Discount	0	0	0	0
Long term Policy Discount	0	0	0	0
Total Discount (F)	0	0	0	0
Total Premium excluding GST (E-F)	19650	8842.5	4905	4500
Integrated Tax 18%	3537	1591.64	882.9	810
Total Premium including GST	23187	10434.14	5787.9	5310

Payment Details

Instrument details	90200013548482	Date	30/06/2023	Bank Name	BizDirect
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Processing Centre

HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida - 0120 398 8360

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.

If the premium is not realised the policy shall be void from inception.Consolidated stamp duty for this Insurance Policy is paid by Demand Draft, vide Receipt/Challan noLOA/CSD/547/2022/5450/22 dated 22/12/2022 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018. GST Registration No: 27AABCL5045N1Z8". GST for this invoice is not payable under reverse charge basis.

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

Branch :2nd floor , malpani s oberoi tower, opposite government milk dairy, ramanand colony, jalna road, aurangabad -431001, maharashtra aurangabad

For HDFC ERGO General Insurance Company Ltd.

Asharma
Duly Constituted Attorney

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>

SCHEDULE OF BENEFITS

Section*	Plans	Optima Secure
All figures in (₹)	Base Sum Insured per Insured Person per Policy Year (in Lakh)	1000000
1.1.	Hospitalization Expenses	Covered
1.1.a.	Room Rent	At Actuals
1.1.1.h.	Road Ambulance	Covered upto sum insured
1.1.1.i.	Dental Treatment	Covered upto sum insured
1.1.1.j.	Plastic surgery	Covered upto sum insured
1.1.1.k.	Day Care Treatment	Covered upto sum insured
1.2.	Home Healthcare	Covered upto sum insured
1.3.	Domiciliary Hospitalization	Covered upto sum insured
1.4.	Ayush Treatment	Covered upto sum insured
1.5.	Pre-Hospitalization	60 days
1.6.	Post-Hospitalization	180 days
1.7.	Organ Donor Expenses	Covered upto sum insured
2.1.	Emergency Air Ambulance	Covered Up to 500000
2.2.	Daily Cash for choosing Shared Accommodation	800 per day max up to 4800
2.3.	Protect Benefit	Covered upto sum insured
2.4.	Plus Benefit	Bonus of 50% of the Base Sum Insured, maximum upto 100%.
2.5.	Secure Benefit	Equal to 100% of Base sum insured
2.6.	Automatic Restore Benefit	Equal to 100% of Base sum insured
2.7.	Aggregate Deductible	0
2.8.	E-Opinion for Critical Illness	In India
3.	Preventive Health Check-up	
	Sum Insured	10 Lakhs
	Floater Policy*	5000

*For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis



Policy No.:2856204777204501000
Valid From: 04/07/2023 Renewal Date: 3 July

Insured Name	Date Of Birth	Gender
Ravi Kumar Garg	18/04/1974	Male
Kavita Ravi Garg	26/06/1974	Female
Utkarsh Ravi Garg	15/02/1999	Male
Charchit Ravi Garg	06/08/2004	Male

HDFC ERGO General Insurance Company Limited

This card is for identification purpose only.

Card has to be presented to the Network Service Provider at the time of admission/ availing cashless hospitalization or any other services. Insurance claim will be processed in accordance with the policy term & conditions. Card does not guarantee cashless hospitalization or any other service. For more details and updated list of Network Service Provider please refer our website or call our call centre. This card is valid till the time policy is active.

Customer Service No : 022 - 6234 6234 / 0120 - 6234 6234

Email : healthclaims@hdfcergo.com

Processing Centre : HDFC ERGO General Insurance Company Ltd. 5th floor, Tower 1, Steller IT Park, C-25, Sector-62, Noida-201301.

Website : www.hdfcergo.com