```
<div class="policy-header">
   <div class="company-tagline">AI-Powered Insurance Solutions | Health Insurance
<div style="text-align: center; font-size: 16pt; font-weight: 600; color: #1e40af;</pre>
   HEALTH INSURANCE POLICY CERTIFICATE < br>
   <span style="font-size: 12pt; font-weight: 400;">Policy No: GSS-2025-123456</sp</pre>
#<h1>  GLOBAL SECURE SHIELD INSURANCE COMPANY
```





OFFICIAL POLICY CERTIFICATE

- **Document Type:** Al-Generated Insurance Policy
- **Generation Date:** 11 August 2025 at 02:08 PM
- **Policy Reference:** GSS-2025-123456
- **Customer:** Rajesh Kumar Sharma





Policy Document

Policy Number: GSS-2025-123456



1. Policyholder Information and Coverage Details

Policyholder Name: Rajesh Kumar Sharma

Date of Birth: 15-March-1985

Address: B-204, Green Valley Apartments, Sector 21, Noida, Uttar Pradesh - 201301

**Contact Number: ** +91-98765-43210

Email Address: rajesh.sharma@gmail.com

- **Policy Type:** Health Insurance
- **Policy Start Date:** 15-May-2023
- **Coverage Amount:** Up to ₹185,000

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2. Specific Benefits Based on Policy Type (Health)

This health insurance policy provides comprehensive coverage that includes but is not limited to the following benefits:

 In-patient Hospitalization: Coverage for room rent, nursing charges, and medically necessary expenses during hospitalization.

- **Day Care Procedures:** Coverage for specified day care procedures that do not require 24-hour hospitalization.
- **Pre & Post-Hospitalization Expenses:** Medical expenses incurred up to 30 days prior and 60 days post hospitalization.
- **Ambulance Charges:** Coverage for ambulance services during emergencies.
- **Pre-existing Diseases:** Coverage for pre-existing ailments after a waiting period of 36 months.
- **Domiciliary Treatment:** Coverage for treatment at home when hospitalization is not attainable.
- **Health Check-ups:** Annual health check-ups covered up to ₹2,500.

3. Premium Calculations and Payment Information

The total annual premium for this health insurance policy is as follows:

- **Total Annual Premium:** ₹18,000
- **Mode of Payment:** Annual
- **Payment Due Date:** 15-May-2024

Payment can be made through various methods:

- **Online Banking:** Transfers to the company's bank account.
- **UPI Payment:** Payments via UPI ID.
- **Cheque:** Payable to 'Global Secure Shield Insurance Company'.
- **Cash:** Payment accepted at branch locations.

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4. Exclusions and Waiting Periods



The following are excluded from this health insurance policy:

- Pre-existing conditions during the first 36 months.
- Any illness or injury arising from war, nuclear risk, or intentional self-harm.
- Cosmetic or aesthetic procedures that are not medically necessary.
- Any treatment related to substance abuse or addiction.
- Expenses incurred due to participation in hazardous activities or sports.

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Waiting Periods

- **30-Day waiting period**: Covers for illnesses diagnosed or treated within the first 30 days of policy commencement.
- **Pre-existing Diseases:** Coverage effective after 36 months from policy start.

5. Claims Process and Required Documents

In case of a health claim, please follow these steps:

- 1. **Notify the Insurance Company:** Inform Global Secure Shield within 24 hours of hospitalization.
 - 2. **Documentation Required:**
 - Duly filled claim form.

- The original bills and receipts.
- Discharge Summary from the hospital.
- Consultation papers and diagnostic reports.
- Photo ID proof and necessary documents supporting claims.
- 3. **Claims Submission:** Submit the claims to the nearest branch or through online platforms.

6. Contact Information and Regulatory Details

Customer Support:

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** support@gssinsurance.in
- **Website:** www.gssinsurance.in

Regulatory Details:

Global Secure Shield Insurance Company is registered with the Insurance Regulatory and Development Authority of India (IRDAI). Registration Number: 12345678.

Note: Please refer to the policy terms and conditions for more detailed information regarding coverage and exclusions.

Thank You for Choosing Global Secure Shield Insurance Company!

We look forward to providing you with safe and secure insurance coverage.

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DOCUMENT AUTHENTICATION

Generated By: Azure Al Insurance Expert

Verification ID: GSS-2025-123456-AI-202508111408

Authentication: This document is Al-generated and formatted for professional use

Company: Global Secure Shield Insurance Company Ltd.

#



Security Features:

- Al-powered content generation
- Real-time policy customization
- Automatic compliance checking
- Digital verification system





IMMEDIATE SUPPORT

24/7 Al Assistance: Available through this system

Emergency Helpline: 1800-123-SECURE

Email Support: support@globalsecureshield.com

Policy Queries: policy@globalsecureshield.com

Disclaimer: This policy document is generated using AI technology for demonstration purposes.

For actual insurance needs, please consult with licensed insurance professionals.

Global Secure Shield - "Al-Powered Insurance Solutions"

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