

HAPPY FAMILY FLOATER POLICY-2021 POLICY SCHEDULE

UIN: OICHLIP22010V042223

Policy No.	:	182000/48/2024/2460	Prev. Policy No.	: -
Cover Note No.	:	-	Cover Note Date	-
Insured's Code	:	177333491	Issue Office Code	182000
Insured Name	:	MR. AMOL VILASRAO MITKARI (GSTIN: 0)	Issue Office Name	BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address	:	PLOT NO 12, GAJANAN, STATE BANK COLONY, AMBIKA NAGAR, RUKHMINI NAGAR, AMRAVATI	Address	OFFICE NO. 3 & 4, 1st FLOOR, SAI SQUARE, OSMANPURA CIRCLE, AURANGABAD 431001
				- AURANGABAD MAHARASHTRA 431601
		AMRAVATI MAHARASHTRA 444606		
Tel./Fax/Email	:	/ / 9595041911 / AMOL12MITKARI@REDIFFMAIL.C OM	Tel./Fax/Email :	0240 - 2332019, 2323364 / / 182000@orientalinsurance.co.in
Agent/Broker D	Detai	ils		
Dev.Off.Code	:			
Agent/Broker	: L	_C000000281 M/S JAINUINE INSURA	NCE BROKERS PVT	LTD
Address		Ith Floor Office No. E-5, Aurangabad Adalat,,AURANGABAD MAHARASHT		•.
Tel/Fax/Email	: (02572225747/8888841491//		
Period of Insuran	nce	: FROM 14:52 ON 23/01/2024 TO MID	NIGHT OF 22/01/202	5
			ST INVOICE NO :272	
Gross Premium	:	8,345 GST	1502 Stamp D	

Co-insurance Details : Nil

Channel of Sale	Yes/No
1.Online	YES
2.Fresh	YES
3.Renewal	NO

TPA Details :

TPA ID	YA000000341
TPA Name	: M/S HEALTHINDIA INSURANCE TPA SERVICES PVT.
Address	: LTD. NeelKanth Corporate Park, Gala No : 406 to 412 4th Floor, Kirol Road / Village, VidyaVihar Society VidyaVihar West contact@healthcare-india.com
Telephone No	MUMBAI 400086 Toll Free No. 1800220102, 022-66867575, 022- FAX No. 66131111

Place : AURANGABAD Date : 23/01/2024





Attached to and forming part of policy number 182000/48/2024/2460

Part	iculars of the Persor	ns cover	ed :						200000	
	Name of The Persons	Gender	Date of Birth	Age	Relationship With Proposer		xisting eases	Co-Pay (%)	PA Capital Sum Insured (II	NR)
1	MR. AMOL VILASRAO MITKARI	M	08/05/1981	42	Self		GH BP, IYROID	1	3,00,000)
2	MRS. SNEHAL AMOL MITKARI	F	15/07/1984	1 39	Spouse Unemployed	TH	IYROID		3,00,000)
3	SOHAM AMOL MITKARI	Μ	05/03/2015	58	Dependant Child	TH	IYROID			
Nor	ninee Details									
Na	ame Of the Nominee		Re	ations	hip With the Ins	sured	Age Of	the Nominee	M/F/TG*	
SNE	EHAL AMOL MITKAR		RE	L_03			39		F	
Opt	ional Covers									
Yes / No					Remarks/Va	lue				
GEOGRAPHICAL EXTENSION TO SAARC COUNTRIES NO										
RESTORATION OF SUM INSURED NO										
PERSONAL ACCIDENT COVER: (WORLD; WIDE) YES						600000	,			
LIFE HARDSHIP SURVIVAL BENEFIT PLAN						NO			,	
WAIVER OF PROPORTIONATE DEDUCTION CLAUSE				JSE		NO				
WAIVER OF 10 % CO-PAY						NO				
									NO	

Total Premium in words : Indian Rupees Nine Thousand Eight Hundred Forty-Seven Only

"The insurance under this policy is subject to conditions, clauses, warranties, exclusions which are available on Company's website **www.orientalinsurance.org.in** or on demand from the policy issuing office".

The policy shall pay for hospitalisation expenses for medical/surgical treatment taken as an in-patient at any Nursing Home/Hospital in INDIA as defined in the policy.

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operaing offices as well as Company's website

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier limit of Sum Insured shall be applicable and not the enhanced sum insured.

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

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals.

Place : AURANGABAD Date : 23/01/2024





Attached to and forming part of policy number 182000/48/2024/2460

Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

1.Claim to be reported within 48 hrs of admission but before discharge.

2.Claim documents to be submitted within 15 days of discharge.

For complete details please refer to policy condition.

3.The insured is advised to visit:

i. https://orientalinsurance.org.in/en/health-products?isSelected=onlineProducts&isRefresh=true for policy terms & conditions and customer Information Sheet.

ii. https://orientalinsurance.org.in/en/network-hospitals?isSelected=onlineProducts&isRefresh=true for List of Network Hospitals.

Policy History Data

Policy No.	Period From	Period To	Insurer N	ame	Sum Insured
Claim History Data	Claimant Na	ime	Claim No. Claim OS		Claim Paid

Policy no.

DISCLAIMER OF CLAIM: If the Company disclaims liability and communicates in writing to the Insured in respect of the claim and such claim has not within 12 calendar months from the date of such disclaimer been made the subject matter of a suit in a Court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

GRIEVANCE REDRESSAL: When the Company repudiates a claim if not payable under the policy, the Company shall communicate the reasons for repudiation in writing to the Insured. In case of any grievance related to the policy or a claim there under, the Insured shall have the right to appeal / approach the Customer Service Department of the Company at its policy issuing office, concerned Divisional Office, concerned Regional Office or of the Head Office, situated at A-25/27, Asaf Ali Road, New Delhi-110002. E-mail id is csd@orientalinsurance.co.in. Exclusive e-mail id for grievance redressal of senior citizens is oiclhealthservice@orientalinsurance.co.in.

If the insured is not satisfied with the reply of the Customer Service department under above, he may register complaint with IRDAI at www.igms.irda.gov.in, or at 1800 4254 732; or approach Insurance Ombudsman, established by the Central Government for redressal of grievance.

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at BO OSMANPURA CIRCLE AURANGABAD (GSTIN: 27AAACT0627R4ZW) on 23-JAN-24.

1. Claim Intimation: (i) Within 24hours from the date of emergency hospitalization/ Cashless Home care treatment. (ii) At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

2. Submission of claim documents: Reimbursement of Hospitalisation/Pre-Hospitalisation: 30 Days & Post

Hospitalisation: 15 Days. For Reimbursement of Home Care Expenses: 30 Days from completion of home care treatment. 3. For complete details please refer policy document.

4. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.

Entered By : MR. AVINASH DESHPANDE

Place : AURANGABAD Date : 23/01/2024





Attached to and forming part of policy number 182000/48/2024/2460

Examined By : MR. AVINASH DESHPAND	E	
Policy Printed By : OICL	IP :	
Policy Printed On: 20-FEB-24 17:46:34	MAC :	
		Authorised Signatory
In case of any query regarding the Policy please ca	all Toll Free No. 1800 11 8485 and 011 332084	85.
CIN: U66010DL1947GOI007158 All the Amounts	mentioned in this policy are in Indian Rupees	
	www.orientalins	urance.org.in and through other
digital platforms including Whatsapp (Send "Hi" to	S 9560711200)	

