

Date: 06/09/2022

Mr Amit Kumar MundChakradhar Nagar Near Iti Checkgate . Kalahandi
Odisha - 766001
Contact No.: 9342310963

202209060000671

Subject: Revised Counter offer for my: Optima Secure Application No. 113008202279912

Dear Amit Kumar Mund,

Thank you for choosing **HDFC ERGO** as your trusted Health Insurance partner.

Your application has been reviewed by our underwriting experts and basis the available information and our underwriting norms, we have taken the following decision.

Following Exclusion(s)/Special condition(s) would be applicable for the specified member(s) as detailed under and refer the leaflet attached at the end of the letter.

Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)
Amit Kumar Mund	Pre Existing Disease	1000000	Renal and ureteric calculus (Kidney Stone)_1	3
	Pre Existing Disease	1000000	Fatty Liver	3

Please note that the cited finding(s) only indicates the insurability of the proposed to be insured and may/may not be an indicator of any disease/treatment. This is not subject to comparison with any other medical reports.

We would request you to confirm your acceptance of the revised offer by 2022-09-16 00:00:00.0 to help us process your application.

Non-fulfillment of the same within the specified timelines will be considered as withdrawal of your application. Consequently, application closure action shall be initiated to ensure faster refund of premium paid.

You may quote your Application No. 113008202279912 for all future correspondence regarding this application.

Note :

- Change in age band of any of the proposed member(s) prior to policy issuance may attract a revised premium and/or additional medical requirements.
- If you have applied for more than one product, the decision for each of them will be taken and communicated independently based on the individual products terms, conditions and underwriting norms.
- PPC cost, where-ever applicable, will be further deducted from the Balance Premium to be refunded.

In case you need any assistance, please call us on our Customer care no. 022 6234 6234 / 0120 6234 6234 or write to us at care@hdfcergo.com or you may also contact our nearest branch (for complete list of branches visit www.hdfcergo.com).

Yours Sincerely,

HDFC ERGO General Insurance Company Limited**This is computer generated letter and does not require signature**

I/we consent and agree to the revised offer for my/our Application No. 113008202279912 with **HDFC ERGO General Insurance Company Limited** I/we further state and confirm that my/our health status have not changed since my/our application for the said policy, I/we have not undergone any consultation, investigation and have not been advised any treatment either medical or surgical. I/we continue to enjoy 'good health'.

Date

Signature of the Proposer

Member Name Amit Kumar Mund
Health Condition Fatty Liver

Health Conditions Elaboration	
ICD CODE	Description
K74.0	Hepatic fibrosis
K74.1	Hepatic sclerosis
K74.2	Hepatic fibrosis with hepatic sclerosis
K74.3	Primary biliary cirrhosis
K74.4	Secondary biliary cirrhosis
K74.5	Biliary cirrhosis, unspecified
K74.6	Other and unspecified cirrhosis of liver

Health Condition Renal and ureteric calculus (Kidney Stone)_1

Health Conditions Elaboration	
ICD CODE	Description
N20.0	Calculus of kidney
N20.1	Calculus of ureter
N20.2	Calculus of kidney with calculus of ureter
N20.9	Urinary calculus, unspecified