

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor "DARE House", 2, N.S.C. Bose Road,
Chennai - 600 001 T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550
IRDA Regn. No.123 | PAN: AABCC6633K | CIN:
U66030TN2001PLC047977

**Policy Schedule****FLEXI HEALTH**

UIN: CHOHLIP21007V022021

1. PROPOSER DETAILS

Name	PANJAB RAMDAS SALUNKHE		
GSTIN			
Phone Number	9960028195	Address	I
Email ID			
Tier	Tier 2		

2. INSURANCE DETAILS

Policy Number	2890/00122349/000/01	Period of Insurance			
Type of Policy	Family Floater	From	13/06/2023 20:26	To	12/06/2024 23:59

In case of floater coverage, the sum insured and cumulative bonus mentioned in the Policy Schedule will represent liability for any and all claims made by any all insured persons per annum

3. MEMBERS INSURED

Name	Age	DOB	Gender	Relationship	Date of commencement of coverage for first time	Sum Insured (₹)	Ported Sum Insured (₹)	Cummulative Bonus (₹)
PANJAB RAMDAS SALUNKHE	53	20/05/1970	Male	Self	13/06/2022	300000		30000
LATA PANJAB SALUNKHE	46	01/06/1977	Female	Spouse				
TUSHAR PANJAB SALUNKHE	19	30/08/2003	Male	Child1				
DIPTI PANJAB SALUNKHE	23	29/03/2000	Female	Child2				

4. NOMINEE DETAILS

Nominee Name	LATA PANJAB SALUNKHE	Relationship	Spouse
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As per the nomination details provided by the insured in the proposal. The nominee mentioned above is for the proposer, in respect of other insured members, proposer will be deemed to be the nominee.

5. ADDITIONAL CONDITIONS OR EXCLUSIONS IF ANY

Insured names	Additional conditions or exclusions if any
PANJAB RAMDAS SALUNKHE	Pre-existing Exclusion: NA
	Special condition Exclusion: NA
	Permanent exclusion: NA
	Loading Conditions: NA
LATA PANJAB SALUNKHE	Pre-existing Exclusion: NA
	Special condition Exclusion: NA
	Permanent exclusion: NA
	Loading Conditions: NA
TUSHAR PANJAB SALUNKHE	Pre-existing Exclusion: NA
	Special condition Exclusion: NA
	Permanent exclusion: NA
	Loading Conditions: NA
DIPTI PANJAB SALUNKHE	Pre-existing Exclusion: NA
	Special condition Exclusion: NA
	Permanent exclusion: NA
	Loading Conditions: NA
Pre-existing disease (PED) exclusion given to the policy schedule are covered after the respective Pre-existing waiting period applicable under the policy.	
Special condition exclusion shall be covered after the specified duration of continuous cover with Chola MS GIC Ltd.	


6. PREMIUM DETAILS (₹)

Premium Payable (excl. GST)	13731	CGST (9%)	0
(-) Discount	0	SGST (9%)	0
(+) Modal Loading	0	IGST (18%)	2471
Total Premium Payable (excl. GST)	13731		
Modal Premium Paid (excl. GST)	13731	Modal Premium Paid (incl. GST)	16203

7. PAYMENT DETAILS


Payment Mode	Online
Payment ID	YHD41935529010
Payment Date	13/06/2023

8. INTERMEDIARY DETAILS

Intermediary Name	D2C DIRECT CHENNAI HEAD OFFICE		
Intermediary Code	200195804475	Contact Number	
POSP Name			
POSP PAN		POSP Contact No	
In witness whereoff, this policy schedule has been signed on dfsfs			
Place: Chennai	 Authorised Signatory		
GSTIN		GST Invoice Number	2890/00122349/000/01
SAC Code	997133	SAC Description	Accident and Health Insurance Services
Branch & Address			
Note:The Policy schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy			
Consolidated Stamp Duty Paid to Government of Tamil Nadu.			
The policy schedule is forming part and parcel of the policy and is governed by the terms and conditions of the policy. Please refer to our website for policy wordings and detailed Terms, Conditions, Exclusions and Ombudsman list.			

9. TAX EXEMPTION CERTIFICATE

This is to certify that a sum of ₹ 16203 (Net premium ₹ 13731 and GST ₹ 2472) has been collected from Mr./Mrs. PANJAB RAMDAS SALUNKHE towards health insurance policy number 2890/00122349/000/01 for the duration of from 13/06/2023 20:26 To 12/06/2024 23:59. This certificate is issued for the purpose of income tax under section 80D of the Income Tax Act.

Policy Issued Place: Chennai	For CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
13/06/2023	 Authorised Signatory

GST -

- Whether tax is payable under reverse charge basis – No.
- In compliance with the provisions of Sub Rule (2) of Rule 54 of CGST Rules, 2017 along with relevant Notifications, this policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required.
- As per Notification No. 13/2020-CT dated 21-Mar-2020, Chola MS, being a General Insurance Company, are exempt from E-Invoicing provisions of GST laws.