

HDFC ERGO General Insurance Company Limited



2825100718772500000

Dear MR KAUSHIK DAS

HOUSE NO-67, KUSHAL NAGAR
NEAR NAAMGHAR, BAMUNIMAIDAN
OPP SHANI MANDIR, GUWAHATI
KAMRUP, ASSAM, 781021
Contact No. 8147942463

Date :07/01/2020

Thank you for choosing HDFC ERGO as your preferred insurance partner. We welcome you to be a part of our family !
Your Health insurance policy reference no 2825100718772500000 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.

As a measure of our customer convenience we have implemented a Lifetime Validity Health Card. For you, this simply means that your Health Card is valid for all subsequent renewals and as long as your policy is active with us. Hence, you need not replace your health card every year.

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.

Ankur Bahorey
Head - Retail Business Group

HDFC ERGO General Insurance Company Limited

TAX CERTIFICATE



Dear Kaushik Das,

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 ₹ 26,460.00 towards premium for my: Health Suraksha Policy, Policy No. 2825100718772500000 issued to KAUSHIK DAS for the period 08/01/2020 to 07/01/2021.

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

Deduction under Section 80D can be claimed only on payment of the premium. In case where all the installment are not paid, the deduction to be claimed under section 80D will be restricted to the proportion of the premium actually paid. In case of free look cancellation or otherwise, the benefit under this section would be nullified or prorated, as applicable.

For HDFC ERGO General Insurance Company Ltd.

Date : 08/01/2020

Policy Issuing Office: Mumbai

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

my:Health Suraksha Policy (Silver Smart)



MR KAUSHIK DAS HOUSE NO-67, KUSHAL NAGAR NEAR NAAMGHAR, BAMUNIMAIDAN OPP SHANI MANDIR, GUWAHATI KAMRUPASSAM-, 781021 Contact No : 8147942463	Policy No.	: 2825 1007 1877 2500 000	Issuance Date	: 08/01/2020
	Period of Insurance	: From 08/01/2020 13:06 hrs To 07/01/2021 Midnight		
	Invoice No.	: 100718772500000	Premium Frequency	: Yearly
	Proposer Name	: Mr Kaushik Das	Policy Type	: Family
	HSN Code	: 997133	PAN No.	: APAPD0319N
Payment Details : MH1912008093, MH2001001857, Date : 07/01/2020, Bank Name :BizDirect				
Email ID : kaushikdascomp@gmail.com				

my:health Suraksha - Insured Person's Details & Sum Insured

Insured's Name	Relation with policy holder	Gender	DOB	Nominee Name	Nominee Relationship	1st Policy Inception	Basic Sum Insured (₹)	Tier	CB Amount (₹)	Pre Existing Disease
Kabindra Kumar Das	Father	Male	06/02/1959	Kaushik Das	Child	08/01/2020	400000	2 Tier	0	
Mina Das	Mother	Female	02/06/1963			08/01/2020				

Schedule of Coverage

Section	Covers	Details/ Applicability of Sum Insured	Limit
Base Covers			
A	Hospitalization Cover	up to Basic Sum Insured including cumulative Bonus	Basic Sum Insured and CB
3	Domiciliary Hospitalization		Basic Sum Insured and CB
4	Pre-Hospitalization		60 Days
5	Post-Hospitalization		180 Days
6	Day Care Procedures		Basic Sum Insured and CB
7	Road Ambulance cover		SI 1 to 5 L - 2000 SI 6 to 50 L - 3,500 Above 50 L - 15,000
8	Organ Donor Expenses		Basic Sum Insured and CB
9	Alternative Treatment		Basic Sum Insured and CB
C1	Preventive Health Check Up -Booster	over and above the Basic Sum Insured	Up to 1% of Basic Sum Insured max upto Rs 5,000, on every renewal
C5	Recovery Benefit	over and above the Basic Sum Insured	5,000
C6	Sum Insured Rebound	over and above the Basic Sum Insured	Upto 100% of Basic Sum Insured
	Medical Expenses	up to Basic Sum Insured including cumulative Bonus	Basic Sum Insured and CB
1B	Mental Healthcare	up to Basic Sum Insured including cumulative Bonus	Basic Sum Insured and CB
2	Home Healthcare	up to Basic Sum Insured including cumulative Bonus	Basic Sum Insured and CB
C11	Waiting Period Modification Option	Reduction in the standard waiting period as opted for	3 Years

Renewal Benefits

1	my:health Active	Applicable
2	Cumulative Bonus	Applicable

Waiting Periods

Section A	Hospitalization Cover	Sec E 1 i - General waiting period - 30 days from Policy inception date Sec E 1 ii - Listed illness & procedures -24 months Sec E 1 iii - Preexisting conditions - 36months
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Premium Details (₹)

Basic Premium	21289.00
Loading	1135.00
GST 18% : Integrated Tax 18%(₹4036)	4036.00
Total Premium	26460.30



Special Conditions : Accepted with 10% Loading on total premium amount in view of Diabetes and No benefit shall be payable to Kabindra Kumar Das under this policy in respect of medical expenses being incurred arising directly or indirectly due to Diabetes including investigations, treatment or direct complications thereof for a period of first 3 continuous years from the date of risk commencement. Diabetes & Related complications include Diabetic Retinopathy, Diabetic Nephropathy, Diabetic Foot or Wound, Diabetic Angiopathy, Diabetic Neuropathy, Hyper or Hypoglycaemic Shocks.

The policy is valid subject to payment received by us. 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. CSD/36/2019/2289/19 dated 27-05-2019 as prescribed in Government of Maharashtra Order No. Mudrank -2004/4125/CR690/M-1, dated 31/12/2004. Service Tax Registration No: AABCH0738EST004 .

Branch :LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. **Phone No. :**+91-22-66383600 **Write to us :** feedbackgeneral.insurance@in.hdfcbank.com

For HDFC ERGO General Insurance Company Ltd.

Vargotra
Duly Constituted Attorney

	 Policy No.:2825100718772500000 Valid From: 08/01/2020 Renewal Date: 7 January	
Insured Name	Date Of Birth	Gender
KABINDRA KUMAR DAS	06/02/1959	Male
MINA DAS	02/06/1963	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
Fax Number : 18602000600
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