



2805203637834604000

Mr Mahesh Vasantrya Kharkar
-
-
A/P ADARSHA COLONY SELU, TQ
SELU DIST PARBHANI
NA
JALNA
MAHARASHTRA - 431503
Contact No.: 94XXXXXXX1
Email: maxxxxxxxxxxxar@xxxxxxxxxx.com

Policy No : 2805 2036 3783 4604 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 Mahesh Vasantrya Kharkar ,

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 <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.

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.

Warm Regards,



Authorized Signatory

Location: Mumbai

Date: 08/12/2023

Note:

- Please update us with your latest contact details (in case of any change) so that same can be updated in our records.
- You can either email us on care@hdfcergo.com or call on our Customer care no. 022 6234 6234 / 0120 6234 6234.
- *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. MAHESH VASANTRAO KHARKAR has paid Rs. 41659 (Rupees Forty-One Thousand Six Hundred Fifty-Nine And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805203637834604000 issued to MR. MAHESH VASANTRAO KHARKAR for period of 15/12/2023 to 14/12/2024.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 08/12/2023



Authorized Signatory

*Note

- This is subject to the provisions of Section 80D of Income Tax Act, 1961 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 Policyholder.
- Please note that this certificate will not be issued if the premium payment has been made in cash.
- In case of dishonor of the premium instrument, the policy will be deemed cancelled ab initio.
- 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents.

Policy Schedule - Optima Restore Floater

Policy Number	2805 2036 3783 4604 000		
Policy Holder's Name	Mr Mahesh Vasantrao Kharkar		
Policy Holder's Address	- - A/P ADARSHA COLONY SELU, TQ SELU DIST PARBHANI NA JALNA MAHARASHTRA - 431503		
Policy Holder State Name & Code	Maharashtra(27)	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	15/12/2015	Policy Issuance Date	08/12/2023
Policy Period	From 00:01 hrs on 15/12/2023 To 24:00 hrs on 14/12/2024		
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	Not provided		
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 MAHESH VASANTRAO KHARKAR / 202009252855154	Member 2 Mrs vasudha Mahesh kharkar / 202009252855155	Member 3 Miss akshata Mahesh kharkar / 202009252855157	Member 4 Miss aarya Mahesh kharkar / 202009252855158	Member 5	Member 6
Date of Birth (Age)	05/05/1967 (56)	30/10/1975 (48)	23/07/2002 (21)	10/04/2008 (15)	-	-
Relationship to Policy Holder	Self	Wife	Daughter	Daughter	-	-
Base Sum Insured (₹)	500000					
Multiplier Benefit SI (₹)	500000					
Protector Rider Sum Insured (₹)	-					
Total Sum Insured (₹)	1000000					

Other Riders and Benefits (₹)						
Protector Rider / HDHHLIP21335V022021	-					
Hospital Daily Cash Rider SI (Max. 30 days) / HDHHLIP21344V022021	-					
Critical Advantage Rider SI (\$) / HDHHLIP21342V022021	-	-	-	-	-	-
IPA Rider SII / APOPAIP19004V011920	-	-	-	-	-	-
my: health Critical Illness Sum Insured (Rs.)						
my: health Critical Illness Plan						
Unlimited Restore Benefit	No					

Nominee Details	
Nominee Name : Mrs Vasudha Mahesh Kharkar	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	35304	CGST@9%	3177.5
Discounts	0	SGST/UTGST@9%	3177.5
Loadings	0	IGST@18%	0
Taxable Premium	35304	Any other Cess or Taxes	0
Gross Premium	41659		

Gross Premium (in words) Rupees Forty-One Thousand Six Hundred Fifty-Nine And Zero Paise Only

The stamp duty of Rs. 1/- (Rupees One And Zero Paise Only) paid vide e-stamp Certificate No. LOA/CSD/547/2022/5450/22 dated 22/12/2022.

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

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.

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
202009252855154	MAHESH VASANTRAO KHARKAR					For Rs 200000(Rupees Two Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived. For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
202009252855155	Mrs vasudha Mahesh kharkar					For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived. For Rs 200000(Rupees Two Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
202009252855157	Miss akshata Mahesh kharkar					For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived. For Rs 200000(Rupees Two Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
202009252855158	Miss aarya Mahesh kharkar					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.. For Rs 200000(Rupees Two Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived. For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 08/12/2023



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 500000
Pre-Hospitalization	Upto 500000 for 60 days
Post-Hospitalization	Upto 500000 for 180 days
Day Care Procedures	Upto 500000
Domiciliary Treatment	Upto 500000
Organ Donor	Upto 500000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
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.2,500 per policy, only once at the end of a block of every continuous two policy years.