



New India Floater Mediclaim Policy

UIN : NIAHLIP25039V082425

Policy Schedule

Current Policy No	23040034242800009303	Current Policy Period	From:04/01/2025 12:00:01 AM To:03/01/2026 11:59:59 PM
Previous Policy No	23040034232800010225	Previous Policy Period	04-JAN-24 to 03-JAN-25

Policyholder's Details

Policyholder Name	NAYANABEN DINESHBHAI RAMANI	Customer ID	PO65881093
		PAN Card No	AZLPP0532B
Zone	ZONE I - Maharashtra and Gujarat	Mobile No/Phone No	XXXXXX2660
Policyholder's address	D-904 SAVAN PLAZA NR YOGI CHOWK PUNAGAM SURAT 9824762660 SURAT ,GUJARAT, 395010	Email id	ramanikapil284@yahoo.com,
		Name of the Nominee	DINESHBHAI
		Relation with the Policy holder	Spouse
		GSTIN	NA

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	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	HEALTHINDIA INSURANCE TPA SERVICES PRIVATE LIMITED		
Email-id of the TPA	frd@healthindiatpa.com	Address of the TPA	NEELKANTH CORPORATE PARK, GALA NO : 406 TO 412 , 4TH FLOOR, KIROL ROAD / VILLAGE, VIDYAVIHAR SOCIETY, VIDYAVIHAR WEST, MUMBAI, MUMBAI
Toll Free / Contact No of the TPA	02266867575 /		
Fax of TPA	02242471911		

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: No Proportionate Deduction.
* Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively.	* Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.
* Hospital Cash up to 1% of Sum Insured.	* Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs & above Sum Insured).
* Midterm inclusion of newly married spouse.	*Optional Cover IV: For Covering Non-Payable items. Available for Sum Insured 8 L & above
* Cataract claims, up to 10% of Sum Insured or ` 50,000 whichever less, for each eye	* For Pre Existing Diseases Waiting period is 36 Months.
* For specified diseases waiting period is 24 months	*Please refer to 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	*Date of inception of first policy	Pre Existing Disease
1	NAYANABEN DINESHBHAI RAMANI(PO65881 093)	01/06/1977(47)	F	SELF	04/01/2017	NA
2	DINESHBHAI RAMANI(ME0921 9786)	10/05/1977(47)	M	SPOUSE	04/01/2017	NA
3	NISARG RAMANI(ME0921 9792)	13/08/2005(19)	M	CHILD	04/01/2017	NA
4	KIYA RAMANI (ME10953982)	30/07/2019(5)	F	CHILD	04/01/2020	NA

Floater Sum Insured	300000	Floater Cumulative Bonus	75000
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Cumulative Bonus Details			
S. No	Sum Insured	CB percentage	CB Amount
1	300000	25	75000

Optional Cover Table			
Policy Level - Optional Cover - I (No Proportionate Deduction)	Not Opted	Policy Level - Optional Cover IV (For Non-Medical Items)	Not Opted
Member Level - Optional Cover - II (Maternity Benefit)	Not Opted	Member Level - Optional Cover - III (Revision in Cataract Limit)	Not Opted

S No	Name of the Insured	Basic Premium	Premium for Optional Cover - I	Premium for Optional Cover - II	Premium for Optional Cover - III	Premium for Optional Cover - IV	Discount	Modern Treatment Rider premium	Gross Premium
1	NAYANABEN DINESHBHAI RAMANI	11413	0	0	0	0	1712	0	9701
2	DINESHBHAI RAMANI	11413	0	0	0	0	1712	0	9701
3	NISARG RAMANI	4263	0	0	0	0	640	0	3623
4	KIYA RAMANI	2789	0	0	0	0	419	0	2370

Previous Year Policy Details							
Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	CB Amount	Pre-existing Diseases
1	23040034242800009303	NAYANABEN DINESHBHAI RAMANI	04/01/2024	03/01/2025	300000	75000	N



2	23040034202800 009489	DINESHBHAI RAMANI	04/01/2021	03/01/2022	0	0	N
3	23040034212800 010743	DINESHBHAI RAMANI	04/01/2022	03/01/2023	300000	0	N
4	23040034222800 011338	DINESHBHAI RAMANI	04/01/2023	03/01/2024	0	0	N
5	23040034232800 010225	DINESHBHAI RAMANI	04/01/2024	03/01/2025	0	0	N
6	23040034202800 009489	NISARG RAMANI	04/01/2021	03/01/2022	0	0	N
7	23040034212800 010743	NISARG RAMANI	04/01/2022	03/01/2023	300000	0	N
8	23040034222800 011338	NISARG RAMANI	04/01/2023	03/01/2024	0	0	N
9	23040034232800 010225	NISARG RAMANI	04/01/2024	03/01/2025	0	0	N
10	23040034202800 009489	KIYA RAMANI	04/01/2021	03/01/2022	0	0	N
11	23040034212800 010743	KIYA RAMANI	04/01/2022	03/01/2023	300000	0	N
12	23040034222800 011338	KIYA RAMANI	04/01/2023	03/01/2024	0	0	N
13	23040034232800 010225	KIYA RAMANI	04/01/2024	03/01/2025	0	0	N
					Total Gross Premium(Without GST)	25395	
					CGST(@9%)	2286	
					SGST(@9%)	2286	
Net Premium in Words(RUPEES TWENTY-NINE THOUSAND NINE HUNDRED SIXTY-SEVEN ONLY)					IGST	0	
					Total GST	4572	
					Net Premium(With GST)	29967	

*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 4th day of January 2025.

Date of Issue: 03/01/2025

(MR. SANDEEP KUMAR)
[DIV MANAGER]

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

Policy No. : 23040034242800009303 Document generated by QR_RENEWAL at 03/01/2025 20:42:47 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>.



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. NAYANABEN DINESHBHAI RAMANI has paid ₹ 29967 towards premium for New India Floater Mediclaim for the period 04/01/2025 12:00:01 AM to 03/01/2026 11:59:59 PM

Policy no.	:	23040034242800009303
Receipt no. & date	:	10000089240100083041 03/01/2025

Date of Issue: 03/01/2025

(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 : 23040024P0035523

Policy No. : 23040034242800009303 Document generated by QR_RENEWAL at 03/01/2025 20:42:47 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>.



IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C