



2802203679995204000

Mrs Paramjitkaur Gurudipsingh Rajpal  
H No 45 C3,Behind Cidco Bastand  
Twon Centre Cidco N-1 Aurangabad  
Maharashtra - 431001  
Contact No.: 94XXXXXXX4  
Email: suxxxxxxxxxon@gxxxx.com

Policy No : 2802 2036 7999 5204 000

Intermediary Code	Intermediary Name	Intermediary Contact Number
21038464	BROKER : JAINUINE INSURANCE BROKER PVT LTD	-

### Renewal of Your Optima Super Individual Insurance Policy

Dear Mrs Paramjitkaur Gurudipsingh Rajpal ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Super Individual 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](http://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: 14/03/2024

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](mailto: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 MRS. PARAMJITKAUR GURUDIPSINGH RAJPAL has paid Rs. 17722 (Rupees Seventeen Thousand Seven Hundred Twenty-Two And Zero Paise Only) towards premium for Optima Super Individual Policy No. 2802203679995204000 issued to MRS. PARAMJITKAUR GURUDIPSINGH RAJPAL for period of 31/03/2024 to 30/03/2025.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 14/03/2024



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 Super Individual

Policy Number	2802 2036 7999 5204 000		
Policy Holder's Name	Mrs Paramjitkaur Gurudipsingh Rajpal		
Policy Holder's Address	H No 45 C3,Behind Cidco Bastand Twon Centre Cidco N-1 Aurangabad Maharashtra - 431001		
Policy Holder State Name & Code	Maharashtra (27)	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	31/03/2017	Policy Issuance Date	14/03/2024
Policy Period	From 00:01 hrs on 31/03/2024 To 24:00 hrs on 30/03/2025		
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		
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
<b>Point of Sales Person</b>			
Name		Code	
Aadhaar Number		PAN	

Insured Persons Details						
Member ID	Insured Person's Name	Date of Birth (Age)	Relationship to Policyholder	Deductible (Rs.)	Sum Insured (Rs.)	Gross Premium (Rs.)
2020010001641755	PARAMJITKAUR RAJPAL	26/05/1962(61)	Self	400000	700000	17722

Nominee Details	
Name : Mr Gurudipsingh Rajpal	Relationship: Husband
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	13060	CGST@9%	1351.5
Discounts	0	SGST/UTGST@9%	1351.5
Loadings	1959	IGST@18%	0
Taxable Premium	15019	Any other Cess or Taxes	0
Gross Premium	17722		
Gross Premium (in words)	Rupees Seventeen Thousand Seven Hundred Twenty-Two And Zero Paise Only		

The stamp duty of Rs. 1/- ( Rupees One And Zero Paise Only ) paid vide e-stamp Certificate No. NO.LOA/ENF-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

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
2020010001641755 5	PARAMJITKAUR RAJPAL					For Rs 700000(Rupees Seven Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.

LOADING		
Member ID No. of Insured	Person Name	Loading Reason
2020010001641755	PARAMJITKAUR RAJPAL	This policy is being charged additional premium for Medical Condition.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 14/03/2024


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" sectionLive Chat with DIA on [www.hdfcergo.com](http://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>"

			
Policy No.: 2802203679995204000			
Insured Name	Member ID	Date of Birth	Gender
Paramjitkaur Rajpal	2020010001641755	26/05/1962	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.