

HDFC ERGO General Insurance Company Limited

Policy Schedule

Personal Accident Insurance Policy (Plan 5)



3317202980683900000

MR VIDHYADHAR GALANDE A-83 DATTAGURU SOCIETY SEC-4 SANPADA NAVI MUMBAI THANE KHORDA, ORISSA, 400705 Contact No : 8605994303	Certificate No. : 3317 2029 8068 3900 000		Issuance Date: 13/09/2019	
	Period of Insurance: From 13/09/2019 19:39 hrs To 12/09/2022 Midnight			
	Invoice No.:	202980683900000	Policy Type :	Individual
	Proposer Name :	MR VIDHYADHAR GALANDE	1st Policy Inception :	13/09/2019
	HSN Code :	9971	Territorial Limits :	Worldwide
	Customer Id:	100006805686	Premium Frequency :	Single
	Master Policy No.			
	Payment Details : ERGO_CC_13092019, Date: 13/09/2019, Bank Name:HDFC BANK LTD			
Email ID : VIDHYADHARGA77@GMAIL.COM				

Insured Person's Details

Insured's Name and Relationship with Proposer	Date of Birth	Name of Nominee	Relation	Benefit
VIDHYADHAR GALANDE Self	07/07/1991	ATUL GALANDE	B	100 %

Coverage Details	Sum Insured (₹)
Accidental Death	25,00,000
Ambulance Costs	10,000
Animal Attack	50,000
Assault	1,25,000
Broken Bones	1,00,000
Burns Benefit	3,00,000
Comatose Benefit - Accident Only	10,00,000
Dependent Child Education Benefit	2,50,000
Dependent Girl Child Wedding Benefit	1,00,000
Emergency Medical Expenses (Accident Only) Subject admissible claim under AD/PD/TTD 10% of the AD/PD/TTD SI or 40% of admissible claim amount or Rs. 50,000 whichever is lower	20,000
Evacuation	1,00,000
Family Counselling	50,000
Hospital Cash - Accident Only (Payable Max upto 30 days)	1,000/day
In-Hospital Medical Expenses - Accident Only	1,00,000
Last Rites Costs - Accident Only	25,000
Medical Insurance Premium Indemnity	20,000
Parental Care Benefit	50,000
Permanent Disability (PTD+PPD) (Table D)	25,00,000
Temporary Total Disability (Up to 104 weeks)	5,000/Week

Premium Details (₹)

Basic Premium	7813.00
Integrated Tax 18%	1406.00
Total Premium	9219.00

For Claim/ Policy servicing query call us at **022-6234 6234 /0120 - 6234 6234** or can visit Help Section on **www.hdfcergo.com**

We shall not be liable to make any payment under this policy in connection with or in respect of any illness or injury directly or indirectly caused by or contributed to by nuclear weapons/materials or contributed to by or arising from ionising radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.

If the premium is not realised the policy shall be void from inception. Subject otherwise to the terms, exclusions and conditions of this policy. The Maximum Compensation in respect of an Insured Person under the policy shall not exceed 7 times the Annual Income (as declared in the Proposal Form). Income proof for availing the compensation at the time of claim is mandatory. Income proof shall mean the previous year's returns filed with the Income Tax Department.

" The stamp duty of ₹ 0.50 paid by Demand Draft, vide Receipt/Challan no. CSD/114/2019/3896/19 dated 09/08/2019 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018". GST Registration No: 27AABCL5045N1Z8. GST for this invoice is not payable under reverse charge basis.

Branch :leela business park, 6th flr, andheri - kurla rd, mumbai **Write to us** :feedbackgeneral.insurance@in.hdfcbank.com

The Policy wording attached herewith includes all the standard coverage offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this policy schedule.

Agent Name :HDFC BANK LTD Agent Code :201587086428 Tel No. : 91-22-61606161

For HDFC ERGO General Insurance Company Ltd.

Rargotra

Duly Constituted Attorney

Personal Accident Insurance Policy
(Plan 5)



Dear Vidhyadhar Galande,

Subject : Certificate for the purpose of deduction under section 80 D of Income Tax (Amendment) Act, 1986

This is to certify that we have received an amount of ₹ 923 (Rupees Nine Hundred Twenty-Three And Zero Paise) towards premium for In-Hospitalization Medical Expenses (Accident Only) under Personal Accident Insurance policy no. 3317202980683900000 issued to Vidhyadhar Galande for the period 13/09/2019 to 12/09/2022.
Note : This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.

For HDFC ERGO General Insurance Company Ltd.

Date : 13/09/2019

Policy Issuing Office: Mumbai

Rargotra
Duly Constituted Attorney

Section	Transcript	Customer Response										
Introduct ion	Good Morning Sir / Madam, Am I speaking to Mr/ Ms. VIDHYADHAR GALANDE on Phone no 8605994303? I am sachin.dubey & AV certificate no.=154350 calling on behalf of HDFC Bank having Corporate Agency code -CA0010. This call is regarding ascertaining your intent to purchase "Personal Accident Insurance" policy which is an exclusive product offered to only HDFC bank Credit Card customers by HDFC ERGO General Insurance Co Ltd.Should we continue?	OK										
	Sir/ Madam, let us know the preferred language i.e English, Hindi or local language											
	Sir/ Madam, we would like to inform you that your consent will be recorded for processing the issuance of policy and we shall be also sending the transcript of this conversation along with the policy documents. The call recording is available with us for any future reference.											
	Sir/Madam - are you voluntarily enrolling yourself / your family to the policy without ANY OFFERS?											
	Commission from General Insurance - Health Insurance is 15%											
Product features	This is Personal Accident Insurance policy - Plan 5 and is 3 Years policy.	OK										
	1. IPA Super 2 years or IPA Super 3 Years Offers 3 coverage options from Sum Insured of Rs. 25, 50 & 75 Lacs., 2. Age Criteria –18 years to 80 years											
	3. Coverage Benefit in Super 3 Plan:- Accidental Death, Permanent Disability, Broken Bones, Temporary Total Disability, Last Rites, Assault, Ambulance Charges, Parental Care, Accidental Hospitalization, Dependent Child Education Benefit, Hospital Cash, Medical Insurance Premium Indemnity, Comatose Benefit, Burn Benefit, Emergency Medical Expenses, Animal Attack, Evacuation, Dependent Child Wedding Benefit, Family Counseling.											
	4. Offers to pay a benefit up to the maximum Sum Insured in the event of Accidental Death or Permanent Disability, 5.The individual stands protected by this Personal Accident cover in India and any other location worldwide., 6.No income proof required for sum insured up to 25 lakhs, 7. Lifelong renewability 8. Cumulative bonus of 5% increase in Sum Insured on renewals, applicable to the basic sum insured for Accidental Death and Permanent Disability 9.Personal Accident sum insured opted by the customer can be maximum 7 times of Annual Income. Personal Accident cover which covers the insureds life against any accidental death or permanent and total disability for Rs. . The Spouse is eligible for 50% of the SI and Children[maximum two] eligible for 25% of SI. The cover provided 24 hrs a day, 7 days a week and 365/366 days a year,Pls also note the Individual stands protected by this policy in India and any other location worldwide											
Family details	We would like to confirm the details of the Persons covered within the Policy:	OK										
	<table><tr><th>Name of Insured Person</th><th>Date of Birth</th><th>Age(Yrs)</th><th>Name of Nominee</th><th>Nominee relationship with Insured</th><th>Benefit(%)</th></tr><tr><td>VIDHYADHAR GALANDE</td><td>07/07/1991</td><td>28</td><td>ATUL GALANDE</td><td>B</td><td>100</td></tr></table>		Name of Insured Person	Date of Birth	Age(Yrs)	Name of Nominee	Nominee relationship with Insured	Benefit(%)	VIDHYADHAR GALANDE	07/07/1991	28	ATUL GALANDE
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VIDHYADHAR GALANDE	07/07/1991	28	ATUL GALANDE	B	100							
Authorisat ion	Dear Sir/Madam, The Company will confidentially retain personal information and health details provided by you. However, to assess and underwrite the risk, issuance of policy and claim settlement, the Company may disseminate the same with insurance intermediaries like TPA or Insurance repositories or and other service provider(s).Yes/No: The premium amount for your insurance policy is Rs.9219 for 3 Years There will not be any refund of policy premium amount post expiry of the policy. Kindly note, in case of cancellation request during policy period,termination clause mentioned in the policy clause will be applicable. Should we debit this amount and issue the policy? I hope you are aware about the fees to be charged by HDFC Bank, details of which are available on HDFC Bank website. Should we instruct HDFC Bank to debit the premium amount and the processing fee from your account. Premiums are based on the age of the insured. In case of a family floater, the premium is as per the eldest insured of the family. Any change in the premium will be as per the premium tables approved by IRDA. There will not be any refund of policy premium amount post expiry of the policy.Kindly note, in case of cancellation request during policy period, termination clause mentioned in the policy clause will be applicable. Thank you Sir/Madam, we will issue your policy and the premium will reflect in your HDFC Bank statement. Request you to please maintain the Credit Card limit upto premium of Rs. 9219 Premium in your HDFC Bank Credit Card amount so that your request can be processed. You will be entitled for a Free Look period of 15 days from the date of receipt of the policy to review its terms and conditions. In case you disagree with or object to any terms or conditions of the Policy, you have an option to request for cancellation of the policy stating the reasons for cancellation. The premium paid by you will be refunded after deducting the expenses incurred by HDFC ERGO on medical check - up, stamp duty charges and proportionate risk premium.	Yes										
	Your insurance cover starts from the date of debit of the premium amount from your Credit Card, and it is 3 Years policy to be renewed after every 3 Years to enjoy the benefits. your Credit Card limit will be blocked to extent of premium amount .We will make 3 attempts in next 30 days to debit the premium amount from your credit card account. Also Would like to inform you that there are no freebees provided along with this policy.	OK Agreed										
		Hope you are aware of similar insurance plans available in the market. Sir/Madam, can you please confirm if you have understood the terms and conditions under the policy? Please reconfirm that all the information provided are accurate enabling us to issue & dispatch the policy to you.	Ok Agreed									
	Closure	Thank you very much for re-confirming the details. You will receive your policy document within 15 working days on your credit card mailing address. On the basis of the information and confirmation given by you Personal Accident plus insurance policy detailing the terms and conditions shall be issued to you in due course.	Ok Agreed									
For further information about the policy, please refer policy terms and conditions sent with the policy schedule.		Ok Agreed										
Is there anything else you would like us to assist you with?		Ok Agreed										
Thank you & Have a nice day!		Ok										

FREE HEALTH CHECK UP COUPON

This coupon entitles a free health check up to the insured under the Health Insurance Policy

■ Medical Examination	■ Urine Routine	■ Complete Blood Count	■ Fasting Blood Sugar
■ ECG	■ Total Cholesterol	■ Creatinine	

Submit this coupon with Hospital / Diagnostic Center

Name of Insured: ☐ VIDHYADHAR GALANDE

Policy Number: 3317202980683900000

Policy Start Date: 13/09/2019

Health Check up Date: _____

Authorization Number: _____

Customer Contact: _____

Valid upto: _____

Customer Signature : ☐ I am proposer

(Hospital seal with sign)

Terms & Conditions

The Free Check Coupon is non-transferable and cannot be clubbed with any other offer from the Service Provider / Hospital / Nursing Home, The offer is valid only if the policy is in force. HDFC ERGO General Insurance Co. Ltd. ("HDFC ERGO") is entitled to refer the health check report. This Health Check Coupon can only be availed by any one insured member under the health insurance policy of HDFC ERGO. The administration of this offer is brought to you by Health Claim Services. To avail this offer, the insured is required to carry the policy copy along with this coupon while going for the health checkup. Coupon is valid up to 180 days from the below mentioned date on the coupons. In case of cancellation of the health policies, where health coupons have been issued and also used by the insured, health coupons charges shall be deducted while refunding the premium. HDFC ERGO is not responsible or liable for medical reports issued by the Service Provider / Hospital / Nursing Home.

How can I utilise the Health check up coupon received?

Step 1



Visit www.hdfcergo.com, select "Diagnostic Centers" from Menu option

Note: selective policies would be eligible for health coupons

Step 2



Select nearest diagnostic center and book an appointment for check up

Step 3



Please carry HDFC ERGO Health card (or policy copy), health coupon and a photo ID when you visit diagnostic center

Note: Visit the DC within the validity period of the coupon

Step 4



You can collect the health check up reports from the diagnostic center after completion of the tests

Note:

- Coupon cannot be clubbed with any other offer from the service provider or hospital/nursing home
- Coupon is valid only if policy is in force
- Coupon validity period is mentioned on the coupon
- Tests are fixed for a particular coupon denomination
- Coupon has one time use meaning it can be used in a single visit
- Coupon can be used by a single insured

Coupon will be valid for a period of 180 days from the below mentioned date
29/10/2019