



2805207765364700001

Mr Sandip Babubhai Kakadiya
Communication Address:
A-39 SIDDHARTH NAGAR SOC,N/R
ASHADIP SHCOOL SIMADA GAM
SURAT
SURAT
GUJARAT - 395006
Contact No.: 76XXXXXXXXX4
Email: jxxxxxxxxxxxxx51@xxxxx.com

Policy No : 2805 2077 6536 4700 001

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

Your Optima Restore Floater Policy

Dear Mr Sandip Babubhai Kakadiya ,

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 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](http://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,

Location: Mumbai

Date: 22/01/2026

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.

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

This is to certify that the MR. SANDIP BABUBHAI KAKADIYA has paid Rs. 20478 (Rupees Twenty Thousand Four Hundred Seventy-Eight And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805207765364700001 issued to MR. SANDIP BABUBHAI KAKADIYA for period of 02/10/2025 to 01/10/2026.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 22/01/2026

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.



2805207765364700001

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.

HDFC ERGO General Insurance Company Limited

Endorsement Cum Policy Schedule - Optima Restore Floater

Policy Number	2805 2077 6536 4700 001		
Policy Holder's Name	Mr Sandip Babubhai Kakadiya		
Policy Holder's Address	A-39 SIDDHARTH NAGAR SOC,N/R ASHADIP SHCHOOL SIMADA GAM SURAT SURAT GUJARAT - 395006		
Policy Holder State Name & Code	Gujarat	Place of Supply	GUJARAT
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	02/10/2020	Policy Issuance Date	22/01/2026
Policy Period	From 00:01 hrs on 02/10/2025 To 24:00 hrs on 01/10/2026		
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 SANDIP BABUBHAI KAKADIYA / 2025510054467198	Member 2 DAKSHABEN / 2025510054467199	Member 3 KRIVA / 2025510054467200	Member 4 PRIASHA SANDIP KAKADIYA / 2026610058086503	Member 5	Member 6
Date of Birth (Age)	13/11/1994 (30)	12/12/1994 (30)	19/06/2023 (2)	22/09/2025 (0)	-	-
Relationship to Policy Holder	Self	Wife	Daughter	Daughter	-	-
Base Sum Insured (₹)			300000			
Multiplier Benefit SI (₹)			150000			
ABHA ID	-	-	-	-	-	-
Protector Rider Sum Insured(₹)			-			
Co-payment %			0			
Deductible			0			
Total Sum Insured(₹)			450000			

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 : Ms. Dakshaben 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	20478		
Discounts	0		
Loadings	0		
Gross Premium	20478	Any other Cess or Taxes	0
Gross Premium (in words)	Rupees Twenty Thousand Four Hundred Seventy-Eight And Zero Paise Only		

The stamp duty of Rs. 0/- paid vide Order No:(LOA/ENF-1/CSD/62/2025/ Validity Period Dt. 06/06/2025 to Dt. 31/12/2030, OW No. 2190 Dt 06/06/2025 GRN NO. MH001421282202526M, Dt. 03/05/2025 & DEFACE No. 0001684540202526 Dt. 28/05/2025) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018

The services '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

HDFC ERGO General Insurance Company Limited

Endorsement Cum Policy Schedule - Optima Restore Floater

List of Endorsements

Endt No	Description	Effective Date
001	Addition of Insured	22/01/2026

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: 22/01/2026

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 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