

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING



13-19-0081901-00

Mr Shibaji Debnath
MEDUST TECHNOLOGY PVT LTD
83/18B DUM DUM ROAD MALLIK COLONY DUM DUM
Kolkata
WEST BENGAL
India
700074
8981009499

10/12/2019

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 Assure plan will give you the peace of mind of knowing that if any health related incident occurs, you and your family are secure and protected. Aditya Birla Health Insurance is a health insurance company that is truly, genuinely interested in creating a movement towards health. With a vision and commitment to put health at the heart of health insurance, we have created a complete pro-health ecosystem that puts emphasis on protecting and looking after your health.

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 Assure Plan, 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 assure you of the best customer service always.
Looking forward to a long and successful journey ahead!
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
Product Name: Activ Assure, Product UIN: ADIHLIP18077V011718
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).

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 Assure 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	Apeejay House, 3rd Floor, C-Block, 15 Park Street, Kolkata, WEST BENGAL, 700016
Intermediary Name	HDFC Bank - Telesales Phone Banking	Intermediary Code	2100637
Intermediary Contact Details	03361606161	Intermediary E-mail ID	NA
Toll Free Number	18002707000		

I. Details of Policy Holder

Policyholder Name	Mr Shibaji Debnath		
Policyholder Address	MEDUST TECHNOLOGY PVT LTD 83/18B DUM DUM ROAD MALLIK COLONY DUM DUM Kolkata, 700074, Kolkata, WEST BENGAL		
Contact Number	8981009499		
Email Id	IMSHIBAJI@GMAIL.COM		

II. Policy Details

Product Name	Activ Assure	Plan Name	Active Assure - Diamond
Policy Number	13-19-0081901-00		
First Policy Start date	10/12/2019		
Start Date of Policy & Time	00:00 hrs on 10/12/2019	Expiry Date & Time of Policy	23:59 hrs on 09/12/2022
Policy Type	Individual	Policy Tenure (in years)	3
Policy Category	New Business		
Portability	No	Previous Policy Number	NA
GSTN Number	NA	GSTN Account Type	Consumers

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. Shibaji Debnath	NA	Self	500074811	31	Male	15/02/1988	No	10/12/2019

Sum Insured	Co-Payment^	Room Type	ICU Charges	No Claim Bonus		Super No Claim Bonus	
				%	Amount	%	Amount
300000	No	1% of Sum Insured	2% of Sum Insured	NA	NA	NA	NA

^A mandatory co-payment of 20% applicable for Age at entry 61 years & above

Optional Covers						
Name Of Insured Person	Reduction in Pre Existing Disease Waiting Period*	Unlimited re-load of Sum Insured	Super No Claim Bonus	Accidental Hospitalisation Booster (not available in SI above 1 Cr)	Cancer Hospitalisation Booster (not available in SI above 1 Cr)	Any Room Upgrade(Available with Sum Insured Rs 5 Lac and above)
Mr. Shibaji Debnath	NA	NA	NA	NA	NA	NA

*If opted Pre Existing Disease waiting period will reduce to 24 Months

(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. Shibaji Debnath	NA

Name of the Insured Person	*Pre existing details (if applicable)
Mr. Shibaji Debnath	NA

	HealthReturns ^{TM1} (Applicable for Renewal Policy)	
Name of the Insured Person	HealthReturns carried forward from Previous Year	Total HealthReturns TM available for utilization
Mr. Shibaji Debnath	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
GAYATRI DEBNATH	Mother	8981009499

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

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

	Product Name	Activ Assure
	Product Features / Product Variants	Diamond
Basic Covers	Sum Insured	Rs 2 Lac, 3 Lac, 4 Lac, 5 Lac, 7 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 75 Lac, 100 Lac, 150 Lac, 200 Lacs
	In-patient Hospitalization	Covered
	Room Type	2L, 3L, 4L S.I – 1% of S.I. 5L, 7L, 10L S.I - Single Private A/C Room 15L S.I. and above- Single Private A/C Room(Upgradable to next level, only if Single Private A/C Room is not available)
	ICU Charges	2L, 3L, 4L S.I – 2% of S.I. 5L and above S.I- Upto S.I
	Pre-hospitalization Medical Expenses	30 days
	Post-hospitalization Medical Expenses	60 days
	Day Care Treatment	586 listed Procedures, Covered up to S.I.
	Domiciliary Hospitalization (Home Care)	Upto 10% of S.I
	Road Ambulance Cover	S.I upto 4L – Rs.1500 S.I 5L – 10L – Rs.2000 S.I 15L – 40L – Rs.2500 S.I 50L – 75L – Rs.3000 S.I 1Cr – 2Cr – Rs.5000
	Organ Donor Expenses	Covered up to S.I
	Reload of Sum Insured	Upto 150% of S.I, Max up to 50 Lacs
	Ayush (In-patient hospitalization)	S.I upto 4L – Rs. 15,000 S.I 5L – 10L – Rs. 20,000 S.I 15L – 40L – Rs. 30,000 S.I 50L – 75L – Rs. 40,000 S.I 1Cr – 2Cr – Rs. 50,000
	Daily Allowance	2L, 3L, 4L S.I – Rs.500/day, Max 5 day per hospitalization
	Vaccination Cover	Upto Rs. 10,000 (Applicable for SI 1Cr and above)
Additional Benefits	No Claim Bonus	10% of S.I. per annum, Max upto 50% of S.I
	Health Check-up Program	Annual
	Second E-Opinion on Critical Illnesses	Available for 15 listed Critical Illnesses
	Domestic Emergency Assistance Services (including Air Ambulance)	Available
	International Emergency Assistance Services (including Air Ambulance)	Available
Value Added Services	HealthReturns™	Available, Earned by ways of - Percentage of Premium earned through Healthy Heart Score™ and Active Days
	Health Coach	Available

Optional Covers	Reduction in PED Waiting Period	Option to reduce to 24 Months
	Unlimited Reload of Sum Insured	100% of S.I (Unlimited times)
	Super NCB	Additional 50% of S.I. per annum, Max upto 100% of S.I
	Accidental Hospitalization Booster (not available above 1Cr S.I)	100% of S.I.
	Cancer Hospitalization Booster (not available above 1Cr S.I)	100% of S.I.
	Any Room Upgrade	Available with S.I. 5L and above

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%)	Kerala Cess (1%)	Total Premium
9603.00	0.00	0.00	960.30	777.84	777.84	NA	NA	10198.00

GST Registration No: 19AANCA4062G1ZK PAN Number :AANCA4062G Category: General Insurance SAC Code: 997133

The stamp duty of Rs.1 paid vide MH000079071201920M dated 02/04/2019, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0000314898201920 dated 16/04/2019, payment has been made vide Letter of Authorisation No. CSD/12/2019/1897/19 dated 23/04/2019 from Main Stamp Duty Office.

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

Date : 10/12/2019

Place : Mumbai

Vijay . Pujara

Authorized Signatory

Premium Certificate

We confirm the receipt of premium amount of INR 10198 as per below details paid by Mr Shibaji Debnath for Self and/or Family and/or Parents:

Policy Number: 13-19-0081901-00

Plan Name: Active Assure - Diamond

Type of Plan: Individual

Proposer Name: Mr Shibaji Debnath

Policy Start Date: 00:00 hrs on 10/12/2019

Policy End Date: 23:59 hrs on 09/12/2022

Receipt Details:

Receipt Number	Receipt Amount	Instrument Number	Dated	Relationship	Payment Mode	Bank Name
R70750807	10198.00	ABHI_CC_1012201	10/12/2019	Self	Debit/ Credit	NA

Year wise breakup of premium for the purpose of claiming Income Tax deduction u/s 80D (subject provisions of Income Tax Act) is provided as under:

Financial Year	Year wise proportionate Premium amount*
2019-20	3,399.33
2020-21	3,399.33
2021-22	3,399.33

* Premium paid in cash and premium paid towards Personal Accident, Wellness Coach do not qualify for deduction u/s 80D. Further premium paid for person other than family member & parents (as defined under Income Tax Act) also don't qualify for deduction under section 80D.

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

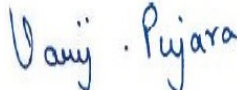
Note:

1. The year wise deductions as mentioned above are as per provision of Section 80D and this would be subjected to the specified annual limits and other provisions as applicable for respective years as per applicable provisions of Income Tax Act.
2. Deduction under section 80D of the Act is allowed to the person who pays premium out of his/her income chargeable to tax.
3. Deduction under section 80D of the Act is available on realization of premium paid by Policyholder.
4. Tax laws are subject to change and any such change could have a retrospective effect. This letter should not be construed as tax, legal or investment opinion from us. For specific suitability, you are requested to consult your tax advisor.
5. This receipt 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 and on behalf of Aditya Birla Health Insurance Co. Limited

Date : 10/12/2019

Place : Mumbai



Authorized Signatory

Aditya Birla Health Insurance Co. Limited.



**ADITYA BIRLA
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PROTECTING INVESTING FINANCING ADVISING

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

Website: adityabirlacapital.com

Email: care.healthinsurance@adityabirlacapital.com

POLICY NO. **13-19-0081901-00**

Name	Membership No.	DOB	Blood Group
Mr. Shibaji Debnath	500074811	15/Feb/1988	

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).



**ADITYA BIRLA
CAPITAL**

Activ Assure - Diamond

Section	Transcript	Customer Response
A	Introduction	
	Greetings of the day. Sir / Madam, Am I speaking to Mr. Shibaji Debnath ? This is Rakesh Das, calling from HDFC BANK LTD. Is it a good time to speak?	
	For the purpose of authentication, you may note that my employee code is 88370 and certificate no. is AV00102004. We are happy to inform you that HDFC Bank and Aditya Birla Health Insurance Company have partnered together to promote Aditya Birla's Health Insurance products. Our telephone banking executive has informed us of your interest in the "Activ Assure Diamond Plan". I seek your consent for continuing with the call.	OK
	Sir / Madam, before I proceed to explain the benefits of Activ Assure, 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?	Yes
	Sir/ Madam, we would like to inform you that this call is recorded for quality and training purposes. You are entitled to a voice copy of the conversation for future reference incase you purchase the policy.	Yes
	We understand that you or any members is not looking for porting your existing policy to Aditya Birla Health Insurance & are Indian national & residing in India	OK
B	Product Features	
	Health Insurance of SI Rs [3/4/5/6/7/8/9/10/15/20/25/30/40/50/75/100/150/200] lacs on individual basis and/or family floater basis is calculated basis age of the eldest insured, which gives you cashless mediclaim facility in network hospitals all over India. Updated network hospital list is available on our company's website : www.adityabirlacapital.com/healthinsurance . If the treatment is undertaken in a non-network hospital, you get reimbursement of your hospitalization expenses after submission of all documents.	OK
	This policy has a waiting period for 2 years for medical conditions like Hernia, Cataract, Piles, gall bladder stones & kidney stones. You can get an exhaustive list of such medical conditions by calling our toll free no. 1800 270 7000 or by visiting our website at www.adityabirlacapital.com/healthinsurance	OK
	Minimum 24 hours of hospitalization is required for all inpatient treatment.	OK
	This policy will not cover any medical hospitalization for first 30 days, however Accidental hospitalization will be covered from day one.	OK
	The Activ Assure Diamond cover is an annual/2 year/3 year cover. You enjoy a 7.5% discount on Premium for a two year term and 10% discount on a 3 year term.	OK
	This policy provides coverage against hospitalization and also offers an array of benefits such as cover for day care treatment, pre and post hospitalization medical expenses for 30 and 60 days respectively, bonus in case of no claims during a policy year. The policy also offers a unique benefit which can help you earn up to 30% of your premium in the form of HealthReturns TM .	OK
	The policy will cover a pre-existing disease post a waiting period of 48 months.	OK
	There is an eligibility of Room Type up-to 1% of Sum Insured for 3lacs and 4lacs SI and single private room (for Sum Insured above 5 lacs) for In-patient hospitalisation which covers medical expenses for a disease, illness or injury. In case of taking treatment in a room higher than single private room, then the Insured Person shall bear a rateable proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the Room Rent of the entitled room category to the Room Rent actually incurred.	OK
	Reload of Sum Insured – In case the available sum insured is insufficient as a result of claims in that policy year, you get a reload of 150% of the sum insured for your health cover needs.	OK
	As per the policy you can add a newly wedded spouse or a new born baby during the mid-term of policy period or at renewal.	OK
	There are other benefits like Domiciliary hospitalization, Road Ambulance cover, Organ donor expenses, Ayush, Daily allowance, Vaccination cover, Health check up program, Second e opinion on critical illnesses, Domestic and international emergency assistance services (including air ambulance), Health Coach.	OK
	Kindly note: For an exhaustive list and benefits/product features please call our Toll free no 1800 270 7000.	OK
	HealthReturns TM - Our policy rewards you for staying active and healthy. You can earn these rewards by completing active days. One active day can be completed by walking 10,000 steps or burning 300 calories or spending 30 minutes in the gym. Earning HealthReturns TM criteria - Basis the health assessment and the activity level of the adult insured member, you can earn HealthReturns TM on your premium maximum upto 30% by clocking 13 or more activ days every month. HealthReturns TM redemption - You can use the accumulated HealthReturns TM to buy medicines, pay for diagnostic tests or to pay your next renewal premium.	OK

C	Proposer details		
	Title : Mr	Gender : M	DOB : 15/02/1988
	Name :	Mr. Shibaji Debnath	
	Contact Number :	8981009499	
	Email ID :	IMSHIBAJI@GMAIL.COM	
	Identification Type :	PAN NO - null AADHAR NO - null PAN NO is mandatory in case premium is > Rs. 1,00,000 (irrespective of the mode of payment of premium) or > Rs. 50,000 accepted in cash)	
	GST Registration Status :	Consumers GST Identity No. - NA	
	Annual Income :	NA (mandatory for SI above Rs. 50 Lakhs)	
	Marital Status :	Single	
	Nationality :	Indian	
	Tenure : (Discount applicable on premium for 2 & 3 year tenure)	3 Year (10% discount)	Cover : Individual

Insured Details :

	Insured 1
Name	Mr Shibaji Debnath
Relationship with Proposer	Self
DOB (dd/mm/yyyy)	15/02/1988
City of Residence	Kolkata
Sum Insured	300000
Optional Benefits	Optional cover under family floater policy if chosen will be applicable to all members in the policy except Cancer hospitalization booster which is available for self + spouse relation only.
Reduction in Pre Existing Disease waiting period to 24 months	No
Unlimited Reload of Sum Insured	No
Super No Claim Bonus	No
Accidental Hospitalization Booster	No
Cancer Hospitalization Booster	No
Any Room Upgrade	No

Nominee Details		
Nominee Name	Nominee relationship with Proposer	Nominee Contact Number
GAYATRI DEBNATH	Mother	8981009499
We will use your email address registered in the bank's records to dispatch a copy of the Policy Document if , issued		OK
Family Discounts - In an individual policy, you enjoy a 5% discount on premium in case two or three members of the family are covered under the policy, and 10% in case of four or more members		OK

D	Pre-Existing Disease	
	Have you or any of the proposed insured members ever been diagnosed with /advised / taken treatment or observation is suggested 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, hospital daily cash or critical insurance declined, deferred, withdrawn or accepted with modified terms?	No
	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?	Yes
	The premium amount for your insurance policy is Rs.10198.00 for 3 years. Kindly provide your consent for debiting this amount on your Credit Card / Bank account and process the proposal.	Yes
	Please note that the premium will be blocked from your HDFC Credit Card / Bank account. We will make 3 attempts to debit the premium from your card account.	OK
	There will not be any refund of premium amount post expiry of the cover. Kindly note, in case of the cancellation request during the policy period, the termination clause mentioned in the policy wordings shall be applicable, and premium shall be refunded on a short period basis if eligible.	OK
	Premiums are based on the age of the insured person and the Sum Insured requested. In case of a family floater, the premium is as per the eldest insured person of the policy. Any change in the premium will be as per the premium tables approved by IRDAI for the Product. We will use your email address registered in the bank's records to dispatch a copy of the Policy Document, if issued	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 /2 yr / 3 yr policy and has to be renewed after expiry of every term to continue your Health cover.	OK
	Sir/Madam, for more details on benefits, features, terms and conditions, deductibles, exclusions etc. please refer our website on www.adityabirlacapital.com/healthinsurance before concluding the sale.	OK
	Thank you Sir/Madam, we will process 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. 10198.00 in your HDFC Bank Credit Card amount so that your request can be processed.	OK

F	Closure	
	Thank you very much for confirming the details. This is Rakesh Das and 88370 calling from HDFC BANK LTD. Please note my name and emp 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?	8887
	Thank you very much for re-confirming the details. As a protocol, you will also receive a call from Aditya Birla Health Insurance team as a part of their quality check process.	OK

Aditya Birla Health Insurance Co. Limited, IRDAI Reg.153, CIN No. U66000MH2015PLC263677.

Product Name: Activ Assure, Product UIN: ADIHLIP18077V011718

Address:- 10th Floor, R-Tech Park, Nirlon Compound, Next to HUB Mall, Off Western Express Highway, Goregaon East, Mumbai – 400 063. **Email:** care.healthinsurance@adityabirlacapital.com **Website:** adityabirlahealthinsurance.com

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