



Vaishali Gopinath Kanaskar
FLAT NO 7 TIRUMALA APARTMENT VAIBHAV COLONY
RAJIV NAGAR
NASHIK

Dear Vaishali Gopinath Kanaskar,

A relationship that stands the test of time only gets fruitful in the future. We're glad that you've chosen to continue your health and wellness journey with us.

By offering you the best insurance advice and the finest health guidance, we will ensure that we keep giving you more and more reasons to renew our relationship year-on-year.

Excited? So are we! Get ready to make the most out of your new insurance plan
Activ Health - Platinum - Enhanced

We hope that you continue to stay healthy throughout your journey with us.

Warm regards,

Ann. N.Y. Acad. Sci.

Mayank Bathwal
Chief Executive Officer
Aditya Birla Health Insurance Co. Limited.

Empowering people to lead healthier lives



**Up to 100% of your
Premium as Health
Returns¹**



**Cover from Day 1
for Chronic Illnesses***



Cover on Modern Treatment methods



Expert Health Coach



Double Sum Insured
in 2 years with
Cumulative Bonus[^]



Scan the QR code to
Download the Activ Health
App



**Your health
and your policy,
all in one place**



For assistance, connect with us via the following channels:

*Not Applicable for Activ Health – Gold Enhanced

^Only Applicable for Activ Health – Platinum Enhanced and Premiere



On WhatsApp send
'HI' to +91 8828800035



Dial 1800-270-7000
to speak to an executive



care.healthinsurance
@adityabirlacapital.com

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Activ Health UIN:ADIHLIP24102V052324

Activ Health - Policy Schedule

Policy Issuing Office	Unit no 1101 & 1104 11th floor, Unit no 1501& 1502, 15th floor, G Corp Tech Park, Kasarwadavali, Ghodbunder Road, Thane West-400615	Policy Servicing Office	1st? Floor, Office No. 106 - 1, 2, 3? Building Premium Park, Agashi Road Thane MAHARASHTRA 401303
Intermediary Name	DCB Bank Limited - Virar	Intermediary Code	2100468
Intermediary Contact Details	18002095363	Intermediary E-mail ID	healthinsurance@dcbbank.com
Toll Free Number	18002707000		

I. Details of Policyholder

Policyholder Name	Vaishali Gopinath Kanaskar
Policyholder Address	FLAT NO 7 TIRUMALA APARTMENT VAIBHAV COLONY RAJIV NAGAR NASHIK . Nashik, 422009, Nashik, MAHARASHTRA
Contact Number	Mobile Number: 8788113758 Emergency/Alternate Contact Number: NA WhatsApp No, if different from Mobile Number: 8788113758
Email ID	haXXXXXXXXXXXXXXXXX05@gmail.com

II. Policy Details

Product Name	Activ Health	Plan Name	Platinum - Enhanced
Policy Number	21-17-0045345-07		
First Policy Start date with ABHI	14/03/2018		
Start Date of Policy & Time	00:00 hrs on 20/06/2025	Expiry Date & Time of Policy	23:59 hrs on 19/06/2026
Policy Type	Family Floater	Policy Tenure (in years)	1
Policy Category	Renewal		
Mode of Premium payment	Single		
Portability	No	Previous Policy Number	21-17-0045345-06
GSTN Number	NA	GSTN Account Type	Consumers

III. Insured Person's Details

Name of the Insured person	Start date of Policy of Insured Person (in case of new member)	Relationship with Policyholder	Member ID	Age	Gender	DOB	Pre-existing Diseases (if applicable)	Start Date of First Policy with US (applicable at policy renewal)
Vaishali Gopinath Kanaskar	NA	Self	120959911	48	Female	26/08/1976	NA	14/03/2018
Harshal Gopinath Kanaskar	NA	Son	120959912	19	Male	07/07/2005	NA	14/03/2018

Continued

Applicability of Chronic Management Program (Available for Platinum-Essential ,Enhanced and Premiere Plan)			Sum Insured	Zone Category	Eligible Room Category		Cumulative Bonus	
Chronic Condition	Waiting Period from Start Date of First Policy	Start date of coverage			Room Type	ICU Charges	%	Amount
No	0	20/06/2025	500000	Zone I	Single Private A/C Room	upto SI	100	500000
No	0	20/06/2025						

(for policies Renewed with Us, the Start date of the first Policy with Us will also be displayed against each Insured Person).

Inbuilt Premiere Benefit (Applicable only to Platinum – Premiere Plan)			
Name of the Insured Person	Personal Accident Cover (AD,PTD)	Critical Illness Cover	International Coverage for major illnesses
Vaishali Gopinath Kanaskar	NA	NA	NA
Harshal Gopinath Kanaskar	NA	NA	NA

Optional Covers*								
Name of the Insured Person	Personal Accident Cover (AD,PTD)	Critical Illness Cover	International Coverage for major illnesses (available with base Sum Insured of 10L & above only)	PPN Discount	Waiver of mandatory co-payment**	Maternity Expenses	OPD Expenses	Hospital Cash Benefit
Vaishali Gopinath Kanaskar	NA	NA	No	NA	No	No	No	No
Harshal Gopinath Kanaskar	NA	NA	No	NA	No	NA	No	No

* Personal Accident Cover (AD,PTD), Critical Illness Cover, International Coverage for Major Illnesses, Waiver of mandatory co-payment, Maternity Expenses, OPD Expenses, Hospital Cash Benefit as Optional covers are not applicable for Platinum Premiere Plan.
** Waiver of co-payment is applicable for base benefit and not optional covers except PPN discount, if opted.

Name of the Insured Person	Special condition (if applicable)
Vaishali Gopinath Kanaskar	No
Harshal Gopinath Kanaskar	No

Name of the Insured Person	Pre existing details (if applicable)
Vaishali Gopinath Kanaskar	NA
Harshal Gopinath Kanaskar	NA

	HealthReturns ^{TM1} (Applicable for Renewal Policy)	
Name of the Insured Person	HealthReturns TM carried forward from Previous Year	Total HealthReturns TM available for utilization
Vaishali Gopinath Kanaskar	NA	0
Harshal Gopinath Kanaskar	NA	0

¹Trademarks- Health Returns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited and used under license by Aditya Birla Health Insurance Co. Limited.

IV. Nominee Details

Nominee Name	Nominee Relationship with Policyholder	Nominee Contact Number
Gaurav Kanaskar	Son	9763113847

V. Assignment clause

Assignment: This Policy has been assigned to: NA
Relationship with the Assignee: NA
Reason for Assignment: NA

VI . Previous Insurer Details (Only applicable for Portability policies)

Name of Insured Person	Date of first enrollment	Previous Insurer	Previous Policy Number	Type of Cover	Total Ported Sum Insured (Sum Insured + Cumulative Bonus)	Waiting period waived off
NA	NA	NA	NA	NA	NA	NA

VII.Benefits under the Policy (shall be displayed as applicable under the Plan in force)

	Product Name	Activ Health
	Product Features / Product Variants	Platinum
		Enhanced
	Sum Insured (Rs.)	2 Lac, 3 Lac, 4 Lac, 5 Lac, 6 Lac, 7 Lac, 8 Lac, 9 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 100 Lac, 150 Lac, 200 Lacs
I. Basic Covers	In-patient Hospitalization	Room Options upto S.I. - 3 L 1. Shared Room 2. Single Private A/C Room Room Options S.I. 4L and above 1. Shared Room 2. Single Private A/C Room 3. Any Room ICU Charges Upto S.I.
	Pre-hospitalization Medical Expenses	60 days
	Post-hospitalization Medical Expenses	180 days
	Day Care Treatment	Covered up to Sum Insured
	Domiciliary Hospitalization	Covered up to Sum Insured
	Road Ambulance Cover	Covered up to Actual Expenses per event in case of Network Providers Reimbursed up to Rs.5,000 per Hospitalization for Non-Network Providers
	Organ Donor Expenses	Covered up to Sum Insured
	Reload of Sum Insured	Available (Upto 100% SI)
	Super Reload	Not Available
	AYUSH Cover	Covered up to Sum Insured
	Mental Illness Hospitalisation	Covered up to Sum Insured
	Obesity Treatment	Covered up to Sum Insured
	Home Treatment	Covered up to Sum Insured
	Modern Treatment Methods and Advancement in Technologies	Upto Sum Insured for Listed Procedures
	Domestic Emergency Assistance Services (including Air Ambulance)	Available
	International Emergency Assistance Services (including Air Ambulance)	Available
	OPD Cover	15L and above Rs.1,000
	Post-hospitalisation Physiotherapy cover	Not Available
	Premium Waiver	1 Policy Year Premium Waiver, for detection of Listed Illnesses for adults 18 & above
	Co-payment for treatment in a Higher Zone	For SI 3 Lac and below Zone II to Zone I: 10% Zone III to Zone II: 15% Zone III to Zone I: 25% For S.I. 4L and above – Not Applicable
	Mandatory Co-payment	Not Applicable

II. Additional Benefits	Cumulative Bonus /No Claim Discount		Applicable on Sum Insured: 50% increase, Max up to 100% (Upto maximum of 1 Cr)/ No Claim Discount -Applicable on the premium of the expiring policy year provided no claim under the policy
	Dental Consultation & Investigations		Available for S.I. 15 Lac and above
	Health Check- up Program		Available, Once in a policy year
	Second E-Opinion for Major Illnesses		Available
	Recovery Benefit		1% of Sum Insured, max of INR 10,000 (Consecutive 10 days of hospitalization due to accident)
III. Value Added Benefit	Chronic Management Program (OPD)		Available, As per Annexure 1
	Health Assessment TM		Available
	HealthReturns TM		Available, upto 100% of Premium
	Expert Health Coach		For S.I. 4 Lakhs and above: Available - Medical, Nutritional, Mental & Fitness, Mental Counselling session, Homeopathy tele consultation For S.I. 3 Lakhs and below: Available - Medical, Nutritional, Mental & Fitness
IV. Inbuilt Premiere Benefit (Applicable only to Platinum – Premiere Plan)	International Coverage for major illnesses		Not Available
	Personal Accident Cover (AD, PTD)		Not Available
	Critical Illness Cover		Not Available
V. Optional Covers	Personal Accident Cover (AD, PTD)		S.I.- 5L,10L,15L,20L,30L
	Critical Illness Cover		S.I.- 3L,5L,10L,15L,20L Survival Period - 15 days
	International Coverage for major illnesses		S.I.- 3 Cr/6 Cr, available with base S.I. of 10L & above only
	Preferred Provider Network (PPN) Discount		10% discount available
	Waiver of mandatory co-payment		Not Available
	Maternity Expenses		Available
	i	Maternity Expenses	Normal delivery – Rs. 75,000 C section delivery Rs. 1,00,000
	ii	New Born Baby Expenses	Covered upto Maternity Sum Insured
	iii	Vaccination Expenses	Covered upto Maternity Sum Insured
	iv	Stem Cell Preservation	Rs. 35,000, over and above Maternity Sum Insured

	OPD Expenses	OPD Limit : Rs. 5,000 to Rs. 20,000, in multiples of Rs. 1,000 General Medical Practitioner/ Specialist Medical Practitioner: 10% of OPD Limit per visit, Medicine and Diagnostic: 50% of OPD Limit Road Traffic Accident Diagnostic (over and above OPD Limit): Rs. 10,000 Cumulative Bonus applicable on Unutilized OPD Expenses*: 5% increase carry forward available for 12 months from the completion of policy year, up to No limit, No reduction on claim.*Not applicable for OPD limit for Road Traffic Accident diagnostics
	Hospital Cash Benefit	Rs. 500 to Rs. 5,000 in multiples of Rs. 500 A deductible of 24 hours shall apply under this Benefit.

VIII. Premium Details (Rs)

Premium for Base and Related Covers	Premium for Other Optional Covers (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST (9%)	SGST/UTGST (9%)	IGST (18%)	Other taxes/Cess(1%)	Total Premium
15962.0	893	0	0	1516.95	1516.95	NA	NA	19889.00

GST Registration No: 27AANCA4062G1ZN PAN Number :AANCA4062G Category: General Insurance SAC Code: 997133+

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.

Consolidated Stamp Duty paid vide E-challan GRN no. MH007197522202425E & 23/08/2024

For and on behalf of Aditya Birla Health Insurance Co. Limited



Date : 20/06/2025

Place : Mumbai

Authorized Signatory

Aditya Birla Health Insurance Co. Limited

1800 270 7000 | care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and
Trademark/Logo HealthReturns, Healthy Heart Score and Active Day are owned by Momentum Metropolitan Life Limited
(Formerly known as MML Group Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited
under licensed user agreement(s).

Registered Office:

9th Floor, Tower1, One World Centre, Jupiter Mills Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.
CIN:U66000MH2015PLC263677
IRDA Registration No. 153

Premium Certificate

We confirm the receipt of premium amount of INR 19889.00 as per below details paid by Mrs. Vaishali Gopinath Kanaskar for Self and/or Family and/or Parents:

Policy Number:	21-17-0045345-07	Plan Name:	Platinum - Enhanced
Type of Plan:	Family Floater	Proposer Name:	Vaishali Gopinath Kanaskar
Policy Start Date:	00:00 hrs on 20/06/2025	Policy End Date:	23:59 hrs on 19/06/2026

Premium Details:

Premium Date	Net Premium Amount	CGST	SGST	IGST	Total Premium (incl. of taxes)	Total Premium Paid
17-06-2025	16855.0	1516.95	1516.95	0.00	19889.00	19889

Mode of Premium payment	Single
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Year wise breakup of premium for the purpose of claiming Income Tax deduction u/s 80D (subject provisions of Income Tax Act) is provided as under:

Financial Year	Year wise proportionate Premium amount*
2025-26	19,889.00

• Premium paid in cash(Rs. 0), premium paid using HealthReturns™, and premium paid towards Personal Accident, Wellness Coach do not qualify for deduction u/s 80D. Further premium paid for person other than family member & parents (as defined under Income Tax Act) also don't qualify for deduction under section 80D.

Amount is rounded off to nearest rupee and is inclusive of all taxes and cesses as applicable. For exact premium, please refer to Section VII of Policy schedule

Note:

- The year wise deductions as mentioned above are as per provision of Section 80D and this would be subjected to the specified annual limits and other provisions as applicable for respective years as per applicable provisions of Income Tax Act.
- Deduction under section 80D of the Act is allowed to the person who pays premium out of his/her income chargeable to tax.
- Deduction under section 80D of the Act is available on realization of premium paid by Policyholder.
- Tax laws are subject to change and any such change could have a retrospective effect. This letter should not be construed as tax, legal or investment opinion from us. For specific suitability, you are requested to consult your tax advisor.
- This receipt 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 and on behalf of Aditya Birla Health Insurance Co. Ltd

Date : 20/06/2025

Location: Mumbai



Authorized Signatory

Aditya Birla Health Insurance Co. Limited

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CIN:U66000MH2015PLC263677
IRDA Registration No. 153

Health Add-ons, Aditya Birla Health Insurance Co. Limited - Annexure to Base Policy Schedule
(This need to be read in conjunction with Base Policy Schedule)

Add On Covers (Applicable if opted on paying additional premium) Family Floater Only selected Add-on covers will be displayed

II. Add-on Cover details

Sr No.	Add On Cover Opted	Vaishali Gopinath Kanaskar	Harshal Gopinath Kanaskar
1	Future Secure		
	a. Non-Medical Expense waiver* (Waiver of listed Non-Medical Expense exclusion of Base Policy)	Applicable	
	b. Sum Insured Inflation Protector* (Increase in Base S.I. as per Consumer Price Index)		
	c. No Claim Bonus Shield* (No reduction in NCB in Base Policy in case claim payable amount is <25%)		
2	Cancer Hospitalization Booster* (Up to 100% of Base policy S.I.) (not available for Base Policy with SI above 1Cr)	Not Applicable	Not Applicable
3	Reduction in PED waiting period*	Not Applicable/NA	
4	Vaccine Cover^	Not Applicable/NA	Not Applicable/NA
5	Tele – OPD Consultation^	Not Applicable	Not Applicable
6	Personal Accident:# (Accidental Death, Permanent Total Disablement, Permanent Partial Disablement)	Not Applicable/NA	Not Applicable/NA
	Personal Accident: Cumulative Bonus (%)	NA	0
	Personal Accident: Cumulative Bonus (Rs) (5% in respect of each claim free policy year, maximum of 50% of the Personal Accident Benefit sum insured)	NA	0
Waiting Periods (if any)		NA	NA

* Applied at Policy level to all Insured Persons.
^ Selection of Add-on Cover available at Insured Person level.
Add-on cover available at Insured Person level with same or different Sum Insured based on eligibility and subject to Underwriting.

Note:

- For more details on Add-on Covers risk factors, please read the terms and conditions carefully.
- All declarations / terms and conditions as per the base proposal form would apply.
- Deductions available under Section 80D of the Income Tax Act except Personal Accident Cover
- In case base product undergoes revision the existing Add-on form will be replaced with subsequently revised version of the product.

II. Premium Details (RS)

A. Premium Details (RS) (Base Policy + Health Add On)								
Basic Premium	Premium for Optional Covers/ Health Add On (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST(9%)	SGST/UTGST(9%)	IGST(18%)	Other taxes / Cess (1%)	Total Premium
15962.0	893	0	0	1516.95	1516.95	NA	NA	19889.00

GST Registration No: 27AANCA4062G1ZN PAN Number :AANCA4062G Category: General Insurance SAC Code: 997133

The stamp duty of Rs. 1 paid vide MH008239866202122E & 30/10/2021, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO '0004071843202122 & 10/11/2021, payment has been made vide Letter of Authorisation No. CSD/186/2021/4609 Dated 11/11/2021 from Main Stamp Duty Office.

For and on behalf of Aditya Birla Health Insurance Co. Ltd

Date : 20/06/2025

Place : Mumbai

Authorized Signatory

You can connect with us through the following modes:



Call us at 18002707000 from registered phone number



Write to us at care.healthinsurance@adityabirlacapital.com from registered email ID

Aditya Birla Health Insurance Co. Limited

1800 270 7000 is care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
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Registered Office:

3th Floor, Tower 1, One World Centre, Jigjee Mills Compound, 2nd E, Sarvajanik Road, Marg, Highway Road, Mumbai 400013
 CIN:U06000MH4201501C263027
 RILIA Registration No: 153

Aditya Birla Health
Insurance Co. Ltd.



HEALTH INSURANCE

Toll Free No. : 1800 270 7000
Website : adityabirlahealthinsurance.com
Email : care.healthinsurance@adityabirlacapital.com

Aditya Birla Health
Insurance Co. Ltd.



HEALTH INSURANCE

POLICY NO. 21-17-0045345-07

Name	Membership No.	DOB
Vaishali Gopinath Kanaskar	120959911	26/Aug/1976
Harshal Gopinath Kanaskar	120959912	07/Jul/2005

Aditya Birla Health Insurance Co. Limited, Regd. No. 153, CIN No. L15100MH2015PLC263577, Website : www.adityabirlahealthinsurance.com
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