

HDFC ERGO General Insurance Company Limited



Mr Vijaybhai Mansukhbhai Dobariya
Communication Address:
A 204 VASTUSHILP HEIGHTS UTRAN
ROAD MOTA VARACHHA SURAT
CITYSURAT GUJARAT
SURAT
GUJARAT - 395006
Contact No.: 90XXXXXXX8
Email: vmxxxxxxx50@gxxx.com

Policy No : 2805 2070 6823 9801 000

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

Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Vijaybhai Mansukhbhai Dobariya ,

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

Please note that your communication address is treated as the address for underwriting purpose, which is generally address where you would be currently and temporarily residing and is different from your permanent address. Details along with the proof for your permanent address is provided either from reference of C-KYC Registry and / or on Aadhaar. Any submission for change in address is treated as change in communication address. Please go to the self-help page or your nearest branch in case you intend to change the 'Permanent Address' provided.

Soft copy of the policy is valid for all purposes including claims.

Warm Regards,

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 6158 2020 / 022 6234 6234.
3. *The Copy of the proposal form has been sent on your registered email id if policy is purchased through website.

Location: Mumbai
Date: 31/12/2025

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

This is to certify that the MR. VIJAYBHAI MANSUKHBHAI DOBARIYA has paid Rs. 23238 (Rupees Twenty-Three Thousand Two Hundred Thirty-Eight And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805207068239801000 issued to MR. VIJAYBHAI MANSUKHBHAI DOBARIYA for period of 01/01/2026 to 31/12/2026.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai
Date: 31/12/2025

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.

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- 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.

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Policy Schedule - Optima Restore Floater

Policy Number	2805 2070 6823 9801 000		
Policy Holder's Name	Mr Vijaybhai Mansukhbhai Dobariya		
Policy Holder's Address	A 204 VASTUSHILP HEIGHTS UTRAN ROAD MOTA VARACHHA SURAT CITYSURAT GUJARAT SURAT GUJARAT - 395006		
Policy Holder State Name & Code	Gujarat	Place of Supply	GUJARAT
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	01/01/2015	Policy Issuance Date	31/12/2025
Policy Period	From 00:01 hrs on 01/01/2026 To 24:00 hrs on 31/12/2026		
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 VIJAYBHAI MANSUKHBHAI DOBARIYA / 2024410046823507	Member 2 Jignaben V Dobariya / 2024410046823508	Member 3 DHYAN / 2024410046823509	Member 4 Vihan / 2024410046823510	Member 5	Member 6
Date of Birth (Age)	11/06/1988 (37)	13/12/1988 (37)	28/12/2016 (9)	18/10/2019 (6)	-	-
Relationship to Policy Holder	Self	Wife	Son	Son	-	-
Base Sum Insured (₹)	300000					
Multiplier Benefit SI (₹)	210000					
ABHA ID	-	-	-	-	-	-
Protector Rider Sum Insured(₹)	-					
Co-payment %	0					
Deductible	0					
Total Sum Insured(₹)	510000					

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

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 : Mrs. Jignaben	Relationship to Policyholder: Wife
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	23238		
Discounts	0		
Loadings	0		
Gross Premium	23238	Any other Cess or Taxes	0
Gross Premium (in words)	Rupees Twenty-Three Thousand Two 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			
The services of Individual Health Insurance Premium under this Bill of Supply is exempt under the notification number 16 /2025-Central Tax (Rate) dated 17-September-2025 with effect from 22-September-2025.			
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 Authorized Signatory

Date: 31/12/2025

"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