

ORIENTAL MEDICLAIM INSURANCE POLICY (INDIVIDUAL) POLICY SCHEDULE

IRDA UIN NO.:OICHLIP23084V042223

Policy No.	: 182100/48/2024/3986	Prev. Policy No.	: 182100/48/2023/4500
Cover Note No.	: -	Cover Note Date	: -
Insured's Code	: 47120765	Issue Office Code	: 182100
Insured Name	: MANISH DALICHAND PARAKAH (GSTIN: 0)	Issue Office Name	: BO CHIKAL THANA AURANGABAD (GSTIN: 27AAACT0627R4ZW)
Address	 PLOT NO 32/A, N-3, CIDCO AURANGABAD - AURANGABAD MAHARASHTRA 431003 	Address	: OFFICE NO.1 AND 2 [P] 3RD FLOOR ABC EAST, BESIDE PROZONE MALL, MIDC AREA, CHIKALTHANA AURANGABAD MAHARASHTRA 431003
Tel./Fax/Email	: / / 7722082347 /		
	manish7799@gmail.com	Tel./Fax/Email	: 0240-2331985, 2332454 / 0240 2332454 / santosh.k@orientalinsurance.co.in
Agent/Broker D	manish7799@gmail.com	Tel./Fax/Email	2332454 /
	manish7799@gmail.com	Tel./Fax/Email	2332454 /
Agent/Broker D	manish7799@gmail.com		2332454 / santosh.k@orientalinsurance.co.in
Agent/Broker D Dev.Off.Code	manish7799@gmail.com Details :	RANCE BROKERS PV ad Business Centre, K	2332454 / santosh.k@orientalinsurance.co.in T LTD esarsingpura
Agent/Broker D Dev.Off.Code Agent/Broker	manish7799@gmail.com Details : : LC0000000281 M/S JAINUINE INSU : 4th Floor Office No. E-5, Aurangaba	RANCE BROKERS PV ad Business Centre, K	2332454 / santosh.k@orientalinsurance.co.in T LTD esarsingpura
Agent/Broker D Dev.Off.Code Agent/Broker Address Tel/Fax/Email	manish7799@gmail.com Details : : LC0000000281 M/S JAINUINE INSU : 4th Floor Office No. E-5, Aurangaba Adalat,,AURANGABAD MAHARASI : 02572225747/88888841491//	RANCE BROKERS PV ad Business Centre, K HTRA -431001,AURAN	2332454 / santosh.k@orientalinsurance.co.in T LTD esarsingpura GABAD,MAHARASHTRA,431001
Agent/Broker D Dev.Off.Code Agent/Broker Address Tel/Fax/Email	manish7799@gmail.com Details : : LC0000000281 M/S JAINUINE INSU : 4th Floor Office No. E-5, Aurangaba Adalat,,AURANGABAD MAHARASI : 02572225747/88888841491//	RANCE BROKERS PV ad Business Centre, K HTRA -431001,AURAN	2332454 / santosh.k@orientalinsurance.co.in T LTD esarsingpura GABAD,MAHARASHTRA,431001
Agent/Broker D Dev.Off.Code Agent/Broker Address Tel/Fax/Email	manish7799@gmail.com Details : : LC0000000281 M/S JAINUINE INSU : 4th Floor Office No. E-5, Aurangaba Adalat,,AURANGABAD MAHARASI : 02572225747/88888841491//	RANCE BROKERS PV ad Business Centre, K HTRA -431001,AURAN	2332454 / santosh.k@orientalinsurance.co.in T LTD esarsingpura GABAD,MAHARASHTRA,431001

Co-insurance Details : Nil

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

TPA Details : TPA ID YA000000334 **TPA Name** M/S MD INDIA HEALTH INSURANCE TPA PVT. LTD. : MD INDIA HOUSE, SURVEY NO.147/8 Sr. Bo. 46/1, Espace, A2 Blg, 4th floor, Pune Address : Nagar Road, Vadgaonsheri, Pune 411014 customercare@mdindia.com, info@mdindia.com **Telephone No** : PUNE 411038 Toll Free No. : 1800 209 7777, 1800 209 7800 FAX No. :

Place : AURANGABAD Date : 08/01/2024



Page 1 of 4



Attached to and forming part of policy number 182100/48/2024/3986

Sr. No.	articulars of the Persor Name of The Persons	Gender		Age	er of persons covere Relationship With Proposer	ed : 2 Pre-Existing Diseases	Sum Insured (INR)	Co-Pay (%)	PA Capital Sum Insured (INR)
1	MANISH DALICHAND PARAKH	М	21/11/1971	52	Self	NO	10,00,000		
2	ROMA	F	10/11/2001	22	Dependant Child		5,00,000		
Nominee Details									

Name Of the Nominee	Relationship With the Insured	Age Of the Nominee	M/F/TG*
Total Premium in words	: Indian Rupees Thirty Thousa	and Two Hundred Sixty-I	Nine Only

The insurance under this policy is extended to cover risks of : Domiciliary Hospitalisation Cover.

Deductible : Nil

The insurance under this policy is subject to conditions, clauses, warranties, exclusion which are available on Company website: **www.orientalinsurance.org.in** or on demand from 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. 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"

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at BO CHIKAL THANA AURANGABAD (GSTIN: 27AAACT0627R4ZW) on 08-JAN-24.

Place : AURANGABAD Date : 08/01/2024





Attached to and forming part of policy number 182100/48/2024/3986

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 Name	Sum Insured
182100/48/2016/6190	17-JAN-16	16-JAN-17	The Oriental Insurance Company Ltd.	15,00,000
182100/48/2017/5295	17-JAN-17	16-JAN-18	The Oriental Insurance Company Ltd.	15,00,000
182100/48/2018/4808	17-JAN-18	16-JAN-19	The Oriental Insurance Company Ltd.	15,00,000
182100/48/2019/4822	17-JAN-19	16-JAN-20	The Oriental Insurance Company Ltd.	15,00,000
182100/48/2020/4798	17-JAN-20	16-JAN-21	The Oriental Insurance Company Ltd.	15,00,000
182100/48/2021/6904	17-JAN-21	16-JAN-22	The Oriental Insurance Company Ltd.	15,00,000
182100/48/2022/4455	17-JAN-22	16-JAN-23	The Oriental Insurance Company Ltd.	15,00,000
182100/48/2023/4500	17-JAN-23	16-JAN-24	The Oriental Insurance Company Ltd.	15,00,000

Claim History Data

Policy no. Claimant Name Claim No. Claim OS Claim Paid
--

"In case of grievance related to any issue related to this policy the same may be addressed to the office In-Charge or the Grievance Officer at above policy address. If the grievance remains pending, it may be escalated to Grievance Officer of the concerned Regional Office REGIONAL OFFICE,4TH FLOOR,S.K.TOWERS,NELSON SQUARE,CHHINDWARA ROAD. The next escalation in case grievance remains unresolved is CSD, Head Office, situated at Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002. If the insured is not satisfied with the resolution/reply provided by the company, he/she may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal."

Place : AURANGABAD Date : 08/01/2024 Page 3 of 4



Attached to and forming part of policy number 182100/48/2024/3986

Entered By	:	MR RAJENDRA GAIKWAD
Examined By	:	KANCHUMARTI BHARAT BABU

Digitally Signed By Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in and through other

digital platforms including Whatsapp(Send "Hi" to **Q** 9560711200).



Page 4 of 4