

## HDFC ERGO General Insurance Company Limited

my: Optima Secure



2800000003418600000  
Alla Naga Lakshmi  
16-112A, Raavi Chettu Centre,  
Tadikonda,  
GUNTUR-522236,  
Andhra Pradesh  
XXX-XXX-6893

Dear MS Alla Naga Lakshmi

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 2800000003418600000 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.

Along with this policy you are also eligible for Wellness Benefits under our Add-on "HDFC ERGO Wellness Corner" -UIN: HDFHLIA24051V012324. For details of the benefits, please click on the following link <https://hdfcergo.onelink.me/ARLJ/v6t9r5kz>

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!!**

As per recent directive by Insurance Regulator IRDAI, KYC verification has been mandated for all existing & new insurance customers.

To ensure that we comply with the guidelines, we are retrieving your KYC documents (Address proof and Photo) updated with Pan No from CERSAI portal. Rest assured, your KYC details will be verified or retrieved for KYC purpose only.

Proposer details have been updated basis the information present in the KYC documents. If you find any detail which needs to be corrected, request you to create/ modify the eKYC ID and place a request for endorsement.

Soft copy of the policy is valid for all purposes including claims.

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

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HDFC ERGO General Insurance Company Limited



Dear Alla Naga Lakshmi,

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

This is to certify that we have received following amounts totalling to ₹ 16,381 towards premium from Alla Naga Lakshmi for my:Optima Secure, Policy No. 2800000003418600000 issued to MS Alla Naga Lakshmi for the period 29-7-2025 to 28-7-2026.

HDFC ERGO General Insurance Company Limited

Member wise premium break up is as follows:

Insured Person's Premium Details								
Date of receipt of premium	Name of Insured Person	Relationship with Policyholder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST	Period of Premium Received
29-07-2025	Alla Naga Lakshmi	Self	Female	09-07-1986	10,789	1,942	12,731	29-07-2025 To 28-07-2026
29-07-2025	Bhimanapati Hanviitha	Daughter	Female	22-04-2018	3,093	557	3,650	29-07-2025 To 28-07-2026

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 policy holder.

. Date: 29-07-2025

For HDFC ERGO General Insurance Company Ltd

*Asharna*

my: Optima Secure  
Optima Secure



Details of Policyholder					
Policyholder Name	Alla Naga Lakshmi	Policy Number	280000000341860000	Issuance Date	29-07-2025
Correspondence Address	16-112A, Raavi Chettu Centre, Tadikonda, GUNTUR-522236, Andhra Pradesh	Period of Insurance	From 29-07-2025 11:21 AM to 28-07-2026 Midnight		
		Invoice No.	I272528560035482	Premium Frequency	Full Pay
		HSN Code	997139	Policy Type	Family Floater
		Place of supply	GUNTUR	Premium Tier	Tier 2
		Customer ID	250000105116	Previous Policy	
		EIA No.		Renewal	No
Contact Number	XXX-XXX-6893	PAN	ATMPA0826B		
Email ID	xxxxxxxxxx@gmail.com				
Intermediary Name		Intermediary Code		Intermediary Contact Number	
HE DIRECT_DBG DIRECT_10137		200278133519			

Insured Person's Details and Sum Insured – Optima Secure													
Insured Person's Name	Relationship with Policyholder	Gender	Age	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured	Secure Benefit	Aggregate Deductible	Plus Benefit	Overseas Travel Secure	ABHA ID (if available)
Alla Naga Lakshmi	Self	Female	39	09-07-1986	Bhimanapati Naga Gourish Reddy	Husband	29-07-2025	5,00,000	5,00,000			No	
Bhimanapati Hanvitha	Daughter	Female	7	22-04-2018			29-07-2025					No	

Where Nominee is a minor, please give the details of Appointee

Name of the Appointee	Relationship to Nominee	Address of the Appointee

Name of Plan / Add-ons	Status	1st inception date with HDFC ERGO	
		Alla Naga Lakshmi	Bhimanapati Hanvitha
Base Plan as opted	Active	29-07-2025	29-07-2025
Unlimited Restore (Add on)	Opted	29-07-2025	29-07-2025
Optima Wellbeing (Add-on)	Not Opted		
Limitless	Not Opted		
ABCD Chronic Care	Not Opted		
Parenthood	Not Opted		
Individual Personal Accident rider	Not Opted		NA
my: health Critical Illness	Not Opted		
my: health Hospital Cash Benefit Add on	Not Opted		

Insured Person's Details and Sum Insured – Add On Covers													
Insured Person's Name	Unlimited Restore (Add on)	Optima Wellbeing Care (Add-on)	Limitless	ABCD Chronic Care	Parenthood	Individual Personal Accident Rider	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on				
					Sum Insured (₹)	Sum Insured (Rs.)	Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global-Opted	Hospital Cash Global - Sum Limit
Alla Naga Lakshmi	unlimited restoration in a policy year	No	No	No									
Bhimanapati Hanvitha				No									

For complete details on TnC of Add-ons, kindly refer to policy wordings of the respective Add-on available under [www.hdfcergo.com/download](http://www.hdfcergo.com/download)

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 us at 022 - 6234 6234 / 0120 - 6234 6234.

For declared and accepted pre-existing medical conditions, waiting period (s) shall apply per policy terms and conditions from 1st policy inception date of the policy, fresh waiting period (s) shall apply on enhanced sum insured.

Premium Details (₹)		
Particulars	Alla Naga Lakshmi	Bhimanapati Hanvitha
Base Premium (A)	11,300	3,240
Overseas Travel Secure (Optional Cover) (B)	0	0
Add on Cover Premium (C)	54	15
Individual Personal Accident Rider premium	0	0
my:Health hospital cash benefit (Add-on) premium	0	0
my:health critical Illness premium	0	0
Unlimited Restore (Add on) premium	54	15
Optima Wellbeing (Add-on) premium	0	0
Limitless premium	0	0
ABCD Chronic Care premium	0	0
Parenthood premium	0	0
Loading (D)	0	0
Total Premium (E) = A+B+C+D	11,354	3,255
Aggregate Deductible Discount	0	0
Online Discount	565	162
Employee Discount	0	0
Loyalty Discount	0	0
Family Discount	0	0
NRI Discount	0	0
Long term Policy Discount	0	0
Total Discount (F)	565	162
Total Premium excluding GST (E-F)	10,789	3,093
Goods & Service Tax (GST) 18%: Central Tax 9% (0) + State Tax 9% (0)	1,942	557
Total Premium including GST	12,731	3,651

Payment Details					
Instrument details	BHD5H4G0RQF3G1	Date	29-07-2025	Bank Name	BILDESK_COLLECTI ON_4372
Processing Centre					
HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida – 0120 398 8360					
For Claims/Policy related queries call us at 022 - 6234 6234 / 0120 - 6234 6234 or visit Help Section on <a href="http://www.hdfcergo.com">www.hdfcergo.com</a> for policy copy / tax certificate / make policy changes / register and track claims					
The stamp duty of Rs. 1 /- paid vide Order No: (LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt					

## HDFC ERGO General Insurance Company Limited

04/10/2024 GRN NO. MH007778466202425M, Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425, Dt. 03/10/2024) as prescribed by Govt of Maharashtra Notification No. Mudrank - 2017/C.R.97 /M-1, Dt.09/01/2018.  
Branch Mumbai (Corporate) - Leela Business Park

For HDFC ERGO General Insurance Company Ltd.

*A Sharma*

Duly Constituted Attorney

SCHEDULE OF BENEFITS		
Section	Plans	Optima Secure
All figures in ₹	Base Sum Insured per Insured Person per Policy Year (in Lakh)	5,00,000
	^Geography	India only
1.1	Hospitalization Expenses	Covered
1.1.a	Room Rent	At Actuals
1.1.1. i.	Road Ambulance	Covered upto sum insured
1.1.1. ii.	Dental Treatment	Covered upto sum insured
1.1.1. iii.	Plastic surgery	Covered upto sum insured
1.1.1. iv.	Day Care Treatment	Covered upto sum insured
1.2	Home Healthcare	Covered upto sum insured
1.3	Domiciliary Hospitalization	Covered upto sum insured
1.4	AYUSH Treatment	Covered upto sum insured
1.5	Pre-Hospitalization	60 days
1.6	Post-Hospitalization	180 days
1.7	Organ Donor Expenses	Covered upto sum insured
1.8	Cumulative Bonus	Not Covered
2.1	Emergency Air Ambulance	Covered Up to 500,000
2.2	Daily Cash for choosing Shared Accommodation	800 per day max up to 4800
2.3	Protect Benefit	Covered upto sum insured
2.4	Plus Benefit	Bonus of 50% of the Base Sum Insured, maximum upto 100%.
2.5	Secure Benefit	Equal to 100% of Base sum insured
2.6	Automatic Restore Benefit	Equal to 100% of Base sum insured
2.7	Aggregate Deductible# (Optional)	
2.8	E-Opinion for Critical Illness	In India
2.9	Global Health Cover (Emergency Treatments Only)	Not Covered
2.10	Global Health Cover (Emergency & Planned Treatments)	Not Covered
2.11	Overseas Travel Secure# (Optional)	Not Covered
3	Preventive Health Check-up (India only)	
	Sum Insured	5 Lakhs
	Family Floater Policy**	2500

### Key to read above table

- 'Covered'** means that particular benefit is an inbuilt feature in that particular plan- and the premium of such benefits are included in the premium of the respective Plan.
- 'Not Covered'** means that particular benefit is NOT available either as an inbuilt feature or as an optional feature in that particular plan.
- 'Optional'** means that particular benefit is NOT an inbuilt feature BUT can be opted by the Proposer/Policyholder either at inception or at renewal. However, 'PED wait period modification' optional cover is allowed to be opted at channel level only. Individual customer will not be able to opt for the same.


HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Policy Issuing/ Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.

For Claim/Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234 or Visit Help Section on [www.hdfcergo.com](http://www.hdfcergo.com) for policy copy/tax certificate/make changes/register & track claim. Product Name: my: Optima Secure: Product UIN: HDFHLIP25041V062425 Unlimited Restore (Add On) - HDFHLIA22188V012122

**Notes:**

- a. Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs is in force.
- b. Preventive Health Check-up, Secure Benefit, Cumulative Bonus / Plus Benefit, Automatic Restore Benefit, Daily Cash for Shared Room and Unlimited Restore (Add-on) benefits will not be available under the policy if Aggregate Deductible of INR 10 Lakhs or more is in force.
- c. \*\*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.
- d. ^Claims shall be payable as per geography mentioned in the above table unless explicitly stated otherwise in a specific cover.
- e. # Aggregate Deductible if opted, shall apply only for claims arising in India. However, a Per Claim Deductible of Rs. 10,000 will apply separately for each and every claim arising out of India in Global plans.
- f. 5L / 10L Deductible can only be opted with Sum Insured  $\geq$  25 L.
- g. 20L / 25L Deductible can only be opted with Sum Insured  $\geq$  50 L.
- h. Kindly read this document in conjunction with the Policy Wording for in-depth clarity.
- i. The Schedule of benefit table above pertains ONLY to the Base plan. For details on terms and conditions of Add-ons opted and in-force, kindly refer to the policy wordings of the respective add-ons. You will find the same at [www.hdfcergo.com/download](http://www.hdfcergo.com/download).

HDFC ERGO General Insurance Company Limited



Policy No.: 2800000003418600000  
Valid From: 29-07-2025 Renewal Date: 28-07-2026

Insured Name	Member ID	Date Of Birth	Gender
Alla Naga Lakshmi	MI250000082423	09-07-1986	Female
Bhimanapati Harvitha	MI250000082424	22-04-2018	Female

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

Email: healthclaims@hdfcergo.com

Processing Centre: HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida – 0120 3988360

Website: [www.hdfcergo.com](http://www.hdfcergo.com)