



New India Floater Mediclaim Policy

UIN : NIAHLIP25039V082425

Policy Schedule

Current Policy No	23040061252800005641	Current Policy Period	From:24/09/2025 12:00:01 AM To:23/09/2026 11:59:59 PM
Previous Policy No	23040034242800006150	Previous Policy Period	24-SEP-24 to 23-SEP-25

Policyholder's Details

Policyholder Name	MANHARBHAI B KARKAR	Customer ID	PO73530976
		PAN Card No	BEOPK3467E
Zone	ZONE I - Maharashtra and Gujarat	Mobile No/Phone No	XXXXXX3270
Policyholder's address	36, SWAMINARAYAN NAGAR 1 BH KALAKUNJ SOC VARACHHA ROAD, SURAT 9909253270 VARACHHA ROAD, SURAT SURAT ,GUJARAT, 395006	Email id	RAMANIKAPIL284@YAHOO.COM,
		Name of the Nominee	BHAVNABEN MANHARBHAI KARKAR
		Relation with the Policy holder	Spouse
		GSTIN	NA

Policy Issuing Office and Intermediary Details

Office Name and Code	DO-IV (230400)	Office Contact No	2336864 / 2337644
Office Email Id	nia.230400@newindia.co.in	Development Officer/BDE/BDM/SBDE/S BDM	DIRECT CODE 230400 (1D3937242)
		Name of the Agent/Intermediary	KAPIL KANTIBHAI RAMANI (NIAAG00055908)
Office Address	2ND FLOOR, KIRAN CHAMBERS, OPP J K TOWER SUB JAIL CROSSING, RING ROAD,395002	Contact No. of Agent/Intermediary	9979343593 / 2336864
		E-mail id of Intermediary	ramanikapil284@yahoo.com, nia230400@gmail.com,
Regional Office	SURAT RO (230000)	GSTIN	24AACN4165C2ZW
Regional Contact No	NA	SAC	997133 (Accident and health insurance services)

Details Of TPA (Notice or Communication to be given in respect of claim)

Name of the TPA	FAMILY HEALTH PLAN INSURANCE TPA LTD.		
Email-id of the TPA	seniorcitizensdesk@fhpl.net	Address of the TPA	GROUND FLOOR, SRINILAYA – CYBER SPAZIO, ROAD NO 2, BANJARA HILLS, HYDERABAD – 500034,,
Toll Free / Contact No of the TPA	18001024273 18001037519 /		
Fax of TPA	914023541400		

Highlights of New India Floater Mediclaim Policy*

* Day one baby cover.	* Ayurveda/ Yoga and Naturopathy/ Unani/Siddha and Homeopathy system of medicines are covered up to 100 % of the Sum Insured.
* Critical Care Benefit 10% of the Sum Insured.	* Optional Cover I: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).
* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.	* Cataract claims, up to 10% of Sum Insured or ` 50,000 whichever less, for each eye
* Hospital Cash up to 1% of Sum Insured.	* For Pre Existing Diseases Waiting Period in 36 Months.
* Midterm inclusion of newly married spouse.	* For specified diseases waiting period is 24 months

Please refer to the policy clause for detailed T&Cs

Important



*1.Date of Inception of first policy is the date from which the policyholder has been continuously obtaining health insurance cover in India from any of the insurers without break subject to portability guidelines.
2 Enhanced Sum Insured under the policy will be subject to policy clauses 4.1,4.2 and 4.3
3. PED and specified diseases waiting periods for each of the merged policy shall be reckoned as per its date of inception of first policy.
* Please visit https://www.newindia.co.in for the list of network hospitals providing cashless facility. If network hospital is not available in your city/location, please contact the concerned TPA." You are also requested to share your policy details when you visit the network hospital.

Insured Persons details								
S. No	Name of the insured (Member ID)	Date of birth	Age	Gender	Relation	ABHA ID(If Any)	*Date of inception of first policy	Pre Existing Disease
1	MANHARBHAI B KARKAR(PO735 30976)	06/04/1982	43	M	SELF	NA	24/09/2018	NA
2	BHAVNABEN MANHARBHAI KARKAR(ME105 61018)	10/04/1983	42	F	SPOUSE	NA	24/09/2018	NA
3	KAVI MANHARBHAI KARKAR(ME105 61023)	16/11/2008	16	M	CHILD	NA	24/09/2018	NA

Floater Sum Insured	300000	Floater Cumulative Bonus	125000
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Cumulative Bonus Details			
S. No	Sum Insured	CB percentage	CB Amount
1	200000	50	100000
2	100000	25	25000

Optional Cover Table	
Member Level - Optional Cover - I (Revision in Cataract Limit)	Not Opted

Riders Table								
Name of Insured	MATERNITY RIDER	D.O.I for MATERNITY RIDER	PRE AND POST HOSPITALISATION RIDER	NON MEDICAL EXPENSES RIDER	NO PROPORTIONATE DEDUCTION RIDER	Critical Illness Rider	Durable Medical Devices Rider	Modern Treatment Rider
MANHARBHAI B KARKAR	NA	NA	N	NO	NO	N	N	NO
BHAVNABEN MANHARBHAI KARKAR	NA	NA	N	NO	NO	N	N	NO
KAJI MANHARBHAI KARKAR	NA	NA	N	NO	NO	N	N	NO

Premium Details													
Sl. No.	Name of Insured	Basic Premium	Premium for Optional Cover I	MATERNITY RIDER Premium	PRE AND POST HOSPITALISATION RIDER Premium	NON MEDICAL EXPENSES RIDER Premium	NO PROPORTIONATE DEDUCTION RIDER Premium	Critical Illness Rider Premium	Durable Medical Devices Rider Premium	Modern Treatment Rider Premium	CB Discount	Long Term Discount	Other Discounts
1	MANHARBHAI B KARKAR	9027	0	0	0	0	0	0	0	0	0	0	903



2	BHAVNABEN MANHARBHAI KARKAR	8712	0	0	0	0	0	0	0	0	0	0	872
3	KAVI MANHARBHAI KARKAR	3840	0	0	0	0	0	0	0	0	0	0	384

Total Gross Premium(Without GST)	19420
CGST	0
SGST	0
Net Premium in Words(RUPEES NINETEEN THOUSAND FOUR HUNDRED TWENTY ONLY)	IGST 0
Total GST 0	
Net Premium(With GST)	19420

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	CB Amount	Pre-existing Diseases
1	23040034232800006918	MANHARBHAI B KARKAR	24/09/2023	23/09/2024	300000	125000	N
2	23040034242800006150	MANHARBHAI B KARKAR	24/09/2024	23/09/2025	300000	50000	N
3	23040034232800006918	BHAVNABEN MANHARBHAI KARKAR	24/09/2023	23/09/2024	0	0	N
4	23040034242800006150	BHAVNABEN MANHARBHAI KARKAR	24/09/2024	23/09/2025	0	0	N
5	23040034232800006918	KAJI MANHARBHAI KARKAR	24/09/2023	23/09/2024	0	0	N
6	23040034242800006150	KAJI MANHARBHAI KARKAR	24/09/2024	23/09/2025	0	0	N

*This Policy is subject to terms and conditions of New India Floater Mediclaim.

In WITNESS WHEREOF, the undersigned being duly authorized by the Insurers and on behalf of the Insurers has(have) hereunder set his/her(their) hand(s) on this 24th day of September 2025.

Date of Issue: 22/09/2025

(MR. SANDEEP KUMAR)
[DIV MANAGER]

FOR AND ON BEHALF OF
THE NEW INDIA ASSURANCE COMPANY LIMITED
DULY CONSTITUTED ATTORNEY(S)





Insurer Office Code	:	DO-IV (230400)
Address	:	2ND FLOOR, KIRAN CHAMBERS, OPP J K TOWER SUB JAIL CROSSING, RING ROAD,395002
Telephone	:	2336864 / 2337644
Fax	:	2313467

New India Floater Mediclaim

PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX (AMENDMENT) ACT 1986

This is to certify that Mr./Mrs. MANHARBHAI B KARKAR has paid ₹ 19420 towards premium for New India Floater Mediclaim for the period 24/09/2025 12:00:01 AM to 23/09/2026 11:59:59 PM

Policy no.	:	23040061252800005641
Receipt no. & date	:	10000089250900763890 22/09/2025

Date of Issue: 22/09/2025

(MR. SANDEEP KUMAR)
[DIV MANAGER]

Authorized Signatory For and on behalf of
The New India Assurance Company
Limited

(Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of the policy or any alteration in the Insurance affecting the premium)



IMPORTANT

This policy is subject to the terms and conditions contained in the policy document (Clauses).

This policy is governed by Health Insurance Regulations 2024 issued by Insurance Regulatory Development Authority of India on 20.03.2024.

This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2024 and Master Circular on Health Insurance Business 2024 by IRDAI.

This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.

Health Insurance Regulation 2024, IRDAI (Protection of Policyholders' Interest) Regulations, 2024 and Master Circular on Health Insurance Business 2024 are available on the website of IRDAI.

Beware of spurious calls offering alluring benefits. Never share any policy details with unknown callers. Call 1800-209-1415 for any enquiry or contact the nearest operating office of New India Assurance Co Ltd.

QR code for PPN HOSPITAL



List of PPN Hospitals

QR CODE FOR TERMS AND CONDITIONS



In case of requirement of printed copy of terms and conditions, please contact our business office

IRD
IRDA Registration Number: 190
NIA PAN NUMBER: AACCN4165C