

my: Optima Secure



2856205783078300000

MR BHAVINKUMAR HASMUKHBHAI PATEL

-  
-  
20-UMIYA SOCIETY DETROJ ROAD KADI  
KADI, GUJARAT, 382715  
Contact No. 97XXXXXX4

Date :18/10/2023

Dear MR BHAVINKUMAR HASMUKHBHAI PATEL

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 2856205783078300000 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!!**

As per recent directive by Insurance Regulator IRDAI, KYC verification has been mandated for all existing &amp; new insurance customers.

To ensure that we comply with this guidelines, we are retrieving your KYC documents (Address proof and Photo) updated with Pan No from CERSAI portal. Rest assured, your KYC details will be verified or retrieved for KYC purpose only.

Proposer details have been updated basis the information present in the KYC documents. If you find any detail which needs to be corrected, request you to create/ modify the eKYC ID and place a request for endorsement.

Soft copy of the policy is valid for all purposes including claims.

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

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**HDFC ERGO General Insurance Company Limited**

Dear MR BHAVINKUMAR HASMUKHBHAI PATEL,

**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 ₹ 42965 towards premium from MR BHAVINKUMAR HASMUKHBHAI PATEL for my: Optima Secure, Policy No. 2856205783078300000 issued to MR BHAVINKUMAR HASMUKHBHAI PATEL for the period 05/10/2023 to 04/10/2024.

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
Bhavinkumar Hasmukhbhai Patel	Self	Male	09/11/1983	15879	2858.22	18737.22
Dipti Bhavinbhai Patel	Spouse	Female	13/07/1984	7145.55	1286.199	8431.74
Prachi Bhavinkumar Patel	Daughter	Female	03/09/2008	4974.75	895.455	5870.2
Hiya Bhavinbhai Patel	Daughter	Female	31/12/2012	4522.5	814.05	5336.55
Nisarg Bhavinbhai Patel	Son	Male	25/12/2019	3889.35	700.083	4589.43

- 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 : 18/10/2023

Duly Constituted Attorney

# HDFC ERGO General Insurance Company Limited

## Policy Schedule

my: Optima Secure  
Optima Secure



2856205783078300000

MR BHAVINKUMAR HASMUKHBHAI PATEL -- 20-UMIYA SOCIETY DETROJ ROAD KADI KADI, GUJARAT-382715 Contact No : 97XXXXXXX4	Policy Number	: 2856 2057 8307 8300 000	Issuance Date	: 18/10/2023	
	Period of Insurance	: From 05/10/2023 14:46 hrs To 04/10/2024 Midnight			
	Invoice No.	: 205783078300000	Premium Frequency	: Single	
	Policyholder Name	: Mr Bhavinkumar	Policy Type	: FAMILY Floater	
	HSN Code	: 997133	Premium Tier	: Tier2	
Place of supply	: GUJARAT	Previous Policy	: 2805203723277102001	Renewal	: No
Customer Id	: 101962342777	Email ID : bhxxxxx11@gxxx.com			
EIA No.	: Not provided	Intermediary Code			
PAN		Intermediary Contact Number			
Intermediary Name	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)	Overseas Travel Secure
Bhavinkumar Hasmukhbhai Patel	Self	Male	09/11/1983	Mrs Dipti B Patel	Wife	05/10/2016	1500000	0	0	Yes	No
Dipti Bhavinbhai Patel	Spouse	Female	13/07/1984			05/10/2016				Yes	No
Prachi Bhavinkumar Patel	Daughter	Female	03/09/2008			05/10/2016				Yes	No
Hiya Bhavinbhai Patel	Daughter	Female	31/12/2012			05/10/2016				Yes	No
Nisarg Bhavinbhai Patel	Son	Male	25/12/2019			05/10/2020				Yes	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 Optima Wellbeing UIN No:HDFHLIA24099V012324

### Insured Person's Details and Sum Insured – Add On Covers

Insured Person's Name	IPA Rider	Optima Well Being	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 Insured									

### 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)

### 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)
BHAVINKUMAR HASMUKHBHAI PATEL	7	1500000	1500000	Waived	Waived	Waived
Dipti Bhavinbhai Patel	7	1500000	1500000	Waived	Waived	Waived
Prachi Bhavinkumar Patel	7	1500000	1500000	Waived	Waived	Waived
Hiya Bhavinbhai Patel	7	1500000	1500000	Waived	Waived	Waived
Nisarg Bhavinbhai Patel	3	1500000	1500000	Waived	Waived	Waived

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	BHAVINKUMAR HASMUKHBHAI PATEL	Dipti Bhavinbhai Patel	Prachi Bhavinkumar Patel	Hiya Bhavinbhai Patel	Nisarg Bhavinbhai Patel
Base Premium (A)	15800	7110	4950	4500	3870
Optional Cover Premium (B)	0	0	0	0	0
Add on Cover Premium (C)	79	35.55	24.75	22.5	19.35
Loading (D)	0	0	0	0	0
Total Premium (E=A+B+C+D)	15879	7145.55	4974.75	4522.5	3889.35
Aggregate Deductible Discount	0	0	0	0	0

Particulars	BHAVINKUMAR HASMUKHBHAI PATEL	Dipti Bhavinbhai Patel	Prachi Bhavinkumar Patel	Hiya Bhavinbhai Patel	Nisarg Bhavinbhai Patel
Online Discount	0	0	0	0	0
Employee Discount	0	0	0	0	0
Loyalty Discount	0	0	0	0	0
Family Discount	0	0	0	0	0
Long term Policy Discount	0	0	0	0	0
Total Discount (F)	0	0	0	0	0
Integrated Tax 18%	15879	7145.55	4974.75	4522.5	3889.35
Goods & Service Tax (GST)	2858.22	1286.199	895.455	814.05	700.083
Total Premium including GST	18737.22	8431.74	5870.2	5336.55	4589.43

#### Payment Details

Instrument details	902000146540602	Date	04/10/2023	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](http://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.



Duly Constituted Attorney

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 (₹)	Geography	India Only
2	Base Sum Insured per Insured Person per Policy Year (in Lakh)	1500000
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	15 Lakhs
	Floater Policy*	8000

\*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

\*Claims shall be payable as per geography mentioned in the above table unless explicitly stated otherwise in a specific cover.

#Aggregate Deductible & Overseas Travel Secure are not an inbuilt feature in any of the above Plans. However, these cover can be separately opted at inception of the Policy or at subsequent Renewals. Aggregate Deductible if opted, shall apply only for claims arising in India. However, a Per Claim Deductible of Rs. 10,000 will apply separately for each and every claim arising out of India in Global plans

\*Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs or more is in force



Policy No.:2856205783078300000  
Valid From: 05/10/2023 Renewal Date: 4 October

Insured Name	Member ID	Date Of Birth	Gender
BHAVINKUMAR HASMUKHBHAI PATEL	2023310032774688	09/11/1983	Male
Dipti Bhavinbhai Patel	2023310032774689	13/07/1984	Female
Prachi Bhavinkumar Patel	2023310032774690	03/09/2008	Female
Hiya Bhavinbhai Patel	2023310032774691	31/12/2012	Female
Nisarg Bhavinbhai Patel	2023310032774692	25/12/2019	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](mailto: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](http://www.hdfcergo.com)