



Date: 14 July 2022

Mr Nivesh Bharat Sanghvi 103 A Vimlachal Bldg Moti Shah Lane

Byculla Mumbai Mumbai 400027 Maharashtra

Policy No.: 32227322 Mobile No.: XXXXXX5781



Dear Mr Nivesh Bharat Sanghvi,

Thank you for trusting us as your preferred Health Insurer.

At Care Health Insurance, it is our endeavor to make quality healthcare easily accessible for our customers as well as ensure a truly hassle-free claim servicing experience.

To help you understand our services better, please go through the 'Know your policy better' kit that accompanies this letter and constitutes the following:

- Policy Certificate
- Premium Acknowledgement
- Key Policy Information
- Claim Process
- Policy Terms and Conditions- https://bit.ly/3rFYIDu and also available on Customer App

Also appended herewith for your convenience is your Care Health Card. This card should be presented at the time of an emergency or a planned hospitalization, to avail cashless treatment at our network of over 16000+ cashless network pan-India.

To further simplify procedures, we're online as well. Visit our portal www.careinsurance.com; and view network hospitals across the country, cashless procedures and do much more. In case of a query at any juncture, feel free to mail us at customerfirst@careinsurance.com or call us at 1800-102-4488.

For any assistance feel free to mail us at customerfirst@careinsurance.com or call I 800-I 02-4488. Once again, we thank you for this opportunity to serve you, and wish you and your loved ones good health always

Once again, we thank you for this opportunity to serve you, and wish you and your loved ones good health always!

Team Care Health Insurance

CUSTOMER APP





For Android

For iOS



Care Health Insurance Limited

(Formerly known as Religare Health Insurance Company Limited)
Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Corp. Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana)





IRDA Regn. No. 148 CIN: U66000DL2007PLC161503



Policy Certificate

Mr Nivesh Bharat Sanghvi

103 A Vimlachal Bldg Moti Shah Lane

Byculla

Mumbai

Mumbai 400027

Maharashtra 27

Policy No.	32227322
Plan Name	CARE
Cover type	Individual
Policy Period - Start Date	00:00 hrs 17-Jul-2022
Policy Period - End Date	Midnight 16-Jul-2023
Nominee Name	Bharat Mohanlal
Nominee Relationship	(Father)
Premium Paid	Rs. 50493
	(Premium Rs 42790.64 + CGST Rs 3851.18 + IGST Rs 0 + SGST Rs 3851.18 + UGST Rs 0)
Premium Payment Mode	Single Premium

Policyholder	Gender	Date Of Birth	Client ID
Nivesh Bharat Sanghvi	Male	25-Nov-1992	89815000

Details of Insured

Name	Client ID	Relationship	Date of Birth (DD-MM-YYYY)	Pro avicting disasces (sinca)	Insured with the Company (since)
Nivesh Bharat Sanghvi	89815000	Member	25-Nov-1992	None	17-Jul-2021
Bharat Mohanlal Sanghvi	89984548	Father	21-Jun-1967	None	17-Jul-2021
Sujata Bharat Sanghvi	89984549	Mother	14-Nov-1967	None	17-Jul-2021
Binil Bharat Sanghvi	89984550	Brother	25-Oct-1991	None	17-Jul-2021

Details of Cover

Policy Insured Name	Policy Sum Insured	Accumulated No Claim Bonus Amount	Accumulated No Claim Bonus Super Amount	Accumulated Inflation Shield Amount	Total Policy Coverage for Policy Year
Nivesh Bharat Sanghvi	500,000.00	50,000.00	250,000.00	0.00	800,000.00
Bharat Mohanlal Sanghvi	500,000.00	50,000.00	250,000.00	0.00	800,000.00
Sujata Bharat Sanghvi	500,000.00	50,000.00	250,000.00	0.00	800,000.00
Binil Bharat Sanghvi	500,000.00	0.00	0.00	0.00	800,000.00

Note: - Amount of No Claim Bonus / No Claim Bonus Super is calculated basis the claim status updated till Date of Payment of Renewal Premium. This amount can vary basis the claim reported against Expiring Policy Year.

Contact details for Claims & Policy Servicing

	Care Health Insurance Limited (Formerly known as Religare Health Insurance Company Limited) Unit no 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector 39, Gurgaon - I 22001.(HARYANA)
Contact no.	1800-102-4488
E-mail ID for Claims	claims@careinsurance.com
E-mail ID for Policy servicing	customerfirst@careinsurance.com
Website	www.careinsurance.com

Name	Code	Contact Number

⁻ Floater Policy, all the member coverage is on shared basis. Individual Policy each member is covered on Individual Basis

⁻ Coverage and Claims Subject to the Policy Terms & Conditions

Schedule of Benefits

S No.	Particulars	Basis of Offering
I	Hospitalization Expenses (In-patient Care and Day Care Treatment)	Room Category = Single Private Room
2	Pre-hospitalization & Post-hospitalization medical Expenses	Pre-hospitalization up to 30 days before & Post-hospitalization up to 60 days after hospitalization
3	Ambulance Cover	Up to Rs. 2,000 per Hospitalization
4	Organ Donor Cover	Up to Rs. I,00,000 per Policy Year
5	Domiciliary Hospitalization	Up to 10% of the Sum Insured per Policy Year, with a deductible of first 3 days
6	Automatic Recharge	One re-instatement of up to Sum Insured per Policy Year
7	Second Opinion	Once per Policy Year per Insured Person for each major illness/injury
8	Alternative Treatments	Up to Rs. 20,000 per Policy Year
9	No Claims Bonus	10% of Sum Insured for each Claim free year, maximum upto 50% of Sum Insured; reduced by 10% of Sum Insured in case of claim
10	Annual Health Check-up	One Health Check-up per Insured Person per Policy Year
11	No Claim Bonus - SUPER (Add-on Cover)	50% of Sum Insured for each Claim free year, maximum upto 100% of Sum Insured; Reduced by 50% of Sum Insured in case of Claim

Optional Cover

S No.	Particulars	Details
I	No Claim Bonus - SUPER	Applicable

Portability Details of the Insured

Previous Insurer: Bajaj Allianz General Ins.Co.

Name	First Policy Number	Expiry Policy Number	Date of First Enrollment	Expiry Policy SI Rs. (Original SI+CB)
Bharat Mohanlal Sanghvi	0212002818PI	OG-21-1907-8429-00 001408	17-Jul-2018	500000 + 0
Binil Bharat Sanghvi	0212002818PI	OG-21-1907-8429-00 001406	17-Jul-2018	300000 + 30000
Nivesh Bharat Sanghvi	0212002818P1	OG-21-1907-8429-00 001408	17-Jul-2018	500000 + 0
Sujata Bharat Sanghvi	0212002818PI	OG-21-1907-8429-00 001408	17-Jul-2018	500000 + 0

^{*}SI = Sum Insured, CB = Cumulative Bonus

Special Conditions

S No.	Particulars
I	Co-payment (Applicable where age of member at entry is 61 years or above)

For Care Health Insurance Limited (Formerly known as Religare Health Insurance Company Limited)

Authorized Signatory

Date of Issue: 14-Jul-2022 Place of Issue: Gurgaon, Haryana

 $Service\ Branch:\ CHIL,\ Office\ No\ 101,\ ISt\ Floor,\ Neelkanth\ Heights,\ B\ P\ S\ Cross\ Road,\ Mulund\ West,\ Mumbai,\ Maharashtra\ -\ 400080\ Branch\ Contact\ No.:\ 1800-102-4488$

Correspondence Address: Care Health Insurance Limited

(Formerly known as Religare Health Insurance Company Limited)

Unit no 604 - 607, 6th Floor, Tower C, Unitech Cyber Park,

 $Website: www.careinsurance.com \\ Email: customerfirst@careinsurance.com$

Consolidated Stamp Duty paid vide E-Challan GRN no. 89495132 dated 18 April 2022, RCM Applicability- N/A

SAC: 997133 and Description of Service: Accident and Health Insurance Services State GSTIN No.: 27AADCR6281N1ZS IRDA Registration Number - 148 UIN: CHIHLIP22184V062122

Registered office address: 5th Floor, 19 Chawla House, Nehru Place, New Delhi - 110019

CIN: U66000DL2007PLC161503

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, ead and understood. If any of these Actained with all followed per free lines are the followed per followe



Premium Acknowledgement

Policy No.	32227322
Client ID	89815000
Policyholder	Mr Nivesh Bharat Sanghvi
Address	I 03 A Vimlachal Bldg Moti Shah Lane Byculla Mumbai Mumbai 400027, Maharashtra
Policy Period	17-Jul-2022 to 16-Jul-2023

Premium Details

Particulars	Amount (in Rs.)	S.no.	Receipt Number 39854884	Amount 50493	Mode of Payment INTERNET PAYMENT GATEWAY (IPG)
Gross Premium		'	37031001	30173	INTERNAL TYPE INTERNAL CONTROL OF THE CONTROL OF TH
Care	36,591.00				
-NCB-Super	6,199.64				
Goods & Services Tax (GST)	7,702.36				
Total	50,493.00				

The Premium is rounded off to the nearest rupee.

Eligibility of Premium for Deduction u/s 80D of the Income Tax Act, 1961

The premium paid through any mode other than cash for this policy is eligible for Income tax benefits to the person making the payment subject to the provisions of section 80D of the Income Tax Act, 1961 and amendments thereof. Effective from Assessment year 2019-20, in cases where health insurance premium for multiple years is paid in one year, it will be eligible for proportionate deduction in the years in which the health insurance continues to be effective.

For Care Health Insurance Limited (Formerly known as Religare Health Insurance Company Limited)

Authorized Signatory

Date of Issue: 14-Jul-2022 Place of Issue: Gurgaon, Haryana

IRDA Registration Number - 148

Registered office address: 5th Floor, 19 Chawla House, Nehru Place, New Delhi - 110019

CIN: U66000DL2007PLC161503

Note

- In case of any discrepancy, the Policyholder is requested to contact the Company immediately. I)
- 2) Any amount paid in cash towards the premium would not qualify for tax benefits as mentioned above.
- This document must be surrendered to the Company in case of Cancellation of the Policy or for the issuance of a fresh certificate in the case of any alteration in the Policy. 3)
- We may credit upto Rs. I/- to your account for validation, before remitting any further payment.

No physical Health Cards will be dispatched. The electronic version of the card below will be accepted across all network providers.



HEALTH CARD

32227322

Member ID DOB

89815000 25-Nov-1992 Nivesh Bharat Sanghvi 89984548 21-Jun-1967 Bharat Mohanlal Sanghvi 89984549 | 14-Nov-1967 Sujata Bharat Sanghvi

89984550 25-Oct-1991 Binil Bharat Sanghvi

CUSTOMER APP







mww.careinsurance.com

1800-102-4488

Care Health Insurance Limited

(Formerly Religare Health Insurance Company Limited) Unit No. 604-607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram-122001 (Haryana) IRDA Registration Number - 148

Disclaimer

- 1. This card is not transferable.
 2. Use of this card is goveraned by the policy terms & conditions.
 3. To avail cashless facility, this card needs to be produced along with photo ID proof.
 4. Valid upto policy period end date or cancellation date, whichever is earlier.