

my: Optima Secure



2856205096620900000

MR KANAGAVEL K

1/275 KRISHNAPURAM  
Jilobanaickampalayam kodigeyam  
COIMBATORE, TAMIL NADU, 642122  
Contact No. 9159122426

Date :06/12/2022

Dear MR KANAGAVEL K

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 2856205096620900000 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

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**HDFC ERGO General Insurance Company Limited**

Dear MR KANAGAVEL K,

**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 Rs. 33417 towards premium from MR KANAGAVEL K for my: Optima Secure, Policy No. 2856205096620900000 issued to MR KANAGAVEL K for the period 30/11/2022 to 29/11/2023.

Member wise premium break up is as follows:

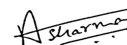
Insured Person's Premium Details						
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST
Krishnasamy A	Father	Male	01/06/1966	20710	3727.79	24437.79
Sivakami Krishnasamy	Mother	Female	01/07/1970	7609.5	1369.71	8979.21

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 event of incorrect representation of this declaration the liability shall be upon the policy holder.

For HDFC ERGO General Insurance Company Ltd.

Date : 06/12/2022



Duly Constituted Attorney

# HDFC ERGO General Insurance Company Limited

## Policy Schedule

my: Optima Secure  
Optima Secure



2856205096620900000

MR KANAGAVEL K 1/275 KRISHNAPURAM Jilobanaickampalayam kodigeyam COIMBATORE, TAMIL NADU-642122 Contact No : 9159122426	Policy Number	: 2856 2050 9662 0900 000	Issuance Date	: 06/12/2022
	Period of Insurance	: From 30/11/2022 12:37 hrs To 29/11/2023 Midnight		
	Invoice No.	: 205096620900000	Premium Frequency	: Single
	Policyholder Name	: Mr Kanagavel K	Policy Type	: FAMILY Floater
	HSN Code	: 997133	Premium Tier	: Tier2
	Place of supply	: TAMIL NADU	Previous Policy	
	Customer Id	: 101287957597	Renewal	: No
	EIA No.	: Not provided		
	PAN			
	Email ID	: kanagu2win@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)
Krishnasamy A	Father	Male	01/06/1966	Priya Kanagavel	Wife	30/11/2022	500000	0	0	No
Sivakami Krishnasamy	Mother	Female	01/07/1970			30/11/2022				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
Krishnasamy A			Hypertension_1

Renewal Continuity Benefits				
Name of Insured Person	Sum Insured (Rs.)	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 (Rs.)	Porting Benefits on Sum Insured (Rs.)	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	Krishnasamy A	Sivakami Krishnasamy
Base Premium (A)	21800	8010
Optional Cover Premium (B)	0	0
Add on Cover Premium (C)	0	0
Loading (D)	0	0
Total Premium (E=A+B+C+D)	21800	8010
Aggregate Deductible Discount	0	0
Online Discount	1090	400.5
Employee Discount	0	0
Loyalty Discount	0	0
Family Discount	0	0
Long term Policy Discount	0	0
Total Discount (F)	1090	400.5
Total Premium excluding GST (E-F)	20710	7609.5
Goods & Service Tax (GST)	3727.79	1369.71
Total Premium including GST	24437.79	8979.21

Payment Details					
Instrument details	3422211257025	Date	30/11/2022	Bank Name	Bizdirect

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 no NO.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

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 Rs.	Base Sum Insured per Insured Person per Policy Year (in Lakh)		5/10/15/20/25/50/100/200			
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			
1.8.	Cumulative Bonus		Not Covered			
2.1.	Emergency Air Ambulance		Covered Up to 500,000			
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		25,000/50,000/100,000			
2.8.	E-Opinion for Critical Illness		In India			
3.	Preventive Health Check-up					
	Sum Insured	5 Lakhs	10 Lakhs	15 Lakhs	20,25 & 50 Lakhs	100 & 200 Lakhs
	Individual Policy*	1,500	2,000	4,000	5,000	8,000
	Floater Policy*	2,500	5,000	8,000	10,000	15,000

\*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



Member Name                      Krishnasamy A  
Health Condition                 Hypertension\_1

Health Conditions Elaboration	
ICD CODE	Description
I10	Essential (primary) hypertension

	Policy No.:2856205096620900000 Valid From: 30/11/2022    Renewal Date: 29 November	
Insured Name	Date Of Birth	Gender
Krishnasamy A	01/06/1966	Male
Sivakami krishnasamy	01/07/1970	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](mailto: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](http://www.hdfcergo.com)