



### Reliance Healthwise Policy Schedule

Policyholder Details					
Policy Number:920222328250129470			Proposal/Covernote No: R25122314108		
Name:Mrs. PRAGNABEN A THAKKAR			Customer ID:		
Correspondence Address & Place of Supply: PLOT NO : 725/1 SECTOR 7/B GANDHINAGAR,,NEAR POLICE STATION,(GUJARAT) H.O ,,GANDHINAGAR,,GUJARAT,382010			Policy Servicing Branch: 6th Floor, Oberoi Commerz, Oberoi Garden City, Off. Western Express Highway, Goregaon (East) MUMBAI MUMBAI MAHARASHTRA 400063		
Zone: A			GSTIN/UIN of Policyholder:		
Contact No:9377614772			Tax Invoice No. & Date: R25122314108 &25/12/2023		
Date of Birth (DD/MM/YY) : 10/09/1959			Gender: Female		
Email-ID :jigar93776@gmail.com					
Plan Details					
Basis	Individual	Tenure (Years)	1	BusinessType	Renewal
Plan Name	Standard	Policy Period	Start Date:29/12/2023		
Premium Payment Mode	Single	End Date:28/12/2024			
Previous Policy No	920222228250154175				
Optional Covers	Not Opted				
Details of the Insured	1	2	3	4	
Name of Insured Person	MRS. PRAGNABEN A THAKKAR				
Gender	Female				
Relationship with Policyholder	Self				
Date of Birth(DD/MM/YYYY)	10/09/1959				
Occupation					
Pre-existing Disease-Name	NO				
Pre-existing Disease-Since	NA				
Permanent exclusions (if any ) as agreed by the customer					
Special Remarks/Conditions					
Insured with the Company,since	29/12/2007				
Sum Insured(Individual)	100000				
Sum Insured(Family Floater)	NA				
VLE ID		VLE Name		UIN	
16A01472		SHAILESH B TRIVEDI		9512866866	
Intermediary Code		Intermediary Name		Intermediary Contact No.	
				POS UID Aadhaar No./PAN	
Premium Details		Amount ( ₹ )		Details	
Basic Premium		13829.00		NoClaimDiscount	
Loading		0.00			
Discount		2765.80			
Net Premium		11063.00			
IGST@18.00%		1991.34			

Total Premium (₹) 13054.00

**GSTIN:** 27AABCR6747B1ZG **HSN :** 997133

**Description of Services:** Accident and Health Insurance Service

"As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year"

Consolidated Stamp duty Paid vide Letter of Authorisation "NO.Enf-1/LOA/CSD/06/2023/4851/23(Validity Period Dt.29/11/2023 to Dt.01/11/2024) Date 30 Nov 2023"

at General Stamp Office, Mumbai.\*\* Not Applicable for the State of Jammu & Kashmir

**Nominee Details**

<b>Name</b>	JIGAR THAKKAR	<b>Date of Birth</b>	01/01/1900	<b>Relationship with proposer</b>	SON
<b>Address of Nominee</b>	PLOT NO : 725/1 SECTOR 7/B GANDHINAGAR,,NEAR POLICE STATION,(GUJARAT) H.O ,,GANDHINAGAR,,GUJARAT,382010				

**Benefits Applicable**

Benefit	Sum Insured(In ₹)	Benefit	Sum Insured(In ₹)
Hospitalisation	Up to the limit of SumInsured ( on individual basis )	Cost of Health Checkup	1 % and 1.25 % of Average SumInsured for Individuals and Family Floater respectively
Day Care Treatment	Covered within the limit of SumInsured opted by the Insured	Ambulance Charges	applicable in a block of 4 claim free years Maximum of Rs 500 / - per hospitalization
Post Hospitalisation Medical Expenses	Upto 60 days Covered within the limit of SumInsured opted by the Insured	Expenses on accompanying person at the Hospital	Rs 200 / - per day for a maximum of 5 days ( from 6th day to the 10th day of hospitalisation )
Domiciliary Hospitalisation	10% of SumInsured under Hospitalisation		
Pre Existing Disease Coverage	Covered from the 5th year of the Policy after 4 continuous renewals with the Company		

**Value Added Covers**

Hospitalisation	Up to the limit of SumInsured ( on individual basis )
Day Care Treatment	Covered within the limit of SumInsured opted by the Insured
Post Hospitalisation Medical Expenses	Upto 60 days Covered within the limit of SumInsured opted by the Insured
Domiciliary Hospitalisation	10% of SumInsured under Hospitalisation
Pre Existing Disease Coverage	Covered from the 5th year of the Policy after 4 continuous renewals with the Company
Cost of Health Checkup	1 % and 1.25 % of Average SumInsured for Individuals and Family Floater respectively applicable in a block of 4 claim free years
Ambulance Charges	Maximum of Rs 500 / - per hospitalization
Expenses on accompanying person at the Hospital	Rs 200 / - per day for a maximum of 5 days ( from 6th day to the 10th day of hospitalisation )

**Please Note :**

- All benefits mentioned above are subject to the total sum insured applicable under Hospitalization Benefit
- The policy has been issued based on the information provided in the Proposal form through Interactive Voice Response (IVR) / online web service wherein it has been confirmed that all proposed members for Insurance coverage are free from any Pre-existing disease / illness / injury and that all are in Good Health status as on Proposed date of Insurance. \*Please note that in the event of this declaration being found incorrect, the policy would become void and all benefits under the policy shall stand forfeited
- Subject otherwise to the terms and conditions of Reliance Healthwise Policy Wording attached
- In case of any discrepancy, the Policyholder is requested to let us know immediately. You can write to us at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com) or call us on 022 4890 3009(Paid No.) for necessary changes/rectification
- Attached with this Policy Schedule are the Policy Terms and Conditions, Endorsements, and Annexures. Please ensure that the Policyholder, has received, read and understood all these documents. If the Policyholder has not received any of these, please email/write to the Company at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com) or contact us on 022 4890 3009(Paid No.)
- This Policy Schedule in original must be surrendered to the Company in case of cancellation/alteration of the Policy. In the event of any incorrect representation, the liability shall be upon the Policyholder
- The benefits which are mentioned in this Schedule shall only be available under the Policy
- In case of claim being administered from a zone different from the policy pricing zone ie if Insured Person from Zone B makes claim in Zone A, then he /she will be liable to 25% co-pay
- \*Not applicable for the policies with disclosed Pre existing diseases, illnesses/injuries which are agreed and accepted by the Company and the same has been mentioned against pre-existing disease in the schedule.

Contact details for Policy & Claims Servicing	Policy Servicing	Claim Servicing
<b>Name</b>	<b>Customer Service Team</b>	<b>R Care</b>
<b>Correspondence Address</b>	Reliance General Insurance Company Limited Winway Building, 2nd & 3rd floor, 11/12, Block No- 4, Old No-67, South Tukoganj, Indore (M.P.) - 452001	Reliance General Insurance, 1-89/3/B/40 to 42/ks/301, 3rd floor, Krishe Block, Krishe Sapphire, Madhapur, Hyderabad. Pin code- 500081
<b>E-mail ID</b>	<a href="mailto:rgicl.services@relianceada.com">rgicl.services@relianceada.com</a>	<a href="mailto:Rgicl.rcarehealth@relianceada.com">Rgicl.rcarehealth@relianceada.com</a>
<b>Contact No</b>	NA	NA
<b>Fax No</b>		022 48903009
<b>Website</b>	<a href="http://www.reliancegeneral.co.in">www.reliancegeneral.co.in</a>	<a href="http://www.reliancegeneral.co.in">www.reliancegeneral.co.in</a>
<b>Paid No</b>	022 48903009	022 48903009

**Note:**

- In the event of non-realization of premium, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not
- In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal No. as mentioned in the policy.

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

- In case you find any discrepancy in the policy, kindly contact us immediately
- The policy wording with detailed terms, conditions and exclusions are available on our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in). Policy wordings link : <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>
- You can also write to us at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com) or call us on 022 4890 3009 (Paid) to avail the policy wording.

For Reliance General Insurance Co. Ltd.

Authorised Signatory

**PREMIUM CERTIFICATE**

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

This is to certify that Reliance General Insurance Company Limited has received an amount of ₹ 13054.00 from Mrs. Pragnaben A Thakkar towards payment of health insurance premium as per the details mentioned above. The premium paid for this policy is eligible for applicable tax benefits under section 80D of the Income Tax Act, 1961 and amendments thereof.

**Note :** Any amount paid in cash towards the premium would not qualify for tax benefits as mentioned above.

**Name of the Policyholder** : MRS. PRAGNABEN A THAKKAR  
**Correspondence Address** : PLOT NO : 725/1 SECTOR 7/B GANDHINAGAR,,NEAR POLICE STATION,(GUJARAT) H.O  
,,,GANDHINAGAR,,GUJARAT,382010  
**Policy Number** : 920222328250129470  
**Issue Date** : 25/12/2023  
**Place** : Mumbai

For Reliance General Insurance Co. Ltd.

Authorised Signatory

**Grievance Clause :** For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at [rgicl.grievances@relianceada.com](mailto:rgicl.grievances@relianceada.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at [rgicl.headgrievances@relianceada.com](mailto:rgicl.headgrievances@relianceada.com). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website [www.irda.gov.in](http://www.irda.gov.in) or on company website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or on [www.gbic.co.in](http://www.gbic.co.in). The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: [bimalokpal.mumbai@cioins.co.in](mailto:bimalokpal.mumbai@cioins.co.in)

## Know your Policy

Remember to carefully go through the policy documents and confirm your details.

**In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on 022 4890 3009 (Paid)** or visit any of our branches or mail us at rgicl.services@relianceada.com

Kindly refer to the Customer Information Sheet and Policy Wording to understand your policy better and learn more about the policy coverages & Policy Exclusion.

## How to register a Claim - Cashless



Get admitted in our network hospital



Submit pre-auth form, Photo ID card and other relevant documents at the TPA desk



RCare adjudicates the case as approval/denial or seeks additional details



Member needs to pay towards non payable items (and security deposit at certain hospitals)



RCare settles the claim (as per policy terms & condition)

## How to register a Claim - Reimbursement



Get admitted in your preferred hospital



Intimate the claim details on our 022 4890 3009 (Paid)



Pay the hospital bills & collect all the original documents



Submit all the original documents and bills to RCare



RCare adjudicates the case as approval/denial or seeks additional details



If Claim is approved, payment will be made to you by NEFT

## What documents do you require to register a Claim

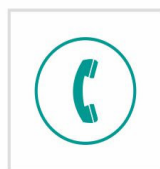
1. Duly filled Claim form.
2. Discharge summary details, Final Hospital Bill (detailed breakup), interim bills & Payment Receipts.
3. Doctor's consultation papers.
4. Photo Id proof of insured & patient.
5. All original investigation reports & all pharmacy bills, supported by doctor's prescriptions.
6. Implant sticker / invoice, if used (Eg. lens details in cataract case, stent details in angioplasty).
7. Medico Legal Certificate (MLC) for all accident cases.
8. For miscellaneous charges - detailed bills with supporting prescription of the consulting doctor.
9. Copy of Health card & any other related documents.
10. CTS 2010 compliant original cancelled cheque which should bear printed name of the account holder, IFSC Code & Account No.

**Note:** As soon as a claim occurs, please intimate immediately to our call centre **022 4890 3009 (Paid)** Delay in intimation would result in the violation of policy condition.

## How to renew your policy conveniently



Visit reliancegeneral.co.in and renew online



Call 022 4890 3009 (Paid) and renew



Submit a cheque/DD along with signed Renewal Notice to branch/agent and renew

## Payment Modes



Internet banking



Cheque/DD



Credit/Debit Card

The content on this page is for additional information & should not be considered as part of the policy document / Schedule



RELIANCE
GENERAL INSURANCE

Tech+ = Live Smart

NAME	:	MRS. PRAGNABEN A THAKKAR
DATE OF BIRTH	:	10/09/1959
GENDER	:	Female
UHID	:	2825070100527
POLICY NO.	:	920222328250129470
VALID UPTO	:	28/12/2024
REG. MOBILE NO.	:	9377614772

022 4890 3009 (Paid)
 74004 22200 (WhatsApp)
 rgicl.rcarehealth@relianceada.com

Please quote your UHID No. for assistance

-This card is invalid if the policy is cancelled  
-Immediate intimation to RCare is a must in case of hospitalization.  
-To avail cashless facility at our Network Hospitals, please carry your Health Card & Photo ID proof at the Hospital Helpdesk.  
-Updated list of Network Hospitals is available on [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

Scan the QR Code for details

**RCare Health:**  
Reliance General Insurance, No.1-89/3/B/40 to 42/ks/301, 3rd floor, Krishe Block, Krishe Sapphire, Madhapur, Hyderabad - 500081.

**IRDAI Reg. No. 103.**  
**Reliance General Insurance Company Limited.**  
Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063.  
Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.  
Health Wise Policy Schedule, UIN: RELHLIP22185V042122

RGI/MCOM/CO/HEALTH-CARD/VER.1.0/240220