



## New India Floater Mediclaim Policy

UIN : NIAHLIP25039V082425

### Policy Schedule

Current Policy No	23040034252800000678	Current Policy Period	From:21/04/2025 10:01:00 AM To:20/04/2026 11:59:59 PM
Previous Policy No	23040034242800000558	Previous Policy Period	18-APR-24 to 17-APR-25
<b>Policyholder's Details</b>			
Policyholder Name	TRUPTI GHANSHYAMBHAI RADADIYA	Customer ID	PO88806582
		PAN Card No	BHSPR7491E
Zone	ZONE I - Maharashtra and Gujarat	Mobile No/Phone No	XXXXXX4205
Policyholder's address	126, RAJWASHWARI SOCIETY NEAR LAXMAN NAGAR B/H SPINNING MILL, PUNAGAM 9825124205 B/H SPINNING MILL, KAPODARA, PUNAGAM SURAT ,GUJARAT, 395010	Email id	ramanikapil284@yahoo.com,
		Name of the Nominee	GHANSHYAMBHAI C RADADIYA
		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	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			

<b>Highlights of New India Floater Mediclaim Policy*</b>	
* 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	<b>*Please refer to policy clause for detailed T&amp;Cs</b>



<b>Important</b>
*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 <a href="https://www.newindia.co.in">https://www.newindia.co.in</a> 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	TRUPTI GHANSHYAMBHAI RADADIYA(PO88 806582)	21/11/1982(42)	F	SELF	18/04/2019	NA
2	GHANSHYAMBHAI CHHAGANBHAI RADADIYA(ME13 535785)	01/05/1976(48)	M	SPOUSE	18/04/2019	NA
3	SMIT GHANSHYAMBHAI RADADIYA(ME13 535800)	19/05/2009(15)	M	CHILD	18/04/2019	NA

<b>Floater Sum Insured</b>	200000	<b>Floater Cumulative Bonus</b>	100000
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Cumulative Bonus Details			
S. No	Sum Insured	CB percentage	CB Amount
1	200000	50	100000

Any claim arising out of illness contracted or injury sustained or Hospitalization commencing in the break period i.e. from 17-APR-25 to 21-APR-25 will not be admissible under this policy..			
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	TRUPTI GHANSHYAMBHAI RADADIYA	7357	0	0	0	0	736	0	6621
2	GHANSHYAMBHAI CHHAGANBHAI RADADIYA	10121	0	0	0	0	1013	0	9108
3	SMIT GHANSHYAMBHAI RADADIYA	3156	0	0	0	0	316	0	2840

Previous Year Policy Details
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Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	CB Amount	Pre-existing Diseases
1	2304003424280000558	GHANSHYAM BHAI CHHAGANBH AI RADADIYA	18/04/2024	17/04/2025	0	0	N
2	2304003424280000558	SMIT GHANSHYAM BHAI RADADIYA	18/04/2024	17/04/2025	0	0	N
3	2304003424280000558	TRUPTI GHANSHYAM BHAI RADADIYA	18/04/2024	17/04/2025	200000	50000	N
						<b>Total Gross Premium(Without GST)</b>	18569
						<b>CGST(@9%)</b>	1671
						<b>SGST(@9%)</b>	1671
<b>Net Premium in Words(RUPEES TWENTY-ONE THOUSAND NINE HUNDRED ELEVEN ONLY)</b>						<b>IGST</b>	0
						<b>Total GST</b>	3342
						<b>Net Premium(With GST)</b>	21911

\*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 21st day of April 2025.

Date of Issue: 21/04/2025

(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. TRUPTI GHANSHYAMBHAI RADADIYA has paid ₹ 21911 towards premium for New India Floater Mediclaim for the period 21/04/2025 10:01:00 AM to 20/04/2026 11:59:59 PM

Policy no.	: 23040034252800000678
Receipt no. & date	: 23040081250000001114 21/04/2025

Date of Issue: 21/04/2025

(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 : 23040025E0002648



IRDA Registration Number: 190  
NIA PAN NUMBER: AAACN4165C