



THE NEW INDIA ASSURANCE CO. LTD.  
REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI  
400001

New India Asha Kiran Policy Schedule  
UIN: NIAHLIP25047V042425

Customer ID	: ME15550296		
Insured's Details		Issuing Office Details (Notice or Communication to be given in respect of Personal Accident Claims)	
Insured Name	: RASIKBHAI BHIKHABHAI POLARA	Office Code	: DO-IV (230400)
Address	: D-302 RIVERA GREENS MOTA VARACHHA SURAT 9925112554 MOTA VARACHCHHA, GUJARAT, 394101	Address	: 2ND FLOOR, KIRAN CHAMBERS, OPP J K TOWER SUB JAIL CROSSING, RING ROAD, 395002
Phone No/Mobile No.	: XXXXXX2554	Phone No	: 2336864 / 2337644
E-mail/Fax	: ramanikapil284@yahoo.com, /	E-mail/Fax	: nia.230400@newindia.co.in / 2313467
PAN No	: APMPP3587N	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: NA / NA	GSTIN	: 24AAACN4165C2ZW
		SAC	: 997133 (Accident and health insurance services)

Policy Details			
		Business Source Code	
Policy Number	: 23040034242700001234	Dev. Off. level/Broker/Direct/IMF/We b Aggregator/CPSC User	: DIRECT CODE 230400 (1D3937242)
Period of Insurance	: From: 27/01/2025 12:00:01 AM To: 26/01/2026 11:59:59 PM	Agent/Bancassurance/Spe cified Person	: KAPIL KANTIBHAI RAMANI (NIAAG00055908)
Prev. Policy no.	: 23040034232700001379	Phone No	: 9979343593 / 2336864
Client Type	:	E-mail/Fax	: ramanikapil284@yahoo.com, nia230400@gmail.com, / /

Member Details										
Sl. No.	Name of Insured Person	Date of Birth	Age	Gender	Relation	Total Sum Insured	Date of inception of Continuous Coverage	ABHA ID (If Any)	Pre-existing Illness/Disease	Pre-existing disability
1	RASIKBHAI BHIKHABHAI POLARA	14/11/1982	42	M	Self	300000	27/01/2022	NA	NA	NA
2	RUHIBEN POLARA	12/05/2025	0	F	Daughter	0	29/09/2025	NA	NA	none
3	VISHVA	01/11/2012	12	F	Daughter	0	27/01/2022	NA	NA	NA
4	NILAMBEN	25/11/1981	43	F	Spouse	0	27/01/2022	NA	NA	NA

Total Sum Insured	300000
Zone	ZONE-I

Sl. No.	COVERAGE		COMPENSATION
1.a	Accidental Death of	Proposer or Spouse	100% of Sum Insured
1.b	Accidental Death of	Proposer and Spouse	200% of Sum Insured
2.a	Permanent Total Disablement of	Proposer or Spouse	100% of Sum Insured
2.b	Permanent Total Disablement of	Proposer and Spouse	200% of Sum Insured
3.a	Loss of one limb and one eye or loss of both eyes and/or loss of both limbs of	Proposer or Spouse	100% of Sum Insured
3.b	Loss of one limb and one eye or loss of both eyes and/or loss of both limbs of	Proposer and Spouse	200% of Sum Insured



4.a	Loss of one limb / sight in one eye of	Proposer or Spouse	50% of Sum Insured
4.b	Loss of one limb / sight in one eye of	Proposer and Spouse	100% of Sum Insured

EACH ZONE IS CLASSIFIED AS BELOW:(The Cities mentioned below would include their Urban Agglomeration)	
Zone-I	Greater Mumbai (includes Mira-Bhayandar(M CI),Thane(M Corp), Navi Mumbai(M Corp), Kalyan-Dombivli(M Corp), Ulhasnagar(M Corp), Ambarnath(M CI), Badlapur(M CI)) and State of Gujarat
Zone-II	Delhi NCR(Includes Faridabad, Gurgaon, Mewat, Rothak, Sonapat, Rewari, Jhajjar, Panipat and Palwal, Meerut, Ghaziabad, Gautam Budha Nagar, Bulandshahr, and Baghpat, Alwar and NCT of Delhi),Bangalore,Chennai,Hyderabad and Secunderabad, Pune and Kolkata
Zone-III	Rest of India (Other than those areas specified in Zone I and II)

Details Of TPA(Notice or communication to be given in respect of claims)			
Name	: HERITAGE HEALTH INSURANCE TPA PVT LTD	Telephone	: 18001024547
Address	: NICCO HOUSE, 5TH FLR, 2 HARE STREET,KOLKATA- 700001, KOLKATA- 700001	Fax Email Toll Free No. Mobile No.	: : : :

Name of Nominee :	NILAMBEN POLARA	Relation :	Spouse
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\*This Policy is subject to terms and conditions of New India Asha Kiran.

Previous Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
Personal Personal Accident Cover Critical Care Benefit 10% of the Sum Insured. Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively. Hospital Cash up to 1% of Sum Insured. Ambulance charges up to 1% of Sum Insured * Ayurveda/ Yoga and Naturopathy/ Unani/Siddha and Homeopathy system of medicines are covered up to 100 % of the Sum Insured.				Optional Cover I:Revision in Limit of Cataract(For 8 Lakhs and above Sum Insured) For Pre Existing Diseases Waiting period is 36 Months. For specified diseases waiting period is 24 months. *Please refer to policy document for detailed terms and conditions. Cataract claims up to 10% of Sum Insured or ₹50,000 whichever less, for each eye.			

"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.

Floater Sum Insured	300000
Break In Insurance - Dynamic	

Optional Cover Table		
Member Wise - Optional Cover - I (Revision in Cataract Limit)		
S. No	Name of the Insured (Opting Optional Cover I)	Date of Opting Optional Cover - I

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
RASIKBHAI BHIKHABHAI POLARA	NO	NA	NA	NO	NO	NA	NA	NO



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
NILAMBEN	NO	NA	NA	NO	NO	NA	NA	NO
VISHVA	NO	NA	NA	NO	NO	NA	NA	NO
RUHIBEN POLARA	NO	27/01/2025	NA	NO	NO	NA	NA	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	RASIKBHAI BHIKHABHAI POLARA	2442	0	0	0	0	0	0	0	0	0	0	0
2	NILAMBEN	10607	0	0	0	0	0	0	0	0	0	0	0
3	VISHVA	600	0	0	0	0	0	0	0	0	0	0	0
4	RUHIBEN POLARA	600	0	0	0	0	0	0	0	0	0	0	0
										Total Gross Premium(Without GST)		13448	
										CGST		1201	
										SGST		1201	
Net Premium in Words(RUPEES FIFTEEN THOUSAND EIGHT HUNDRED SIXTY-EIGHT ONLY)										IGST		0	
										Total GST		2420	
										Net Premium(With GST)		15868	

#### Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹13448
SGST	0	1201
CGST	0	1201
IGST	0	0

IN WITNESS WHEREOF, the undersigned being duly authorized has hereunto set his/her hand

at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20

Date of Issue: 29/09/2025

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

**PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 120 D OF INCOME TAX ( AMENDMENT ) ACT 111505**

This is to certify that Mr./Mrs. RASIKBHAI BHIKHABHAI POLARA has paid ₹ RUPEES FIFTEEN THOUSAND EIGHT HUNDRED SIXTY-EIGHT ONLY (in words) towards premium for New India Asha Kiran for the period 27/01/2025 12:00:01 AM to 26/01/2026 11:59:59 PM

Policy no.	:	23040034242700001234
Receipt no. & date	:	23040081250000010538 29/09/2025

Date of Issue: 29/09/2025

**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

QR CODE FOR TERMS AND CONDITIONS



List of PPN Hospitals



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

IRDA Registration Number: 190  
NIA PAN NUMBER: AAACN4165C