

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING



Mr. Abhishek Kumar Singh
Shri vishnu krupa pg, near pavitra elite venkateshwara layout
, mahadevpura, banglore-560048, Karnataka
Bengaluru
KARNATAKA
India
560048
8789091992

Welcome to the journey of Health and Wellness with Aditya Birla Health Insurance.

We thank you for entrusting us with your Health Insurance needs and choosing Activ Assure + Super Health Plus Top Up plan as your preferred choice. It is our pleasure to have you as a valued customer.

With a vision and commitment to put our customers 'Health First', we have created a complete pro-health ecosystem that encourages and incentivizes the insured members in the policy to stay active and live a fulfilling life. And in case anything goes wrong, we are here to provide guidance and financial support to ensure peace of mind for you and your loved ones.

Meeting your life's money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life. While you have availed our Protecting solution through Aditya Birla Health Insurance's Activ Care, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and fuelling your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

You now have one number you can call for any of your money needs. 1800-270-7000. Or, you may visit our website adityabirlahealthinsurance.com

We assure you of the best customer service always.
Looking forward to a long and successful journey ahead!

Warm Regards,

Mayank Bathwal
Chief Executive Officer
Aditya Birla Health Insurance Co. Limited

Aditya Birla Health Insurance Co. Limited
(T) +91 22 6225 7600, (F) +91 22 6225 7700
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Product Name: Activ Assure, Product UIN: ADIHLIP18077VO11718;
Product Name: Super Health Plus Top Up, Product UIN: ADIHLIP20079VO11920.
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:
9th Floor, Tower 1, One Indiabulls Centre,
Jupiter Mills Compound, 841, Senapati Bapat
Marg, Elphinstone Road, Mumbai 400013.
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Your Policy Details

Dear Customer,

You are covered for a sum insured of Rs. 1 crore under Aditya Birla Health Insurance's **Activ Assure + Super Health Plus Top Up plan**. Please find below the break-up of the sum insured and policy number for your reference.

Policy Name	Policy Number	Sum Insured
Activ Assure- Diamond	13-19-0103341-00	5 lac
Super Health Plus Top Up	16-19-0002217-00	95 lac

For policy terms and conditions for Activ Assure- Diamond plan, please refer Section A.

For policy terms and conditions for Super Health Plus Top-up plan, please refer Section B.

Let us now illustrate with the help of an example, how this policy works to secure your health and finances during claims:

Mr. A bought a one year policy with sum insured of Rs 1 Crore with Rs 5 lac covered under Activ Assure- Diamond plan and Rs 95 Lacs covered under Super Health Plus Top Up plan.

Scenario 1: For single claim up to Rs 5 lac

Mr. A got hospitalised within the policy year and a hospitalisation expense of Rs 2 lac was incurred. In this case, the claim amount was paid through the Activ Assure- Diamond plan.

Hence, the remaining sum insured that he is eligible to utilise within the policy year for any further claims would be Rs. 3 Lac (Activ Assure- diamond plan) + 95 Lacs (Super Health Plus Top-up)

Scenario 2: For multiple claim above 5 lacs

Mr. A got hospitalised within the policy year and hospitalisation expense of Rs 4 lacs is incurred.

In this case, the claim is eligible to be payable through Activ Assure- Diamond plan.

In the same year, Mr. A again got hospitalised (within the policy period) and this time the hospitalisation expense was for Rs 6 lacs. In such a scenario, Mr. A is eligible to get Rs 1 lac from Activ Assure- diamond plan and rest 5 lac of claim, he is eligible to get from Super Health Plus Top Up plan.

For any further queries, please contact us at 1800 270 7000 or write to care.healthinsurance@adityabirlacapital.com

Aditya Birla Health Insurance Co. Limited

(T) +91 22 6225 7600, (F) +91 22 6225 7700
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Product Name: Activ Assure, Product UIN: ADIHLIP18077VO11718;
Product Name: Super Health Plus Top Up, Product UIN: ADIHLIP20079VO11920.
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:

9th Floor, Tower 1, One Indiabulls Centre,
Jupiter Mills Compound, 841, Senapati Bapat
Marg, Elphinstone Road, Mumbai 400013.
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153



Activ Assure Policy Schedule

Policy Issuing Office	10th Floor,R- Tech Park,Nirlon Compound,Next To HUB Mall,Off Western Express Highway,Goregaon East,Mumbai- 400063	Policy Servicing Office	10th Floor,R- Tech Park,Nirlon Compound,Next To HUB Mall,Off Western Express Highway,Goregaon East,Mumbai,MAHARASHTRA,400063
Intermediary Name	Policy Bazaar Insurance Web Aggregator Pvt Ltd	Intermediary Code	5100002
Intermediary Contact Details	9717567744	Intermediary E-mail ID	Custcare@Policybazaar.com
Toll Free Number	18002707000		

I. Details of Policy Holder

Policyholder Name	Mr Abhishek Kumar Singh
Policyholder Address	Shri vishnu krupa pg, near pavitra elite venkateshwara layout mahadevpura, banglore- 560048, Karnataka Bengaluru, 560048, Bangalore, KARNATAKA
Contact Number	8789091992
Email Id	abhisheksingh4312@gmail.com

II. Policy Details

Product Name	Activ Assure	Plan Name	Active Assure - Diamond
Policy Number	13-19-0103341-00		
First Policy Start date	13/01/2020		
Start Date of Policy & Time	00:00 hrs on 13/01/2020	Expiry Date & Time of Policy	23:59 hrs on 12/01/2022
Policy Type	Individual	Policy Tenure (in years)	2
Policy Category	New Business		
Portability	No	Previous Policy Number	NA
GSTN Number	NA	GSTN Account Type	Consumers

III. Insured Person's Details

Name Of Insured person	Start date of Policy of Insured Person (in case of new member additions mid term)	Relationship with Policyholder	Member ID	Age	Gender	DOB	Pre-existing Diseases (if applicable)	Start date of first policy with us (applicable at policy renewal)
Mr. Abhishek Kumar Singh	NA	Self	505305101	26	Male	12/12/1994	No	13/01/2020

Sum Insured	Co-Payment^	Room Type	ICU Charges	No Claim Bonus		Super No Claim Bonus	
				%	Amount	%	Amount
500000	No	Single Private Ac Room	500000	NA	NA	NA	NA

^A mandatory co-payment of 20% applicable for Age at entry 61 years & above

Optional Covers						
Name Of Insured Person	Reduction in Pre Existing Disease Waiting Period*	Unlimited re-load of Sum Insured	Super No Claim Bonus	Accidental Hospitalisation Booster (not available in SI above 1 Cr)	Cancer Hospitalisation Booster (not available in SI above 1 Cr)	Any Room Upgrade(Available with Sum Insured Rs 5 Lac and above)
Mr. Abhishek Kumar Singh	NA	NA	NA	NA	NA	NA

*If opted Pre Existing Disease waiting period will reduce to 24 Months

(for policies Renewed with Us, the Start date of the first Policy with Us will also be displayed against each Insured Person)

Name of the Insured Person	Special condition (if applicable)
Mr. Abhishek Kumar Singh	NA

Name of the Insured Person	*Pre existing details (if applicable)
Mr. Abhishek Kumar Singh	NA

	HealthReturns ^{TM1} (Applicable for Renewal Policy)	
Name of the Insured Person	HealthReturns carried forward from Previous Year	Total HealthReturns TM available for utilization
Mr. Abhishek Kumar Singh	NA	NA

¹Trademarks- Health Returns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited and used under license by Aditya Birla Health Insurance Co. Limited.

IV . Nominee Details

Nominee Name	Nominee Relationship with Policyholder	Nominee Contact Number
Ashok Kumar Singh	Father	0

V . Previous Insurer Details (Only applicable for Portability policies)

Name of Insured Person	Date of first enrollment	Previous Insurer	Previous Policy Number	Type of Cover	Total Ported Sum Insured (Sum Insured + Cumulative Bonus)	Waiting period waived off
NA	NA	NA	NA	NA	NA	NA

VI . Benefits under the Policy (shall be displayed as applicable under the Plan in force)

	Product Name	Activ Assure
	Product Features / Product Variants	Diamond
Basic Covers	Sum Insured	Rs 2 Lac, 3 Lac, 4 Lac, 5 Lac, 7 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 75 Lac, 100 Lac, 150 Lac, 200 Lacs
	In-patient Hospitalization	Covered
	Room Type	2L, 3L, 4L S.I – 1% of S.I. 5L, 7L, 10L S.I - Single Private A/C Room 15L S.I. and above- Single Private A/C Room (Upgradable to next level, only if Single Private A/C Room is not available)
	ICU Charges	2L, 3L, 4L S.I – 2% of S.I. 5L and above S.I- Upto S.I
	Pre-hospitalization Medical Expenses	30 days
	Post-hospitalization Medical Expenses	60 days
	Day Care Treatment	586 listed Procedures, Covered up to S.I.
	Domiciliary Hospitalization (Home Care)	Upto 10% of S.I
	Road Ambulance Cover	S.I upto 4L – Rs.1500 S.I 5L – 10L – Rs.2000 S.I 15L – 40L – Rs.2500 S.I 50L – 75L – Rs.3000 S.I 1Cr – 2Cr – Rs.5000
	Organ Donor Expenses	Covered up to S.I
	Reload of Sum Insured	Upto 150% of S.I, Max up to 50 Lacs
	Ayush (In-patient hospitalization)	S.I upto 4L – Rs. 15,000 S.I 5L – 10L – Rs. 20,000 S.I 15L – 40L – Rs. 30,000 S.I 50L – 75L – Rs. 40,000 S.I 1Cr – 2Cr – Rs. 50,000
	Daily Allowance	2L, 3L, 4L S.I – Rs.500/day, Max 5 day per hospitalization
	Vaccination Cover	Upto Rs. 10,000 (Applicable for SI 1Cr and above)
Additional Benefits	No Claim Bonus	10% of S.I. per annum, Max upto 50% of S.I
	Health Check-up Program	Annual
	Second E-Opinion on Critical Illnesses	Available for 15 listed Critical Illnesses
	Domestic Emergency Assistance Services (including Air Ambulance)	Available
	International Emergency Assistance Services (including Air Ambulance)	Available
Value Added Services	HealthReturns™	Available, Earned by ways of - Percentage of Premium earned through Healthy Heart Score™ and Active Days
	Health Coach	Available

Optional Covers	Reduction in PED Waiting Period	Option to reduce to 24 Months
	Unlimited Reload of Sum Insured	100% of S.I (Unlimited times)
	Super NCB	Additional 50% of S.I. per annum, Max upto 100% of S.I
	Accidental Hospitalization Booster (not available above 1Cr S.I)	100% of S.I.
	Cancer Hospitalization Booster (not available above 1Cr S.I)	100% of S.I.
	Any Room Upgrade	Available with S.I. 5L and above

VII . Premium Details (Rs)

Basic Premium	Premium for Optional Covers (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST (9%)	SGST/UTGST (9%)	IGST (18%)	Kerala Cess (1%)	Total Premium
9980.75	0.00	0.00	0.00	NA	NA	1796.54	NA	11777.00

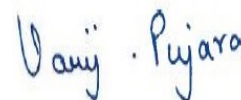
GST Registration No: 27AANCA4062G1ZN PAN Number :AANCA4062G Category: General Insurance SAC Code: 997133

The stamp duty of Rs.1 paid vide MH000079071201920M dated 02/04/2019, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0000314898201920 dated 16/04/2019, payment has been made vide Letter of Authorisation No. CSD/12/2019/1897/19 dated 23/04/2019 from Main Stamp Duty Office.

For and on behalf of Aditya Birla Health Insurance Co. Ltd

Date : 13/01/2020

Place : Mumbai



Authorized Signatory

Premium Certificate

We confirm the receipt of premium amount of INR 11777 as per below details paid by Abhishek for Self and/or Family and/or Parents:

Policy Number: 13-19-0103341-00

Plan Name: Active Assure - Diamond

Type of Plan: Individual

Proposer Name: Mr Abhishek Kumar Singh

Policy Start Date: 00:00 hrs on 13/01/2020

Policy End Date: 23:59 hrs on 12/01/2022

Receipt Details:

Receipt Number	Receipt Amount	Instrument Number	Dated	Relationship	Payment Mode	Bank Name
R70820381	6055.00	PB15592638	13/01/2020	Self	Online Collections	NA
R70820380	5722.00	PB15592638	13/01/2020	Self	Online Collections	NA

Year wise breakup of premium for the purpose of claiming Income Tax deduction u/s 80D (subject provisions of Income Tax Act) is provided as under:

Financial Year	Year wise proportionate Premium amount*
2019-20	5,888.50
2020-21	5,888.50

* Premium paid in cash and premium paid towards Personal Accident, Wellness Coach do not qualify for deduction u/s 80D. Further premium paid for person other than family member & parents (as defined under Income Tax Act) also don't qualify for deduction under section 80D.

Amount is rounded off to nearest rupee and is inclusive of all taxes and cesses as applicable. For exact premium, please refer to Section VII of Policy schedule

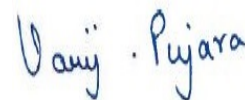
Note:

- The year wise deductions as mentioned above are as per provision of Section 80D and this would be subjected to the specified annual limits and other provisions as applicable for respective years as per applicable provisions of Income Tax Act.
- Deduction under section 80D of the Act is allowed to the person who pays premium out of his/her income chargeable to tax.
- Deduction under section 80D of the Act is available on realization of premium paid by Policyholder.
- Tax laws are subject to change and any such change could have a retrospective effect. This letter should not be construed as tax, legal or investment opinion from us. For specific suitability, you are requested to consult your tax advisor.
- This receipt 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 policy holder.

For and on behalf of Aditya Birla Health Insurance Co. Limited

Date : 13/01/2020

Place : Mumbai



Authorized Signatory



Super Health Plus Top up - Policy Schedule

Policy Issuing Office	10th Floor,R-Tech Park,Nirlon Compound,Next To HUB Mall,Off Western Express Highway,Goregaon East,Mumbai- 400063	Policy Servicing Office	10th Floor,R-Tech Park,Nirlon Compound,Next To HUB Mall,Off Western Express Highway,Goregaon East,Mumbai,MAHARASHTRA,400063
Intermediary Name	Policy Bazaar Insurance Web Aggregator Pvt Ltd	Intermediary Code	5100002
Intermediary Contact Details	9717567744	Intermediary E-mail ID	Custcare@Policybazaar.com
Toll Free Number	18002707000		

I. Details of Policy Holder

Policyholder Name	Mr. Abhishek Kumar Singh
Policyholder Address	Shri vishnu krupa pg. near pavitra elite venkateshwara layout , mahadevpura, banglore-560048, Karnataka Bengaluru, 560048, Bangalore, KARNATAKA
Contact Number	8789091992
Email Id	abhisheksingh4312@gmail.com

II . Policy Details

Product Name	Super Health Plus Top Up	Plan Name	Plan A
Policy Number	16-19-0002217-00		
First Policy Start date	13/01/2020		
Start Date of Policy & Time	00:00 hrs on 13/01/2020	Expiry Date & Time of Policy	23:59 hrs on 12/01/2022
Policy Type	Individual	Policy Tenure (in years)	2
Policy Category	New Business		
Portability	No	Previous Policy Number	NA
GSTN Number	NA	GSTN Account Type	NA

III. Insured Person's Details

Name Of Insured person	Start date of Policy of Insured Person (in case of new member additions mid term)	Relationship with Policyholder	Member ID	Age	Gender	DOB	Start Date of First Policy with Us (Applicable at policy Renewal)	Sum Insured (in Rs)	Deductible (in Rs)
Mr. Abhishek Kumar Singh	NA	Self	505305101	26	Male	12/12/1994	13/01/2020	9500000	500000

Sum Insured	Co-Payment^	Room Type	ICU Charges	No Claim Bonus		Super No Claim Bonus	
				%	Amount	%	Amount
9500000	No	NA	9500000	NA	NA	NA	NA

^A mandatory co-payment of 20% applicable for Age at entry 61 years & above

Optional Covers						
Name Of Insured Person	Reduction in Pre Existing Disease Waiting Period*	Unlimited re-load of Sum Insured	Super No Claim Bonus	Accidental Hospitalisation Booster (not available in SI above 1 Cr)	Cancer Hospitalisation Booster (not available in SI above 1 Cr)	Any Room Upgrade(Available with Sum Insured Rs 5 Lac and above)
Mr. Abhishek Kumar Singh	NA	NA	NA	NA	NA	NA

*If opted Pre Existing Disease waiting period will reduce to 24 Months

(for policies Renewed with Us, the Start date of the first Policy with Us will also be displayed against each Insured Person)

Name of the Insured Person	Special condition (if applicable)
Mr. Abhishek Kumar Singh	NA

Name of the Insured Person	*Pre existing details (if applicable)
Mr. Abhishek Kumar Singh	No

	HealthReturns ^{TM1} (Applicable for Renewal Policy)	
Name of the Insured Person	HealthReturns carried forward from Previous Year	Total HealthReturns TM available for utilization
Mr. Abhishek Kumar Singh	NA	NA

Trademarks- Health Returns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited and used under license by Aditya Birla Health Insurance Co. Limited.

IV . Nominee Details

Nominee Name	Nominee Relationship with Policyholder	Nominee Contact Number	Name of Guardian, if Nominee is
Ashok Kumar Singh	Father		

V . Previous Insurer Details (Only applicable for Portability policies)

Name of Insured Person	Date of first enrollment	Previous Insurer	Previous Policy Number	Type of Cover	Total Ported Sum Insured (Sum Insured + Cumulative Bonus)	Waiting period waived off
NA	NA	NA	NA	NA	NA	NA

VI . Benefits under the Policy (shall be displayed as applicable under the Plan in force)

Product Name	Plan A	Plan B
	Options	Options
Sum Insured	1. S.I. 85Lac, Deductible 15Lac 2. S.I. 90Lac, Deductible 10Lac 3. S.I. 95Lac, Deductible 5Lac	1. S.I. : Rs 3 Lac, 4 Lac, 5 Lac, 7 Lac, 10 Lac Deductible: Rs 1 Lac, 2 Lac , 3 Lac 2. S.I. : 5 Lac, 7 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac, 30 L ac, 40 Lac, 50 Lac, Deductible: 4 Lac, 5 Lac, 7 Lac, 10 Lac 3. S.I. 85Lac, Deductible 15Lac 4. S.I. 90Lac, Deductible 10Lac 5. S.I. 95Lac, Deductible 5Lac
Deductible Converting to Zero (to an indemnity policy)	Not Available	After 5 years continuous renewal, if age at entry of eldest member for initial policy is 50 years and below
Basic Covers		
In-patient Hospitalisation	Room Rent: Single Private A.C room ICU: Up to S.I.	Up to S.I.
Pre Hospitalization	30 days	30 days
Post Hospitalization	60 days	60 days
Day Care Treatments	586 covered upto SI	586 covered upto SI.
Domicillary Hospitalization	Not Available	Up to S.I.
Road Ambulance Cover	Up to Rs. 2,000 / hospitalization	Network Providers - Covered upto Actual expenses Non- network Providers- Up to Rs 5000/ hospitalization
Organ donor expenses	Upto S.I	Upto S.I
Reload of Sum Insured	Upto 150% of S.I, Max up to 50 Lacs	Upto 150% of S.I, Max up to 50 Lacs
AYUSH (Inpatient Hospitalisation)	Not Available	Up to S.I.
Home Treatment	Not Available	S.I. 3Lac , 4Lac - Rs.25000 S.I. 5Lac and above - Rs.50000
Other Benefits		
Domestic Emergency Assistance Services (including Air Ambulance)	Available	Available
International Emergency Assistance Services (including Air Ambulance)	Available	Available
Health Returns	Available for 15 listed Critical Illnesses	Not Available
Health and Wellness discount)	Available	Available
Waiting periods	Plan A	Plan B
initial waiting period (not applicable in case of accident and subsequent renewal)	30 days	30 days
specific illness waiting period	Specific illness :24 months Mental illness: 48 months	Specific illness :24 months Mental illness: 48 months
Pre existing disease waiting period	48 months	36 months

VII . Premium Details (Rs)

Basic Premium	Premium for Optional Covers (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST (9%)	SGST/UTGST (9%)	IGST (18%)	Kerala Cess (1%)	Total Premium
5242.00	NA	NA	0.00	0.00	0.00	872.79	NA	5722.00

GST Registration No: 27AANCA4062G1ZN PAN Number :AANCA4062G Category: General Insurance SAC Code: 997133

The stamp duty of Rs.1 paid vide MH000079071201920M dated 02/04/2019, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0000314898201920 dated 16/04/2019, payment has been made vide Letter of Authorisation No. CSD/12/2019/1897/19 dated 23/04/2019 from Main Stamp Duty Office.

For and on behalf of Aditya Birla Health Insurance Co. Ltd

Date : 13/01/2020

Place : Mumbai

Vani . Pujara

Authorized Signatory



Premium Certificate

We confirm the receipt of premium amount of INR 5722 as per below details paid by Abhishek for Self and/or Family and/or Parents:

Policy Number: 16-19-0002217-00

Plan Name: Plan A

Type of Plan: Individual

Proposer Name: Mr. Abhishek Kumar Singh

Policy Start Date: 00:00 hrs on 13/01/2020

Policy End Date: 23:59 hrs on 12/01/2022

Receipt Details:

Receipt Number	Receipt Amount	Instrument Number	Dated	Relationship	Payment Mode	Bank Name
R70820381	5722.00	PB15592638	13/01/2020	Self	Online Collections	NA

Year wise breakup of premium for the purpose of claiming Income Tax deduction u/s 80D (subject provisions of Income Tax Act) is provided as under:

Financial Year	Year wise proportionate Premium amount*
2019-20	2,861.00
2020-21	2,861.00

* Premium paid in cash and premium paid towards Personal Accident, Wellness Coach do not qualify for deduction u/s 80D. Further premium paid for person other than family member & parents (as defined under Income Tax Act) also don't qualify for deduction under section 80D.

Amount is rounded off to nearest rupee and is inclusive of all taxes and cesses as applicable. For exact premium, please refer to Section VII of Policy schedule

Note:

1. The year wise deductions as mentioned above are as per provision of Section 80D and this would be subjected to the specified annual limits and other provisions as applicable for respective years as per applicable provisions of Income Tax Act.
2. Deduction under section 80D of the Act is allowed to the person who pays premium out of his/her income chargeable to tax.
3. Deduction under section 80D of the Act is available on realization of premium paid by Policyholder.
4. Tax laws are subject to change and any such change could have a retrospective effect. This letter should not be construed as tax, legal or investment opinion from us. For specific suitability, you are requested to consult your tax advisor.
5. This receipt 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 policy holder.

For and on behalf of Aditya Birla Health Insurance Co. Limited

Date : 13/01/2020

Place : Mumbai

Vaishy . Pujara

Authorized Signatory



Premium Certificate

We confirm the receipt of premium amount of INR 11777 as per below details paid by Abhishek for Self and/or Family and/or Parents:

Plan Name: Active Assure - Diamond

Policy Number: 13-19-0103341-00

We confirm the receipt of premium amount of INR 5722 as per below details paid by Abhishek for Self and/or Family and/or Parents:

Plan Name: Plan A

Policy Number: 16-19-0002217-00

Type of Plan: Individual

Proposer Name: Mr. Abhishek Kumar Singh

Policy Start Date: 00:00 hrs on 13/01/2020

Policy End Date: 23:59 hrs on 12/01/2022

Receipt Details:

Receipt Number	Receipt Amount	Instrument Number	Dated	Relationship	Payment Mode	Bank Name
R70820381	17499.00	PB15592638	13/01/2020	Self	Online Collections	NA

Year wise breakup of premium for the purpose of claiming Income Tax deduction u/s 80D (subject provisions of Income Tax Act) is provided as under:

Financial Year	Year wise proportionate Premium amount*
2019-20	8,749.50
2020-21	8,749.50

* Premium paid in cash and premium paid towards Personal Accident, Wellness Coach do not qualify for deduction u/s 80D. Further premium paid for person other than family member & parents (as defined under Income Tax Act) also don't qualify for deduction under section 80D.

Amount is rounded off to nearest rupee and is inclusive of all taxes and cesses as applicable. For exact premium, please refer to Section VII of Policy schedule

Note:

- The year wise deductions as mentioned above are as per provision of Section 80D and this would be subjected to the specified annual limits and other provisions as applicable for respective years as per applicable provisions of Income Tax Act.
- Deduction under section 80D of the Act is allowed to the person who pays premium out of his/her income chargeable to tax.
- Deduction under section 80D of the Act is available on realization of premium paid by Policyholder.
- Tax laws are subject to change and any such change could have a retrospective effect. This letter should not be construed as tax, legal or investment opinion from us. For specific suitability, you are requested to consult your tax advisor.
- This receipt 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 policy holder.

For and on behalf of Aditya Birla Health Insurance Co. Limited

Authorized Signatory

Date : 2020-01-13 11:45:09.0

Place : Mumbai

Health Insurance

Aditya Birla Health Insurance Co. Ltd.



Toll Free No.: **1800 270 7000**

Website: adityabirlahealthinsurance.com

Email: care.healthinsurance@adityabirlacapital.com

Policy Name	Policy No.	Sum Insured
Activ Assure (Base plan)	13- 19-0103341-00	5 Lac
Super Health Top Up	16- 19-0002217-00	95 Lac

Name	Membership No.	DOB	Blood Group
Mr. Abhishek Kumar Singh	505305101	12/Dec/1994	

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