



Magma General Insurance Limited
Development House, 24 Park Street, Kolkata – 700 016
IRDA REG NO. 149 DATED 22nd MAY, 2012 CIN: U66000WB2009PLC136327
In case of any query, assistance or claims, please contact us at 1800 266 3202 (www.magmaininsurance.com)
UIN: MAGHLGP21234V022021

Certificate of Insurance

Policy Issuing Office	1st Floor, Janardhan Towers, 133/2, Residency Road, Bangalore -560025, Karnataka, Ph: (1800) 2663202	Policy Servicing Office	1st Floor, Janardhan Towers, 133/2, Residency Road, Bangalore -560025, Karnataka, Ph: (1800) 2663202
Policy Number	P0025000100/6115/100060	Certificate Number	P0025000100/6115/100060/00028709
Start Date & Time	2025-09-02 00:00:00 IST	Expiry Date & Time	2026-09-01 23:59:59 IST
Policy Holder Name	Even Healthcare Private Limited	Product Name	Group Health Insurance
Name of Insured	Shahul Hameed		
Address of Insured	Chennai, Tamil Nadu, India		
Mobile of Insured	+919995599822		
Email of Insured	Shahul@hotmail.com		
Sum Insured	1,00,00,000		

Insured Person Detail

Insured Person Name	Member ID	Date of Birth	Date of 1 st Policy with Magma	Gender	Relationship
Shahul Hameed	403894845001	1968-07-30	September 02, 2023	MALE	Self

Premium Details

Net Premium (Rs)	39228.81
GST @ 18% (Rs)	7061.19
Total Premium (Rs)	46290

Cover	Coverage Details
Third Party Administrator	Family Health Plan Insurance TPA Limited.
Sum Insured Type	Floater.
Service Category	Both Cashless and Reimbursement.
30 Days Waiting Period	Initial waiting period of 30 days applicable. Accidental cases covered from day 1
Plan Type	0 year waiting period for listed Pre-Existing Diseases.
IPD Coverage	The insured person will be covered for in-house admission in a hospital for more than 24 hours for a covered event during the policy period.
Day Care	Day care procedures are covered.
Pre and Post Hospitalisation Expenses	Pre hospitalisation and post hospitalisation expenses for 60 days and 90 days respectively are covered.
Domiciliary Hospitalisation	Covered.
Room Rent	Room rent is capped to a Single AC Private Room (base rate). Nursing charges to be considered as per hospital tariff. In case the insured is admitted in a higher category, then the insured will bear the difference of all associated medical expenses as in the final hospital bill in the same proportion.
Addition or Deletion of Insured Person	Premium to be charged/credited on a pro rata basis for addition/deletion endorsement.
Mid-Term Inclusion	Mid term inclusion of dependents will be possible only in case of: a) spouse (on account of marriage during the policy term), b) children (childbirth during the policy term but after the child has completed 91 days of age) subject to not more than four children being covered in the policy.
Refunds	No Refund shall be issued if the insured has claimed during the policy period.
ID Cards	E-Cards to be issued.
Ayush Treatment	Covered (in government recognised hospitals only).
Ambulance Services	Ambulance charges limited to Rs 5000 per person in case of emergency.
Lasik	Lasik surgery conducted to correct a refractive error of equal to or more than 7.5 dioptres is covered.
Special Condition	Hospitalisation due to terrorism is covered under the policy.

Cover	Coverage Details
Experimental and Rare Treatments	50% co-pay for: cyberknife treatment, stem cell transplantation, uterine artery embolisation and HIFU, balloon sinuplasty, deep brain stimulation, immunotherapy, monoclonal antibody to be given as injection, robotic surgeries, stereotactic radio surgeries, bronchial thermoplasty, vaporisation of the prostate (green laser treatment or holmium laser treatment), IONM (Intra Operative Neuro Monitoring). Cochlear implant treatment and oral chemotherapy shall be restricted to 50% of the Sum Insured. Intra vitreal injection is covered up to a maximum of Rs 50,000 per family.
Maternity Benefits	Not covered.
Pre and Post Natal Expenses	Not covered.
Claim Intimation and Submission of Documents	All reimbursement claims have to be intimated within 15 days of discharge. Claims have to be submitted for reimbursement within 30 days of the date of discharge of the patient. However, the Company may at its absolute discretion consider a waiver of this Condition in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him/her or any other person to give such notice or file claim within the prescribed time limit. The claims would invite additional 10% co-payment over and above payable amount only in case of delay in submission of claims beyond 30 days.
Special Condition	Payment of any claim under this policy shall not be construed as a waiver of the Company's right to repudiate any claim on grounds of non-disclosure of material fact or pre-existing disease, for hospitalisation expenses under the provisions of the policy contract.

Exclusions	Exclusions Details
IPD Exclusions	<p>1. Medications and vaccinations other than when required during hospitalisation and the pre or post hospitalisation periods; 2. Preventive health checkups and screening; 3. Any dental procedures; 4. Genetic testing; 5. Eyewear and lenses (other than monofocal lenses for cataract surgery); 6. Femto laser surgeries; 7. Any cosmetic treatments or procedures as well as external congenital anomalies; 8. Non-medical expenses; 9. Tests, medical treatment or any expenses related to pregnancy, ante-natal/post-natal checkups, childbirth or its complications or any expenses towards lawful termination of pregnancy; 10. Treatment, tests and consultations for infertility and related ailments including male and female sterility; 11. Treatment on trial/experimental basis other than those otherwise listed; 12. Cost of any device/instrument/machine/prostheses contributing/replacing the function of an organ or limb; 13. Admin/Registration/Service/Miscellaneous non-medical charges.</p>

Special Terms:

Pre-existing conditions and waiting period:

None

80D Certificate

This is to certify that Shahul Hameed has paid 46290 towards Health Insurance for Period from 2025-09-02 to 2026-09-01 and Policy Number: P0025000100/6115/100060 as mentioned above.

The premium paid under this product is eligible for deduction under section 80D of the Income Tax Act, 1961 and any amendments made thereafter. The benefit of payment of mediclaim is available under section 80D of the Income Tax Act, 1961 on payment basis. The claim benefit is available as per the provisions of Income Tax Act, 1961.

Claim Procedure:

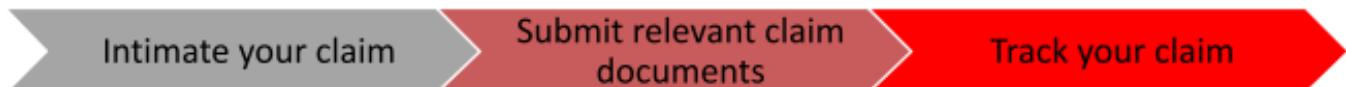
In case of any query related to this policy, please reach out to your group administrator on the below mentioned details:

Call us at: 080 4749 5555

Email: claim@even.in

We have appointed Family health Plan TPA Pvt. Ltd. as our claims servicing partner for this product.

In the event of any hospitalisation, which may give rise to a claim under this policy you are suggested to follow the following process.



A. Intimate your claim:

- The claim can be intimated to the Call Centre on 1800-425-4033.
- The claim can be also intimated through email to intimation@fhpl.net.
- Request to provide the policy details while intimating your claim.
- Please provide the mobile number and email address on which you wish to receive updates related to your claim.
- The date, time and cause of hospitalisation must be provided at the time of claim intimation.
- Request to intimate the claims as far as possible through our Call Centre for better controls.

B. Submit required documents:

- All claim related documents along with original duly filled claim form need to be submitted to us within 30 days from the date of discharge.
- All certificates, medical records, information and evidence from a hospital or medical practitioner or otherwise required by us shall be provided by you at your expense.
- On receipt of intimation from you regarding a claim under the policy, we are entitled to carry out investigation and ascertain details of your hospitalisation event.

List of documents required for settlement of claims: (to be couriered to TPA)

- ✓ Claim form – Duly filled and signed (Format is available on below link)
[https://www.fhpl.net/Forms/Magma%20Cashless%20Claim%20form%20Part\(B\).pdf](https://www.fhpl.net/Forms/Magma%20Cashless%20Claim%20form%20Part(B).pdf)
- ✓ Copy of Discharge card provided by hospital
- ✓ Hospital Bill break up issued by Hospital.
- ✓ Investigation reports.
- ✓ Cancelled Cheque
- ✓ ID proof.
- ✓ Any other documents as requested by our claims team

Pls. Note: Insured can submit the copy of above mentioned documents on the email provided below or alternately Please submit all the above-mentioned documents, for us to decide on the admissibility of the claim. Please submit all the documents at the below address:

Family Health Plan Insurance TPA Pvt. Ltd.
269/A/2-1 To 6, Ground Floor,
Srinilaya Cyber Spazio, Road No. 2, Banjara Hills,
Hyderabad, Telangana

C. Track your claim:

- All the claims on the valid policies will be registered by the Call Centre and claim number will be communicated to the insured via SMS or email.
- Customer can track his claim on the TPAs website on the below mentioned link web link
<https://www.fhpl.net>.
- You will receive updates on approval / rejection /payment of your claim via SMS and email from FHPL TPA .

Cashless claim:

- To avail the cashless treatment, the member has to first check the list of network hospitals, which are either in FHPL's or in the insurer's network. Since this list is subject to change, members are advised to check the list prior to hospitalisation.
- Produce your FHPL ID card at the Network hospital's Credit billing section, along with a photo ID proof like Aadhar card/Voter ID card/ PAN card etc. You are advised to produce previous medical records, if any, for easier cashless approval. Hospital initiates the cashless request with us and we issue an authorisation letter to the hospital as per terms and conditions of your policy.
- Cashless authorisation is issued by FHPL upon verification of records and compliance of terms and conditions of the insurance policy. Members are required to sign on the final bill before leaving the hospital, so that they are aware of the amount utilised by them against their hospitalisation.
- In case of a query, members can always call on the Toll Free numbers, where the customer care representatives will be happy to assist them.

Grievance Redressal:

In case of any grievance (providing details of the grievance), you can contact us through:

Our website: www.magmainsurance.com

Email: customercare@magmainsurance.com

Call us at: 1800 266 3202

Courier: Any of our branch offices or corporate office during business hours.

For complete details of Policy terms & conditions, please refer to Policy Wordings from our website.

FOR AND ON BEHALF OF

For Magma General Insurance Co. Ltd.

Mayank Tankar

UIN: MAGHLGP21234V022021

Group Health Insurance