

Mr Sudhanshu Aggarwal
202 Zion Castle B Narayanapura, Mahadevpura,, Bangalore, -
560048, Karnataka, India
Contact No.: 9962645060
Policy No: 110103/11120/AA01395230

This Policy Kit contains:
1. The Policy Schedule (*along with income tax (80 D)
certificate)
2. Policy wording
3. Cashless card(s)*
4. Network hospital list*
5. Copy of proposal form#

Your Optima Restore Individual Two Years Policy

Dear Mr Sudhanshu Aggarwal ,

Welcome to HDFC ERGO Health Insurance Ltd. We are pleased to issue you a Optima Restore Individual Two Years Insurance Policy. We advise you to retain your Policy Kit during the entire term of the Policy (including renewals).

Please note that the Policy has been issued to you based on the declarations, details and documents received from/on behalf of you in/along with the Proposal Form submitted to us. We request you to kindly review the Copy of the Proposal Form along with all the documents/material contained in the enclosed Policy Kit carefully. In case you notice any inconsistency or any discrepancy in any of the document/s in the Policy Kit including the Proposal Form; please write back to us or call us at the email id or toll free number within 15 days of receipt of the Policy Kit.

You have the option of cancelling the Policy within 15 days of receipt of the Policy Kit [Free Look Period] subject to terms and condition in the policy. Kindly note that Free look Cancellation option is not available at the time of renewal of the Policy.

Please visit our website www.hdfcergohealth.com to access information about our Company, the customer service touch points including the Grievance handling process and various forms including Free Look Cancellation that you can use for service support. You will also get latest updates on products, Policy Wordings which you can download for your reference and record. You may also register yourself at our website using your unique member ID and policy number as mentioned in the Policy Schedule.

For Free Look Cancellation Procedure or any assistance, you may write to us at customerservice@hdfcergohealth.com or call us at our 24 hours toll free number 1800-102-0333. We shall be happy to assist you.

Warm Regards,



Authorized Signatory

Location: Gurgaon
Date: 07-May-2020

Note -

Please update us with your latest contact details (in case of any change) so that same can be updated in our records.

You can either write back to us or call us on our toll free no. 1800-102-0333.


*Income tax certificate (80D), member cashless card(s) and network hospital list would be provided if applicable to the policy.

#The copy of Proposal Form has been sent earlier if the Policy has been issued through our Website.

Intermediary Code	Intermediary Name	Intermediary Contact No
80189584	POLICYBAZAAR INSURANCE WEB AGGREGATOR PL	18002585970

Policy Schedule - Optima Restore Individual Two Years

Issuing/Servicing Office Details						
Address	Gurgaon Sales Office,FF,SCF -19, Sector - 14,Gurgaon,Gurgaon,Haryana-122001,PH : 01244979333					
GSTIN	06AAGCA1654H1ZW					
Policy Holder Details						
Name	Mr Sudhanshu Aggarwal					
GSTIN/ UIN						
Address	202 Zion Castle B Narayanapura,Mahadevpura,,Bangalore, - 560048,Karnataka,India					
State Name & Code	Karnataka(29)	Place of Supply	Bangalore (Karnataka)			
Policy Details						
Policy Number	110103/11120/AA01395230					
First policy inception date	07-May-2020	Policy issuance date	07-May-2020			
Policy Period	From	13:45 hrs on 07-May-2020	To	24:00 hrs on 06-May-2022		
Intermediary Details						
Name	POLICYBAZAAR INSURANCE WEB AGGREGATOR PL					
Code	80189584	Contact No	18002585970			
Member and Product Details						
Particulars	Member 1 (Mr Sudhanshu Aggarwal/10025158253)	Member 2	Member 3	Member 4	Member 5	Member 6
Date of Birth (Age)	10/03/1994 (26)	-	-	-	-	-
Relationship with Policyholder	Policy Holder	-	-	-	-	-
Base Sum Insured (SI)	Rs. 1000000	-	-	-	-	-
Multiplier Benefit SI/Cumulative Bonus	-	-	-	-	-	-
Protector Rider: Sum Insured Protector SI	Rs. 0	-	-	-	-	-
Total Sum Insured	Rs. 1000000	-	-	-	-	-
Other Riders & Benefits						
Protector Rider	Opted	-	-	-	-	-
Hospital Daily Cash Rider SI (max 30 Days)	Rs. 3000 per day	-	-	-	-	-
Critical Advantage Rider SI	-	-	-	-	-	-
IPA Rider SI	-	-	-	-	-	-
Nominee Details						
Name	Mrs Amita Aggarwal	Relationship	Mother			
The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.						

Premium Calculation(in INR)			
Net Premium	20272.00	CGST@0%	0.00
Discounts	0.00	SGST/UTGST@0%	0.00
Loadings	0.00	IGST@18%	3648.96
Taxable Premium	20272.00	Any other Cess or Taxes	0.00
Gross Premium	23920.96		
Gross premium amount (in words)	Rupees Twenty-Three Thousand Nine Hundred Twenty and Paise Ninety-Six Only		
The stamp duty of Rs. 1.00/- (Rupees One Only) paid vide e-stamp Certificate No. IN-DL-DL42844961502751O. (Not applicable for the state of Jammu & Kashmir)			
Original for Recipient/ Duplicate for Supplier			
Whether tax is payable on reverse charge basis: No			
Description/ Harmonized System Of Nomenclature Code: Accident and Health insurance Services/9971			
Claim Administrator: HDFC ERGO HEALTH INSURANCE LTD.		For and on behalf of HDFC ERGO Health Insurance Ltd.  Authorized Signatory	
Claim Administrator: HDFC ERGO HEALTH INSURANCE LTD. (For critical advantage rider:)			
Location: Gurgaon			
Date: 07-May-2020			

Certificate for the purpose of deduction under Section 80 D of Income Tax Act, 1961*

This is to certify that the Sudhanshu Aggarwal has paid Rs 23920.95 (Rupees Twenty-Three Thousand Nine Hundred Twenty and Paise Ninety-Five Only) towards premium for Optima Restore Individual Two Years Policy No 110103/11120/AA01395230 issued to Mr Sudhanshu Aggarwal for period 07-May-2020 to 06-May-2022.

Location: Gurgaon
Date: 07-May-2020

For and on behalf of HDFC ERGO Health Insurance Ltd.



Authorized Signatory

*Note

1. This is subject to the provisions of Section 80D of Income Tax Act, 1961 as amended from time to time.
2. This certificate 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.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case of dishonour of the premium instrument, the policy will be deemed cancelled ab initio.
5. 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents