

Aditya Birla Health Insurance Co. Ltd.



ADITYA BIRLA CAPITAL



21-23-3951873-00

KARTHIKA S
36/2 Srivari Plat T2 Block
Venkateshwara Nagar
2nd Cross Street Velachery
Chennai
TAMIL NADU
INDIA
600042
7708532888
06/11/2023

Dear KARTHIKA S,

Thank you for choosing us. In our journey together, we promise to offer you the best insurance and assurance of good health.

Together, we will achieve our goals by making every small step count. Every ladder you climb, every calorie you burn, every lap you swim, every song you dance on - every little act will move the needle towards a healthier you.

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

Thank you once again for partnering with us. With our purpose of Empowering You To Lead A Healthier Life, we ensure you a fruitful and healthful journey.

Warm regards,

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

Aditya Birla Health
Insurance Co. Ltd.
(A part of Aditya Birla Capital Ltd.)

ADITYA BIRLA
CAPITAL

POLICY NUMBER: 21-23-3951873-00

Name	Membership No	DOB
KARTHIKA S	PT98997969	08/May/1988

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No.U66000MH2015PLC263677. Website: adityabirlahealthinsurance.com
Fax: 022 6225 7700 Disclaimer: Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

For assistance, connect with us via the following channels:



On WhatsApp send
'Hi' to +91 8828800035



Dial 1800-270-7000
to speak to an executive



care.healthinsurance
@adityabirlacapital.com

Follow us to follow your



Empowering people to lead healthier lives



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



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

ABHIkaro

ADITYA BIRLA HEALTH INSURANCE KARO

*Not Applicable for Activ Health – Gold Enhanced

^Only Applicable for Activ Health – Platinum Enhanced and Premiere

Activ Health UIN: ADIHLIP24102V052324

ADITYA BIRLA
CAPITAL

Health Insurance

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	MBC Park, 07th Floor, C Building, Kasarwadavali Thane MAHARASHTRA 400615
Intermediary Name	HDFC Bank - Branch Banking BATA	Intermediary Code	2113436
Intermediary Contact Details	05226160616	Intermediary E-mail ID	NA
Toll Free Number	18002707000		

I. Details of Policyholder

Policyholder Name	KARTHIKA S
Policyholder Address	36/2 Srivari Plat T2 Block Venkateshwara Nagar 2nd Cross Street Velachery Chennai, 600042, Chennai, TAMIL NADU
Contact Number	Mobile Number: 7708532888 Emergency/Alternate Contact Number: NA WhatsApp No, if different from Mobile Number: 7708532888
Email ID	kaXXXXXXXX20@gmail.com

II. Policy Details

Product Name	Activ Health	Plan Name	Platinum - Enhanced
Policy Number	21-23-3951873-00		
First Policy Start date with ABHI	06/11/2023		
Start Date of Policy & Time	00:00 hrs on 06/11/2023	Expiry Date of Policy & Time	23:59 hrs on 05/11/2024
Policy Type	Family Floater	Policy Tenure (in years)	1
Policy Category	New Business		
Mode of Premium payment	Single		
Portability	No	Previous Policy Number	NA
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 additions mid term)	Relationship with Policyholder	Member ID	Age	Gender	DOB	Pre-existing Diseases (if applicable)	Start Date of First Policy with Us (applicable at policy renewal)
KARTHIKA S	NA	Self	PT98997969	35	Female	08/05/1988	NA	NA
Mohan Raj C	NA	Spouse	PT98997978	37	Male	15/06/1986	NA	NA
Nithwin M K	NA	Son	PT98997980	6	Male	29/08/2017	NA	NA

Continued.....

Applicability of Chronic Management Program (Available for Platinum, Essential ,Enhanced and Premiere Plan only)			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	%
No	0	06/11/2023	1000000	Zone III	Single Private A/C upto SI Room	NA	NA	NA
No	0	06/11/2023						
No	0	06/11/2023						

(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		
KARTHIKA S		NA		NA		NA		
Mohan Raj C		NA		NA		NA		
Nithwin M K		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
KARTHIKA S	No	No	No	NA	No	No	No	No
Mohan Raj C	No	No	No	NA	No	No	No	No
Nithwin M K	No	No	No	NA	No	No	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)
KARTHIKA S	No
Mohan Raj C	No
Nithwin M K	No

Name of the Insured Person	Pre existing details (if applicable)
KARTHIKA S	NA
Mohan Raj C	NA
Nithwin M K	NA

HealthReturns TM ¹ (Applicable for Renewal Policy)		
Name of the Insured Person	HealthReturns TM carried forward from Previous Year	Total HealthReturns TM available for utilization
KARTHIKA S	NA	0
Mohan Raj C	NA	0
Nithwin M K	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
MOHAN RAJ C	Spouse	NA

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
KARTHIKA S	NA	NA	NA	NA	NA	NA
Mohan Raj C	NA	NA	NA	NA	NA	NA
Nithwin M K	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	Applicable on Sum Insured: 50% increase, Max up to 100% (Upto maximum of 1 Cr)
	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™	Available
	HealthReturns™	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

VIII. Premium Details (Rs)

Basic Premium	Premium for Optional Covers (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST (9%)	SGST/UTGST (9%)	IGST (18%)	Other taxes/Cess(1%)	Total Premium
15655.25	1493	0	0	NA	NA	3086.69	NA	20235.00

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.

The stamp duty of Re. 1 paid vide MH016945204202223E & 18/03/2023, received from Stamp Duty Authorities vide Receipt No. 0008817681202223 & 31/03/2023, payment has been made vide Letter of Authorization No. LOA/CSD/678/2023/2013 & 10/04/2023 from Main Stamp Duty Office

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

Date : 06/11/2023

Place : Mumbai

Authorized Signatory

Premium Certificate

We confirm the receipt of premium amount of INR 20235.00 as per below details paid by KARTHIKA S for Self and/or Family and/or Parents:

Policy Number:	21-23-3951873-00	Plan Name:	Platinum - Enhanced
Type of Plan:	Family Floater	Proposer Name:	KARTHIKA S
Policy Start Date:	00:00 hrs on 06/11/2023	Policy End Date:	23:59 hrs on 05/11/2024

Receipt Details:

Receipt Number	Receipt Amount	Instrument Number	Dated	Relationship	Payment Mode	Bank Name
RR-22-23-1031351	20235.00	pay_MxA8AZli3lsMAK	06-11-2023	Self	Dr/Cr Card	NA

Mode of Premium payment Single

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*
2023-24	20,235.00

* Premium paid in cash 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 VIII 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. Limited

Date : 06/11/2023



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

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	KARTHIKA S	Mohan Raj C	Nithwin M K
1	Future Secure			
	a. Non-Medical Expense waiver* (Waiver of listed Non-Medical Expense exclusion of Base Policy) 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% of SI)	Applicable		
2	Cancer Hospitalization Booster* (Up to 100% of Base policy S.I.) (not available for Base Policy with SI above 1Cr)	Not Applicable		
3	Reduction in PED waiting period*	Not Applicable/NA		
4	Vaccine Cover^	Not Applicable/NA	Not Applicable/NA	Not Applicable/NA
5	Tele – OPD Consultation^	Not Applicable	Not Applicable	Not Applicable
6	Personal Accident# (Accidental Death, Permanent Total Disablement, Permanent Partial Disablement)	Not Applicable/NA	Not Applicable/NA	Not Applicable/NA
	Personal Accident: Cumulative Bonus (%)	0	0	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	NA	NA
	Waiting Periods (if any)	NA	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
15655.25	1493	0	0	NA	NA	3086.69	NA	20235.00

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 : 06/11/2023

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

18002707000 | www.adityabirlahealthinsurance.com
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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

ABHI Protect Add-on - 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

II. Add-on Cover details

Sr No.	Add On Cover Opted	KARTHIKA S	Mohan Raj C	Nithwin M K
1	ABHI Protect Add-on	Applicable		

Applied to all Insured Persons on individual basis as opted

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

Basic Premium	Premium for Optional Covers/ ABHI Protect Add-on (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST(9%)	SGST/UTGST(9%)	IGST(18%)	Other taxes / Cess (1%)	Total Premium
15655.25	1493	0	0	NA	NA	3086.69	NA	20235.00

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

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

Date : 06/11/2023

Place : Mumbai



Authorized Signatory

Aditya Birla Health Insurance Co. Limited.



Toll Free No.: **1800 270 7000**

Website: adityabirlacapital.com

Email: [care.healthinsurance@adityabirlacapital.com](mailto:cute.healthinsurance@adityabirlacapital.com)

POLICY NO. **21-23-3951873-00**

Name	Membership No.	DOB	Blood Group
KARTHIKA S	PT98997969	08/May/1988	
Mohan Raj C	PT98997978	15/Jun/1986	
Nithwin M K	PT98997980	29/Aug/2017	

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