

HDFC ERGO General Insurance Company Limited



Mr. Gautam Chhaganbhai Katrodiya  
82-NILAM NAGAR SOC.-1 SHERI  
NO.-2 N/R- SHYAMDHAM CHOWK  
NANA VARACHHA SURAT  
SURAT  
GUJARAT - 395006  
Contact No.: 86XXXXXXX3  
Email: gaxxxxxxxxxxxxx83@gxxxx.com

Policy No : 2805 2071 8619 5700 000

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

Your Optima Restore Floater Policy

Dear Mr. Gautam Chhaganbhai Katrodiya ,

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](http://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: 19/02/2025

Authorized Signatory

Note:

- Please update us with your latest contact details (in case of any change) so that same can be updated in our records.
- You can either email us on [care@hdfcergo.com](mailto:care@hdfcergo.com) or call on our Customer care no. 022 6234 6234 / 0120 6234 6234.
- \*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.. GAUTAM CHHAGANBHAI KATRODIYA has paid Rs. 29138 (Rupees Twenty-Nine Thousand One Hundred Thirty-Eight And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805207186195700000 issued to MR.. GAUTAM CHHAGANBHAI KATRODIYA for period of 20/02/2025 to 19/02/2026.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 19/02/2025

Authorized Signatory

\*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 Policyholder.
- Please note that this certificate will not be issued if the premium payment has been made in cash.
- In case of dishonor of the premium instrument, the policy will be deemed cancelled ab initio.
- 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents.

HDFC ERGO General Insurance Company Limited

Policy Schedule - Optima Restore Floater

Policy Number	2805 2071 8619 5700 000		
Policy Holder's Name	Mr. Gautam Chhaganbhai Katrodiya		
Policy Holder's Address	82-NILAM NAGAR SOC.-1 SHERI NO.-2 N/R- SHYAMDHAM CHOWK NANA VARACHHA SURAT SURAT SURAT GUJARAT - 395006		
Policy Holder State Name & Code	Gujarat(24)	Place of Supply	GUJARAT
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	20/02/2019	Policy Issuance Date	19/02/2025
Policy Period	From 00:01 hrs on 20/02/2025 To 24:00 hrs on 19/02/2026		
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 GAUTAM CHHAGANBHA I KATRODIYA / 202002152803411	Member 2 NITABEN / 202002152803412	Member 3 KEYAN / 202002152803413	Member 4 HITANSH / 2022210021301812	Member 5	Member 6
Date of Birth (Age)	01/12/1992 (32)	11/06/1993 (31)	16/02/2019 (6)	01/07/2022 (2)	-	-
Relationship to Policy Holder	Self	Wife	Son	Son	-	-
Base Sum Insured (₹)	500000					
Multiplier Benefit SI (₹)	125000					
ABHA ID	-	-	-	-	-	-
Protector Rider Sum Insured(₹)	-					
Co-payment %	0					
Deductible	0					
Total Sum Insured(₹)	625000					

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 : Nitaben	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	24693	CGST@9%		2222.5
Discounts	0	SGST/UTGST@9%		2222.5
Loadings	0	IGST@18%		0
Taxable Premium	24693	Any other Cess or Taxes		0
Gross Premium	29138			
Gross Premium (in words)	Rupees Twenty-Nine Thousand One Hundred Thirty-Eight And Zero Paise Only			
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.09/01/2018				
Original for Recipient/ Duplicate for Supplier				
Whether tax is payable on reverse charge basis: No				

Policy Schedule - Optima Restore Floater

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.

Claim Administrator : HDFC ERGO General Insurance Company Ltd For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai  
Date: 19/02/2025

  
Authorized Signatory

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings> "

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 500000
Pre-Hospitalization	Upto 500000 for 60 days
Post-Hospitalization	Upto 500000 for 180 days
Day Care Procedures	Upto 500000
Domiciliary Treatment	Upto 500000
Organ Donor	Upto 500000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
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
Preventive Health Check-up (Floater)	Up to a maximum of Rs.2,500 per policy, only once at the end of a block of every continuous two policy years.