



280520716889210001

Mr. Sudhirbhai Rameshbhai Rakholiya  
20-VIKRAM NAGAR-2  
OPP-RANUJADHAM SOC.  
PUNA GAM SURAT  
SURAT  
SURAT  
GUJARAT - 395010  
Contact No.: 97XXXXXX5  
Email: suxxxxxxxxxx21@xxxxx.com

Policy No : 2805 2071 6889 2100 001

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

**Your Optima Restore Floater (Three Year) Policy**

Dear Mr. Sudhirbhai Rameshbhai Rakholiya ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Your Optima Restore Floater (Three Year) 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](http://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](http://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: 28/05/2025

## 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.. SUDHIRBHAI RAMESHBHAI RAKHOLIYA has paid Rs. 80447 (Rupees Eighty Thousand Four Hundred Forty-Seven And Zero Paise Only) towards premium for Optima Restore Floater (Three Year) Policy No. 280520716889210001 issued to MR.. SUDHIRBHAI RAMESHBHAI RAKHOLIYA for period of 28/02/2025 to 27/02/2028.

**For and on behalf of HDFC ERGO General Insurance Company Limited**

Location: Mumbai

Date: 28/05/2025

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.

## Endorsement Cum Policy Schedule - Optima Restore Floater (Three Year)

Policy Number	2805 2071 6889 2100 001		
Policy Holder's Name	Mr. Sudhirbhai Rameshbhai Rakholiya		
Policy Holder's Address	20-VIKRAM NAGAR-2 OPP-RANUJADHAM SOC. PUNA GAM SURAT SURAT 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	28/02/2019	Policy Issuance Date	28/05/2025
Policy Period	From 00:01 hrs on 28/02/2025 To 24:00 hrs on 27/02/2028		
Issuing/Servicing Office	OFFICE NO 207-208, B WING , 2ND FLR, ICC BUILDING , RING ROAD 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 SUDHIRBHAI RAMESHBHAI RAKHOOLIYA / 2025510048036399	Member 2 JIGNABEN / 2025510048036400	Member 3 HET / 2025510048036401	Member 4 PANTHI / 2025510050876339	Member 5	Member 6
Date of Birth (Age)	21/12/1990 (34)	14/12/1990 (34)	13/01/2017 (8)	17/02/2025 (0)	-	-
Relationship to Policy Holder	Self	Wife	Son	Daughter	-	-
Base Sum Insured (₹)			500000			
Multiplier Benefit SI (₹)			150000			
ABHA ID	-	-	-	-	-	-
Protector Rider Sum Insured(₹)			-			
Co-payment %			0			
Deductible			0			
Total Sum Insured(₹)			650000			

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

**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 : Ms. Jignaben 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	68175	CGST@9%	753
Discounts	0	SGST/UTGST@9%	753
Loadings	0	IGST@18%	0
Taxable Premium	68175	Any other Cess or Taxes	0
Gross Premium	80447		

Gross Premium (in words) Rupees Eighty Thousand Four Hundred Forty-Seven And Zero Paise Only

The stamp duty of Rs. 0/- 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

## Endorsement Cum Policy Schedule - Optima Restore Floater (Three Year)

## List of Endorsements

Endt No	Description	Effective Date
001	Addition of Insured	22/05/2025

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.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Authorized Signatory

Date: 28/05/2025

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](http://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>"

## SCHEDULE OF BENEFITS

In-patient Treatment	Upto 500000
Pre-Hospitalization	Upto 500000 for 60 days
Post-Hospitalization	Upto 500000 for 180 days
Day Care Procedures	Upto 500000
Domiciliary Treatment	Upto 500000
Organ Donor	Upto 500000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
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)	Up to a maximum of Rs.2,500 per policy, only once at the end of a block of every continuous two policy years.



Policy No.: 2805207168892100001

Insured Name	Member ID	Date of Birth	Gender
Sudhirbhai Rameshbhai Rakholiya	2025510048036399	21/12/1990	M
Jignaben	2025510048036400	14/12/1990	F
Het	2025510048036401	13/01/2017	M
Panthy	2025510050876339	17/02/2025	F

**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](http://www.hdfcergo.com). Alternatively you may write to us at [Healthclaims@hdfcergo.com](mailto:Healthclaims@hdfcergo.com).

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