



my: Optima Secure



2856205439637300000

MR BUGGA SAI BABA

H.NO 2-15-178
BeerappaGadda Uppal
HYDERABAD, TELANGANA, 500039
Contact No. 9000684441

Date :22/05/2024
Dear MR BUGGA SAI BABA

Thank you for choosing HDFC ERGO GENERAL INSURANCE COMPANY LTD. as your preferred insurance partner. We welcome you to be a part of our family !

Your Health insurance policy reference no 2856205439637300000 is confirmed on the basis of the information and declaration given by you.
The details of coverage are mentioned in the enclosed policy schedule of insurance.

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited



Dear MR BUGGA SAI BABA,

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

This is to certify that we have received an amount of ₹ 79322 towards premium from MR BUGGA SAI BABA for my: Optima Secure, Policy No. 2856205439637300000 issued to MR BUGGA SAI BABA for the period 20/05/2024 to 19/05/2027.

Member wise premium break up is as follows:

Insured Person's Premium Details						
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST
Bugga Sai Baba	Self	Male	29/04/1983	34499.25	6209.86	40709.11
Balamani Bugga	Spouse	Female	25/04/1995	13447.01	2420.46	15867.47
Samyuktha Bugga	Daughter	Female	13/12/2014	9984.26	1797.16	11781.42
Krithikha Bugga	Daughter	Female	12/12/2018	9291.72	1672.5	10964.22

- Note:
- This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.
 - 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.

For HDFC ERGO General Insurance Company Ltd.

Date : 22/05/2024

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Policy Schedule

my: Optima Secure
Optima Secure

2856205439637300000

MR BUGGA SAI BABA H.NO 2-15-178 BeerappaGadda Uppal HYDERABAD, TELANGANA-500039 Contact No : 9000684441	Policy Number	: 2856 2054 3963 7300 000	Issuance Date	: 22/05/2024
	Period of Insurance	: From 20/05/2024 10:21 hrs	To 19/05/2027 Midnight	
	Invoice No.	: 205439637300000	Premium Frequency	: Single
	Policyholder Name	: Mr Bugga Sai Baba	Policy Type	: FAMILY Floater
	HSN Code	: 997133	Premium Tier	: Tier2
	Place of supply	: TELANGANA	Previous Policy	
	Customer Id	: 101859095305	Renewal	: No
	EIA No.	: Not provided		
	PAN	: ARFPB8945D		
	Email ID	: buggasai@gmail.com		
Intermediary Name	Intermediary Code		Intermediary Contact Number	
HE DIRECT_DBG DIRECT_10137	200278133519		91-22-66383600	

Insured Person's Details and Sum Insured - Optima Secure

Insured Person's Name	Relation with policy holder	Gender	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured (₹)	Aggregate Deductible (₹)	Plus Benefit	Unlimited Restore Add on(Y/N)
Bugga Sai Baba	Self	Male	29/04/1983	Bugga Balamani	Wife	20/05/2024	1000000	0	0	No
Balamani Bugga	Spouse	Female	25/04/1995			20/05/2024				No
Samyuktha Bugga	Daughter	Female	13/12/2014			20/05/2024				No
Krithikha Bugga	Daughter	Female	12/12/2018			20/05/2024				No

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.

Unlimited Restore UIN No: HDFHLIA22188V012122

Insured Person's Details and Sum Insured – Add On Covers

Insured Person's Name	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on				
	Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global - Opted	Hospital Cash Global - Sum Limit

Special Conditions/ Exclusions

Name of Insured Person	Exclusion/Exclusion Wavier	Loading Reason	Special Condition / Declared Pre-existing Disease

Renewal Continuity Benefits

Name of Insured Person	Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

Portability Continuity Benefits

Name of Insured Person	Previous Policy Year	Sum Insured inclusive of Cumulative Bonus (₹)	Porting Benefits on Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

The Policy Wording attached herewith includes all the standard coverages offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this Policy Schedule issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our toll free number 022 - 6234 6234 / 0120 - 6234 6234.

Premium Details (₹)

Particulars	BUGGA SAI BABA	BALAMANI BUGGA	SAMYUKTHA BUGGA	KRITHIKHA BUGGA
Base Premium (A)	40350	15727.5	11677.5	10867.5
Optional Cover Premium (B)	0	0	0	0
Add on Cover Premium (C)	0	0	0	0
Loading (D)	0	0	0	0
Total Premium (E=A+B+C+D)	40350	15727.5	11677.5	10867.5
Aggregate Deductible Discount	0	0	0	0
Online Discount	2017.5	786.37	583.87	543.37
Employee Discount	0	0	0	0
Loyalty Discount	0	0	0	0
Family Discount	0	0	0	0
Long term Policy Discount	3833.25	1494.11	1109.36	1032.41
Total Discount (F)	5850.75	2280.48	1693.23	1575.78
Total Premium excluding GST (E-F)	34499.25	13447.01	9984.26	9291.72
Integrated Tax 18%	6209.86	2420.46	1797.16	1672.5
Total Premium including GST	40709.11	15867.47	11781.42	10964.22

Payment Details

Instrument details	3422305325225	Date	20/05/2024	Bank Name	Bizdirect
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Processing Centre

HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida - 0120 398 8360
For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.
If the premium is not realised the policy shall be void from inception.Consolidated stamp duty for this Insurance Policy is paid by Demand Draft, vide Receipt/Challan noNO.LOA/CSD/477/2022/4252 dated 29/09/2022 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018. GST Registration No: 27AABCL5045N1Z8*. GST for this invoice is not payable under reverse charge basis.
I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule
Branch : leela business park, 6th flr, andheri - kurla rd, mumbai

For HDFC ERGO General Insurance Company Ltd.

A. Sharma

Duly Constituted Attorney

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on www.hdfcergo.com



Send us "Hi" on our WhatsApp Number **8169500 500**



Download the **HDFC ERGO Insurance App** on **Android** or **iOS**

For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>

SCHEDULE OF BENEFITS		
Section*	Plans	Optima Secure
All figures in (')	Base Sum Insured per Insured Person per Policy Year (in Lakh)	1000000
1.1.	Hospitalization Expenses	Covered
1.1.a.	Room Rent	At Actuals
1.1.1.h.	Road Ambulance	Covered upto sum insured
1.1.1.i.	Dental Treatment	Covered upto sum insured
1.1.1.j.	Plastic surgery	Covered upto sum insured
1.1.1.k.	Day Care Treatment	Covered upto sum insured
1.2.	Home Healthcare	Covered upto sum insured
1.3.	Domiciliary Hospitalization	Covered upto sum insured
1.4.	Ayush Treatment	Covered upto sum insured
1.5.	Pre-Hospitalization	60 days
1.6.	Post-Hospitalization	180 days
1.7.	Organ Donor Expenses	Covered upto sum insured
2.1.	Emergency Air Ambulance	Covered Up to 500000
2.2.	Daily Cash for choosing Shared Accommodation	800 per day max up to 4800
2.3.	Protect Benefit	Covered upto sum insured
2.4.	Plus Benefit	Bonus of 50% of the Base Sum Insured, maximum upto 100%.
2.5.	Secure Benefit	Equal to 100% of Base sum insured
2.6.	Automatic Restore Benefit	Equal to 100% of Base sum insured
2.7.	Aggregate Deductible	0
2.8.	E-Opinion for Critical Illness	In India
3.	Preventive Health Check-up	
	Sum Insured	10 Lakhs
	Floater Policy*	5000

*For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis





Policy No.:2856205439637300000
Valid From: 20/05/2024 Renewal Date: 19 May

Insured Name	Date Of Birth	Gender
BUGGA SAI BABA	29/04/1983	Male
BALAMANI BUGGA	25/04/1995	Female
SAMYUKTHA BUGGA	13/12/2014	Female
KRITHIKHA BUGGA	12/12/2018	Female

**HDFC ERGO General Insurance Company Limited****This card is for identification purpose only.**

Card has to be presented to the Network Service Provider at the time of admission/ availing cashless hospitalization or any other services. Insurance claim will be processed in accordance with the policy term & conditions. Card does not guarantee cashless hospitalization or any other service. For more details and updated list of Network Service Provider please refer our website or call our call centre. This card is valid till the time policy is active.

Customer Service No : 022 - 6234 6234 / 0120 - 6234 6234**Email : healthclaims@hdfcergo.com****Processing Centre : HDFC ERGO General Insurance Company Ltd. 5th floor, Tower 1, Steller IT Park, C-25, Sector-62, Noida-201301.****Website : www.hdfcergo.com**