

Date: 19-Sep-2023
IMPORTANT

To,

RAKESH MANILAL BEDMUTHA MAHAVEER NAGAR PACHORA ROAD JALGAON Jamner Tehsil, Maharashtra-**424206** Mobile: 9423977330

Dear Customer,

## Re: Health Insurance Policy - 11240413287214

We are extremely thankful to you for your renewal instructions and payment of premium. We enclose the renewed policy based on our records. We would request you to kindly study the renewed policy carefully and revert to us if there is any discrepancy to enable us to attend to the same.

Kindly note that the above request is very important and if we do not hear anything from you within 15 days, we would presume that the policy issued by us is in order and the contract is concluded.

We would like to mention that we have incorporated the name of the intermediary as indicated by you.

We wish you good health and we look forward to serve you in the days to come.

With kind regards,

Q. Mose

**Authorised Signatory** 

In case of a need for hospitalization, kindly prefer our network hospital (list is available in our website) for a quick response to your claim request.

Please select the room as per your eligibility stipulated in your policy to avoid additional payment from your pocket towards the proportionate increase which would invariably be charged by the hospital for the higher room category occupied.

Sum Insured of this Policy is meant for utilization till its expiry. Bearing this aspect in mind, we have no doubt, you will choose appropriate hospital, room rent and treatment charges etc.

Should you need any assistance, our customer care will be delighted to assist you ,whose toll free no. is 1800-425-2255/1800-102-4477.

However, the ultimate decision will be that of yours only.

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# Family Health Optima Insurance Plan Unique Identification No. SHAHLIP23164V072223 POLICY SCHEDULE

Insurance Insurance	The Health	Insurance Specialist	<b>V</b> ETAR
Policy No. :	11240413287214 Personal & Carine   Insuran	Previous Policy No	: P/151115/01/2023/014122
Customer Code :	814495 nat & caring Insurance The Hoalth Manual Consequences Specialist	GSTIN	: 27AAJCS4517L1ZY
Customer Name :	RAKESH MANILAL BEDMUTHA	SAC Code round a carrie	: 997133 / Accident and Health Insurance Services
Proposer Code :	814495 Health Insurance The Health Insurance	Issuing Office Code	: 151115; a carins I manual.
Proposer Name :	RAKESH MANILAL BEDMUTHA	Issuing Office Name	: Branch Office - Aurangabad
Proposer Address:	MAHAVEER NAGAR PACHORA ROAD JALGAON Jamner Tehsil Maharashtra 424206	Issuing Office Address  Health Individual Company Health Individual Co	: 6 & 7 Suyash Complex Baba Hardas Nagar , Kalda Corner Aurangabad Town - M H Maharashtra 431001
Phone No Health Insurance The Health Insurance St	9423977330	Phone No   Personal a Carine Insurance   I	: 0240-6651003/0240-6651004
E-mail Id :	bedmuthaoffset@gmail.com	E-mail Id	: aurangabad@starhealth.in
Proposer GSTIN :	FILE .	Place of Supply Personal & Carling	: Maharashtra
Proposal date ::	25-Sep-2010	Fulfiller Code	: SH6642
Date of Inception: of first policy	26-Sep-2009 Regular Properties of the Health Insurance Specialist	STA Personia s	Health Insurance Specialist The Health Insurance Specialist
Policy Category :	Fourteenth Year	Intermediary	: LC000000248
Collection No :	191127017931 Personal a Carin Health Insurance	Code	Health Personal & Carine   Insurance
Collection Date :	19-Sep-2023	Health Person	in a caring Insurance Specialist
Premium  Health Insurance Tristing Tris	Rs. 20,104/-  Present Count Insurance  Present	SEASE Health Personal & Caring I Insurance Personal & Caring I Insurance	: M/S.JAINUINE INSURANCE BROKERS PVT LTD
CGST @ 9% :	Rs. 1,809/-Health	Phone No	:2225747  Personal & Carine   Historical Street
SGST @ 9% Health maurance	Rs. 1,809/-	E-mail Id Health Insurance	:insurance@kailashjair .in
Total Premium :	Rs. 23,722/- Health Insurance The Health Insurance Specialist	1	Personal & carins The Health Insurance
Stamp Duty Health Insurance :	Re. 1/- surance Specialist	Personal & Carins   Health Insurance	The Health Insurance
Total Premium In	Words : Rupees Twenty Three the twenty two only	ousand seven hundre	Health Persons & Caring Insurance Insurance The Health Insurance
PERIOD OF INSURA	NCE : From : 27-Sep-2023 00:00	To: Midnight Of 26	5-Sep-2024 <b>Policy Term :</b> 1 Yea
Installment Facility	Option: No Premium Payment Freq	uency:Annual In	stallment Amount Rs.: 0/-
Scheme Description	(Family Size) :2A+2C	Basic Floater Sum Insu	ired :Rs. 5,00,000/-
	000/- Limit of Coverage : Rs.	9,00,000/- Rechar	ge Benefit : Rs. 1,50,000/-

Entered by : CUSTPORTAL Approved by : PORTAL IRDA Regn.No.129

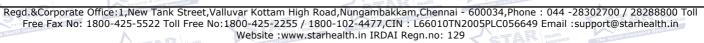
Corporate Identity Number L66010TN2005PLC056649

Email ID: info@starhealth.in

For Star Health and Allied Insurance Company Ltd.

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## Attached to and forming part of Policy No: 11240413287214

#### **Details of Insured Persons:**

SI. no.	Name of the Insured	Gender	Date of Birth	Age in Yrs	Relationship with Proposer	ID Card No	Inception date
1	RAKESH BEDMUTHA	Male	10-Nov-1975	47	Self Insurance	814495-1	26-Sep-2009
Pre E	xisting Disease : No PED De	eclared	Health Insur	th rance The H	personal ealth Insurance Specialist	A =	Personal & Carlin
2	LALITA BEDMUTHA	Female	20-Feb-1980	43	Spouse	814495-2	26-Sep-2009
Pre E	xisting Disease: No PED De	eclared	A = 5 5	Jealth	Personal & Caring Insurance	The Real	<b>V</b> STA
ance 3	RUSHALI BEDMUTHA	Female	03-Feb-2001	isurance ialist 22	Daughter	814495-3 Ha	26-Sep-2009
Pre E	xisting Disease: No PED De	eclared Specialist			Health Insurance	The Health Insurance Span	Λ =
lealt4	KUNAL BEDMUTHA	Male	18-Feb-2005	Health Insur 18	The Health Insurance Son	814495-4	26-Sep-2009
Pre E	xisting Disease : No PED D	eclared caring insu	The Heartin In all I have st		Health Health	Personal & Carino	pecialist

#### **Nominee Details:**

Nominee Details for the Proposer				Appointee Details				
S.No	Name Caring Ins	Relationship with proposer		% of the claim	Appointee Name	Appointee Age	Relationship with nominee	
surance Specia	<b>→</b>	Health Personal & Ca	ing Insura	The Hearth	ASTAR STAR	Health Insurance The Health	insurance Specialist	
_1_	LALITA RAKESH	Spouse	44	100	Health Personne	( peclalici	,	
Caring	BEDMUTHA	A -=	== \	lah C	ersonal & Caring   Illians		Health Incurance	

#### Sector Classification:

a Caring   mauri		once Special
Rural Health Insurance	Personal & Carins   Health insurance	The Health Health

#### "CONSOLIDATED STAMP DUTY FOR POLICY STAMPS PAID VIDE NO. LOA/CSD/667/2023/1172 DT. 28/MAR/2023"

Please check whether the details given by you about the insured persons in the proposal form are incorporated correctly in the policy schedule. If you find any discrepancy, please inform us within 15 days from the date of receipt of the policy, failing which the details relating to the insured person given in the policy schedule are deemed to have been accepted by you.

Warranted that in case of dishonor of premium cheque(s), the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

THE INSURANCE UNDER THIS POLICY IS SUBJECT TO CONDITIONS, CLAUSES, WARRANTIES, EXCLUSIONS ETC., ATTACHED.

#### **Important**

In the event of hospitalization of insured person, intimation should be given to the Company immediately, however, within 24 hrs from the time of admission.

Toll Free No: 1800 425 2255 / 1800 102 4477 Email: support@starhealth.in, Fax No: 1800 425 5522.

In witness whereof the undersigned being authorized by and on behalf of the company has set his hand at Branch Office - Aurangabad on 19th Day of September 2023.

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For Star Health and Allied Insurance Company Ltd.

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### Hospitalisation Benefit Policy

Premium Certificate for the purpose of deduction under Section 80 D of Income Tax (Amendment) Act,1986

: 11240413287214 **Policy No** Type of Policy: Family Health Optima Insurance

- 2022

Issue Office: 151115-Branch Office - Aurangabad

Address : 6 & 7

Suyash Complex

Baba Hardas Nagar, Kalda Corner

Aurangabad Town - M H Maharashtra 431001

Tel / Fax : 0240-6651003/0240-6651004

**Email** : aurangabad@starhealth.in

This is to certify that RAKESH MANILAL BEDMUTHA has paid Rs 23,722/- (Total Premium: Indian Rupees Twenty Three thousand seven hundred twenty two only ) towards Premium for Hospitalization Insurance vide Policy No: 11240413287214 for the Period 27-Sep-2023 To 26-Sep-2024 issued on 19-Sep-2023.

Payment received by Payment Gateway vide Receipt No: 191127017931/1 Receipt Date: 19-Sep-2023

Note:-This Certificate must be surrendered to the Insurance Company for issuance of fresh Certificate in case of Cancellation of the Policy or any alteration in the Insurance affecting the Premium.

**Date** For and on behalf of : 19-Sep-2023

Star Health and Allied Insurance Company Ltd.

Place: Branch Office - Aurangabad

IRDA Regn.No.129

Corporate Identity Number L66010TN2005PLC056649

Authorised Signatory

Email ID: info@starhealth.in

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For Star Health and Allied Insurance Company Ltd.

Authorised Signatory



## **Tax Invoice**



Invoice No.	: 2723091001988168	Customer ID	814495 ncs
<b>Invoice Date</b>	: 19-Sep-2023	Policy No.	: 11240413287214
.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Recipient		Supplier
GSTIN	health persons Specially	GSTIN	: 27AAJCS4517L1ZY
Name Personal & Car	: RAKESH MANILAL BEDMUTHA	Name ce specialist	: Star Health and Allied Insurance Co Ltd - Branch Office - Aurangabad
Address	: MAHAVEER NAGAR	Address	6 & 7 Health Parsonal & Cartilla Parsonal & Ca
Personal	PACHORA ROAD	Health	Suyash Complex
rance The Health Insu	JALGAON	Person I & Caring Insurance  Person I & Caring I & Caring Insurance  Person I & Caring I & Caring Insurance  Person I & Caring I &	Baba Hardas Nagar , Kalda Corner
City	: Jamner Tehşil Pin Code : 42420	6 City	: Aurangabad Pin Code : 431001 Town - M H
State The Health	: Maharashtra Client : IND Category	State persist	: Maharashtra Place of : Maharashtra supply

n G			Total	Discount	Taxable Value	IGST @ 18%	CGST @ 9%	UT/SGST @ 9%	CESS @ 1%	Total Invoice Value	16
1 8	HSN / SAC Code	Description of Service(s)	A	В	C = A - B	D = C * IGST	E = C * CGST	F = C * UTGST or SGST	G= C * Cess	H = C + D + E+ F + G	
	997133	Insurance Services on a Carint	20,104.00	(h Insuran	20,104.00	Heath tresura	1,809.00	1,809.00	0	23,722.00	

**Total Invoice Value (in Figures)** : Rs. 23,722/-

**Total Invoice Value (in Words)** : Rupees Twenty Three thousand seven hundred twenty two only

Amount of Tax Subject to reverse Charge: No

#### Important Note:

The invoice is issued as per Section 31 of the CGST Act

In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Star Health and Allied Insurance Co Ltd shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken
"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.

#### E. & O.E

This is a digitally signed document and hence no physical signature is required

IRDA Regn.No.129 Corporate Identity Number L66010TN2005PLC056649 Email ID: stargst@starhealth.in

Entered by : CUSTPORTAL Approved by : PORTAL

For Star Health and Allied Insurance Company Ltd

Authorised Signatory

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**Annexure 1A** 

Forming part of Policy Number: 11240413287214

## Covering Flu Vaccination Approved by ICMR under Health Check Up benefit and Home Care Treatment

Notwithstanding anything stated to the contrary in the within mentioned policy it is hereby agreed and declared that this Policy would hereinafter provide the following covers without charging additional premium till 31.03.2024:

- 1. Cover for Flu Vaccine Approved by ICMR under Health check up benefit as per relevant clause with the same limits and conditions provided therein.
- 2. Cover for Home Care Treatment as per the details provided herein.

**Home care treatment:** Payable up to 10% of the sum insured subject to maximum of Rs.5 lakhs in a policy year, for treatment availed by the Insured Person at home, only for the specified conditions mentioned below, which in normal course would require care and treatment at a hospital but is actually taken at home provided that:

- a. The Medical practitioner advises the Insured person to undergo treatment at home
- b. There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment
- c. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained
- d. Insured can avail "Home Care Treatment" service on **cashless basis**, if availed from the list of our Home Health Care Network service providers given in our website "www.starhealth.in"

#### List of Conditions covered under Home care treatment

- 1. Fever and Infectious diseases which can be managed as Inpatient
- 2. Uncomplicated Urinary tract infections but needing Parenteral Antibiotics
- 3. Asthma and COPD -Mild Exacerbations needing Home Nebulization
- 4. Acute Gastritis/Gastroenteritis
- 5. I.V. Chemotherapy [Where advised by the doctor]
- 6. Palliative Cancer care requiring medical assistance
- 7. Acute Vertigo
- 8. Diabetic foot and Cellulitis
- 9. IVDP[Cervical and Lumbar disc diseases]
- 10. Major Surgeries/Arthroplasties needing IV Antibiotics Post Discharge
- 11. Care for Brain and Spinal Injury Cases Post Discharge
- 12. Post CVA Care at Home after Discharge
- 13. Chronic Severe Refractory Asthma

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