



2805205068147301000

Mr Jayakumar Mhk  
NA 205 NEOMIS AJMERA  
APARTMENTS SAMRAT CHOWK  
Viman Nagar PUNE  
MAHARASHTRA-411014  
Contact No.: 8424803703

Policy No : 2805205068147301000

Intermediary Code	Intermediary Name	Intermediary Contact Number
201838818307	TACTERIAL CONSULTING PRIVATE LIMITED	8048816818

**Renewal of Your Optima Restore Individual Insurance Policy**

Dear Mr Jayakumar Mhk ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Restore Individual Insurance Policy. We advise you to retain your Policy Kit during the entire term of the Policy (including renewals).

Please note that the Policy has been issued to you based on the declarations, details and documents received from/on behalf of you in/along with the Proposal Form submitted to us.

Please visit our website [www.hdfcergo.com](http://www.hdfcergo.com) for more information about our Company, Grievance handling and any other support. To know the updated list of our network hospitals please visit <http://www.hdfcergo.com/our-hospitals-network.aspx>

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

Warm Regards,



Authorized Signatory

Location: Mumbai

Date: 05/11/2023

Note:

1. Please update us with your latest contact details (in case of any change) so that same can be updated in our records.
2. You can either email us on [care@hdfcergo.com](mailto:care@hdfcergo.com) or call on our Customer care no. 022 6234 6234 / 0120 6234 6234.
3. \*The Copy of the proposal form has been sent on your registered email id if policy is purchased through website.

**Certificate for the purpose of deduction under Section 80 D of Income Tax Act, 1961\***

This is to certify that the Proposer JAYAKUMAR MHK has paid Rs.23691 (Rupees TWENTY-THREE THOUSAND SIX HUNDRED NINETY-ONE) towards premium for Policy No. 2805205068147301000 issued to MR JAYAKUMAR MHK for period 13-Nov-2023 to 12-Nov-2024.

**For and on behalf of HDFC ERGO General Insurance Company Limited**

Location: Mumbai

Date: 05/11/2023



Authorized Signatory

\*Note

1. This is subject to the provisions of Section 80D of Income Tax Act, 1961 as amended from time to time.
2. 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 Policyholder.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case of dishonor of the premium instrument, the policy will be deemed cancelled ab initio.
5. 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents.

## Policy Schedule - Optima Restore Individual

Policy Number	2805 2050 6814 7301 000		
Policy Holder's Name	Mr Jayakumar Mhk		
Policy Holder's Address	NA 205 NEOMIS AJMERA APARTMENTS SAMRAT CHOWK Viman Nagar PUNE MAHARASHTRA-411014		
Policy Holder State Name & Code	Maharashtra & 27	Place of Supply	MAHARASHTRA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	13/11/2022	Policy Issuance Date	05/11/2023
Policy Period	From 00:01 hrs on 13/11/2023 To 24:00 hrs on 12/11/2024		
Issuing/Servicing Office	<b>Policy Issuing Office :</b> LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059.		
GSTIN	27AABCL5045N1Z8		
EIA Number			
Intermediary Name	TACTERIAL CONSULTING PRIVATE LIMITED	Intermediary Contact No	8048816818
Intermediary Code	201838818307	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details						
Particulars / Member ID	Member 1 Latha hemanth / 2022111328164464	Member 2	Member 3	Member 4	Member 5	Member 6
Date of Birth (Age)	23/06/1975 (48)	-	-	-	-	-
Relationship to Policy Holder	Mother	-	-	-	-	-
Base Sum Insured (₹)	1000000	-	-	-	-	-
Multiplier Benefit SI (₹)	500000	-	-	-	-	-
Protector Rider Sum Insured (₹)	70900	-	-	-	-	-
Total Sum Insured (₹)	1570900	-	-	-	-	-

Other Riders and Benefits (₹)						
Protector Rider / HDHHLIP21335V022021	Opted	-	-	-	-	-
Hospital Daily Cash Rider SI (Max. 30 days) / HDHHLIP21344V022021	-	-	-	-	-	-
Critical Advantage Rider SI (Rs.) / HDHHLIP21342V022021	-	-	-	-	-	-
IPA Rider SI / APOPAIP19004V011920	-	-	-	-	-	-

my: health Critical Illness Sum Insured (Rs.)						
my: health Critical Illness Plan						
Unlimited Restore Benefit	Yes	No	No	No	No	No

Nominee Details	
Nominee Name : Mj Hemanth Kumar	Relationship to Policyholder: Husband
The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.	

Premium Calculation (₹)			
Net Premium	20077	CGST@9%	1807
Discounts	0	SGST/UTGST@9%	1807
Loadings	0	IGST@0%	0
Taxable Premium	20077	Any other Cess or Taxes	0
Gross Premium	23691		
Gross Premium (in words)	Rupees Twenty-Three Thousand Six Hundred Ninety-One		
The stamp duty of Rs. 1/- ( Rupees One Only ) paid vide e-stamp Certificate No. LOA/CSD/303/2022/1381 dated 29/03/2022.			
Original for Recipient/ Duplicate for Supplier			
Whether tax is payable on reverse charge basis: No			




Policy Schedule - Optima Restore Individual

Exclusion(s) / Special Condition(s) (Refer the leaflet attached in the policy document w.r.t. exclusions) :						
Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
2022111328164464	Latha hemanth	Time Bound Exclusion	1000000	Bulky Uterus_1	3	For Rs 1000000(Rupees Ten Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years..  For Rs 1000000(Rupees Ten Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years..

Claim Administrator : HDFC ERGO GENERAL INSURANCE COMPANY LTD

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai  
Date: 05/11/2023

  
Authorized Signatory

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

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 1000000
Pre-Hospitalization	Upto 1000000 for 60 days
Post-Hospitalization	Upto 1000000 for 180 days
Day Care Procedures	Upto 1000000
Domiciliary Treatment	Upto 1000000
Organ Donor	Upto 1000000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
Emergency Air Ambulance Cover	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year
E-Opinion in respect of a Critical Illness	One per policy year
Restore Benefit	100% of Basic SI (for any illness or any insured person)
Unlimited Restore Benefit (Optional Benefit)	Unlimited restorations in a policy year
Multiplier Benefit	Bonus of 50% of the Basic SI for every claim free policy year, maximum upto 100%. In case of claim, accumulated bonus will be reduced by 50%
Preventive Health Check-up (Individual)	Upto a maximum of Rs.2,000 per insured person, at the end of each year at renewal.



Policy No.: 2805205068147301000

Insured Name	Gender
Latha Hemanth	Female

**Terms and Conditions**

(1) This card would be valid till your relationship with HDFC ERGO General Insurance Company Limited / This card is invalid if the policy is cancelled (2) In case of renewal please refer original policy number (3) This card is issued for the purpose of identification only and does not entail automatic cashless facility at the network hospital. (4) A photo ID issued by any government authority is to be produced to avail cashless facility. (5) Please apply for cashless facility 48 hours prior to admission in case of planned admissions and within 24 hours of admission in case of emergency.(6) All terms and conditions of the policy would be applicable while processing your cashless request. (7) In case your cashless facility is denied due to any reason, please submit the claim for reimbursement. Denial of cashless facility does not indicate rejection of the claim. (8) Please read policy documents carefully for detailed terms and conditions. For claim status visit help section on our web site [www.hdfcergo.com](http://www.hdfcergo.com). Alternatively you may write to us at [Healthclaims@hdfcergo.com](mailto:Healthclaims@hdfcergo.com).

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Health Claim Services Address : HDFC ERGO General Insurance Company Limited Stellar IT Park, Tower-1 , 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh. Service No. 022-62346234/ 0120-62346234Email: [healthclaims@hdfcergo.com](mailto:healthclaims@hdfcergo.com).Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.



Member Name                    Latha hemanth  
Health Condition                Bulky Uterus\_1

Health Conditions Elaboration	
ICD CODE	Description
N92.0	Excessive and frequent menstruation with regular cycle
N92.1	Excessive and frequent menstruation with irregular cycle
N92.2	Excessive menstruation at puberty
N92.3	Ovulation bleeding
N92.4	Excessive bleeding in the premenopausal period
N92.5	Other specified irregular menstruation
N92.6	Irregular menstruation, unspecified