



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING



11-17-0035010-00

Mr. ADIP Singh
WINDLE BIT
RAJIBGANDHI INFORMATIONTECHPK CHANDIGARH UT J-7 FIRST FLOOR
Chandigarh
CHANDIGARH
India
160101
9878995884

29/01/2018

Welcome to the world of Aditya Birla Capital.

We thank you for the trust you have shown by making us your preferred choice for your protecting needs. It is our pleasure to have you as a valued customer.

Aditya Birla Capital's protecting solutions enable you to protect the things you value like the health of you and your family. Your decision to choose Aditya Birla Health Insurance's Activ Health will not only help you protect your health, but also understand it better and inspire you to take the necessary steps to move up the health ladder.

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 Health, 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 www.adityabirlacapital.com/healthinsurance.

We look forward to a long lasting relationship with you and assure you of our best services at all times.

Warm Regards,

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

Aditya Birla Health Insurance Co. Limited

(T) +91 22 6225 7600, (F) +91 22 6225 7700
care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com

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Registered Office:

R Tech Park, 10th Floor, Nirlon Compound,
Off Western Express Highway, Goregaon East,
Mumbai - 400 063.
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153

Activ Health 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	Office No. 104 & 105,↵ HB Twin Tower 1, ↵ 1st floor, ↵ Above Starbucks coffee, Near D Mall↵ Pitampura, New Delhi 110034↵ ,New Delhi,DELHI,110034
Intermediary Name	HDFC Bank - Telesales Virtual Relationship Management	Intermediary Code	2100653
Intermediary Contact Details	NA	Intermediary E-mail ID	NA
Toll Free Number	18002707000		

I. Details of Proposer

Policyholder Name	Mr. ADIP Singh
Policyholder Address	WINDLE BIT RAJIBGANDHI INFORMATIONTECHPK CHANDIGARH UT J-7 FIRST FLOOR Chandigarh, 160101, Chandigarh, CHANDIGARH
Contact Number	9878995884
Email Id	greatadeep@yahoo.co.in
Policyholder GSTIN	NA

II. Policy Details

Product Name	Activ Health	Plan Name	Platinum - Enhanced
Policy Number	11-17-0035010-00		
First Policy Start date	29/01/2018		
Start Date of Policy & Time	00:00 hrs on 29/01/2018	Expiry Date & Time of Policy	23:59 hrs on 28/01/2019
Policy Type	Family Floater	Policy Tenure (in years)	1
Policy Category	New Business		
Portability	No	Previous Policy Number	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	Pre-existing Diseases (if applicable)	Start date of first policy with us (applicable at policy renewal)
Mr. ADIP Singh	NA	Self	108488211	36	Male	01/11/1981	NA	NA
Mrs. Surekha Rani	NA	Spouse	108488212	28	Female	16/03/1989	NA	NA
Mr. Aryan	NA	Dependent Son	108488213	5	Male	25/10/2012	NA	NA

Applicability of Chronic Management Program (Available for Platinum Plan only)			Sum Insured	Eligible Zone Category	Eligible Room Category	Cumulative Bonus	
Chronic Condition	Waiting Period from Start date of first Policy	Start date of coverage				%	Amount
NA	NA	NA	300000	Zone - I	Single Private Room	NA	NA
NA	NA	NA				NA	NA
NA	NA	NA				NA	NA

Optional Covers					
Name Of Insured Person	OPD Expenses	Deductible	Maternity Expenses	Hospital Cash Benefit	Waiver of Mandatory Co-payment
	- General Medical Practitioner/ Specialist medical Practitioner: 10% of OPD Limit per visit - Medicine and Diagnostic: 50% of OPD Limit - Road Traffic Accident Diagnostic (over and above OPD Limit): Rs. 10,000 Cumulative Bonus applicable on Utilized OPD Expenses: 5% increase carry forward available for 12 months from the completion of policy year (No reduction on claim)		- Maternity Expenses: Normal delivery – Up to Rs 75,000 - C-section delivery – Up to Rs 100,000 - New Born Baby Expenses: Covered up to maternity Sum Insured - Vaccination expenses: Covered up to maternity Sum Insured - Coverage of Stem cell preservation - Rs.35000, over and above maternity limit Waiting period: 48 months	A deductible of 24 hours shall apply under this Benefit	
Mr. ADIP Singh	NA	NA	NA	NA	NA
Mrs. Surekha Rani	NA	NA	NA	NA	NA
Mr. Aryan	NA	NA	NA	NA	NA

(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. ADIP Singh	NA
Mrs. Surekha Rani	NA
Mr. Aryan	NA

	HealthReturns ^{TM1} (Applicable for Renewal Policy)		
Name of the Insured Person	HealthReturns carried forward from Previous Year	Bonus applicable on unutilized OPD Expenses	Total HealthReturns TM available for utilization
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	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
Surekha Rani	Spouse	NA

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
NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA

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

		Platinum
Basic Covers		Enhanced
	In-patient Hospitalization	<ul style="list-style-type: none"> Covered up to Any Room (available > Sum Insured > 7 Lacs) Covered up to Single Private Room Covered up to Shared Room (for Sum Insured < 5 Lacs)
	Pre-Existing Disease	36 months
	Pre-hospitalization	60 days
	Post-hospitalization	180 days
	Day Care Treatment	Covered up to full Sum Insured
	Domiciliary	Covered up to full Sum Insured
	Road Ambulance Cover	<ul style="list-style-type: none"> Covered up to Actual expenses per event in case of Network Providers Covered up to Rs 5000 per Hospitalization for Non-Network Providers
	Organ Donor Expenses	Covered up to full Sum Insured
	Reload of Sum Insured	Available once in a Policy Year
	Mandatory Co-payment	Not Applicable
	Co-payment for treatment in a Higher Zone	Zone II to Zone I: 10% Zone III to Zone II: 15% Zone III to Zone I: 25%
	Co-payment for treatment in a Higher room category	a) Shared Room to Single Private Room - 15% b) Shared Room to Any Room - 40% c) Single Private Room to Any Room- 25%
	Benefit for Hospital Room Choice Zone I	a) Single Private Room to Shared Room - 10% b) Any room to Shared Room – 30% c) Any room to Single Private Room – 20%
	Zone II and III	a) Single Private Room to Shared Room –5% b) Any room to take treatment in Shared Room – 25% c) Any room to Single Private Room – 15%
Additional Benefits	Cumulative Bonus	Applicable on Sum Insured: 20% increase, Max up to 100% (up to maximum of 50 Lacs) No reduction on claim
	Health Check-up Program	Available once in a Policy Year to all Insured Persons who have completed 18 years of Age
	Recovery Benefit	Covered up to 1% of the Sum Insured, maximum up to Rs 10,000
	Second E-Opinion on Critical Illnesses	Available
	Worldwide Emergency Assistance Services	Available
Value Added Benefits	Chronic Management	Available
	HealthReturns™	Available, Earned by way of - Percentage of Premium earned through Healthy Heart Score™ and Active Dayz™ - Benefit for Hospital Room Choice
	Wellness Coach	Available

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%)	Total Premium
10204.00	NA	0.00	0.00	NA	NA	1836.72	12041.00

GST Registration No: 07AANCA4062G1ZP PAN Number :AANCA4062G Category: General Insurance SAC Code: 997133

The Stamp Duty of Rs. 1.00 (Rupees One Only) has been paid vide GRN MH003649608201718M Dated 24/07/2017 which has been received by Stamp authorities vide Receipt No./GRAS DEFACE NO 0002094660201718 Dated 24/07/2017

Premium Certificate

For the purpose of deduction under section 80D of Income Tax amendment act, 1961 and any amendments made thereafter.

This is to certify that **Mr ADIP Singh** has paid the premium amount* of Rs **12041** (in words)**Twelve Thousand Forty One** for the period **29/01/2018 to 28/01/2019** towards **Premium for Health Insurance Policy**.

Policy Number	11-17-0035010-00		
Receipt Number	Date	Receipt Amount	Payment Mode
R70057164	29/01/2018	12041	Debit/ Credit Card

* 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: For your eligibility and deductions please refer to provisions of Income Tax Act 1961 as modified and/or consult your tax consultant. Any amount paid in cash towards premium will not qualify for tax benefits.

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

Date : 29/01/2018

Place : Mumbai



Authorized Signatory

Aditya Birla Health Insurance Co. Limited.



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

Website: adityabirlacapital.com

Email: care.healthinsurance@adityabirlacapital.com

POLICY NO.

11-17-0035010-00

Name	Membership No.	DOB	Blood Group
Mr. ADIP Singh	108488211	01/Nov/1981	
Mrs. Surekha Rani	108488212	16/Mar/1989	
Mr. Aryan	108488213	25/Oct/2012	

Aditya Birla Health Insurance Co. Limited, IRDAI Reg.153, CIN No. U66000MH2015PLC263677. Website: adityabirlahealthinsurance.com
Fax: 022 6225 7700 Disclaimer: 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).



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HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA
CAPITAL**

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Section	Transcript	Customer Response
A	Introduction	
	Greetings Sir / Madam, Am I speaking to Mr. ADIP Singh This is Munish Sharma,M11347, calling from HDFC BANK LTD. Would also like to highlight that HDFC Bank and Aditya Birla Health Insurance Company have partnered together to promote Aditya Birla's Health Insurance products to our valued customers This call is regarding Activ Health Platinum Enhanced cover for which you have shown interest in buying through HDFC Telesales. We understand that you or any members is not looking for porting your existing policy to Aditya Birla Health Insurance	OK
	Does any of the proposed insured person's occupation fall under Army, Navy and Air force operations, circus personnel, stunt pilots, mountaineers, professionals in car/bike racing, Jockeys, Wrestlers, Explosive handlers etc?	No
	Sir / Madam, before I proceed to explain the benefits of Activ Health Platinum Enhanced, I would like to inform you that this policy does not have any EXTRA offers from Bank [except proc fee waiver / free Health vouchers - if applicable]. Sir / Madam - are you voluntarily enrolling yourself / your family to the policy without ANY OFFERS	OK

Section	Transcript	Customer Response
B	Product Features	
	Health Insurance of Sum Insured Rs 300000 on individual basis and/or family basis is calculated basis your age/family members age, which gives you cashless mediclaim facility in network hospitals all over India.Updated network hospital list is available on our company's website : WWW.ADITYABIRLAHEALTH.COM. If the treatment is undertaken in a non-network hospital, you get reimbursement of your hospitalization expenses after submission of all documents.	OK
	Please note - the company would be liable for payment of the hospitalization expenses under this policy once the expenses exceed the agreed deductible.	NA
	This policy has a waiting period for 2 years for medical conditions like Hernia, Cataract, Piles, gall bladder stones & kidney stones. This list is not exhaustive and can be checked by calling our toll free no	OK
	Also please note that the policy will not cover any medical hospitalization for first 30 days, however Accidental hospitalization will be covered from day one.	OK
	Minimum 24 hours of hospitalization is required for all inpatient treatment	OK
	Dental & cosmetic surgery is not covered in this policy.Dental treatment and Cosmetic surgery arising out of accident is covered	OK
	No co-payment is applicable in case of taking treatment in the city and the room category opted by you.	OK
	This policy also includes Pre & Post Hospitalization expenses [60 days before hospitalization and 180 days after discharge]	OK
	This policy doesn't cover any pre-existing diseases which you have been suffering from until a waiting period of 36 months	OK
	In-patient hospitalisation which covers medical expenses for a disease, illness or injury for a single private room only	OK
	In case of taking treatment in a room higher than single private room, there is a co-pay applicable. However what if you get treated in a lower room category than opted, a pre-defined percentage of payable claims is provided back to you.	OK
	Day care benefits that requires less than 24 hours hospitalization like cataract or gall stone surgery. Aditya Birla Health Insurance covers 527 of such day care benefits	OK
	Transportation by ambulance to the Hospital for emergency treatment	OK
	Medical expenses incurred towards in-patient hospitalization of the donor in case of major organ transplant	OK
	HealthReturns™ - Our policy rewards you for staying active and healthy. You can earn these rewards by walking 10,000 steps/ burning 300 calories or spending 30 minutes in the gym. Use these rewards for getting medicines or even for a surgery that is excluded in the policy.	OK
	Chronic management program - We will help you manage your chronic condition of diabetes, hypertension, high cholesterol and asthma through consultations, diagnostics tests and pharmacy benefits. Our team of specialists and doctors have designed this program to help you control these conditions.	OK
	Policy term Discount-Discount applicable on single premium policies.	NA

Aditya Birla Health Insurance Co. Limited, IRDAI Reg.153, CIN No. U66000MH2015PLC263677.
Product UIN: IRDAI/HLT/ABHI/P-H/V.1/32/16-17 **Address:-** 10th Floor, R-Tech Park, Nirlon Compound, Next to HUB Mall, Off Western Express Highway, Goregaon East, Mumbai - 400 063. **Fax:** +91 22 6225 7700
Email: care.healthinsurance@adityabirlacapital.com **Website:** adityabirlahealthinsurance.com For more details on risk factors, exclusion, terms and conditions please read sales brochure carefully before concluding a sale.
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Contact us:
1800 270 7000

adityabirlacapital.com



**ADITYA BIRLA
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Active Health UIN: IRDAI/HLT/ABHI/P-H/V.1/32/16-17

C Proposer / Insured Details					
Proposer Details			Cover : Family Floater		
Name			Date of Birth		
Mr. ADIP Singh			01/11/1981		
Nominee Details					
Name			Relationship with Proposer		
Surekha Rani			Spouse		
Insured Details					
Name	Sum Insured	Date of Birth	Relationship with Proposer	Height (cm)	Weight (kg)
Mr. Aryan	300000	25/10/2012	Dependent Son	76	18
Mr. ADIP Singh	300000	01/11/1981	Self	167	60
Mrs. Surekha Rani	300000	16/03/1989	Spouse	157	50

D	Pre Existing Diseases / Lifestyle						
	Have you or any of the proposed insured members ever been diagnosed with /advised / taken treatment or undergone any investigation or consulted a doctor or undergone or advised surgery for any diseases, ailments,medical conditions or illnesses, accidents or injury, whether Asthma, Blood pressure, High Cholesterol, Diabetes, or complications in pregnancy or any other illness or had any claim in any health policies					No	
	Was any proposal for life, health insurance declined, deferred, withdrawn or accepted with modified terms					No	
	Does any person proposed to be insured, smoke or consume tobacco in any form, or alcohol? If yes, please give details of quantity & years of consumption -					No	
		Smoking		Tobacco		Alcohol	
Name		Cigarettes per day	No. of Years	Amount per Day	No. of Years	Units per week	No. of Years
Mr. Aryan		0		0		0	
Mr. ADIP Singh		0		0		0	
Mrs. Surekha Rani		0		0		0	
	Sir / Madam hope all the above information is true to the best of your knowledge, since any misrepresentation of facts can lead to rejection at the time of claims.					OK	

E	Authorization	
	Dear Sir/Madam, to assess and underwrite the risk, the Company requires certain personal information and health details. Such information shall be retained by the Company and disseminated on need to know basis to its service provider(s) for the purposes of insurance and other related services. Do you agree?	No
	The premium amount for your insurance policy is Rs.12041 for 1 years. You can pay the premium in a Single Pay through payment link or You can pay your premium amount on EMI basis in 3/6/9/12/24 EMI. The ROI will be applicable as per Bank guidelines	NA
	The premium amount for your insurance policy is Rs.12041 for 1 years. You can pay the premium in a single pay through Net Banking Payment link	OK
	I hope you are aware about the fees to be charged by Bank, details of the same are available on HDFC Bank website.Should we debit this amount on your Credit Card and issue the policy?	OK
	You will be entitled for a Free Look period of 15 days from the date of receipt of the policy to review its terms and conditions. In case you disagree with or object to any terms or conditions of the Policy, you have an option to request for cancellation of the policy stating the reasons for cancellation. The premium paid by you will be refunded after deducting the expenses incurred by us on medical check - up, stamp duty charges and proportionate risk premium.	OK
	Please note that your cover starts from the date when premium amount is received by Aditya Birla Health Insurance Company from the card account/bank account and fulfilment of all requirements. It is an annual policy 1 and has to be renewed after expiry of every term to continue your Health cover.	OK
	Please note that the premium will be blocked from your card account. We will make 3 attempts to debit the premium from your Card account.	OK
	Thank you Sir/Madam, we will issue your policy and the premium will reflect in your HDFC Bank Credit Card statement. Request you to please maintain the Credit Card limit upto premium of Rs. 12041 in your HDFC Bank Credit Card amount so that your request can be processed. Incase there is insufficient balance in your HDFC Bank Credit Card.	OK

F	Closure	
	Thank you very much for confirming the details.Munish Sharma and M11347 calling from HDFC BANK LTD.Please note my name and employee id for any future reference. We will send a copy of your policy and details confirmed by you on this call on email id registered with the Bank.	OK
	May I confirm the last 4 digits of your Credit card Number	9812
	Thank you very much for re-confirming the details. As a part of our process, we will be transferring your details to Aditya Birla Health Insurance team. They will do a final verification confirming all above details shared with you.Please spare some time and provide your final consent enabling Aditya Birla Health Insurance team to issue the policy, post premium amount gets debited to your card/bank account	OK