



Policy Details

Policy No: AROG00000005146
Policy Type: Arogya Sanjeevani Plan, Acko | Family Floater Plan
Basic Sum Insured: ₹ 10,00,000.00
Policy Period: 15 October, 2021 -> 14 October, 2022
1st Policy Inception Date: 15 October, 2021

Policy holder: Hemanth Kumar M
Phone number: 9003223661
Email: joehanh.jain@gmail.com
Age: 28
Cumulative Bonus Amount: NA

Details of insured members:







Insured member name	Date of birth	Relation with the policy holder	Gender	UHID
Hemanth Kumar M	20 / 07 / 1993	Self	MALE	ACK.AROG00000005146.01
Bhavana J	09 / 06 / 1992	Spouse	FEMALE	ACK.AROG00000005146.03
Jiyansh H	23 / 10 / 2020	Son	MALE	ACK.AROG00000005146.02

NOTE: This document contains health cards for all insured members, you can carry them digitally or print a copy.

Nominee details:

Nominee Name	Date of birth	Relation	Phone no.	Email
Kalpesh M	14 / 05 / 1991	Brother	9941817896	Kalpeshsancheti333@gmail.com

Health Cards

<div></div> <div>Hemanth Kumar M UHID: ACK.AROG00000005146.01 Policy number: AROG00000005146 Policy Period: 15 Oct 2021 - 14 Oct 2022</div>	<div></div> <div>Bhavana J UHID: ACK.AROG00000005146.03 Policy number: AROG00000005146 Policy Period: 15 Oct 2021 - 14 Oct 2022</div>
<div></div> <div>Jiyansh H UHID: ACK.AROG00000005146.02 Policy number: AROG00000005146 Policy Period: 15 Oct 2021 - 14 Oct 2022</div>	

Acko General Insurance Limited
Unit No. 301, E Wing, Lotus Corporate Park, Off Western Express Highway, Goregaon (E), Mumbai- 400063

IRDAI Reg No.: 157
HSN: 997133
GST: 27AAOCA9055C1ZJ

Product: Arogya Sanjeevani Policy, Acko General Insurance
CIN: U66000MH2016PLC287385
UIN: ACKHLIP20183V011920

Premium Details

	(₹)
Basic Premium	₹ 7202.54
G.S.T.	₹ 1296.46
Total Premium	₹ 8499.0

80D Certificate :

Dear Hemanth Kumar M,

Subject : Certificate for the purpose of deduction under section 80D of Income Tax (Amendment) Act, 1986

This is to certify that Acko General Insurance Ltd. has received an amount of Rs. 8499.0/- from you towards Payment of Health insurance premium as per the details mentioned above. The premium paid for this policy is eligible for applicable tax benefits u/s 80D of the Income Tax Act, 1986 and amendments thereof.

NOTE:

1. This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.
2. This certificate must be surrendered to the company in case of cancellation of this policy. In case this certificate is incorrectly used, the policy holder will be held responsible for the same.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case the method of the premium payment fails (eg cheque bounce etc.), then the policy will be considered cancelled/void since the start date. This certificate will not be applicable in that case.
5. 80D benefit is applicable for only Self, Spouse, Dependent Children, and Dependent parents.

Date of issue: 15 / 10 / 2021

Policy issue office: Bangalore




For ACKO General Insurance Ltd. Duly Constituted Attorney

The stamp duty of ₹1 paid by electronic medium vide Receipt/Challan no./GRAS Deface no. 0003845130202021 dated 15/12/2020 as prescribed in Government Notification Revenue & Forest Department No. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018 GSTN: 27AAOCA9055C1ZJ, SAC: 997134

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What's covered



Covers COVID-19 Treatment

Hospitalization costs for COVID-19 will be covered 30 days after the start date of the policy.



Broad Coverage

Hospitalisation expenses due to accidents and illnesses are covered. [See inclusions and exclusions.](#)



Just 5% Co-pay

Acko will pay 95% of the admissible claim amount, you only need to pay 5% out of your pocket as copay for any claim.



ICU / ICCU

ICU and ICCU charges up to are covered to 5% of the Sum Insured or ₹10,000 per day, whichever is lower.



Room Rent Limit

The hospital room charges will be covered up to 2% of the sum insured or 5,000 per day; whichever is lower.



Pre-existing Illnesses

Some pre existing conditions have a 48 month wait period before coverage. Renewing your policy for four years in a row will complete the 48 month wait period. [See full list.](#)



No Claim Bonus

We will increase your sum insured by 5% (up to a maximum of 50%) for every consecutive claim free year.



Cashless Claims at 5k+ Hospitals

Avail cashless claims at any of our 5k+ network hospitals. You can view Acko's network hospital list [here](#).



Lifetime Renewability

We will not deny you the renewal of the policy and you can avail the benefits with timely renewal every year.



Day Care Treatments

Some surgeries and treatments that require less than 24 hrs of hospitalisation are also covered.



New Age Treatment

Some new age treatments are also covered.



Ambulance Charges

You can claim up to ₹2,000 against ambulance charges once for each hospitalization.



Cataract Surgery

Cataract treatment costs for each eye is covered after two years from the policy start date. The coverage amount is up to 25% of the sum insured or ₹40,000; whichever is lower.



AYUSH Treatment (Ayurvedic)

Hospitalization expenses under AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha, and Homeopathy) treatment are covered under this policy.



Pre and Post Hospitalization

Medical expenses 30 days before and 60 days after any 24 hour or longer hospitalisation event are covered.



Dental & Plastic Surgery

Dental treatments or plastic surgeries due to accidents or diseases are covered.



Save Taxes upto ₹25,000

Premiums paid are exempt from Income Tax under Section-80D.

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 email at health@acko.com or give us call at 1800 266 2256. For waiting periods and exclusions under this Policy, please refer to Clause 6 of the Policy terms and conditions. Read full policy detail: https://acko.in/_c8FI

How to File a Health Insurance Claim with Acko

We at Acko, understand how stressful medical emergencies can get and wish that your loved ones have a safe recovery. Our claims experience is simple and straightforward that allows you to go ahead with either cashless treatment or reimbursement process.

1 Cashless Process

A cashless claim is where we settle your bills directly with the hospital (as per policy terms and conditions) without you having to pay out of your pocket except for co-pay. It is vital to understand these two terms for a cashless treatment:



Network Hospital

Cashless treatment will be available at our Network Hospitals. Acko has a network of 5000+ hospitals across India. You can check our network hospitals [here](#).



Third-party Administrator (TPA)

Our TPA is Family Health Plan Insurance TPA Limited (FHPL).

Cashless Claim Process

STEP 1



All our network hospitals have an Insurance Help Desk. Share your Unique Health Identification (UHID) number with them. Inform them that FHPL is your TPA and Acko General Insurance Ltd. is your insurance company.

STEP 2



The helpdesk will share a form that needs to be filled, signed, and submitted back to them.

STEP 3



Your request will be sent for further processing where it can get approved or rejected as per the policy terms and conditions.

STEP 4



If your request is approved, we will handle the settlement of your bills with the hospital and your payable amount/co-pay will be communicated.

STEP 5



If your request is rejected, you will have to settle the bills with the hospital and apply it via the reimbursement process. All the updates/information regarding your requests will be shared with you via SMS and email.

Network Hospitals

Cashless claims are only available with hospitals that are part of Acko's network. To view the complete list of Acko's network hospitals.

[Show hospitals](#)

If you get admitted to a hospital that is not a part of Acko's network, the claim amount will be reimbursed post hospitalisation. To understand the reimbursement process, read below.

2 Acko's Smooth Reimbursement Process

You can file a claim with Acko to reimburse the hospitalisation and treatment expenses paid by you to the hospital. This will be required if you sought treatment at a hospital that is not a part of Acko's network. In a rare case, if your request for cashless treatment gets declined at a network hospital, you can file a reimbursement claim too.



Reimbursement Claim Process

To raise a reimbursement request, send an email to acko.crm@fhpl.net with the scans of the following original documents. You need to mention 'FOR ACKO INSURANCE' on those documents before scanning and sending them to us.

List of required documents (scanned copy of original document required)

- Claim form (filled and signed by the insured).
- Discharge Summary.
- Death Summary (in case of death).
- Hospital bill with a detailed break-up of charges applied by the hospital.
- Payment receipts with receipt numbers and stamp or seal of the provider.
- Pharmacy/medicine receipts with receipt numbers and stamp or seal of the provider.
- Original Invoice/stickers/barcode in case of implants.
- Laboratory and test reports.
- First consultation paper from the doctor. It should mention the origin, duration, and progress of the illness.
- FIR/MLC certificate (for accident claims).
- Medical prescription/prescription.
- Cancelled cheque with the name of the client/Bank Name/IFSC code/MICR code and account number. Or the first Page of the passbook with the name of the client/Bank Name/IFSC code/ MICR code and account number.
- Certificate from the treating doctor stating why domiciliary treatment was administered. This is only for domiciliary hospitalization claims.
- Aadhaar card or any other government photo ID and PAN Card.
- Any other relevant documents to determine the admissibility of the claim.

We're Happy to Help

If you need any help with your policy such as making changes, renewals or claims, just reach out to our service team, we're always happy to help.

You can reach out to us:

 1800-266-2256 |  health@acko.com