



2805203582566204000

Mr Manojbhai Ramchndra Kulkarni

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SO RAMCHNDRA KULKARNI  
25 DARSHAN BANGLOUS  
KARANANNAGAR ROAD KADI  
MAHESANA  
GUJARAT - 382715  
Contact No.: 98XXXXXX8  
Email: maxxxxxxrk@gxxxx.com

Policy No : 2805 2035 8256 6204 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 Manojbhai Ramchndra Kulkarni ,

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](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: 28/08/2024

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.

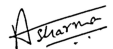
### Certificate for the purpose of deduction under Section 80 D of Income Tax Act, 1961\*

This is to certify that the MR. MANOJBHAI RAMCHNDRA KULKARNI has paid Rs. 36241 (Rupees Thirty-Six Thousand Two Hundred Forty-One And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805203582566204000 issued to MR. MANOJBHAI RAMCHNDRA KULKARNI for period of 30/08/2024 to 29/08/2025.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 28/08/2024



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	<b>2805 2035 8256 6204 000</b>		
Policy Holder's Name	<b>Mr Manojbhai Ramchandra Kulkarni</b>		
Policy Holder's Address	-- SO RAMCHNDRA KULKARNI 25 DARSHAN BANGLOUS KARANANNAGAR ROAD KADI MAHESANA GUJARAT - 382715		
Policy Holder State Name & Code	Gujarat(24)	Place of Supply	GUJARAT
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	30/08/2017	Policy Issuance Date	<b>28/08/2024</b>
Policy Period	<b>From 00:01 hrs on 30/08/2024 To 24:00 hrs on 29/08/2025</b>		
Issuing/ Servicing 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 MANOJBHAI RAMCHNDRA KULKARNI / 202009102837448	Member 2 MRS ARTIBEN MANOJBHAI KULKARNI / 202009102837449	Member 3 MASTER YASH MANOJBHAI KULKARNI / 202009102837450	Member 4 MISS MANSHI MANOJBHAI KULKARNI / 202009102837451	Member 5	Member 6
Date of Birth (Age)	13/09/1972 (51)	16/04/1981 (43)	20/10/2001 (22)	30/04/2004 (20)	-	-
Relationship to Policy Holder	Self	Wife	Son	Daughter	-	-
Base Sum Insured (₹)	500000					
Multiplier Benefit SI (₹)	250000					
Protector Rider Sum Insured (₹)	-					
Co-payment %	-					
Deductible	-					
Total Sum Insured (₹)	750000					

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					
Optima Wellbeing Rider / HDFHLIA24099V012324	No					

Nominee Details	
Nominee Name : Mrs Artiben Manojbhai Kulkarni	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	30713	CGST@9%	0
Discounts	0	SGST/UTGST@9%	0
Loadings	0	IGST@18%	5528
Taxable Premium	30713	Any other Cess or Taxes	0
Gross Premium	36241		

Gross Premium (in words) Rupees Thirty-Six Thousand Two Hundred Forty-One And Zero Paise Only

The stamp duty of Rs. 1/- ( Rupees One And Zero Paise Only ) paid vide e-stamp Certificate No. (LOA/ENF-1/CSD/34/2023/ Validity Period Dt. 28/12/2023 to Dt. 31/12/2026. OW No. 6045 Date 27/Dec/2023 GRN NO. MH011651000202324M Dt. 05/12/2023, SBI Bank & DEFACE No. 0006692260202324 Dt. 21/12/2023) dated 27/12/2023 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018.

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

Policy Schedule - Optima Restore Floater

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.

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
202009102837448	MANOJBHAI RAMCHNDRA KULKARNI					For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
202009102837449	MRS ARTIBEN MANOJBHAI KULKARNI					For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
202009102837450	MASTER YASH MANOJBHAI KULKARNI					For Rs 500000(Rupees Five Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
202009102837451	MISS MANSHI MANOJBHAI KULKARNI					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: 28/08/2024

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](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>"

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 500000
Pre-Hospitalization	Upto 500000 for 60 days
Post-Hospitalization	Upto 500000 for 180 days
Day Care Procedures	Upto 500000
Domiciliary Treatment	Upto 500000
Organ Donor	Upto 500000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
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)	Up to a maximum of Rs.2,500 per policy, only once at the end of a block of every continuous two policy years.



Policy No.: 2805203582566204000

Insured Name	Member ID	Date of Birth	Gender
Manojbhai Ramchandra Kulkarni	202009102837448	13/09/1972	M
Mrs Artiben Manojbhai Kulkarni	202009102837449	16/04/1981	F
Master Yash Manojbhai Kulkarni	202009102837450	20/10/2001	M
Miss Manshi Manojbhai Kulkarni	202009102837451	30/04/2004	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.