



## New India Floater Mediclaim Policy

UIN : NIAHLIP25039V082425

### Policy Schedule

Current Policy No	23040061252800007629	Current Policy Period	From:30/11/2025 12:00:01 AM To:29/11/2026 11:59:59 PM
Previous Policy No	23040034242800008157	Previous Policy Period	30-NOV-24 to 29-NOV-25
<b>Policyholder's Details</b>			
Policyholder Name	NARESH KUMAR ABBANI .	Customer ID	PO12194301
		PAN Card No	AAWPA0003D
Zone	ZONE I - Maharashtra and Gujarat	Mobile No/Phone No	XXXXXX7934
Policyholder's address	B-702 SHYAM SANGINI N/R- L.P.SAVANI SCHOOL SURAT UDHNA MAGDALLA ROAD, OPP- RUDRAKSH BUILDING SURAT. OPP- RUDRAKSH BUILDING SURAT. PANDESARA I E ,GUJARAT, 394221	Email id	ramanikapil284@yahoo.com,
		Name of the Nominee	MEENA N ABBANI
		Relation with the Policy holder	Spouse
		GSTIN	NA
<b>Policy Issuing Office and Intermediary Details</b>			
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	24AAACN4165C2ZW
Regional Contact No	NA	SAC	997133 (Accident and health insurance services)
<b>Details Of TPA (Notice or Communication to be given in respect of claim)</b>			
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			

### 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	NARESH KUMAR ABBANI .(PO12194301)	13/03/1975	50	M	SELF	NA	29/11/2007	NA
2	KHUSHI .(ME01214269)	18/10/1999	26	F	CHILD	NA	29/11/2007	NA

Floater Sum Insured	1200000	Floater Cumulative Bonus	500000
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Cumulative Bonus Details			
S. No	Sum Insured	CB percentage	CB Amount
1	800000	50	400000
2	200000	50	100000
3	200000	0	0

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
NARESH KUMAR ABBANI .	NO	NO	YES	NO	NO	NO	NO	NO
KHUSHI .	NO	NO	YES	NO	NO	NO	NO	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	NARESH KUMAR ABBANI .	23625	0	0	1181	0	0	0	0	0	0	0	1182
2	KHUSHI .	8152	0	0	408	0	0	0	0	0	0	0	408

	Total Gross Premium(Without GST)	31776
	CGST	0



	SGST	0
Net Premium in Words(RUPEES THIRTY-ONE THOUSAND SEVEN HUNDRED SEVENTY-SIX ONLY)	IGST	0
	Total GST	0
	Net Premium(With GST)	31776

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	CB Amount	Pre-existing Diseases
1	23040034242800008157	KHUSHI .	30/11/2024	29/11/2025	0	0	N
2	23040034222800009634	NARESH KUMAR ABBANI .	30/11/2022	29/11/2023	800000	400000	N
3	23040034232800009212	NARESH KUMAR ABBANI .	30/11/2023	29/11/2024	1000000	400000	N
4	23040034242800008157	NARESH KUMAR ABBANI .	30/11/2024	29/11/2025	1000000	450000	N
5	23040034222800009634	KHUSHI .	30/11/2022	29/11/2023	0	0	N
6	23040034232800009212	KHUSHI .	30/11/2023	29/11/2024	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 30th day of November 2025.

Date of Issue: 17/11/2025

(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. NARESH KUMAR ABBANI . has paid ₹ 31776 towards premium for New India Floater Mediclaim for the period 30/11/2025 12:00:01 AM to 29/11/2026 11:59:59 PM

Policy no.	: 23040061252800007629
Receipt no. & date	: 10000089251100497525 15/11/2025

Date of Issue: 17/11/2025

(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

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 : 23040025P0030169

**IRDA Registration Number: 190**  
**NIA PAN NUMBER: AAACN4165C**

