



THE NEW INDIA ASSURANCE CO. LTD.  
REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI  
400001

New India Asha Kiran Policy Schedule  
UIN: NIAHLIP25047V042425

Customer ID	: ME06013882		
Insured's Details		Issuing Office Details (Notice or Communication to be given in respect of Personal Accident Claims)	
Insured Name	: ASHOKBHAI RAMJIBHAI BOGHARA	Office Code	: DO-IV (230400)
Address	: B-404 SHIVANJALI-1, NR. GOKULDHAM, ABRAMA ROAD, MOTAVARACHHA, SURAT 9825658523 MOTA VARACHCHHA, GUJARAT, 394101	Address	: 2ND FLOOR, KIRAN CHAMBERS, OPP J K TOWER, SUB JAIL CROSSING, RING ROAD, 395002
Phone No/Mobile No.	: XXXXXX8523	Phone No	: 2336864 / 2337644
E-mail/Fax	: ramanikapil284@yahoo.com, /	E-mail/Fax	: nia.230400@newindia.co.in / 2313467
PAN No	: AIKPB4899A	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: NA / NA	GSTIN	: 24AAACN4165C2ZW
		SAC	: 997133 (Accident and health insurance services)

Policy Details			
		Business Source Code	
Policy Number	: 23040034242700001342	Dev. Off. level/Broker/Direct/IMF/We b Aggregator/CPSC User	: DIRECT CODE 230400 (1D3937242)
Period of Insurance	: From: 04/02/2025 05:12:22 PM To: 03/02/2026 11:59:59 PM	Agent/Bancassurance/Spe cified Person	: KAPIL KANTIBHAI RAMANI (NIAAG00055908)
Prev. Policy no.	: 23040034232700001248	Phone No	: 9979343593 / 2336864
Client Type	: Non-Corporate	E-mail/Fax	: ramanikapil284@yahoo.com, nia230400@gmail.com, / /

Member Details											
Sl. No.	Name of Insured Person	Date of Birth	Gender	Occupation	Relation	Total Sum Insured	Change in Status	Date of inception of Continuous Coverage	Zone Opted	Pre-existing Illness/Disease	Pre-existing disability
1	ASHOKBHAI RAMJIBHAI BOGHARA	01/06/1969	M	Business / Trade rs	Self	200000		07/12/2016	ZONE-I	( NA ), NA	none
2	GOPI	16/11/1996	F	Students - Schoo l and Co llege	Daughter	0		07/12/2016	ZONE-I	( NA ), NA	none
3	VILASBEN	01/04/1972	F	Housewif e	Spouse	0		07/12/2016	ZONE-I	( NA ), NA	none

Total Sum Insured	200000
Zone	ZONE-I

Any claim arising out of illness contracted or injury sustained or Hospitalization commencing in the break period i.e. from 11-DEC-24 to 04-FEB-25 will not be admissible under this policy.

Sl. No.	COVERAGE		COMPENSATION
1.a	Accidental Death of	Proposer or Spouse	100% of Sum Insured
1.b	Accidental Death of	Proposer and Spouse	200% of Sum Insured



2.a	Permanent Total Disablement of	Proposer or Spouse	100% of Sum Insured
2.b	Permanent Total Disablement of	Proposer and Spouse	200% of Sum Insured
3.a	Loss of one limb and one eye or loss of both eyes and/or loss of both limbs of	Proposer or Spouse	100% of Sum Insured
3.b	Loss of one limb and one eye or loss of both eyes and/or loss of both limbs of	Proposer and Spouse	200% of Sum Insured
4.a	Loss of one limb / sight in one eye of	Proposer or Spouse	50% of Sum Insured
4.b	Loss of one limb / sight in one eye of	Proposer and Spouse	100% of Sum Insured

**EACH ZONE IS CLASSIFIED AS BELOW:(The Cities mentioned below would include their Urban Agglomeration)**

Zone-I	Greater Mumbai (includes Mira-Bhayandar(M Cl),Thane(M Corp), Navi Mumbai(M Corp), Kalyan-Dombivli(M Corp), Ulhasnagar(M Corp), Ambarnath(M Cl), Badlapur(M Cl)) and State of Gujarat
Zone-II	Delhi NCR(Includes Faridabad, Gurgaon, Mewat, Rothak, Sonapat, Rewari, Jhajjar, Panipat and Palwal, Meerut, Ghaziabad, Gautam Budha Nagar, Bulandshahr, and Baghpat, Alwar and NCT of Delhi),Bangalore,Chennai,Hyderabad and Secunderabad, Pune and Kolkata
Zone-III	Rest of India (Other than those areas specified in Zone I and II)

**Details Of TPA(Notice or communication to be given in respect of claims)**

<b>Name</b>	:	HEALTH INSURANCE TPA OF INDIA LIMITED	<b>Telephone</b>	:	18001023600
<b>Address</b>	:	MAJESTIC OMNIA BUILDING,2ND FLOOR,,A-110, SECTOR – 4, NOIDA,NOIDA A-110, SECTOR – 4, NOIDA NOIDA	<b>Fax</b> <b>Email</b> <b>Toll Free No.</b> <b>Mobile No.</b>	:	01204765799

<b>Name of Nominee :</b>	VILASBEN	<b>Relation :</b>	Spouse
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**Premium Working Table**

Sl. No.	Name of Insured	Total Basic Premium	Staff Discount	Net Premium
1	ASHOKBHAI RAMJIBHAI BOGHARA	14156	0	0
2	VILASBEN	4920	0	0
3	GOPI	624	0	0
<b>Gross Premium</b>				19388
<b>GST</b>				3490
<b>Net Premium Amt.</b>				22878
<b>Net Premium Amt.(In words)</b>				RUPEES TWENTY-TWO THOUSAND EIGHT HUNDRED SEVENTY-EIGHT ONLY

\*This Policy is subject to terms and conditions of New India Asha Kiran.

**Previous Policy Details**

Sl. No.	Previous Policy No	Name of Insured	From Date	To Date	Sum Insured	Pre-existing Diseases	Claim Amount
1	23040034192700 000592	ASHOKBHAI RAMJIBHAI BOGHARA	11/12/2019	10/12/2020	200000	N	0
2	23040034202700 000821	ASHOKBHAI RAMJIBHAI BOGHARA	11/12/2020	10/12/2021	200000	N	0
3	23040034212700 001058	ASHOKBHAI RAMJIBHAI BOGHARA	11/12/2021	10/12/2022	200000	N	0
4	23040034232700 001248	ASHOKBHAI RAMJIBHAI BOGHARA	12/12/2023	11/12/2024	200000	N	0



5	23040034202700 000821	VILASBEN	11/12/2020	10/12/2021	0	N	0
6	23040034212700 001058	VILASBEN	11/12/2021	10/12/2022	200000	N	24652
7	23040034222700 001133	VILASBEN	12/12/2022	11/12/2023	200000	N	0
8	23040034232700 001248	VILASBEN	12/12/2023	11/12/2024	200000	N	0
9	23040034202700 000821	GOPI	11/12/2020	10/12/2021	0	N	0
10	23040034212700 001058	GOPI	11/12/2021	10/12/2022	200000	N	0
11	23040034222700 001133	GOPI	12/12/2022	11/12/2023	200000	N	0
12	23040034232700 001248	GOPI	12/12/2023	11/12/2024	200000	N	0

<b>Personal Personal Accident Cover</b> Critical Care Benefit 10% of the Sum Insured. Room rent and ICU Charges at 1% and 2% of Sum Insured per day respectively. Hospital Cash up to 1% of Sum Insured. Ambulance charges up to 1% of Sum Insured Cataract claims, up to 10% of Sum Insured or ₹ 50,000 whichever less, for each eye. * Ayurveda/ Yoga and Naturopathy/ Unani/Siddha and Homeopathy system of medicines are covered up to 100 % of the Sum Insured.	<b>Optional Cover I: No Proportionate Deduction</b> <b>Optional Cover II: Maternity Expenses Benefit for Sum Insured 5 Lakhs and Above.</b> <b>Optional Cover III: Revision in Limit of Cataract (For 8 Lakhs &amp; above Sum Insured).</b> <b>Optional Cover IV: For Covering Non-Payable Items (For 8 Lakhs &amp; above Sum Insured).</b> For Pre Existing Diseases Waiting period is 36 Months. For specified diseases waiting period is 24 months. *Please refer to policy document for detailed terms and conditions.
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"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	Zone Opted	Pre-Existing Disability
1	Ashokbhai Ramjibhai Boghara(ME06013882)	01/06/1969 (55)	M	SELF	07/12/2016	N	ZONE 1	N
2	Vilasben (ME06013885)	01/04/1972 (52)	F	Spouse	07/12/2016	N	ZONE 1	N
3	Gopi (ME06013886)	16/11/1996 (28)	F	Daughter	07/12/2016	N	ZONE 1	N

Floater Sum Insured

Break In Insurance - Dynamic

Optional Cover Table			
Policy Level - Optional Cover 1 (No Proportionate Deduction)	Not Opted	Member Level - Optional Cover III (Revision in Cataract Limit)	Not Opted
Member Level - Optional Cover II (Maternity Benefit)	Not Opted	Policy Level - Optional Cover IV (For Covering Non-Payable Items)	Not Opted

Member Wise - Optional Cover II (Maternity Benefit)		
S. No	Name of the Insured (Opting Optional Cover II)	Date of Opting Optional Cover - II

Member Wise - Optional Cover III (Revision in Cataract Limit)		
S. No	Name of the Insured (Opting Optional Cover III)	Date of Opting Optional Cover - III



Premium Details								
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	# Modern Treatment Rider Premium	Gross Premium
1	ASHOKBHAI RAMJIBHAI BOGHARA	14156	0	0	0	0	0	14156
2	VILASBEN	4920	0	0	0	0	0	4920
3	GOPI	624	0	0	0	0	0	312

**Premium and GST Details**

	Rate of Tax	Amount in INR
Premium		₹19388
SGST	9	1745
CGST	9	1745
IGST	0	0

IN WITNESS WHEREOF, the undersigned being duly authorized has hereunto set his/her hand

at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20

Date of Issue: 04/02/2025

(MR. SANDEEP KUMAR)  
[DIV MANAGER]

	<b>Authorized Signatory For and on behalf of The New India Assurance Company Limited</b>
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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 Asha Kiran**

**PREMIUM CERTIFICATE FOR THE PURPOSE OF DEDUCTION UNDER SECTION 80 D OF INCOME TAX ( AMENDMENT ) ACT 1986**

This is to certify that Mr./Mrs. ASHOKBHAI RAMJIBHAI BOGHARA has paid ₹ RUPEES TWENTY-TWO THOUSAND EIGHT HUNDRED SEVENTY-EIGHT ONLY (in words) towards premium for New India Asha Kiran for the period 04/02/2025 05:12:22 PM to 03/02/2026 11:59:59 PM

Policy no.	:	23040034242700001342
Receipt no. & date	:	10000089240200117313 04/02/2025



Date of Issue: 04/02/2025

(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 : 23040024P0039694



IRDA Registration Number: 190  
NIA PAN NUMBER: AAACN4165C