

my: Optima Secure



2856201173153600000

MR. PARTH SHAH

ADD1  
NEW ADDRESS  
AHMEDABAD, GUJARAT, 380015  
Contact No. 9824989262

Date :02/03/2022

Dear MR. PARTH SHAH

Thank you for choosing HDFC ERGO GENERAL INSURANCE COMPANY LTD. as your preferred insurance partner. We welcome you to be a part of our family !

Your Health insurance policy reference no 2856201173153600000 is confirmed on the basis of the information and declaration given by you.  
The details of coverage are mentioned in the enclosed policy schedule of insurance.

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!

For HDFC ERGO General Insurance Company Ltd.

UAT Version  
*Vargotia*

Duly Constituted Attorney

## HDFC ERGO General Insurance Company Limited

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Dear MR. PARTH SHAH,

**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 Rs. 205315 towards premium from MR. PARTH SHAH for my: Optima Secure, Policy No. 2856201173153600000 issued to MR. PARTH SHAH for the period 02/03/2022 to 01/03/2025.

Member wise premium break up is as follows:

Insured Person's Premium Details						
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST
Parth Shah	Self	Male	18/03/1995	28860.25	5194.84	34055.09
Father	Father	Male	13/05/1960	123074.84	22153.47	145228.31
Child	Son	Male	13/06/2013	22060.16	3970.82	26030.98

- Note:
- This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.
  - This certificate 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 HDFC ERGO General Insurance Company Ltd.

Date : 02/03/2022

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Duly Constituted Attorney

## HDFC ERGO General Insurance Company Limited

## Policy Schedule

my: Optima Secure  
Optima Super Secure

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285620117315360000

MR. PARTH SHAH ADD1 NEW ADDRESS AHMEDABAD, GUJARAT-380015 Contact No : 9824989262	Policy Number	: 2856 2011 7315 3600 000	Issuance Date	: 02/03/2022
	Period of Insurance	: From 02/03/2022 19:40 hrs To 01/03/2025 Midnight		
	Invoice No.	: 201173153600000	Premium Frequency	: Single
	Policyholder Name	: Mr. Parth Shah	Policy Type	: INDIVIDUAL
	HSN Code	: 997133	Premium Tier	: Tier1
	Place of supply	: GUJARAT	Previous Policy	
	Customer Id	: 101466083214	Renewal	: No
	EIA No.	: Not provided		
	PAN	: IOPWD4386H		
	Email ID	: parth.shah@synoverge.com		
Intermediary Name	Intermediary Code		Intermediary Contact Number	
PRANAYSOUTH	201862427219		91-8879942506	

## Insured Person's Details and Sum Insured - Optima Super Secure

Insured Person's Name	Relation with policy holder	Gender	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured (₹)	Aggregate Deductible (₹)	Plus Benefit
Parth Shah	Self	Male	18/03/1995	Mr. Bro	Brother	02/03/2022	2000000	25000	0
Father	Father	Male	13/05/1960			02/03/2022	2000000	25000	0
Child	Son	Male	13/06/2013			02/03/2022	2000000	25000	0

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.

## Insured Person's Details and Sum Insured – Add On Covers

Insured Person's Name	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on				
	Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global - Opted	Hospital Cash Global - Sum Limit
Parth Shah			1500	3000	1500	N	
Father			1500	3000	1500	N	
Child			1500	3000	1500	N	

## Special Conditions/ Exclusions

Name of Insured Person	Exclusion/Exclusion Wavier	Loading Reason	Special Condition / Declared Pre-existing Disease

## Renewal Continuity Benefits

Name of Insured Person	Sum Insured (Rs.)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

## Portability Continuity Benefits

Name of Insured Person	Previous Policy Year	Sum Insured inclusive of Cumulative Bonus (Rs.)	Porting Benefits on Sum Insured (Rs.)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

The Policy Wording attached herewith includes all the standard coverages 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 issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our toll free number 022 - 6234 6234 / 0120 - 6234 6234.

## Premium Details (₹)

Particulars	PARTH SHAH	Father	Child
Base Premium (A)	44481	187974	33513
Optional Cover Premium (B)	0	0	0
Add on Cover Premium (C)	2334	11277	2160
Loading (D)	0	0	0
Total Premium (E=A+B+C+D)	46815	199251	35673
Aggregate Deductible Discount	11120.25	46993.5	8378.25
Online Discount	0	0	0
Employee Discount	0	0	0
Loyalty Discount	0	0	0
Family Discount	3569.47	15225.75	2729.47
Long term Policy Discount	3265.03	13956.9	2505.12
Total Discount (F)	17954.75	76176.15	13612.84
Total Premium excluding GST (E-F)	28860.25	123074.84	22060.16
Goods & Service Tax (GST)	5194.84	22153.47	3970.82
Total Premium including GST	34055.09	145228.31	26030.98

## Payment Details

Instrument details	579025	Date	02/03/2022	Bank Name	ICICI Bank Limited
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## Processing Centre

HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida - 0120 398 8360
For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.



If the premium is not realised the policy shall be void from inception. Consolidated stamp duty for this Insurance Policy is paid by Demand Draft, vide Receipt/Challan no3971896201415 dated 10/03/2015 as prescribed in Government of Maharashtra Order No. Mudrank – 2017/CR.97/M-1, dated the 09th January 2018. Goods & Services Tax Registration No: 27AABCL5045N1Z8". GST for this invoice is not payable under reverse charge basis.

**Branch :** leela business park, 6th flr, andheri - kurla rd, mumbai

For HDFC ERGO General Insurance Company Ltd.


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For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>


SCHEDULE OF BENEFITS						
Section*	Plans			Optima Super Secure		
All figures in Rs.	Base Sum Insured per Insured Person per Policy Year (in Lakh)			10/15/20/25/50/100/200		
3.1	Hospitalization Expenses			Covered		
3.1	Room Rent			Single AC Private Room for SI less than 50 Lakhs Actuals for 50 Lakh and above		
3.1.1. a.	Road Ambulance			Covered upto sum insured		
3.1.1. b.	Dental Treatment			Covered upto sum insured		
3.1.1. c.	Plastic surgery			Covered upto sum insured		
3.1.1. d.	Day Care Treatment			Covered upto sum insured		
3.2	Home Healthcare			Covered upto sum insured		
3.3	Domiciliary Hospitalization			Covered upto sum insured		
3.4	Ayush Treatment			Covered upto sum insured		
3.5	Pre-Hospitalization			60 days		
3.6	Post-Hospitalization			180 days		
3.7	Organ Donor Expenses			Covered upto sum insured		
3.8	Cumulative Bonus			Not Covered		
4.1	Emergency Air Ambulance			Covered Up to 500,000		
4.2	Daily Cash for choosing Shared Accommodation			1000 per day max up to 6000		
4.3	Protect Benefit			Covered upto sum insured		
4.4	Plus Benefit			Bonus of 50% of the Base Sum Insured, maximum upto 100%.		
4.5	Secure Benefit			Equal to 200% of Base sum insured		
4.6	Automatic Restore Benefit			Equal to 100% of Base sum insured		
4.7	Aggregate Deductible			25,000/50,000/100,000		
4.8	E-Opinion for Critical Illness			Global		
5	Preventive Health Check-up					
	Sum Insured	5 Lakhs	10 Lakhs	15 Lakhs	20,25 & 50 Lakhs	100 & 200 Lakhs
	Individual Policy*	1,500	2,000	4,000	5,000	8,000
	Floater Policy*	2,500	5,000	8,000	10,000	15,000

\*For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis



Policy No.:2856201173153600000  
Valid From: 02/03/2022    Renewal Date: 1 March

Insured Name	Date Of Birth	Gender
PARTH SHAH	18/03/1995	Male
Father	13/05/1960	Male
Child	13/06/2013	Male



## HDFC ERGO General Insurance Company Limited

This card is for identification purpose only.

Card has to be presented to the Network Service Provider at the time of admission/ availing cashless hospitalization or any other services. Insurance claim will be processed in accordance with the policy term & conditions. Card does not guarantee cashless hospitalization or any other service. For more details and updated list of Network Service Provider please refer our website or call our call centre. This card is valid till the time policy is active.

Customer Service No : 022 - 6234 6234 / 0120 - 6234 6234  
Fax Number : 1860 2000 600  
Email : [healthclaims@hdfcergo.com](mailto:healthclaims@hdfcergo.com)  
Processing Centre : HDFC ERGO General Insurance Company Ltd. 5th floor, Tower 1, Steller IT Park, C-25, Sector-62, Noida-201301.  
Website : [www.hdfcergo.com](http://www.hdfcergo.com)