



2805203720378803000

Mr Fenil Hareshbhai Patel
354 MUKHINO MADH KUDASAN
GANDHINAGAR NA GANDHINAGAR
GUJARAT-382421
Contact No.: 9687617123

Policy No : 2805203720378803000

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

Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Fenil Hareshbhai Patel ,

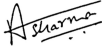
Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Restore Floater Insurance Policy. We advise you to retain your Policy Kit during the entire term of the Policy (including renewals).

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 for more information about our Company, Grievance handling and any other support. To know the updated list of our network hospitals please visit <http://www.hdfcergo.com/our-hospitals-network.aspx>

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

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.

Location: Mumbai

Date: 04/10/2023

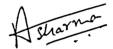
Certificate for the purpose of deduction under Section 80 D of Income Tax Act, 1961*

This is to certify that the Proposer FENIL HARESHBHAI PATEL has paid Rs.28311 (Rupees TWENTY-EIGHT THOUSAND THREE HUNDRED ELEVEN) towards premium for Policy No. 2805203720378803000 issued to MR FENIL HARESHBHAI PATEL for period 11-Oct-2023 to 10-Oct-2024.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 04/10/2023



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 2037 2037 8803 000		
Policy Holder's Name	Mr Fenil Hareshbhai Patel		
Policy Holder's Address	354 MUKHINO MADH KUDASAN GANDHINAGAR NA GANDHINAGAR GUJARAT-382421		
Policy Holder State Name & Code	Gujarat & 24	Place of Supply	GUJARAT
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	26/09/2016	Policy Issuance Date	04/10/2023
Policy Period	From 00:01 hrs on 11/10/2023 To 24:00 hrs on 10/10/2024		
Issuing/ Servicing Office	Policy Issuing Office : 2ND FLOOR , MALPANI S OBEROI TOWER, OPPOSITE GOVERNMENT MILK DAIRY, RAMANAND COLONY, JALNA ROAD, AURANGABAD -431001, MAHARASHTRA AURANGABAD, 431001.		
GSTIN	24AABCL5045N1ZE		
EIA Number			
Intermediary Name	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 FENIL HARESHBHAI PATEL / 2020010002237774	Member 2 Mrs Komalben Fenilkumar Patel / 2020010002237775	Member 3 Master Malay Fenilkumar Patel / 2020010002237776	Member 4	Member 5	Member 6
Date of Birth (Age)	16/06/1992 (31)	08/10/1993 (30)	28/05/2018 (5)	-	-	-
Relationship to Policy Holder	Self	Wife	Son	-	-	-
Base Sum Insured (₹)	1500000					
Multiplier Benefit SI (₹)	1500000					
Protector Rider Sum Insured (₹)	117347					
Total Sum Insured (₹)	3117347					

Other Riders and Benefits (₹)						
Protector Rider / HDHHLIP21335V022021	Opted					
Hospital Daily Cash Rider SI (Max. 30 days) / HDHHLIP21344V022021	-					
Critical Advantage Rider SI (Rs.) / HDHHLIP21342V022021	-	-	-	-	-	-
IPA Rider SI / APOPAIP19004V011920	-	-	-	-	-	-

my: health Critical Illness Sum Insured (Rs.)						
my: health Critical Illness Plan						
Unlimited Restore Benefit	No					

Nominee Details	
Nominee Name : Mrs Komalben Patel	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	23992	CGST@0%	0
Discounts	0	SGST/UTGST@0%	0
Loadings	0	IGST@18%	4319
Taxable Premium	23992	Any other Cess or Taxes	0
Gross Premium	28311		
Gross Premium (in words)	Rupees Twenty-Eight Thousand Three Hundred Eleven		
The stamp duty of Rs. 1/- (Rupees One Only) paid vide e-stamp Certificate No. LOA/CSD/303/2022/1381 dated 29/03/2022.			
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
2020010002237774	FENIL HARESHBHAI PATEL					For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (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
						For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) of the policy wording is waived and Sec C1 (iii) is reduced to 1 year. For Rs 500000(Rupees Five Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years..
2020010002237776	Master Malay Fenilkumar Patel					For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived. For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) of the policy wording is waived and Sec C1 (iii) is reduced to 1 year. For Rs 500000(Rupees Five Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years..
2020010002237775	Mrs Komalben Fenilkumar Patel					For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived. For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) of the policy wording is waived and Sec C1 (iii) is reduced to 1 year. For Rs 500000(Rupees Five Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years..

Claim Administrator : HDFC ERGO GENERAL INSURANCE COMPANY LTD

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 04/10/2023

Authorized Signatory

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

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 1500000
Pre-Hospitalization	Upto 1500000 for 60 days
Post-Hospitalization	Upto 1500000 for 180 days
Day Care Procedures	Upto 1500000
Domiciliary Treatment	Upto 1500000
Organ Donor	Upto 1500000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
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.8,000 per policy, at the end of each year at renewal.



Policy No.: 2805203720378803000

Insured Name	Gender
Fenil Hareshbhai Patel	Male
Master Malay Fenilkumar Patel	Male
Mrs Komalben Fenilkumar Patel	Female

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.