

**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	P0025000100/6115/100061	Certificate Number	P0025000100/6115/100061/00011149
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	Rs 10,00,000		

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)	16303.39
GST @ 18% (Rs)	2934.61
Total Premium (Rs)	19238

Cover	Coverage Details
Third Party Administrator	In house.
Sum Insured Type	Floater.
OPD Coverage	OPD is covered subject to a maximum of Rs 10,00,000 per family. Claims pertaining to each insured can be lodged only for doctor's consultation and prescribed diagnostics during the Period of Insurance. No claim shall be admissible under this Benefit after expiry of policy.
Plan Type	0 year waiting period for listed Pre-Existing Diseases.
Co-Payment	50% copay on all non-emergency reimbursement claims.
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.
Special Condition	Physical Physiotherapy sessions are payable up to Rs 500 per session (maximum 12 sessions per year, per family). Psychologist/Psychiatrist sessions are payable up to Rs 1500 per session (maximum 1 session per year, per family).
Ayush Treatment	Ayush OPD consultations are payable up to Rs 500 per session (maximum 4 sessions per year, per family).
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 OPD expenses under the provisions of the policy contract.

Exclusions	Exclusions Details
OPD Exclusions	1. Medications and vaccinations; 2. Occupational Therapy; 3. OPD surgical procedures; 4. Pre-surgical or pre-anesthesia checkup; 5. Preventive health checkups and screening; 6. Orthodontist consultations and dental procedures; 7. Third Opinion on same health condition; 8. Genetic testing; 9. Routine tests for sexually transmitted diseases; 10. Eyewear; 11. Consultations related to cosmetic treatments; 12. Consumables and non-medical expenses; 13. 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; 14. Treatment, tests and consultations for infertility and related ailments including male and female sterility; 15. Treatment on trial/experimental basis; 16. Cost of any device/instrument/machine/prostheses contributing/replacing the function of an organ or limb; 17. Teleconsultations; 18. E-Physiotherapy sessions.

Special Terms:

Pre-existing conditions and waiting period:

None

80D Certificate

This is to certify that Shahul Hameed has paid 19238 towards Health Insurance for Period from 2025-09-02 to 2026-09-01 and Policy Number: P0025000100/6115/100061 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.

Claims 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

For any further unresolved query, please reach out to us on below mentioned details:

Our website: www.magmainsurance.com

Email: customercare@magmainsurance.com

Call us at: 1800 266 3202

OPD Cashless:

1. Customer to visit Magma empaneled Network provider
2. Documents required:
 - i. Invoice copy
 - ii. Photo ID proof
 - iii. Consultation papers
 - iv. Investigation reports (backed by prescription papers)
3. Magma to process the claim basis policy T&C and make payment to the provider.

OPD Reimbursement:

1. Insured to upload the scan copies of following documents and raise a reimbursement claim:
 - i. Invoice copy
 - ii. Payment receipt
 - iii. Consultation papers
 - iv. Investigation reports (backed by prescription papers)
 - v. Cancelled cheque of customer
2. Magma to process the reimbursement claim as per Policy T&C and make the payment to the customer.

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.



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Group Health Insurance