



### Yuva Bharat Health Policy

**UIN: NIAHLIP25059V032425**

#### Policy Schedule

Policy No	23040061252400000291	Current Policy Period	From:05/08/2025 12:00:01 AM To:04/08/2026 11:59:59 PM
Policy term(Duration)	1	Previous Policy Period	05-AUG-24 to 04-AUG-25
Previous Policy No	NA		

#### Policyholder's Details

Policyholder Name	DESAI KETANKUMAR HIMATBHAI	Customer ID	POB6032904
		PAN Card No	APDPD7095Q
GSTIN	NA	Mobile No/Phone No	XXXXXX4441
Policyholder's address	15-SUNDARBAUG SOC. HIRABAUG SURAT 9925684441 SURAT ,GUJARAT, 395006	Email id	RAMANIKAPIL284@YAHOO.COM,
		Name of the Nominee	DESAI KHUSHALI K
		Relation with the Policy holder	SPOUSE

#### 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	DIRECT CODE 230400 (1D3937242)
		Name of the Agent/Intermediary/CPSC User	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	HERITAGE HEALTH INSURANCE TPA PVT LTD		
Email-id of the TPA	heritage_health@bajoria.in	Address of the TPA	NICCO HOUSE, 5TH FLR, 2 HARE STREET,KOLKATA- 700001,
Toll Free / Contact No of the TPA	18003453477 18001024547 /		
Fax of TPA			
Plan Chosen	GOLD	Zone Opted	ZONE I:Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara
Date of Opting the Plan	05/08/2024	Optional Cover for Maternity	NO
Date of Inception of Plan	05/08/2024	Date of Inception of Maternity Optional Cover	
Date of Opting the Plan	05/08/2024	Non-Medical items[Consumables]	DESAI KETANKUMAR HIMATBHAI(No) DESAI KHUSHALI K (No) VIHANI K DESAI (No) KAYRA K DESAI (No)
Date of Opting the Plan	05/08/2024	Modern treatment ridercover	NO

#### Insured Person's details



S. No	Name of the Insured(Member ID)	Date of Birth(Age)	Gender	Relation	Sum Insured	Cumulative Bonus	Date of Inception of First Policy	Pre-Existing Disease
1	Desai Ketankumar Himatbhai(POB6032904)	17/11/1989(35)	Male	SELF	10 Lakhs	250000	05/08/2024	NA,NA,NA,NA,NA,NA
2	Desai Khushali K (ME23085642)	19/04/1990(35)	Female	SPOUSE	10 Lakhs	250000	05/08/2024	NA,NA,NA,NA,NA,NA
3	Vihani K Desai (ME23085643)	11/10/2014(10)	Female	CHILD	10 Lakhs	250000	05/08/2024	NA,NA,NA,NA,NA,NA
4	Kayra K Desai (ME23085644)	29/10/2018(6)	Female	CHILD	10 Lakhs	0	05/08/2024	NA,NA,NA,NA,NA,NA

#### Premium Details

SL No	Name of the Insured	Basic Premium	Modern Treatment Rider Premium	Non Medical Item Cover Premium	Loading	Discount	CB Discount	Gross Premium
1	Desai Ketankumar Himatbhai	10384	0	0	0	1040	0	9344
2	Desai Khushali K	10384	0	0	0	1040	0	9344
3	Vihani K Desai	5984	0	0	0	0	0	5984
4	Kayra K Desai	5984	0	0	0	0	0	5984
						Total Gross Premium(Without GST)		30656
						CGST(@9%)		2,759
						SGST(@9%)		2,759
						IGST		0
						Total GST		5518
Net Premium in Words (RUPEES THIRTY-SIX THOUSAND ONE HUNDRED SEVENTY-FOUR ONLY)						Net Premium(With GST)		36174

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 day of 20.

Date of Issue: 15/07/2025

(MR. SANDEEP KUMAR)  
[DIV MANAGER]

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

#### IMPORTANT

Policy No. : 23040061252400000291 Document generated by AG\_KAPIL08 at 15/07/2025 11:02:42 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.



1. This policy is subject to the terms and conditions contained in the policy document (Clauses).  
2. This policy is governed by Health Insurance Regulations 2024 issued by Insurance Regulatory Development Authority of India on 20.03.2024 and all its addendums.  
3. This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2024 AND Master Circular on Health Insurance Business 2024 by IRDAI.  
4. This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.  
5. Health Insurance Regulations 2024 , IRDAI (Protection of Policyholders' Interest) Regulations, 2024 and Master Circular on Health Insurance Business 2024 by IRDAI are available on the website of IRDAI.  
6. 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.

**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.

**General Conditions for Installment Premium**

1. The premium shall be paid on or before the installment due date as mentioned in the Policy Schedule.  
2. Grace Period of 15 days for monthly installment and 30 days for quarterly and half-yearly mode would be given to pay the installment premium due for the Policy. During such Grace Period, Coverage will be available. 3. If installment premium is not paid within the Grace Period, then policy shall cease to exist at midnight of such due date and will be treated as lapsed 3. and company shall not be liable to pay any claim whatsoever.  
4. In case of a claim, you will be liable to pay the balance premium due under the policy before the claim is intimated.



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

**Yuva Bharat, New India Assurance**

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

This is to certify that Mr./Mrs. DESAI KETANKUMAR HIMATBHAI has paid ₹ RUPEES THIRTY-SIX THOUSAND ONE HUNDRED SEVENTY-FOUR ONLY (in words) towards premium for YUVA BHARAT HEALTH POLICY, New India Assurance for the period 05/08/2025 12:00:01 AM to 04/08/2026 11:59:59 PM

<b>Policy no.</b>	:	23040061252400000291
<b>Receipt no. &amp; date</b>	:	23040081250000006191 15/07/2025

Date of Issue: 15/07/2025

(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)

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



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.

Tax Invoice No : 23040025E0013622

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C