



my: Optima Secure



2856204834685902000

MR RASIK ULHAS RUDRAWAR

C/O KANAK JEWELLERS NEAR POST OFFICE, MAIN  
ROAD  
POST MAJALGAON  
BEED, MAHARASHTRA, 431131  
Contact No. 94XXXXXXX1

Date :06/08/2024

Dear MR RASIK ULHAS RUDRAWAR

Thank you for choosing HDFC ERGO GENERAL INSURANCE COMPANY LTD. as your preferred insurance partner. We welcome you to be a part of our family !

Your Health insurance policy reference no 2856204834685902000 is confirmed on the basis of the information and declaration given by you.  
The details of coverage are mentioned in the enclosed policy schedule of insurance.

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

**Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!**

As per recent directive by Insurance Regulator IRDAI, KYC verification has been mandated for all existing & new insurance customers.

To ensure that we comply with this guidelines, we are retrieving your KYC documents (Address proof and Photo) updated with Pan No from CERSAI portal. Rest assured, your KYC details will be verified or retrieved for KYC purpose only.

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.

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

## HDFC ERGO General Insurance Company Limited



Dear MR RASIK ULHAS RUDRAWAR,

**Subject : Certificate for the purpose of deduction under section 80 D of Income Tax (Amendment) Act, 1986**

This is to certify that we have received an amount of ₹ 28320 towards premium from MR RASIK ULHAS RUDRAWAR for my: Optima Secure, Policy No. 2856204834685902000 issued to MR RASIK ULHAS RUDRAWAR for the period 08/08/2024 to 07/08/2025.

Member wise premium break up is as follows:

Insured Person's Premium Details						
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST
Rasik Ulhas Rudrawar	Self	Male	23/04/1986	14100	2538	16638
Pooja Rasik Rudrawar	Spouse	Female	08/01/1991	5850	1053	6903
Ridhan Rasik Rudrawar	Son	Male	03/10/2013	4050	729	4779

Note:

- This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.
- 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 policy holder.

For HDFC ERGO General Insurance Company Ltd.

Date : 06/08/2024

Duly Constituted Attorney

# HDFC ERGO General Insurance Company Limited

## Policy Schedule

my: Optima Secure  
Optima Secure



2856204834685902000

MR RASIK ULHAS RUDRAWAR C/O KANAK JEWELLERS NEAR POST OFFICE, MAIN ROAD POST MAJALGAON BEED, MAHARASHTRA-431131 Contact No : 94XXXXXXX1	Policy Number	: 2856 2048 3468 5902 000	Issuance Date	: 06/08/2024	
	Period of Insurance	: From 08/08/2024 00:01 hrs To 07/08/2025 Midnight			
	Invoice No.	: 204834685902000	Premium Frequency	: Single	
	Policyholder Name	: Mr Rasik Ulhas Rudrawar	Policy Type	: FAMILY Floater	
	HSN Code	: 997133	Premium Tier	: Tier2	
	Place of supply	: MAHARASHTRA	Previous Policy	: 2856204834685901001	
	Customer Id	: 101006700458	Renewal	: Yes	
	EIA No.	: Not provided			
	Email ID	: r_xxxik@yxxxx.com			
Intermediary Name	JAINUINE INSURANCE BROKER PVT LTD	Intermediary Code	21038464	Intermediary Contact Number	91-257-2225747

### Insured Person's Details and Sum Insured - Optima Secure

Insured Person's Name	Relation with policy holder	Gender	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured (₹)	Aggregate Deductible (₹)	Plus Benefit	Unlimited Restore Add on(Y/N)	Overseas Travel Secure
Rasik Ulhas Rudrawar	Self	Male	23/04/1986	Pooja Rasik Rudrawar	Wife	09/07/2016	1000000	0	1000000	No	No
Pooja Rasik Rudrawar	Spouse	Female	08/01/1991			09/07/2016				No	No
Ridhan Rasik Rudrawar	Son	Male	03/10/2013			09/07/2016				No	No

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.

Unlimited Restore UIN No: HDFHLIA22188V012122

Optima Wellbeing UIN No:HDFHLIA24099V012324

### Insured Person's Details and Sum Insured - Add On Covers

Insured Person's Name	IPA Rider Sum Insured	Optima Well Being	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on					
			Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global - Opted	Hospital Cash Global	

### Special Conditions/ Exclusions

Name of Insured Person	Exclusion/Exclusion Wavier	Loading Reason	Special Condition / Declared Pre-existing Disease

### Renewal Continuity Benefits

Name of Insured Person	Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)
Rasik Ulhas Rudrawar	1000000	1 Year	Waived	Waived
	1000000	Waived	Waived	Waived
	1000000	1 Year	Waived	Waived
Pooja Rasik Rudrawar	1000000	1 Year	Waived	Waived
	1000000	Waived	Waived	Waived
	1000000	1 Year	Waived	Waived
Ridhan Rasik Rudrawar	1000000	1 Year	Waived	Waived
	1000000	Waived	Waived	Waived
	1000000	1 Year	Waived	Waived

### Portability Continuity Benefits

Name of Insured Person	Previous Policy Year	Sum Insured inclusive of Cumulative Bonus (₹)	Porting Benefits on Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

The Policy Wording attached herewith includes all the standard coverages offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this Policy Schedule issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our toll free number 022 - 6234 6234 / 0120 - 6234 6234.

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.

### Premium Details (₹)

Particulars	Rasik Ulhas Rudrawar	Pooja Rasik Rudrawar	Ridhan Rasik Rudrawar
Base Premium (A)	14100	5850	4050
Optional Cover Premium (B)	0	0	0
Add on Cover Premium (C)	0	0	0
Loading (D)	0	0	0



Particulars	Rasik Ulhas Rudrawar	Pooja Rasik Rudrawar	Ridhan Rasik Rudrawar
Total Premium (E=A+B+C+D)	14100	5850	4050
Aggregate Deductible Discount	0	0	0
Online Discount	0	0	0
Employee Discount	0	0	0
Loyalty Discount	0	0	0
NRI Discount	0	0	0
Family Discount	0	0	0
Long term Policy Discount	0	0	0
Total Discount (F)	0	0	0
Total Premium excluding GST (E-F)	14100	5850	4050
GST 18% : Central Tax 9% ( ₹2160 ) + State Tax 9% ( ₹2160)	2538	1053	729
Total Premium including GST	16638	6903	4779

#### Payment Details

Instrument details	R001242151281961	Date	02/08/2024	Bank Name	HDFC BANK LTD
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#### Processing Centre

HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida - 0120 398 8360

For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on [www.hdfcergo.com](http://www.hdfcergo.com) for policy copy/tax certificate/make changes/register & track claim.

If the premium is not realised the policy shall be void from inception. 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 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018. GST Registration No: 27AABCL5045N1Z8&.; GST for this invoice is not payable under reverse charge basis.

// 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

**Branch** :2nd floor , malpani s oberoi tower, opposite government milk dairy, ramanand colony, jalna road, aurangabad -431001, maharashtra aurangabad

For HDFC ERGO General Insurance Company Ltd.

*Asharma*

Duly Constituted Attorney

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

SCHEDULE OF BENEFITS		
Section*	Plans	Optima Secure
All figures in (₹)	Geography	India Only
2	Base Sum Insured per Insured Person per Policy Year (in Lakh)	1000000
1.1.	Hospitalization Expenses	Covered
1.1.a.	Room Rent	At Actuals
1.1.1.h.	Road Ambulance	Covered upto sum insured
1.1.1.i.	Dental Treatment	Covered upto sum insured
1.1.1.j.	Plastic surgery	Covered upto sum insured
1.1.1.k.	Day Care Treatment	Covered upto sum insured
1.2.	Home Healthcare	Covered upto sum insured
1.3.	Domiciliary Hospitalization	Covered upto sum insured
1.4.	Ayush Treatment	Covered upto sum insured
1.5.	Pre-Hospitalization	60 days
1.6.	Post-Hospitalization	180 days
1.7.	Organ Donor Expenses	Covered upto sum insured
2.1.	Emergency Air Ambulance	Covered Up to 500000
2.2.	Daily Cash for choosing Shared Accommodation	800 per day max up to 4800
2.3.	Protect Benefit	Covered upto sum insured
2.4.	Plus Benefit	Bonus of 50% of the Base Sum Insured, maximum upto 100%.
2.5.	Secure Benefit	Equal to 100% of Base sum insured
2.6.	Automatic Restore Benefit	Equal to 100% of Base sum insured
2.7.	Aggregate Deductible	0
2.8.	E-Opinion for Critical Illness	In India
3.	Preventive Health Check-up	
	Sum Insured	10 Lakhs
	Floater Policy*	5000

\*For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis

\*Claims shall be payable as per geography mentioned in the above table unless explicitly stated otherwise in a specific cover.

#Aggregate Deductible & Overseas Travel Secure are not an inbuilt feature in any of the above Plans. However, these cover can be separately opted at inception of the Policy or at subsequent Renewals. Aggregate Deductible if opted, shall apply only for claims arising in India. However, a Per Claim Deductible of Rs. 10,000 will apply separately for each and every claim arising out of India in Global plans

\*Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs or more is in force



Policy No.:2856204834685902000  
Valid From: 08/08/2024 Renewal Date: 7 August

Insured Name	Member ID	Date Of Birth	Gender
Rasik Ulhas Rudrawar	2022210019204585	23/04/1986	Male
Pooja Rasik Rudrawar	2022210019204586	08/01/1991	Female
Ridhan Rasik Rudrawar	2022210019204587	03/10/2013	Male

## HDFC ERGO General Insurance Company Limited

**This card is for identification purpose only.**

Card has to be presented to the Network Service Provider at the time of admission/ availing cashless hospitalization or any other services. Insurance claim will be processed in accordance with the policy term & conditions. Card does not guarantee cashless hospitalization or any other service. For more details and updated list of Network Service Provider please refer our website or call our call centre. This card is valid till the time policy is active.

Customer Service No : 022 - 6234 6234 / 0120 - 6234 6234

Email : [healthclaims@hdfcergo.com](mailto:healthclaims@hdfcergo.com)

Processing Centre : HDFC ERGO General Insurance Company Ltd. 5th floor, Tower 1, Steller IT Park, C-25, Sector-62, Noida-201301.

Website : [www.hdfcergo.com](http://www.hdfcergo.com)