



UNITED INDIA INSURANCE COMPANY LIMITED

RECEIPT
[Duplicate Copy]

Issuing Office code/Address :	230700 / DO AURANGABAD H.NO. 5/5/76, P.B. 506V P CHOWK, NEW OSMANPURA431005	Receipt Number	10123070023100416631
		Collection Date	05/04/2023

Received with thanks from KUMAT BASANTIBAI (Customer ID : 1907460216, Customer GST/UIN No :Not Available) a sum of Rs. 18207.00(Eighteen thousand two hundred seven rupees only) as per detail given hereunder:

SL No	Policy Number	Policy Type	Endt/Ren/Clm/Decln No	Particulars	Total Amount
1	2307002823P100291903	IndividualHealthPolicy	0	Final Premium	15,429.00
2	2307002823P100291903	IndividualHealthPolicy	0	CGST	1,389.00
3	2307002823P100291903	IndividualHealthPolicy	0	SGST	1,389.00

Total (Rounded Off) : 18,207.00
Stamp Duty : 0.00
Bank Charges : 0.00
Total Amount : 18,207.00

Instrument Details

SL No	Payment ID	Mode of Payment	Instrument Number	Instrument Date	Bank Name	Branch Name	Tagged Amount
1	123230700100049311	CHEQUE	000108	31/03/2023	Hdfe Bank Ltd.	ABD	18,207.00

Particulars :

GSTIN (UIC) : 27AAACU5552C1ZJ

for UNITED INDIA INSURANCE COMPANY LIMITED

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Cashier Initial

Note:

1. Receipt valid subject to realisation of cheque
2. Please quote policy no., collection no., and date in all correspondences.



AUTHORISED SIGNATORY



UNITED INDIA INSURANCE COMPANY LIMITED

INDIVIDUAL HEALTH INSURANCE POLICY
 UIN: UIHILP21114V032021
 POLICY NO.: 2307002823P100291903

POLICY NO.: 2307002823P100291903

Insurer Name	Policy No.	Period From	Period To	Sum Insured (₹)
UNITED INDIA INSURANCE CO.LTD.	2307002823P100150484	02/04/2022	01/04/2023	225000
UNITED INDIA INSURANCE CO.LTD.	2307002823P100238575	02/04/2020	01/04/2021	225000
UNITED INDIA INSURANCE CO.LTD.	2307002823P100564571	02/04/2019	01/04/2020	225000

Details of Previous Policies



United India Insurance Company Limited
 Registered Office: 24 White Road, Chennai, 600 0 14
 IRDAI Reg. No 545
 Website: <http://www.uic.co.in>

INDIVIDUAL HEALTH INSURANCE POLICY
 (PLA/NUM/GOLD/SENIOR CITIZEN)
Policy Terms & Conditions

POLICY NO.: 2307002823P100291903

1. PREAMBLE
 This Policy is a contract of insurance issued by **UNITED INDIA INSURANCE COMPANY** (hereinafter called the **COMPANY**), to the Proposer (hereinafter called the **Insured**), to cover the person(s) named in the schedule (hereinafter called the **Insured Person(s)**). The Policy is based on the statements and declaration provided in the Proposal Form by the Proposer and is subject to the receipt of full premium.

2. OPERATIVE CLAUSE
 If during the Policy Period the Insured Person(s) is required to be hospitalized for treatment of an Illness or Injury at a Hospital / Day Care Centre, following Medical Advice of a duly qualified medical practitioner, the Company shall indemnify Medically Necessary, Reasonable and Customary Medical Expenses towards the Coverage mentioned hereunder.

Provided further that, any amount payable under the Policy shall be subject to the terms of coverage (including any limits/sub limits), exclusions, conditions and definitions contained herein. Maximum liability of the Company under all such Claims during each Policy Year shall be the Sum Insured opted and specified in the Schedule.

3. DEFINITIONS
 The terms defined below and at other junctures in the policy have the meanings ascribed to them wherever they appear in this Policy and, where, the context so requires, references to the singular include references to the plural; references to the male includes the female and references to any statutory enactment includes subsequent changes to the same.

A. Standard Definitions

- ACCIDENT** is a sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
- ANY ONE CLAIM** is a claim for a continuous period of illness and it includes relapse within 45 days from the date of last discharge from the Hospital / Nursing Home where treatment has been taken.
- AYUSH HOSPITAL** is a healthcare facility wherein medical/surgical/para-surgical treatment, procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising any of the following
 - Central or State Government AYUSH Hospital; or
 - Teaching hospital attached to AYUSH College recognised by the Central Government/Central Council of Indian Medicine/Central Council for Homoeopathy, or
 - AYUSH Hospital, Sanatorium, or co-located with in-patient healthcare facility of any recognised system of medicine, registered and must comply with the following criterion
 - Having at least 5 in-patient beds;
 - Having qualified AYUSH Medical Practitioner in charge round the clock;
 - Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are carried out;
 - Maintaining daily records of the patients and making them accessible to the insurance company's authorised personnel.
- CASHLESS FACILITY** means a facility extended by the Insurer to the Insured where the payment, of the costs of treatment undergone by the Insured Person in accordance with the policy terms and conditions, are directly made to the network provider by the Insurer to the extent pre-authorization approved.
- CONDITION PRECEDENT** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional.
- CONGENITAL ANOMALY** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure, or position.
 - Internal Congenital Anomaly, which is not in the visible and accessible parts of the body.
- CO-PAYMENT** means a cost of sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.
- DAY CARE CENTRE** means any institution established for day care treatment of illness and/or injuries or a medical set-up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:
 - Has qualified nursing staff in charge of the patient;
 - Has fully equipped operation theatre of its own where surgical procedures are carried out;
 - Maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel;
 - undertaken under general or local anaesthesia in a hospital/day care centre in less than twenty-four hours because of technological advancement, and
 - which would have otherwise required a hospitalisation of more than twenty-four hours.
- Treatment normally taken for an acute illness is not included in the scope of this definition.
- Beneficial nurse amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the Insurer. A deductible does not reduce the sum insured.
- DENTAL TREATMENT** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions, and surgery.
- EMERGENCY CARE** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly and required immediate care by a medical professional, death or serious long-term impairment of the Insured Person's health.
- GRADE** means the classification of a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
- HOSPITAL/NURSING HOME** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Regulations and Inspections) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR Complies with all minimum criteria as