

Date : 30 Jan 2025

Mr Satish Bhausahab Dhawale
At Post :ukhalagaon Tal :shrigonda Dist :
Ahmednagar
Shrigoda
Shrigoda 413701
Maharashtra
State Code : 27

Policy No: 78621228
Mobile No: XXXXXX9701



Dear Mr Satish Bhausahab Dhawale,

Thank You for trusting us as your preferred Health Insurer.

At Care Health insurance, it is our endeavor to make quality healthcare easily accessible for our customers as well as ensure a truly hassle-free claim servicing experience

To help you understand our services better, please go through the 'Know your policy better' kit that accompanies this letter and constitutes the following

- Policy certificate
- Premium Acknowledgement
- Key Policy Information
- Claim Process - <http://bit.ly/3EyPRnT>
- Policy Terms and Conditions- <https://bitly.cx/Nzbz> and also available on Customer App

Also appended herewith for your convenience is your Care Health Card. This card should be presented at the time of an emergency or a planned hospitalization, to avail cashless treatment at our network of over 16000+ cashless network pan-India.

To further simplify procedures, we're online as well. Visit our portal www.careinsurance.com and view network hospitals across the country, cashless procedures and do much more.

For any assistance, please feel free to write to us at <https://www.careinsurance.com/contact-us.html>.

Once again, we thank you for this opportunity to serve you, and wish you and your loved ones good health always!

Team Care Health Insurance

CUSTOMER APP



For Android



For iOS

Care Health Insurance Limited

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Corresp. Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road,
Sector-43, Gurugram-122009 (Haryana)
IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

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Self Help Portal:
www.careinsurance.com/self-help-portal.html

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Policy Certificate

Mr Satish Bhausaheb Dhawale
At Post :ukhalagaon Tal :shrigonda Dist :
Ahmednagar
Shrigoda
Shrigoda 413701
Maharashtra
State Code : 27

Policy No.	78621228
Plan Name	Care Supreme
Cover Type	Floater
Policy Period - Start Date	00:00 hrs 31-Jan-2025
Policy Period - End Date	Midnight 30-Jan-2026
Nominee Name (Relation)	Satish Bhausaheb Dhawale (SON)
Premium Paid	Rs.1,31,690.00 (Premium Rs 111601.46 + Underwriting Loading Rs. 0.00 + CGST Rs. 0.00 + IGST Rs. 20,088.28 + SGST/UGST Rs. 0.00)
Premium Payment Mode	Single Premium
Communication Address Zone	Zone 2

Policyholder	Date Of Birth	Client ID
Mr Satish Bhausaheb Dhawale	16-Sep-1986	A9518506

Details of Insured Person

Name	Client ID	Date of Birth	Relationship	Insured with the Company (since)	Pre-existing diseases since
Bhausaheb Baburav Dhawale	A9600589	01-Jan-1948	FATHER	31-Jan-2024	NONE
Padam Bhausaheb Dhawale	A9600591	01-Jan-1950	SPOUSE	31-Jan-2024	Port benefit passed for cataract

Details of Cover

Policy Insured Name	Policy Sum Insured	Accumulated No Claim Bonus/Cumulative Bonus Amount (As Applicable)	Accumulated No Claim Bonus Super/Cumulative Bonus Super Amount (As Applicable)
Bhausaheb Baburav Dhawale	10,00,000.00	5,00,000.00	10,00,000.00
Padam Bhausaheb Dhawale			

Note -NCB/NCB Shield Protection has been applied on this renewal.
-Amount of No Claim Bonus / No Claim Bonus Super is calculated basis the claim status updated till Date of Payment of Renewal Premium.
-This amount can vary basis the claim reported against Expiring Policy Year.
-Floater Policy, all the member coverage is on shared basis. Individual Policy each member is covered on Individual Basis.
-Coverage and Claims Subject to the Policy Terms & Conditions.

Contact details for Claims & Policy Servicing


Correspondence address	Care Health Insurance Limited, Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)
E-mail ID for Claims	claims@careinsurance.com
Website	www.careinsurance.com

Intermediary Details


Name	Code	Contact Details
Chandra Prabha	20595862	9873290081

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Schedule of Benefits

S No.	Particulars	Basis of Offering
1	Sum Insured	1000000
2	In-Patient Care	Up to SI
3	Day Care Treatment	All Day Care Procedures
4	Advance Technology Methods	Up to SI
5	Pre-Hospitalization Medical Expenses	Up to SI, Pre-Hospitalization expense cover for 60 days prior to hospitalization
6	Post Hospitalization Medical Expenses	Up to SI, Post-Hospitalization expense cover for 180 days after discharge
7	AYUSH Treatment	Up to SI
8	Domiciliary Hospitalization / Organ Donor Cover	Up to SI
9	Ambulance Cover	Up to Rs. 10,000
10	Cumulative Bonus	50% of SI, max up to 100% of SI.
11	Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness.
12	Unlimited E-Consultations	Available for Consultations with General Physicians
13	Health Services (Health Portal)	Doctor on chat, Healthy tips reminder, etc.
14	Health Services (Discount Connect)	Discounts on services such as consultations, diagnostics etc at our network
15	Room Rent / ICU	All categories covered. / No Limit
16	Named Ailments Coverage	24 Months
17	Pre-existing Diseases Coverage	36 Months
18	Initial Wait Period	30 Days
19	Organ Donor Cover	Up to SI

Optional Cover

S NO.	Particulars	Details
1	Cumulative Bonus Super	Upto 100% increase in the Sum Insured, on a cumulative basis for each completed and continuous policy year upto a max of 500%
2	Wellness Benefit	Discount on renewal premium based on active days achieved. Online fitness Coaching/Counselling session from Wellness Coaches
3	Air Ambulance Cover	Up to 5 lacs per year.


Previous Insurer Details of the Insured

Policy Period	Insured Name	Insurer Name	Previous Policy Number	1st Enrollment Date	Sum insured + NCB/CB(As Applicable) + NCBS/CBS(As Applicable) + Inflation SI
31-Jan-2024 to 30-Jan-2025	Padam Bhausaheb Dhawale	Care Health Insurance Ltd	78621228	31-Jan-2022	10,00,000.00 + 0.00 + 0.00 + 0.00
31-Jan-2024 to 30-Jan-2025	Bhausaheb Baburav Dhawale	Care Health Insurance Ltd	78621228	31-Jan-2022	
31-Jan-2023 to 30-Jan-2024	Bhausaheb Baburav Dhawale	Niva Bupa Health Ins.Co Ltd.	322179102 02301	31-Jan-2022	5,00,000.00 + 1,00,000.00 + 0.00 + 0.00
31-Jan-2023 to 30-Jan-2024	Padam Bhausaheb Dhawale	Niva Bupa Health Ins.Co Ltd.	322179102 02301	31-Jan-2022	


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For Care Health Insurance Limited



Authorized Signatory

Date of Issue : 30 Jan 2025

Place of Issue : Gurgaon, Haryana

Service Branch : 1st Floor Plot no 37BP WG Tower Neelam Bata Road NIT Faridabad
Haryana121001Faridabad,Haryana,121001

Branch Contact No. : 9289454696

Consolidated Stamp Duty paid vide E-Challan GRN No. 0117751470 dated 13/06/2024. RCM Applicability - N/A

SAC: 997133 and Description of Service: Accident and Health Insurance Services State

GSTIN No.: 06AADCR6281N1ZW

UIN :CHIHLP23128V012223

Note:

- Attached with this Policy Certificate are the Policy terms and conditions, Optional Covers (if opted) and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please feel free to write to us at <https://www.careinsurance.com/contact-us.html>
- For waiting periods and exclusions under this Policy, please refer to Clause 4 of the Policy terms and conditions.
- This Policy Certificate in original must be surrendered to the Company in case of cancellation of the Policy.
- This soft copy of the policy is as valid as a hard copy and can be used for claims. A physical hard copy will not be dispatched.

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Premium Acknowledgement

Policy No.	78621228
Client ID	A9518506
Policyholder	Mr Satish Bhausheb Dhawale
Address	At Post :ukhalagaon Tal :shrigonda Dist : Ahmednagar Shrigoda Shrigoda 413701 Maharashtra
Policy Period	31-Jan-2025 to 30-Jan-2026

Premium Details

Particulars	Amount (in Rs.)	S.No.	Receipt Number	Amount	Mode of Payment
Gross Premium		1	B8423759	1,31,690.00	IPG
Care Supreme	96,612.32				
Cumulative Bonus Super	14,491.84				
Wellness Benefit (Supreme)	64.86				
Air Ambulance Cover (Supreme)	432.44				
Goods & Services Tax (GST)	20,088.28				
Total	1,31,690.00				

The Premium is rounded off to the nearest rupee.

Eligibility of Premium for Deduction u/s 80D of the Income Tax Act, 1961

The premium paid through any mode other than cash for this policy is eligible for Income tax benefits to the person making the payment subject to the provisions of section 80D of the Income Tax Act, 1961 and amendments thereof. Effective from Assessment year 2019-20, in cases where health insurance premium for multiple years is paid in one year, it will be eligible for proportionate deduction in the years in which the health insurance continues to be effective.

For Care Health Insurance Limited



Authorized Signatory

Date of Issue : 30 Jan 2025

Place of Issue : Gurgaon, Haryana


Note:

- 1) In case of any discrepancy, the Policyholder is requested to contact the Company immediately.
- 2) Any amount paid in cash towards the premium would not qualify for tax benefits as mentioned above.
- 3) This document must be surrendered to the Company in case of Cancellation of the Policy or for the issuance of a fresh certificate in the case of any alteration in the Policy.
- 4) This Policy is issued subject to realization of the premium amount. In case the instrument given towards the premium amount is dishonored, then the cover provided under this Policy shall automatically get cancelled. In the given scenario, if any amount has been paid by the Company in respect of a claim or due to any other reason than the amount so advanced by the Company shall be refunded to the Company forthwith.
- 5) We may credit upto Rs. 1/- to your account for validation, before remitting any further payment.


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No physical Health Cards will be dispatched. The electronic version of the card below will be accepted across all network providers.

**HEALTH CARD**

Policy No.
78621228

Member ID	DOB	NAME
A9600589	01-Jan-1948	Bhausahab Baburav Dhawale
A9600591	01-Jan-1950	Padam Bhausahab Dhawale

www.careinsurance.com

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For Android


For iOS


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FOR MEMBER POLICY ONLINE

Submit Your Queries/Requests: www.careinsurance.com/contact-us.html

Disclaimer

1. This card is not transferable
2. Use of this card is governed by the policy terms &
3. To avail cashless facility, this card needs to be produced along with photo
4. Valid upto policy period end date or cancellation date, whichever is earlier

IRDAI Registration No.148