



2805206708648901000

Mr Shantilal Ramjibhai Gajera
B 86 SHANKAR NAGAR SOCIETY
KARGIL
CHOWK SURAT PUNA GAM SURAT
SURAT
PINCODE 395010
SURAT
GUJARAT - 395010
Contact No.: 96XXXXXXX0
Email: shxxxxxxxxx54@gxxxx.com

Policy No : 2805 2067 0864 8901 000

Intermediary Code	Intermediary Name	Intermediary Contact Number
201512325820	AGENT : ASMITA RAMANI	91-9277504513

Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Shantilal Ramjibhai Gajera ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Restore Floater Insurance Policy. We advise you to retain your Policy Kit during the entire term of the Policy (including renewals).

Please note that the Policy has been issued to you based on the declarations, details and documents received from/on behalf of you in/along with the Proposal Form submitted to us. 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>

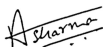
Please visit our website www.hdfcergo.com for more information about our Company, Grievance handling and any other support. To know the updated list of our network hospitals please visit <https://www.hdfcergo.com/locators/cashless-hospitals-network>

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

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.

Warm Regards,



Authorized Signatory

Location: Mumbai

Date: 11/08/2025

Note:

1. Please update us with your latest contact details (in case of any change) so that same can be updated in our records.
2. You can either email us on care@hdfcergo.com or call on our Customer care no. 022 6158 2020 / 022 6234 6234.
3. *The Copy of the proposal form has been sent on your registered email id if policy is purchased through website.

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

This is to certify that the MR. SHANTILAL RAMJIBHAI GAJERA has paid Rs. 33370 (Rupees Thirty-Three Thousand Three Hundred Seventy And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805206708648901000 issued to MR. SHANTILAL RAMJIBHAI GAJERA for period of 17/08/2025 to 16/08/2026.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 11/08/2025



Authorized Signatory

*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 Policyholder.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case of dishonor of the premium instrument, the policy will be deemed cancelled ab initio.
5. 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents.



Policy Schedule - Optima Restore Floater

Policy Number	2805 2067 0864 8901 000		
Policy Holder's Name	Mr Shantilal Ramjibhai Gajera		
Policy Holder's Address	B 86 SHANKAR NAGAR SOCIETY KARGIL CHOWK SURAT PUNA GAM SURAT SURAT PINCODE 395010 SURAT GUJARAT - 395010		
Policy Holder State Name & Code	Gujarat(24)	Place of Supply	GUJARAT
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	17/08/2015	Policy Issuance Date	11/08/2025
Policy Period	From 00:01 hrs on 17/08/2025 To 24:00 hrs on 16/08/2026		
Issuing/Servicing Office	OFFICE NUMBER 207 - 208, B-WING 2ND FLOOR, ICC BUILDING,RING ROAD, NEAR KADIWALA SCHOOL SURAT Tel : +91-261-2478360		
GSTIN	24AABCL5045N1ZE		
EIA Number	Not provided		
Intermediary Name	AGENT : ASMITA RAMANI	Intermediary Contact No	91-9277504513
Intermediary Code	201512325820	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details						
Particulars / Member ID	Member 1 SHANTILAL RAMJIBHAI GAJERA / 2024410042884249	Member 2 SHILPABEN / 2024410042884250	Member 3 HET / 2024410042884251	Member 4	Member 5	Member 6
Date of Birth (Age)	05/06/1981 (44)	05/09/1982 (42)	17/01/2014 (11)	-	-	-
Relationship to Policy Holder	Self	Wife	Son	-	-	-
Base Sum Insured (₹)	1000000					
Multiplier Benefit SI (₹)	633333					
ABHA ID	-	-	-	-	-	-
Protector Rider Sum Insured(₹)	-					
Co-payment %	0					
Deductible	0					
Total Sum Insured(₹)	1633333					

Note : In case any insured person's wish to generate his/her ABHA ID kindly visit link given below :

<https://healthid.ndhm.gov.in/register>

Protector Rider - HDHHLIP21335V022021 Individual Personal Accident Rider - APOPAIP19004V011920 Hospital Daily Cash Rider - HDHHLIP21344V022021 Critical Advantage Rider HDHHLIP21342V022021 my:health Critical Illness - HDFHLIA22141V032122 Optima Wellbeing (Add-on) - HDFHLIA24099V012324
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Other Riders and Benefits (₹)						
Protector Rider	-					
Hospital Daily Cash Rider SI (Max. 30 days)	-					
Critical Advantage Rider SI (\$)	-	-	-	-	-	-
IPA Rider SI	-	-	-	-	-	-
my: health Critical Illness Sum Insured (Rs.)						
my: health Critical Illness Plan						
Unlimited Restore Benefit	No					
Optima Wellbeing Rider	No					

Nominee Details

Nominee Name : Mrs. Shilpaben

Relationship to Policyholder: Wife

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.

Premium Calculation (₹)

Net Premium	28280	CGST@9%	2545
Discounts	0	SGST/UTGST@9%	2545
Loadings	0	IGST@18%	0
Taxable Premium	28280	Any other Cess or Taxes	0
Gross Premium	33370		
Gross Premium (in words)	Rupees Thirty-Three Thousand Three Hundred Seventy And Zero Paise Only		

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 04/10/2024 GRN NO. MH007778466202425M, Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425, Dt. 03/10/2024) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018

Original for Recipient/ Duplicate for Supplier

Whether tax is payable on reverse charge basis: No

Policy Schedule - Optima Restore Floater

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.

Exclusion(s) / Special Condition(s) (Refer the leaflet attached in the policy document w.r.t. exclusions) :						
Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
2024410042884249	SHANTILAL RAMJIBHAI GAJERA					For Rs 1000000(Rupees Ten Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years.. For Rs 1000000(Rupees Ten Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years..
2024410042884250	SHILPABEN					For Rs 1000000(Rupees Ten Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years.. For Rs 1000000(Rupees Ten Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years..
2024410042884251	HET					For Rs 1000000(Rupees Ten Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years.. For Rs 1000000(Rupees Ten Lakhs) Sec C1 (i) of the policy wording is waived and Sec C1 (ii) is reduced to 1 year and Sec C1 (iii) is reduced to 2 years..

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 11/08/2025


 Authorized Signatory

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on www.hdfcergo.com



Send us 'Hi' on our WhatsApp Number 8169 500 500



Download the **here** app by HDFC ERGO

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>"

Policy Schedule - Optima Restore Floater

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 1000000
Pre-Hospitalization	Upto 1000000 for 60 days
Post-Hospitalization	Upto 1000000 for 180 days
Day Care Procedures	Upto 1000000
Domiciliary Treatment	Upto 1000000
Organ Donor	Upto 1000000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
Emergency Air Ambulance Cover	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year
E-Opinion in respect of a Critical Illness	One per policy year
Restore Benefit	100% of Basic SI (for any illness or any insured person)
Multiplier Benefit	Bonus of 50% of Basic Sum Insured post completion of each Policy Year irrespective of claims, maximum upto 100% of Basic Sum Insured
Preventive Health Check-up (Floater)	Upto a maximum of Rs.5,000 per policy, at the end of each year at renewal.



Policy No.: 2805206708648901000

Insured Name	Member ID	Date of Birth	Gender
Shantilal Ramjibhai Gajera	2024410042884249	05/06/1981	M
Shilpaben	2024410042884250	05/09/1982	F
Het	2024410042884251	17/01/2014	M

Terms and Conditions

(1) This card would be valid till your relationship with HDFC ERGO General Insurance Company Limited / This card is invalid if the policy is cancelled (2) In case of renewal please refer original policy number (3) This card is issued for the purpose of identification only and does not entail automatic cashless facility at the network hospital. (4) A photo ID issued by any government authority is to be produced to avail cashless facility. (5) Please apply for cashless facility 48 hours prior to admission in case of planned admissions and within 24 hours of admission in case of emergency.(6) All terms and conditions of the policy would be applicable while processing your cashless request. (7) In case your cashless facility is denied due to any reason, please submit the claim for reimbursement. Denial of cashless facility does not indicate rejection of the claim. (8) Please read policy documents carefully for detailed terms and conditions. For claim status visit help section on our web site www.hdfcergo.com. Alternatively you may write to us at Healthclaims@hdfcergo.com.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: HDFC ERGO General Insurance Company Limited – 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Health Claim Services Address : HDFC ERGO General Insurance Company Limited Stellar IT Park, Tower-1 , 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh. Service No. 022 6158 2020 / 022 6234 6234 Email: healthclaims@hdfcergo.com.Trade Logo displayed above belongs to HDFC Ltd and ERGO International