



The Oriental Insurance Company Limited

HAPPY FAMILY FLOATER POLICY-2024 POLICY SCHEDULE

OICHLIP25046V062425

Policy No.	: 171600/48/2025/18521	Prev. Policy No.	: 171600/48/2024/16414
Cover Note No.	: -	Cover Note Date	: -
Insured's Code	: 59789585	Issue Office Code	: 171600
Insured Name	: SUNIL T. KUKADIYA (GSTIN: 0)	Issue Office Name	: BO NANPURA SURAT (GSTIN: 24AAACT0627R2Z4)
Address	: A/99 TULSI DARSHAN SOC, YOGI CHOWK PUNA GAM SIMADA ROAD,SURAT - -	Address	: 3RD FLOOR, BOYCE BUILDING OPP. T & TV HIGH SCHOOL, TIMALIYAWAD, NANPURA SURAT SURAT GUJARAT 395003
	SURAT GUJARAT 395010		
Tel./Fax/Email	: 0 / / 9722454498 / NA	Tel./Fax/Email	: 0261-2472321/2472271/2471277 / 0261-2471277 / 171600@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code	: NA0000004056 DIRECT
Agent/Broker	: BA0000143118 RINAL M KUMBHANI
Address	: 4, DHANLAXMI SOCIETY, NEAR ASHADEEP SCHOOL,,NANA VARACHHA, SIMADA NAKA,,SURAT,SURAT,GUJARAT,395006
Tel/Fax/Email	: 9825275044/hiteshitaliya1@gmail.com

Period of Insurance : FROM 00:00 ON 18/02/2025 TO MIDNIGHT OF 17/02/2026

Collection No. & Dt. : CC 3226019367 - 15/02/2025 GST INVOICE NO :2423484517 UIN :0

Gross Premium : 15,135 GST 2724 Stamp Duty : .5 Total : 17,859

Co-insurance Details : Nil

Channel of Sale	Yes/No
1.Online	YES
2.Fresh	NO
3.Renewal	YES

TPA Details :

TPA ID	YA0000000347
TPA Name	: PARAMOUNT HEALTH SERVICES & INSURANCE TPA
Address	: PRIVATE LIMITED
	A-442, ROAD NO-28, WAGLE INDUSTRIAL ESTATE, THANE WEST, 400 604.
Telephone No	: THANE 400604 Toll Free No. : 1800-22-6655 022-66444600 TOLL FREE: FAX No. : 022-66444754-755 1800-22-6655

Number of persons covered : 4

Plan Type : SILVER Plan

Sum Insured : 200000

Place : SURAT

Date : 15/02/2025



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 171600/48/2025/18521

Particulars of the Persons covered :

Sr. No.	Name of The Persons	Gender	Date of Birth	Age	Relationship With Proposer	Pre-Existing Diseases	Co-Pay (%)	PA Capital Sum Insured (INR)
1	SUNIL T. KUKADIYA	M	03/07/1991	33	Self		10	0
2	VIMLABEN	F	01/08/1967	57	Dependant Parents		10	0
3	DIMPLE	F	24/03/1988	36	Spouse Unemployed		10	0
4	PUJAN	M	25/05/2018	6	Dependant Child		10	

Nominee Details

Name Of the Nominee	Relationship With the Insured	Age Of the Nominee	M/F/TG*
DIMPLE	REL_03		F

Optional Covers

GEOGRAPHICAL EXTENSION TO SAARC COUNTRIES	Yes / No	Remarks/Value
RESTORATION OF SUM INSURED	NO	
PERSONAL ACCIDENT COVER: (WORLD_WIDE)	NO	
LIFE HARSHIP SURVIVAL BENEFIT PLAN	NO	
WAIVER OF PROPORTIONATE DEDUCTION CLAUSE	NO	
WAIVER OF 10 % CO-PAY	NO	NO

Total Premium in words : Indian Rupees Seventeen Thousand Eight Hundred Fifty-Nine Only

"The insurance under this policy is subject to conditions, clauses, warranties, exclusions which are available on Company's website www.orientalininsurance.org.in or on demand from the policy issuing office".

The policy shall pay for hospitalisation expenses for medical/surgical treatment taken as an in-patient at any Nursing Home/Hospital in INDIA as defined in the policy.

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating offices as well as Company's website

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier limit of Sum Insured shall be applicable and not the enhanced sum insured.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void ab initio (from inception).

Place : SURAT

Date : 15/02/2025



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 171600/48/2025/18521

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

1.Claim to be reported within 48 hrs of admission but before discharge.

2.Claim documents to be submitted within 15 days of discharge.

For complete details please refer to policy condition.

3.The insured is advised to visit:

i. <https://orientalinsurance.org.in/en/health-products?isSelected=onlineProducts&isRefresh=true>
for policy terms & conditions and customer Information Sheet.

ii. <https://orientalinsurance.org.in/en/network-hospitals?isSelected=onlineProducts&isRefresh=true>
for List of Network Hospitals.

Policy History Data

Policy No.	Period From	Period To	Insurer Name	Sum Insured
124200/48/2013/19187	17-FEB-13	16-FEB-14	OIC	
171600/48/2014/17242	17-FEB-14	16-FEB-15	The Oriental Insurance Company Ltd.	150000
171600/48/2015/19814	18-FEB-15	17-FEB-16	The Oriental Insurance Company Ltd.	150000
171600/48/2016/22864	18-FEB-16	17-FEB-17	The Oriental Insurance Company Ltd.	150000
171600/48/2017/23490	18-FEB-17	17-FEB-18	The Oriental Insurance Company Ltd.	200000
171600/48/2018/23224	18-FEB-18	17-FEB-19	The Oriental Insurance Company Ltd.	200000
171600/48/2019/22217	18-FEB-19	17-FEB-20	The Oriental Insurance Company Ltd.	200000
171600/48/2020/19559	18-FEB-20	17-FEB-21	The Oriental Insurance Company Ltd.	200000
171600/48/2021/20770	18-FEB-21	17-FEB-22	The Oriental Insurance Company Ltd.	200000
171600/48/2022/15846	18-FEB-22	17-FEB-23	The Oriental Insurance Company Ltd.	200000

Place : SURAT

Date : 15/02/2025



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 171600/48/2025/18521

171600/48/2023/15133	18-FEB-23	17-FEB-24	The Oriental Insurance Company Ltd.	200000
171600/48/2024/16414	18-FEB-24	17-FEB-25	The Oriental Insurance Company Ltd.	200000

Claim History Data

Policy no.	Claimant Name	Claim No.	Claim OS	Claim Paid
171600/48/2015/19814	SUNIL T. KUKADIYA	171600/48/2016/000346	.00	95,98.00
171600/48/2015/19814	SUNIL T. KUKADIYA	171600/48/2016/000576	.00	29,16.00
171600/48/2019/22217	SUNIL T. KUKADIYA	171600/48/2020/00005578	.00	11,84.00
171600/48/2019/22217	SUNIL T. KUKADIYA	171600/48/2020/00004610	.00	70,62.00
171600/48/2020/19559	SUNIL T. KUKADIYA	171600/48/2021/00005555	.00	1,28,66.00
171600/48/2020/19559	SUNIL T. KUKADIYA	171600/48/2021/00005914	.00	29,89.00
171600/48/2020/19559	SUNIL T. KUKADIYA	171600/48/2021/00006521	.00	27,00.00
171600/48/2021/20770	SUNIL T. KUKADIYA	171600/48/2022/00006554	.00	2,88,67.00
171600/48/2023/15133	SUNIL T. KUKADIYA	171600/48/2024/00002311	.00	6,04,10.00
171600/48/2023/15133	SUNIL T. KUKADIYA	171600/48/2024/00004928	.00	
171600/48/2024/16414	SUNIL T. KUKADIYA	171600/48/2025/00002084	.00	1,93,00.00

DISCLAIMER OF CLAIM: If the Company disclaims liability and communicates in writing to the Insured in respect of the claim and such claim has not within 12 calendar months from the date of such disclaimer been made the subject matter of a suit in a Court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

GRIEVANCE REDRESSAL: When the Company repudiates a claim if not payable under the policy, the Company shall communicate the reasons for repudiation in writing to the Insured. In case of any grievance related to the policy or a claim there under, the Insured shall have the right to appeal / approach the Customer Service Department of the Company at its policy issuing office, concerned Divisional Office, concerned Regional Office or of the Head Office, situated at A-25/27, Asaf Ali Road, New Delhi-110002. E-mail id is csd@orientalinsurance.co.in. Exclusive e-mail id for grievance redressal of senior citizens is oiclhealthservice@orientalinsurance.co.in.

If the insured is not satisfied with the reply of the Customer Service department under above, he may register complaint with IRDAI at www.igms.irda.gov.in, or at 1800 4254 732; or approach Insurance Ombudsman, established by the Central Government for redressal of grievance.

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at BO NANPURA SURAT (GSTIN: 24AAACT0627R2Z4) on 15-FEB-25.

1. Claim Intimation: (i) Within 24hours from the date of emergency hospitalization/ Cashless Home care treatment. (ii) At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.
2. Submission of claim documents: Reimbursement of Hospitalisation/Pre-Hospitalisation: 30 Days & Post Hospitalisation: 15 Days. For Reimbursement of Home Care Expenses: 30 Days from completion of home care treatment.
3. For complete details please refer policy document.
4. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last

Place : SURAT

Date : 15/02/2025



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 171600/48/2025/18521

necessary document.

Entered By : BA0000143118

Policy Printed By : PRTL IP :

Policy Printed On : 15-FEB-25 15:58:10 MAC :

Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

www.orientalinsurance.org.in and through other digital platforms including Whatsapp (Send "Hi" to  9560711200)

Place : SURAT
Date : 15/02/2025



IRDA-REGNO-556