



UNITED INDIA INSURANCE COMPANY LIMITED

H.NO. 5/5/76, P.B. 506 V P CHOWK, NEW OSMANPURA AURANGABAD, AURANGABAD, MAHARASTRA AURANGABAD 431005 MAHARASHTRA PH: (0240) 2334176 FAX: EMAIL:

FAMILY MEDICARE POLICY UIN. UIIHLIP24090V052324 POLICY NO.: 2307002823P112789113

PERIOD OF INSURANCE FROM 00:00 Hrs on 16/01/2024 To MIDNIGHT on 15/01/2025

Policyholder Mr MR. ANAND SUMERCHAND DONGAONKAR

AP. ASHTIKAR GALLI, WARD NO. 5, NEAR JAIN MANDIR, DEULGAON RAJA, DIST. BULDHANA DIST.: BULDANA, MAHARASHTRA

443204 BULDANA MAHARASHTRA

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

Agent Name : JAINUINE INUSRANCE BROKERS PVT LTD

Agent Code : BRC0000259

Mobile/Landline Number/Email : <u>9850049400 / (257) 2251894</u> <u>insurance@kailashjain.in</u>

The genuineness of the policy can be verified through "Verify Your Policy" link at $\underline{www.uiic.co.in.}$

For any Information, Service Requests and Grievances please write to 230700@uiic.co.in

For ID Cards & Claim Intimations Please contact the TPA mentioned in the Policy document.

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: http://www.uiic.co.in

Printed By: CUSTOMER @ 04/01/2024 4:24:05 PM





FAMILY MEDICARE POLICY

Policy Number	2307002823P11	2307002823P112789113				Previous Policy	No. 2	2307002822P110456957
	Name/ID of Policyholder	Mr MR. ANAND SUMERCHAND DONGAONKAR /1894405234						
Insured Detail	Tel.(O)			Tel.(R)			Fax	
	EMail	asdongaonk	ongaonkar@gmail.com				Mobile	9881900665
	Business/Occup	ation	n None					
Period Of Insurance	From	om		00:00hrs of 16/01/2024		То		Midnight on 15/01/2025
Policy Type	Family Floater I	ly Floater Basis		Family Floater SI(₹)		800,000.00		

Coinsurance	UIIC 230700 : 100%
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Insured Details

SI	Insured Name	Age/Gender	ABHA ID	Relation	Occupation	Pre-Existing Disease /Condition declared	Inception Date of first policy	Nominee Name	Nominee Relation	Base Cover Premium(₹)
1	MR. ANAND SUMERCHAND DONGAONKAR	44/M		Self	Businsess	None	12/01/2015	MRS ANUJA DONGAONKAR	Spouse	13,736.00
2	MRS. ANUJA ANAND DONGAONKAR	43/F		Spouse	Unemployed	None		MR. ANAND SUMERCHAND DONGAONKAR	Spouse	12,936.00
3	MST. ARYAN	15/M		Son	Unemployed	None		MR. ANAND SUMERCHAND DONGAONKAR	Father	3,239.00
4	MISS. ANTARA	9/F		Daughter - Unmarried	Unemployed	None		MR. ANAND SUMERCHAND DONGAONKAR	Father	3,239.00

Optional Cover & Premium Details

Hospital Daily Cash Limit (Per Day)(₹)	1,000.00	Hospital Daily Cash Limit (Per Policy)(₹)	10,000.00
Restore SI Opted	i res	Pre-Existing Disease/ condition loading	No
Maternity & New Born Baby Cover Opto	ed	No	

Total Basic Premium(₹)	32,350.00
Add Hospital Daily Cash Premium(₹)	800.00
Add Maternity Expenses/ New Born Baby Cover Premium(₹)	0.00
Add Restoration of SI Premium(₹)	0.00
Add PED Loading(₹)	0.00
Less Family Discount(₹)	0.00
Less Direct Channel Discount(₹)	0.00
Less No Claim Discount(₹)	4,852.50
Less Family Floater Discount(₹)	6,874.50
Less Online Discount(₹)	0.00

Premium:	₹	21,423.00
CGST(9%)	₹	1,928.00
SGST(9%)	₹	1,928.00
Stamp Duty:	₹	1.00
Total:	₹	25,279.00
Receipt Number :		10123070023114396002
Receipt Date:		04/01/2024

Agent Name	JAINUINE INUSRANCE BROKERS PVT LTD	Agent/Broker Code	BRC0000259
BDIS Name	AMOL BABURAO KAWARE	BDIS Code	BD34284

Customer GST/UIN No.:		Office GST No.:	27AAACU5552C1ZJ		
SAC Code:	997133	Invoice No. & Date:	2823 112789113 & 04/01/2024		
Amount Subject to Reverse Charges-NIL					

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.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will

comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT https://pledge.cvc.nic.in.

Date of Proposal and Declaration: 16/01/2024

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO AURANGABAD 230700 on this 04th day of January ,2024.

For and On behalf of United India Insurance Co. Ltd.

Affix Policy Stamp Here

Authorised Signatory.

Underwritten By - AMO34284 (DO UW CUM CASHIER)

Details of TPA:

Please contact the following TPA for Issue of Identity Cards, Cashless Approvals & Claims Settlement.

Name of TPA/ID	Paramount Health Services & Insurance TPA Pvt. Ltd / TPA00003						
Address	LOT NO. A-442,ROAD NO. 28, M.I.D.C., INDUSTRIAL AREA, WAGALE ESTATE, RAM NAGAR, VITTHAL RUKHMANI MANDIR, HANE WEST PIN CODE - 400604, Pin Code : 400604, Fax No :						
Toll Free number	1800 22 6655	800 22 6655					
Contact Details	For General Enquiries	or General Enquiries For Cashless approval For Claim intimation For Grievances					
Telephone Numbers	22 666 20 808 022 666 20 808 022 666 20 808 022 666 20 808						
Email IDs	contact.phs@paramounttpa.com	ntact.phs@paramounttpa.com					



UNITED INDIA INSURANCE COMPANY LIMITED

INDIVIDUAL FAMILY MEDICARE POLICY UIN. UIIHLIP24090V052324 POLICY NO.: 2307002823P112789113

Details of Previous Policies

Insurer Name	Policy No.	Period From	Period To	Sum Insured(₹)
UNITED INDIA INSURANCE CO.LTD.	2307002822P110456957	16/01/2023	15/01/2024	800000
UNITED INDIA INSURANCE CO.LTD.	2307002821P109826937	16/01/2022	15/01/2023	800000
UNITED INDIA INSURANCE CO.LTD.	2307002820P111446458	16/01/2021	15/01/2022	800000
UNITED INDIA INSURANCE CO.LTD.	2307002819P113171218	16/01/2020	15/01/2021	800000

FAMILY MEDICARE POLICY CUSTOMER INFORMATION SHEET (CIS)

Guide to the CIS

• This document provides key information about your Family Medicare Policy. You are also advised to go through your policy document.

your po	olicy document.	T	Dallar
S.No.	Title	Description	Policy Clause No
1	Name of Insurance Policy	Family Medicare Policy	-
2	Policy Number	2307002823P112789113	-
3	Type of Insurance Policy	Indemnity Policy	I.B
4	Sum Insured Basis Sum Insured	Family Floater Basis Rs. 800000	II.B.18
		Base Covers 1. In-Patient Hospitalisation Expenses i. Covers hospitalisation expenses for a minimum period of 24 hours. These include expenses for Room Rent, ICU/ICCU and other associated medical expenses. ii. All Day Care Treatments are covered	III.A.1
		2. Pre-Hospitalisation and Post-Hospitalisation Expenses Covers expenses incurred in the 30 days prior to hospitalisation and in the 60 days post hospitalisation subject to a maximum of 10% of SI for Pre & Post combined.	III.A.2
		3. Ayurvedic/Homeopathic/Unani treatment Covers expenses incurred for availing treatment under Ayurvedic/Homeopathic/Unani systems of medicine in a registered AYUSH Hospital. Limits under this cover are linked to the Sum Insured opted.	III.A.3
		4. Organ Donor Expenses Cover Covers hospitalisation expenses for an Organ Donor's treatment for the	III.A.4
		harvesting of organ which is donated to Insured Person. 5. Restoration of Sum Insured If Sum Insured is exhausted completely or partially, then a Restored Sum Insured equal to 100% of the Sum Insured will be automatically and instantly available for the particular Policy Period	III.A.5
	Policy Coverage	6. Modern Treatment Methods & Advancement in Technologies Covers expenses for advanced medical procedures such as Robotic	III.A.6

Covers?) Thermoplasty, Stereotactic Radio Surgeries, etc. 7. Road Ambulance Cover	· ·
	III.A.7
Covers expenses incurred on transportation of the Insured Pe	erson by Road
Ambulance to a Hospital for treatment in an Emergency.	
8. Cost of Health Check-Up	III.A.8
Insured Person is entitled to a health check-up for a block of e	every three
claim-free years.	
9. Organ Donor Benefit	III.A.9
A lump sum payment of 10% of Sum Insured, to take care of other incidental expenses is payable to the Insured Person decrease.	
organ.	III.B.1.a
OPTIONAL COVERS	III.D. I.a
1. Maternity Expenses and New Born Baby Cover i. Expenses incurred for a delivery (including caesarean se	action) or
lawful medical termination of pregnancy are covered up to 10	, .
Insured subject to a maximum of Rs. 40,000 for normal deliver	
60,000 for caesarean deliveries	
ii. Hospitalisation expenses for New born Baby are covered f	from day one III.B.1.b
up to the age of 90 days and is subject to a limit of 10% of Su	um Insured.
2. Daily Cash Allowance on Hospitalisation	III.B.1.2
A cash amount will be paid daily to the Insured Person for even	-
and completed period of 24 hours of Hospitalisation. Daily ca	ash benefit
amount varies based on Sum Insured opted.	11 6 (1
The following is a partial list. Please refer to Policy Wor	•
complete list of exclusions.	IV.B.4
1. Admission primarily for investigation & evaluation (Code - 2. Admission primarily for rest cure, rehabilitation, and respit	to caro (Codo
- Excl05)	IV.B.5
3 Any expanses incurred an Out nationt treatment (OPD treatment)	atment) IV.C.4
Any treatment related to sleep disorder or sleep apposes	,
6 (What the hospital 5 Congonital External Diseases or Defects or anomalies	IV.C.10
doesn't cover) 6. Cost of hearing aids; including optometric therapy	IV.C.11
7. Dental treatment or surgery of any kind unless necessitate	ed by disease IV.C.13
or accident and requiring hospitalisation	
8. Intentional self-inflicted Injury or attempted suicide	IV.C.14
9. Routine eye-examination expenses, cost of spectacles, co	
10. Vaccination or inoculation of any kind unless it is post an	imal bite IV.C.20
Initial Waiting Period	IV.A.3
30 days for all illness (not applicable on renewal or for accide Specific Waiting Periods	ents) IV.A.2
1. 24 months for certain specified diseases /procedures/tre	
2. 48 months for certain specified diseases/procedures/tre	eatments IV.A.2
7 Waiting Period	l able B
3. 24 months for Maternity Expenses and New Born Baby Cover	III.B.1.a.i
4. 12 months for Organ Donor Benefit (When insured person	on is the
Donor)	II.A.9
Pre-Existing Diseases: Covered after forty-eight (48) month	hs of IV.A.1
continuous coverage	IV.A.1
8 Financial Limits of The policy will pay only you to the limits specified hereunder f	for the fol
Coverage lowing diseases/procedures:	III.A.1.2.a
l	III.A. 1.2.a
i.a. Cataract i.Sub-Limits 10% of Sum Insured subject to a maximum of Rs. 50,000/- pe	[

l	Ī	h Named Montal Illnes	eac 25% of Sum	Incured cubicet to a maxim	mum of					
	ii.Co-payment	b. Named Mental Illnesses 25% of Sum Insured subject to a maximum of Co-payment Rs. 3,00,000 per policy period for the following mental illnesses:								
	ii.Co-payment	i. Schizophrenia (ICD - F20; F21; F25)								
	iii.Deductible	ii . Bipolar Affective Disorders (ICD - F31; F34)								
	III.Deductible	iii . Depression (ICD - F32; F33)								
	iv.Any Other Limit	, ,								
	IV.Ally Other Limit	iv . Obsessive Compulsive Disorders (ICD - F42; F60.5) v . Psychosis (ICD - F22; F23; F28; F29) c. Pre-Hospitalisation and Post-Hospitalization Expenses:								
		,	10% of Sum Insured (Combined)							
		d. Ayurvedic/Homeopa	thic/Unani Treat	tment	III.A.	۱.3				
		e. Road Ambulance:								
		i. 0.5% of the Sum Insu	ired subject to a r	maximum of Rs. 2,500 per	event					
		and								
		ii. 1% of the Sum Insure	ed subject to a m	aximum of Rs. 5,000 per p	oolicy					
		period			III.A.	۱.7				
		Sum Ins	ured Limit per Po	olicy Period (Rs.)						
		Up to 3,00	,000	10,000						
		> 3,00,000 to 1	5,00,000	15,000						
		> 15,00,0	000	25,000						
		f. Health Check-Up		-,						
		•	n Insured of prece	eding 3 policy years, subje	ect to a					
				cies issued on individual s		<i>1</i> .8				
				d for policies issued on fa						
		floater basis for a block of	· · · · · ·	•						
			•	years in Family Medicare	١ ـ					
			-	ses III.A.1-III.A.7 of the poli	icv					
		•		t of 10% on the admissible	· W D	3.6				
		amount.	to a co-payment	tor 1070 on the admissible	, ciaiiii					
			to Daily Cash All	lowance for the first 24 ho	ııre					
		iii .Deductible equivalent to Daily Cash Allowance for the first 24 hours Hospitalization								
		iv. In-Patient Hospitalisation expenses								
			• SI < 5 Lakhs	s: day						
				1% of Sum Insured or	III.A.	۸ 1 ;				
		Room Rent			III.A.	٦. ١.١				
			• SI >= 5 Lakh	Single Occupancy		۸ 1 ::				
				Standard AC Room	III.A.	4.1.ii				
		1011/10 011		Charges						
			ICU/IC CU • SI < 5 Lakhs: 2% of Sum Insured per							
		charges	1.01	day						
		Proportionate Payment		and a discount of the second of the second	:1- 11:					
				ceeding the aforesaid lim						
		r -	•	es incurred at the Hospita		₹ .7.1.i				
				admissible rate per day b	ears to					
		the actual rate per day of		41.						
		Turn Around Time (TAT	•							
		i. TAT for preauthorizat		,						
	ii. TAT for cashless final bill authorization 3 hours									
	i. Network Hospitals details: https://ui ic.co.in/en/tpa - ppn-network-									
9	Claims Procedure	aims Procedure hospitals								
				tpa-ppnnetwork- hospi tals	s IV.B	R 11				
		iii. Excluded Providers: https://uiic.co.in/sites/default/files/Excluded_Providers_List.pdf								
		iv. Downloading claim form: https://uiic.co.in/en/claims/claim-forms								
! 		iv. Downloading claim I	orm. nups.//uiic.c	<u>.0.111/611/01</u> a11115/01a1111-101111	<u> </u>					
		<u> </u>		tact your Policy issuing of		ause				

		company officials: Please contact your Policy issuing office, details of	
		which are mentioned in your Policy Schedule.	
10	Policy Servicing	In case of any grievance, you may contact UIIC through:	
	, ,	a. Website: www.uiic.co.in	
		b. Toll Free Number: 1800 425 333 33	
		c. E-Mail: <u>customercare@uiic.co.in</u>	
		d. You may also approach the grievance cell at any of our branches with	
		details of the grievance	
11	Grievance/Complain	tthe Insurance Ombudsman in your respective Área/Region. Details of Insurance Ombudsman offices have been provided as Annexure - 3 in the	Clause V.A.14
		Policy Wordings.	
		Free Look cancellation: You are allowed a period of 15 days from date	
		of receipt of the policy document to review its terms and conditions and to	
		return the policy if not acceptable to you. This is not applicable on	V.A.7
		renewals.	
		If the Insured has not made any claim during the free look period, the Insured shall be entitled to:	
		i. A refund of the premium paid less any expenses incurred by the	
		Company on medical examination of the insured persons and the stamp	V.A.7.i
		duty charges or	V ./\\
		ii. Where the risk has already commenced and the option of return of the	
		policy is exercised by the insured person, a deduction towards the	V.A.7.ii
		proportionate risk premium for period of cover or	V .7 (.7
		iii. Where only a part of the insurance coverage has commenced, such	
		proportionate premium commensurate with the risk covered during such	V.A.7.iii
		period	
		Policy renewal: Except on grounds of fraud, moral hazard or	
		misrepresentation or non -cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.	V.A.15
		Migration: Insured Person has the option to migrate the policy to other	
12	Things to remember	health insurance products/plans offered by UIIC by applying at least 30	V.A.8
		days before the policy renewal date.	
		Portability: Insured Person has the option to port the entire policy to an	
		individual health insurance product offered by another Insurer by applying	
		at least 45 days before policy renewal date. Portability is subject to	V.A.12
		underwriting.	
		Change in Sum Insured: Sum Insured can be changed	
		(increased/decreased) only at the time of renewal or at any times subject	\
		to underwriting by the Company. For increase in S.I, the waiting period if	V.B.3
		any shall start afresh only for the enhanced portion of the sum	
		insured. Meretarium Pariodi After completion of eight continuous years under the	
		Moratorium Period: After completion of eight continuous years under the	
		policy no look back to be applied. This period of eight years is called as	
		moratorium period. The moratorium would be applicable for the sum insured of the first policy and subsequently completion of eight continuous	
		years would be applicable from date of enhancement of sum insured only	V.A.9
		on the enhancement limits. After the expiry of Moratorium Period no health	
		insurance policy shall be contestable except for proven fraud and	
		permanent exclusions specified in the policy contract	
		Please disclose all pre-existing disease/s or condition/s.	
		Policyholder is required to disclose all material information such as, but not	
		limited to, pre-existing diseases/conditions, medical history, etc. as sought	
			&
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13	Your Obligations	misrepresentation or misdescription of such information may result in claim	Clause
13 Your Obligations	not being paid and shall make the policy void and all premium paid thereon	V.A.5 &	
		shall be forfeited to UIIC.	Clause
		Nomination: Policyholder is required at the inception of the policy to	V.A.11
		make a nomination for the purpose of payment of claims under the policy in	
		the event of death of the Policyholder.	

(Description is illustrative and not exhaustive)

Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place:

Date:

Signature of Policy Holder

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.

Benefit/Premium Illustration

Please note:

- 1. Premium rates specified in the illustrations below are standard premium rates exclusive of any loadings and GST
- 2. Rates shown below are for Zone A of FMP.

ILLUSTRATION

Illustration 1: Self, Spouse and 2 Dependent Children

							GOTTE OTTINGFOR	-		
	Coverage opted									
	on Individual basis			ge opted c						
			covering multiple members of the family				,			
	member of the		under a single policy (Sum Insured is				with overall Sum Insured (Only one Sum			
	family separately		available for each member of the				Insured is available for the entire family)			
_	(at a single point in		family)							
Insured	tim	ne)								
Member	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater	Premium after discount (Rs.)	Sum Insured (Rs.)
45	9,560	3,00,000	9,560	5%	9,082	3,00,000				
40	8,221	3,00,000	8,221	5%	7,810	3,00,000	27,927	25%	20,945	3,00,000
21	5,073	3,00,000	5,073	5%	4,820	3,00,000	21,921	2570	20,943	3,00,000
18	5,073	3,00,000	5,073	5%	4,819	3,00,000				
Total Premium for all members of the family is Rs. 27,927, when each member is covered separately.			Total Premium for all members of the family is Rs. 26,531, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 20,945.			
Sum Insured available for each individual is Rs. 3,00,000/-				Insured av			Sum Insured of Rs. 3,00,000 is available for the entire family.			

Illustration 2: Self and Spouse

Insured	member of the family separately (at a single point in		covering r under a availat	ge opted on multiple me single policible for eacl fam	embers of by (Sum In n member	the family sured is	Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Member	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family (Rs.)		Premium after discount (Rs.)	Insured
62	39,852	5,00,000	39,852	5%	37,859	5,00,000	39,852	19%	37,859	5,00,000
56	29,596	5,00,000	29,596	5%	28,116	5,00,000	39,032	13/0	31,009	3,00,000
Tota	I Premium	for all								

members of the family is Rs. 69,448, when each member is covered separately.

Sum Insured available for each individual is Rs. 5,00,000/-

Total Premium for all members of the family is Rs. 65,976, when they are covered under a single policy.

Sum Insured available for each individual is Rs. 5,00,000/-

Total Premium when policy is opted on floater basis is Rs. 55,559.

Sum Insured of Rs. 5,00,000 is available for the entire family.



UNITED INDIA INSURANCE COMPANY LIMITED

H.NO. 5/5/76, P.B. 506, V P CHOWK, NEW OSMANPURA AURANGABAD, AURANGABAD, MAHARASTRA , AURANGABAD - 431005 MAHARASHTRA PH: (0240) 2334176 FAX: EMAIL:

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

This is to certify that Mr MR. ANAND SUMERCHAND DONGAONKAR has paid ₹25,279.00 (Twenty-five thousand two hundred seventy-nine rupees only) towards Premium for FAMILY MEDICARE POLICY for the period from 00:00 hrs On 16/01/2024 To Midnight of 15/01/2025

Policy No: 2307002823P112789113

For and On behalf of United Indialnsurance Co. Ltd.

Authorised Signatory

Place: DO AURANGABAD 230700 Date:04/01/2024 4:24:05 PM

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.

REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014 Website: http://www.uiic.co.in, Email - info@uiic.co.in

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