



2805207122151900001

Mr Kukadiya Prakashbhai Khimjibhai
143 TULSI SHYAM SOC
YOGI CHOWK SHYAMDHAM
CHOWKSURAT
SURAT
GUJARAT - 395010
Contact No.: 75XXXXXX3
Email: dhxxxxxxxxxxxxx22@gxxx.com

Policy No : 2805 2071 2215 1900 001

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

Your Optima Restore Floater Policy

Dear Mr Kukadiya Prakashbhai Khimjibhai ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Your Optima Restore Floater 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,

Location: Mumbai

Date: 05/02/2025



Authorized Signatory

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 6234 6234 / 0120 6234 6234.
3. *The Copy of the proposal form has been sent on your registered email id if policy is purchased through website.

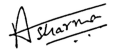
Certificate for the purpose of deduction under Section 80 D of Income Tax Act, 1961*

This is to certify that the MR. KUKADIYA PRAKASHBHAI KHIMJIBHAI has paid Rs. 26105 (Rupees Twenty-Six Thousand One Hundred Five And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805207122151900001 issued to MR. KUKADIYA PRAKASHBHAI KHIMJIBHAI for period of 24/01/2025 to 23/01/2026.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 05/02/2025



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

Policy Number	2805 2071 2215 1900 001		
Policy Holder's Name	Mr Kukadiya Prakashbhai Khimjibhai		
Policy Holder's Address	143 TULSI SHYAM SOC YOGI CHOWK SHYAMDHAM CHOWKSURAT 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	24/01/2019	Policy Issuance Date	05/02/2025
Policy Period	From 00:01 hrs on 24/01/2025 To 24:00 hrs on 23/01/2026		
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 KUKADIYA PRAKASHBHAI KHIMJIBHAI / 2022210014166916	Member 2 REKHABEN / 2022210014166917	Member 3	Member 4	Member 5	Member 6
Date of Birth (Age)	01/03/1980 (44)	15/08/1978 (46)	-	-	-	-
Relationship to Policy Holder	Self	Wife	-	-	-	-
Base Sum Insured (₹)	300000					
Multiplier Benefit SI (₹)	90000					
ABHA ID	-	-	-	-	-	-
Protector Rider Sum Insured(₹)	-					
Co-payment %	0					
Deductible	0					
Total Sum Insured(₹)	390000					

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 : Rekhaben	Relationship to Policyholder: Spouse
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	22123	CGST@9%		76.5
Discounts	0	SGST/UTGST@9%		76.5
Loadings	0	IGST@18%		0
Taxable Premium	22123	Any other Cess or Taxes		0
Gross Premium	26105			
Gross Premium (in words)	Rupees Twenty-Six Thousand One Hundred Five 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

List of Endorsements		
Endt No	Description	Effective Date
001	Insured particulars - Date of birth	24/01/2025

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.

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
2022210014166916	KUKADIYA PRAKASHBHAI KHIMJIBHAI					For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
2022210014166917	REKHABEN					For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 05/02/2025


 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>"

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 300000
Pre-Hospitalization	Upto 300000 for 60 days
Post-Hospitalization	Upto 300000 for 180 days
Day Care Procedures	Upto 300000
Domiciliary Treatment	Upto 300000
Organ Donor	Upto 300000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
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



Policy No.: 2805207122151900001

Insured Name	Member ID	Date of Birth	Gender
Kukadiya Prakashbhai Khimjibhai	2022210014166916	01/03/1980	M
Rekhaben	2022210014166917	15/08/1978	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. 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: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. 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. 022-62346234/ 0120-62346234Email: healthclaims@hdfcergo.com.Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.