



Yuva Bharat Health Policy

UIN: NIAHLIP25043V022425

Policy Schedule

| | | | |
|-----------------------|----------------------|------------------------|--|
| Policy No | 23040034242400001481 | Current Policy Period | From:28/03/2025 12:00:01 AM To:27/03/2026 11:59:59 PM |
| Policy term(Duration) | 1 | Previous Policy Period | 28-MAR-24 to 27-MAR-25 |
| Previous Policy No | 23040034232400000604 | | |

Policyholder's Details

| | | | |
|------------------------|---|---------------------------------|---------------------------|
| Policyholder Name | DHRUVINKUMAR ASHWINBHAI GAJERA | Customer ID | POB3473244 |
| | | PAN Card No | BXPPG5443J |
| GSTIN | NA | Mobile No/Phone No | XXXXXX8357 |
| Policyholder's address | 20, PARMESHWAR PARK SOCIETY NANA VARACHHA, SHYAMDHAM CHOWK SURAT 8200198189 8980973509 9662738357 SURAT ,GUJARAT, 395010 | Email id | ramanikapil284@yahoo.com, |
| | | Name of the Nominee | ASHWINBHAI GAJERA |
| | | Relation with the Policy holder | FATHER |

Policy Issuing Office and Intermediary Details

| | | | |
|----------------------|--|--|---|
| 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/CPSC User | 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 | 24AACN4165C2ZW |
| Regional Contact No | NA | SAC | 997133 (Accident and health insurance services) |

Details Of TPA (Notice or Communication to be given in respect of claim)

| | | | |
|-----------------------------------|---------------------------------------|---|--|
| Name of the TPA | HEALTH INSURANCE TPA OF INDIA LIMITED | | |
| Email-id of the TPA | customerservice@hitpa.co.in | Address of the TPA | MAJESTIC OMNIA BUILDING,2ND FLOOR,,A-110, SECTOR – 4, NOIDA,NOIDA |
| Toll Free / Contact No of the TPA | 18001803600 18001023600 / | | |
| Fax of TPA | 01204765799 | | |
| Plan Chosen | GOLD | Zone Opted | ZONE I:Delhi, National Capital Region (NCR), Mumbai, Mumbai Suburban, Thane and Navi Mumbai, Surat, Ahmedabad and Vadodara |
| Date of Opting the Plan | 28/03/2024 | Optional Cover for Maternity | NO |
| Date of Inception of Plan | 28/03/2024 | Date of Inception of Maternity Optional Cover | |
| Date of Opting the Plan | 28/03/2024 | Non-Medical items[Consumables] | NA |
| Date of Opting the Plan | 28/03/2024 | Modern treatment ridercover | NO |

Insured Person's details

Policy No. : 23040034242400001481 Document generated by AG_KAPIL08 at 26/03/2025 18:38:50 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Give your valuable feedback on <https://www.newindia.co.in/portal/policyFeedbackGen>.



| S. No | Name of the Insured(Member ID) | Date of Birth(Age) | Gender | Relation | Sum Insured | Cumulative Bonus | Date of Inception of First Policy | Pre-Existing Disease |
|-------|--|--------------------|--------|----------|-------------|------------------|-----------------------------------|-----------------------|
| 1 | Dhruvinkumar Ashwinbhai Gajera(POB3473244) | 28/12/1997(27) | Male | SELF | 5 Lakhs | 50000 | 28/03/2021 | NA,NA,NA,NA,(NA),NA |

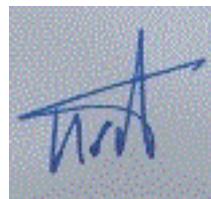
| Premium Details | | | | | | | |
|---|--------------------------------|---------------|--------------------------------|--------------------------------|---------|----------------------------------|---------------|
| SL No | Name of the Insured | Basic Premium | Modern Treatment Rider Premium | Non Medical Item Cover Premium | Loading | Discount | Gross Premium |
| 1 | Dhruvinkumar Ashwinbhai Gajera | 5426 | 814 | 0 | 0 | 544 | 5696 |
| | | | | | | Total Gross Premium(Without GST) | 5696 |
| | | | | | | CGST(@9%) | 513 |
| | | | | | | SGST(@9%) | 513 |
| | | | | | | IGST | 0 |
| | | | | | | Total GST | 1026 |
| Net Premium in Words (RUPEES SIX THOUSAND SEVEN HUNDRED TWENTY-TWO ONLY) | | | | | | Net Premium(With GST) | 6722 |

| Previous Year Policy Details | | | | | | | | |
|------------------------------|-----------------------|---------------------------------|----------------------|------------|---------------|-------------|---|----------------------|
| Policy No | | | 23040034242400001481 | | Policy Period | | From:28/03/2025 12:00:01 AM To:27/03/2026 11:59:59 PM | |
| Compan y | Policy Number | Name of the Insured | Plan Opted | From Date | To Date | Sum Insured | CB Amount | Pre-Existing Disease |
| Others | 0238900497 | DHRUVINKU MAR ASHWINBHAI GAJERA | NA | 28/03/2021 | 27/03/2022 | 300000 | 0 | N.A. |
| Others | 0238900497 | DHRUVINKU MAR ASHWINBHAI GAJERA | NA | 28/03/2022 | 27/03/2023 | 300000 | 0 | N.A. |
| Others | 0238900497 00 | DHRUVINKU MAR ASHWINBHAI GAJERA | NA | 28/03/2023 | 27/03/2024 | 300000 | 0 | N.A. |
| NIA | 230400342324 00000604 | DHRUVINKU MAR ASHWINBHAI GAJERA | GOLD | 28/03/2024 | 27/03/2025 | 500000 | 0 | NA |

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 day of 20.



Date of Issue: 26/03/2025



(MR. SANDEEP KUMAR)
[DIV MANAGER]

FOR AND ON BEHALF OF
THE NEW INDIA ASSURANCE COMPANY LIMITED
DULY CONSTITUTED ATTORNEY(S)

IMPORTANT

1. This policy is subject to the terms and conditions contained in the policy document (Clauses).
2. This policy is governed by Health Insurance Regulations 2024 issued by Insurance Regulatory Development Authority of India on 20.03.2024 and all its addendums.
3. This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2024 AND Master Circular on Health Insurance Business 2024 by IRDAI.
4. This Schedule comes attached with the policy document (Clauses). If not attached, please ask for the same.
5. Health Insurance Regulations 2024 , IRDAI (Protection of Policyholders' Interest) Regulations, 2024 and Master Circular on Health Insurance Business 2024 by IRDAI are available on the website of IRDAI.
6. 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.

IMPORTANT

*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 <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.

General Conditions for Installment Premium

1. The premium shall be paid on or before the installment due date as mentioned in the Policy Schedule.
2. Grace Period of 15 days for monthly installment and 30 days for quarterly and half-yearly mode would be given to pay the installment premium due for the Policy. During such Grace Period, Coverage will be available. 3. If installment premium is not paid within the Grace Period, then policy shall cease to exist at midnight of such due date and will be treated as lapsed 3. and company shall not be liable to pay any claim whatsoever.
4. In case of a claim, you will be liable to pay the balance premium due under the policy before the claim is intimated.



| | | |
|---------------------|---|--|
| 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 |

Yuva Bharat, New India Assurance

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

This is to certify that Mr./Mrs. DHRUVINKUMAR ASHWINBHAI GAJERA has paid ₹ RUPEES SIX THOUSAND SEVEN HUNDRED TWENTY-TWO ONLY (in words) towards premium for YUVA BHARAT HEALTH POLICY, New India Assurance for the period 28/03/2025 12:00:01 AM to 27/03/2026 11:59:59 PM

| | | |
|--------------------|---|------------------------------------|
| Policy no. | : | 23040034242400001481 |
| Receipt no. & date | : | 10000089240301043665 26/03/2025 |

Date of Issue: 26/03/2025

(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)



1. Name of the Proposer: DHRUVINKUMAR ASHWINBHAI GAJERA
2. Policy Number of the Retail Health Policy: 23040034242400001481

3. Type of Policy (Individual/Floater): Individual

| S. No | Name of the Insured(Member ID) | Date of Birth(Age) | Gender(M/F/T) | Relation with the Proposer | Add on Cover Premium |
|--|--|--------------------|---------------|----------------------------|----------------------|
| 1 | Dhruvinkumar Ashwinbhai Gajera(POB3473244) | 28/12/1997(27) | Male | SELF | 814 |
| It is hereby declared that on payment of additional premium for the above persons, Modern Treatment or Procedures as specified under the policy will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to 100% of Sum insured subject to the terms and condition of the policy. | | | | | |

Terms and Conditions:

- A. This Rider is not available for persons suffering from or suffered in the past one or more of the following Illnesses/Conditions:
 - * Cancer (even if treatment is completed)
 - * Age related macular degeneration
 - * Sickle cell anaemia
 - * Thalassemia Major
- B. The Rider can be purchased along with the Base Policy and cannot be purchased in isolation or as a separate product.
- C. Rider can be purchased only at the time of inception or at renewal of the Base policy and cannot be opted in/out during the course of policy.
- D. Modern treatment procedures are payable only once during a policy period (this is applicable only to surgical procedures i.e. except for Oral Chemotherapy, Intravitreal Injections and Immunotherapy- Monoclonal Antibody to be given as injection)
- E. A deductible of 10% is applicable on the admissible claim amount. Please see the detailed T&Cs.
- F. No pre and post hospitalization expenses are payable for claims under oral chemotherapy.



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 : 23040024E0047673

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C