



2805203638473504000

Mr Harish Kumar Agrawal
-
-
PLOTNO 55 RAVINDRA NAGAR
MOHADI ROAD JALGAON
JALGAON
MAHARASHTRA - 425001
Contact No.: 99XXXXXXX9
Email: vaxxxxxxnd@rxxxxxxx.com

Policy No : 2805 2036 3847 3504 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 Harish Kumar Agrawal ,

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.

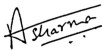
Proposer details have been updated basis the information present in the KYC documents. If you find any detail which needs to be corrected, request you to create/ modify the eKYC ID and place a request for endorsement.

Soft copy of the policy is valid for all purposes including claims.

Warm Regards,

Location: Mumbai

Date: 04/04/2024



Authorized Signatory

Note:

1. Please update us with your latest contact details (in case of any change) so that same can be updated in our records.
2. You can either email us on care@hdfcergo.com or call on our Customer care no. 022 6234 6234 / 0120 6234 6234.
3. *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. HARISH KUMAR AGRAWAL has paid Rs. 40214 (Rupees Forty Thousand Two Hundred Fourteen And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805203638473504000 issued to MR. HARISH KUMAR AGRAWAL for period of 14/04/2024 to 13/04/2025.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 04/04/2024



Authorized Signatory

*Note

1. This is subject to the provisions of Section 80D of Income Tax Act, 1961 as amended from time to time.
2. 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.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case of dishonor of the premium instrument, the policy will be deemed cancelled ab initio.
5. 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents.

Policy Schedule - Optima Restore Floater

Policy Number	2805 2036 3847 3504 000		
Policy Holder's Name	Mr Harish Kumar Agrawal		
Policy Holder's Address	-- PLOTNO 55 RAVINDRA NAGAR MOHADI ROAD JALGAON JALGAON MAHARASHTRA - 425001		
Policy Holder State Name & Code	Maharashtra(27)	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	31/03/2016	Policy Issuance Date	04/04/2024
Policy Period	From 00:01 hrs on 14/04/2024 To 24:00 hrs on 13/04/2025		
Issuing/Serviceing 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 HARISH KUMAR AGRAWAL / 202009262819136	Member 2 Mrs Bhavna Harish Agrawal / 202009262819137	Member 3 CHIRAYU HARISH AGRAWAL / 2021110008033463	Member 4 rishita harish agrawal / 2021110008033464	Member 5	Member 6
Date of Birth (Age)	13/11/1976 (47)	08/10/1978 (45)	07/03/2003 (21)	15/10/2004 (19)	-	-
Relationship to Policy Holder	Self	Wife	Son	Daughter	-	-
Base Sum Insured (₹)	1000000					
Multiplier Benefit SI (₹)	-					
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 Bhavna Harish Agrawal	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	34080	CGST@9%	3067
Discounts	0	SGST/UTGST@9%	3067
Loadings	0	IGST@18%	0
Taxable Premium	34080	Any other Cess or Taxes	0
Gross Premium	40214		
Gross Premium (in words)	Rupees Forty Thousand Two Hundred Fourteen And Zero Paise Only		

The stamp duty of Rs. 1/- (Rupees One And Zero Paise Only) paid vide e-stamp Certificate No. NO.LOAVENF-1/CSD/34/2023/6045 dated 27/12/2023.
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
202009262819136	HARISH KUMAR AGRAWAL					<p>For Rs 700000(Rupees Seven 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..</p> <p>For Rs 25000(Rupees Twenty-Five Thousand) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p> <p>For Rs 700000(Rupees Seven Lakhs) Sec C1 (i) and Sec C1 (ii) of the policy wording is waived and Sec C1 (iii) is reduced to 1 year.</p> <p>For Rs 75000(Rupees Seventy-Five Thousand) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p> <p>For Rs 200000(Rupees Two Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p> <p>For Rs 200000(Rupees Two Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p>
202009262819137	Mrs Bhavna Harish Agrawal					<p>For Rs 700000(Rupees Seven 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..</p> <p>For Rs 700000(Rupees Seven Lakhs) Sec C1 (i) and Sec C1 (ii) of the policy wording is waived and Sec C1 (iii) is reduced to 1 year.</p> <p>For Rs 50000(Rupees Fifty Thousand) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p> <p>For Rs 25000(Rupees Twenty-Five Thousand) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p> <p>For Rs 225000(Rupees Two Lakhs Twenty-Five Thousand) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p> <p>For Rs 200000(Rupees Two Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p>
2021110008033463	CHIRAYU HARISH AGRAWAL					<p>For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) of the policy wording is waived and Sec C1 (iii) is reduced to 1 year.</p> <p>For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.</p>

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
2021110008033464	rishita harish agrawal					For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) of the policy wording is waived and Sec C1 (iii) is reduced to 1 year. For Rs 500000(Rupees Five 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: 04/04/2024

Authorized Signatory

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on www.hdfcergo.com



Send us 'Hi' on our WhatsApp Number 8169 500 500



Download the [here](#) app by HDFC ERGO

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>"

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 1000000
Pre-Hospitalization	Upto 1000000 for 60 days
Post-Hospitalization	Upto 1000000 for 180 days
Day Care Procedures	Upto 1000000
Domiciliary Treatment	Upto 1000000
Organ Donor	Upto 1000000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
Emergency Air Ambulance Cover	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year
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.5,000 per policy, at the end of each year at renewal.



Policy No.: 2805203638473504000

Insured Name	Member ID	Date of Birth	Gender
Harish Kumar Agrawal	202009262819136	13/11/1976	M
Mrs Bhavna Harish Agrawal	202009262819137	08/10/1978	F
Chirayu Harish Agrawal	2021110008033463	07/03/2003	M
Rishita Harish Agrawal	2021110008033464	15/10/2004	F

Terms and Conditions

(1) This card would be valid till your relationship with HDFC ERGO General Insurance Company Limited / This card is invalid if the policy is cancelled (2) In case of renewal please refer original policy number (3) This card is issued for the purpose of identification only and does not entail automatic cashless facility at the network hospital. (4) A photo ID issued by any government authority is to be produced to avail cashless facility. (5) Please apply for cashless facility 48 hours prior to admission in case of planned admissions and within 24 hours of admission in case of emergency.(6) All terms and conditions of the policy would be applicable while processing your cashless request. (7) In case your cashless facility is denied due to any reason, please submit the claim for reimbursement. Denial of cashless facility does not indicate rejection of the claim. (8) Please read policy documents carefully for detailed terms and conditions. For claim status visit help section on our web site www.hdfcergo.com. Alternatively you may write to us at Healthclaims@hdfcergo.com.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Health Claim Services Address : HDFC ERGO General Insurance Company Limited Stellar IT Park, Tower-1 , 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh. Service No. 022-62346234/ 0120-62346234Email: healthclaims@hdfcergo.com.Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.