



2805203815829103000

Mr Mridulesh Sarma

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HOUSE NO9 RANGPUR PATH  
JANAKPUR KAHILIPARA  
GUWAHATI  
ASSAM - 781019  
Contact No.: 97XXXXXXX0  
Email: mrxxxxxh1@gxxxx.com

Policy No : 2805 2038 1582 9103 000

Intermediary Code	Intermediary Name	Intermediary Contact Number
201531622079	BROKER : COVERFOX INSURANCE BROKING PRIVATE LIMITED	-

**Renewal of Your Optima Restore Floater Insurance Policy**

Dear Mr Mridulesh Sarma ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Restore Floater Insurance Policy. We advise you to retain your Policy Kit during the entire term of the Policy (including renewals).

Please note that the Policy has been issued to you based on the declarations, details and documents received from/on behalf of you in/along with the Proposal Form submitted to us.

Please visit our website [www.hdfcergo.com](http://www.hdfcergo.com) for more information about our Company, Grievance handling and any other support. To know the updated list of our network hospitals please visit <https://www.hdfcergo.com/locators/cashless-hospitals-network>

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

Proposer details have been updated basis the information present in the KYC documents. If you find any detail which needs to be corrected, request you to create/ modify the eKYC ID and place a request for endorsement.

Soft copy of the policy is valid for all purposes including claims.

Warm Regards,



Authorized Signatory

Location: Mumbai

Date: 04/11/2023

Note:

1. Please update us with your latest contact details (in case of any change) so that same can be updated in our records.
2. You can either email us on [care@hdfcergo.com](mailto:care@hdfcergo.com) or call on our Customer care no. 022 6234 6234 / 0120 6234 6234.
3. \*The Copy of the proposal form has been sent on your registered email id if policy is purchased through website.

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

This is to certify that the MR. MRIDULESH SARMA has paid Rs. 17468 (Rupees Seventeen Thousand Four Hundred Sixty-Eight And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805203815829103000 issued to MR. MRIDULESH SARMA for period of 10/11/2023 to 09/11/2024.

**For and on behalf of HDFC ERGO General Insurance Company Limited**

Location: Mumbai

Date: 04/11/2023



Authorized Signatory

\*Note

1. This is subject to the provisions of Section 80D of Income Tax Act, 1961 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 Policyholder.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case of dishonor of the premium instrument, the policy will be deemed cancelled ab initio.
5. 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents.

## Policy Schedule - Optima Restore Floater

Policy Number	2805 2038 1582 9103 000		
Policy Holder's Name	Mr Mridulesh Sarma		
Policy Holder's Address	- - HOUSE NO9 RANGPUR PATH JANAKPUR KAHILIPARA GUWAHATI ASSAM - 781019		
Policy Holder State Name & Code	Assam(18)	Place of Supply	ASSAM
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	10/11/2018	Policy Issuance Date	04/11/2023
Policy Period	From 00:01 hrs on 10/11/2023 To 24:00 hrs on 09/11/2024		
Issuing/Servicing Office	CORPORATE SUITES, OFFICE NO. 208 , M. G, ROAD, GURGAON Tel : +91-22-66383600		
GSTIN	06AABCL5045N1ZC		
EIA Number	Not provided		
Intermediary Name	BROKER : COVERFOX INSURANCE BROKING PRIVATE LIMITED	Intermediary Contact No	-
Intermediary Code	201531622079	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details						
Particulars / Member ID	Member 1 MRIDULESH SARMA / 2020010003637164	Member 2 Mrs Barnali Sarma / 2020010003637165	Member 3 Priyanshi Sarma / 2021110012368371	Member 4	Member 5	Member 6
Date of Birth (Age)	24/07/1982 (41)	01/03/1985 (38)	12/06/2019 (4)	-	-	-
Relationship to Policy Holder	Self	Wife	Daughter	-	-	-
Base Sum Insured (₹)	300000					
Multiplier Benefit SI (₹)	300000					
Protector Rider Sum Insured (₹)	-					
Total Sum Insured (₹)	600000					

Other Riders and Benefits (₹)						
Protector Rider / HDHHLIP21335V022021	-					
Hospital Daily Cash Rider SI (Max. 30 days) / HDHHLIP21344V022021	-					
Critical Advantage Rider SI (\$ ) / HDHHLIP21342V022021	-	-	-	-	-	-
IPA Rider SII / APOPAIP19004V011920	-	-	-	-	-	-

my: health Critical Illness Sum Insured (Rs.)						
my: health Critical Illness Plan						
Unlimited Restore Benefit	Yes					

Nominee Details	
Nominee Name : Barnali Sarma	Relationship to Policyholder: Wife
The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.	

Premium Calculation (₹)			
Net Premium	14803	CGST@9%	0
Discounts	0	SGST/UTGST@9%	0
Loadings	0	IGST@18%	2665
Taxable Premium	14803	Any other Cess or Taxes	0
Gross Premium	17468		
Gross Premium (in words)	Rupees Seventeen Thousand Four Hundred Sixty-Eight And Zero Paise Only		
The stamp duty of Rs. 1/- ( Rupees One And Zero Paise Only ) paid vide e-stamp Certificate No. LOA/CSD/547/2022/5450/22 dated 22/12/2022.			
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			
Original for Recipient/ Duplicate for Supplier			
Whether tax is payable on reverse charge basis: No			

For declared and accepted pre-existing medical conditions, waiting period (s) shall apply per policy terms and conditions from 1st policy inception date of the policy, fresh waiting period (s) shall apply on enhanced sum insured.

## Policy Schedule - Optima Restore Floater

Exclusion(s) / Special Condition(s) (Refer the leaflet attached in the policy document w.r.t. exclusions) :						
Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
2020010003637164	MRIDULESH SARMA					For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
2020010003637165	Mrs Barnali Sarma					For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) Sec C1 (iii) of the policy wording is waived.
2021110012368371	Priyanshi Sarma					For Rs 300000(Rupees Three Lakhs) Sec C1 (i) and Sec C1 (ii) of the policy wording is waived and Sec C1 (iii) is reduced to 1 year.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 04/11/2023



Authorized Signatory

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>"

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 300000
Pre-Hospitalization	Upto 300000 for 60 days
Post-Hospitalization	Upto 300000 for 180 days
Day Care Procedures	Upto 300000
Domiciliary Treatment	Upto 300000
Organ Donor	Upto 300000
Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800
E-Opinion in respect of a Critical Illness	One per policy year
Restore Benefit	100% of Basic SI (for any illness or any insured person)
Unlimited Restore Benefit (Optional Benefit)	Unlimited restorations in a policy year
Multiplier Benefit	Bonus of 50% of the Basic SI for every claim free policy year, maximum upto 100%. In case of claim, accumulated bonus will be reduced by 50%