



3317204693360203000

MR BABARIYA SHAILESHBHAI MANSUKHBHAI  
B - 307 CITYPALACE AT BABEN BARDOLI  
BBENSURAT GUJARAT -  
SURAT, GUJARAT, 394601  
Contact No : 99XXXXXX3

Thank you for choosing HDFC ERGO as your preferred insurance partner. We welcome you to be a part of our family !

Your Personal Accident Insurance Policy no 3317204693360203000 is confirmed on the basis of the information and declaration given by you. The details of coverage are mentioned in the enclosed policy schedule of insurance. 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>

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!

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.

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

## TAX CERTIFICATE

Dear Babariya Shaileshbhai Mansukhbhai,

**Subject : Certificate for the purpose of deduction under section 80 D of Income Tax Act, 1961**

This is to certify that we have received an amount of ₹ 753 towards premium for , Policy No. 3317204693360203000 issued to BABARIYA SHAILESHBHAI MANSUKHBHAI for the period 03/06/2025 to 02/06/2026.

Note : This is subject to the provisions of Section 80D of Income Tax Act, 1961 as amended from time to time.

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 policy holder.

Date : 05/06/2025

Policy Issuing Office: Mumbai

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney



3317204693360203000

MR BABARIYA SHAILESHBHAI MANSUKHBHAI B - 307 CITYPALACE AT BABEN BARDOLI BBENSURAT GUJARAT - SURAT, GUJARAT, 394601 Contact No : 99XXXXXXX3	Policy No.	:3317 2046 9336 0203 000		
	Period of Insurance	:From 03/06/2025 00:01 hrs To 02/06/2026 Midnight		
	Invoice No.	:204693360203000		Premium Frequency :Yearly
	Proposer Name	:Mr Babariya Shaileshbhai Mansukhbhai		Policy Type :Individual
	HSN Code	:997133		EIA No. :Not provided
	Customer Id	:100359177722		
	Annual Income	:300000		
	Occupation	:Others		
	Loan Account No.			
	Lending Institution			
	Email ID	:shxxxxxxxxxxxxxx28@gxxx.com		
Payment Details : 90200026123214, Bank Name:BizDirect				

## my:health Koti Suraksha - Insured Person's Details &amp; Sum Insured

Insured's Name	Relation with policy holder	Gender	DOB	Nominee Name	Nominee Relationship	1st Policy Inception	Sum Insured	Occupation	Annual Income	Pre Existing Disease	ABHA ID
Babariya Shaileshbhai Mansukhbhai	Self	M	28/07/19 84	Asmitaben Babariya	Wife	02/06/2022	As mentioned below	Others	300000	No	

Note : In case any insured person's wish to generate his/her ABHA ID kindly visit link given below :

<https://https://healthid.ndhm.gov.in/register>

my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 , my: health Critical Illness - HDFHLIA22141V032122

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee

## Schedule of Coverage

## Personal Accident Section

## Base Coverages

Section #	Covers	Member 1 Self	Member 2	Member 3	Member 4
		Base Sum Insured / Sum Insured			
1	Accidental Death	1000000/1000000			
i	Disappearance	1000000/1000000			
ii	Comatose Benefit	500000/500000			
<b>Optional Cover under Accidental Death</b>					
i	Burns	50000/50000			
2	Permanent Disablement (Table D)	1000000/1000000			
3	Temporary Total Disability				
I	Temporary Total Disability - Accident Only	Rs.10000 per Week, upto104 Weeks (lifetime limit)			
II	Temporary Total Disability - Accident & Illness	00			
4	Broken Bones	100000/100000			
5	Emergency Medical Expenses	100000/100000			
II	<b>Optional Covers under Emergency Medical Expenses</b>				
i	Emergency Medical Expenses - Global (\$100 Deductible)	0/0			
ii	Co-Payment (in percentage)	0/0			
6	Hospital Cash - Accident Only	3000 per Day,30 Days/3000 per Day, 30 Day			
III	<b>Optional Covers under Hospital Cash - Accident Only</b>				
i	Companion Benefit	0/0			
ii	Hospital Cash - ICU	0/0			
iii	Time Deductible modification Option	0/0			
iv	Hospital Cash - Global	0/0			
7	Chauffeur Benefit	0/0			

## Optional Covers under Personal Accident Section

i	Preventive Health Check Up	0/0			
ii	Last Rites	10000/10000			
iii	Dependent Child Education Benefit	100000/100000			
iv	Renewal Premium Benefit	0/0			
v	Parental Care Benefit	50000/50000			
vi	Medical Evacuation	0/0			

**Waiting Periods Applicable to Temporary Total Disablement Illness and Emergency Medical Expenses**

Pre-existing Conditions	36months
Listed illness & procedures	24 Months
General Waiting Period	30 days from Policy inception date

The Policy Wording attached herewith includes all the standard coverage's offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this Policy Schedule issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our customer care number. The Maximum Compensation in respect of an Insured Person under the policy shall not exceed 10 times the Annual Income (as declared in the Proposal Form). Income proof for availing the compensation at the time of claim is mandatory. Income proof shall mean the previous year's returns filed with the Income Tax Department.

**Premium Details ( ₹ )**

Particulars	Premium
A Basic Premium	2,969.00
B Optional Cover Premium	92.00
C Net Premium (A+B)	3,061.00
D GST 18% : Central Tax 9% (₹275.5) + State Tax 9% (₹275.5)	551.00
E Gross Premium (C+D)	3,612.00

**Special Conditions**

For Claim/Policy related queries Please Contact us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on [www.hdfcergo.com](http://www.hdfcergo.com) for policy copy/tax certificate/make changes/register and track claims.

The policy is valid subject to payment received by us. If the premium is not realised the policy shall be void from inception. The stamp duty of Rs. 1/- 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.09/01/2018Goods & Tax Registration No: 24AACBL5045N1ZEGST for this invoice is not payable under reverse charge basis.

I/ 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

Branch : office number 207 - 208, b-wing 2nd floor, icc building,ring road, near kadiwala school surat

For HDFC ERGO General Insurance Company Ltd.

Agent Name : ASMITA RAMANI

Agent Code : 201512325820 Tel No. : 91-9277504513

Duly Constituted Attorney

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>"