



2809204503307603000

To,

Dashrathbhai Patel  
10 RAVIRAJ SOCIETY B/H GUJRAT HIGH COURT SOLAGAM 10  
RAVIRAJ SOCIETY B/H GUJRAT HIGH COURT SOLAGAM  
AHMEDABAD GUJARAT-, 380060  
Contact No : 99XXXXXX9

Date : 10/07/2025

Dear DASHRATHBHAI PATEL

Thank you for choosing HDFC ERGO as your preferred insurance partner. We welcome you to be a part of our family !

Your Health insurance Certificate of Insurance reference no 2809204503307603000 is confirmed on the basis of the information and declaration given by you.

The details of coverage are mentioned in the enclosed Certificate of Insurance .

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

This information is to update that we have received revised UIN for the product HDFC ERGO Group Health Insurance from IRDAI and are in process of making the necessary changes in all the marketing documents and enrolment forms . In the interim you may find the earlier UIN: HDFHLGP24095V022324 in some documents. However the revised UIN:HDFHLGP24095V032425 has been updated in the footer of your certificate of Insurance

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.

Regards,



Arun Sharma  
Senior Vice President Operations and Services Group

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## HDFC ERGO General Insurance Company Limited

Dear Dashrathbhai Patel,



**Subject : Certificate for the purpose of deduction under section 80 D of Income Tax Act, 1961**

This is to certify that we have received an amount of ₹ 63,497.00 (Rupees Sixty-Three Thousand Four Hundred Ninety-Seven And Zero Paise Only) towards premium for HDFC ERGO Group Health Insurance Certificate of Insurance no. 2809204503307603000 issued to Dashrathbhai Patel for the period 10/02/2025 to 09/02/2026.


Note:

1. This is subject to the provisions of Section 80D of income tax (Amendment) 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 policy holder.

Date : 05/02/2025

Policy Issuing Office: Mumbai

For HDFC ERGO General Insurance Company Ltd.



Duly Constituted Attorney

# HDFC ERGO General Insurance Company Limited

Certificate of Insurance

Certificate No. 2809 2045 0330 7603 000



## HDFC ERGO Group Health Insurance



2809204503307603000

MR DASHRATHBHAI PATEL 10 RAVIRAJ SOCIETY B/H GUJRAT HIGH COURT SOLAGAM 10 RAVIRAJ SOCIETY B/H GUJRAT HIGH COURT SOLAGAM AHMEDABAD GUJARAT - 380060 Contact No : 99XXXXXXX9	Certificate No. : 2809 2045 0330 7603 000	Issuance Date : 05/02/2025
	Period of Insurance : From 10/02/2025 00:01 hrs	To 09/02/2026 Midnight
	Invoice No. : 204503307603000	Premium Frequency : Single
	Proposer Name : Mr Dashrathbhai Patel	Policy Type : Family Floater
	HSN Code : 997133	Territory Limit : India
Customer Id:101549270270		
Master Policy Holder Name: INDIAN OVERSEAS BANK		
Master Policy No. 2999205397364301000		
Residential Status		
Payment Details : IBR0791779, Date : 05/02/2025, Bank Name :Bizdirect		
Email ID : dhxxxxx98@yxxxx.com		

Insured Person's Details												
Insured's Name	Gender	Date of Birth	Age	Relation	Aggregate Deductible	Base Sum Insured (Rs.)	Cumulative Amount	Personal Accident- SI	Critical Illness-SI	Co Payment%	Member Id	1st Policy Inception Date
DASHRATHBHAI PATEL	M	20/05/1957	67	Self	0	500800	150000	500000	NA	0	EA00572423	10/02/2017
MS Hansaben Dashrathbhai Patel	F	01/06/1963	61	Wife				250000	NA	0	EA00572424	10/02/2017

Nominee Details					
Insured's Name	Pre-existing disease	Nominee Name	Nominee Relationship	Appointee Name	Appointee Relation
DASHRATHBHAI PATEL	No	dhaval d patel	DEPENDENT SON		
MS Hansaben Dashrathbhai Patel	No	dhaval d patel	DEPENDENT SON		

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee

Coverage Details & Sum Insured (₹)	
Benefit	Details
Pre-Hospitalization Medical Expenses Cover	60 days
Post-Hospitalization Medical Expenses Cover	180 days
Domiciliary Hospitalization	Covered Upto Sum Insured
Organ Donor Expenses	Covered Upto Sum Insured
Day Care Treatment	Covered Upto Sum Insured
Road Ambulance Cover	Rs.2000
Hospital Daily Cash	800 per day upto15 days
Preventive Health Check-Up	of SI subject to Maximum up to ₹ 2000 per person at block to continuous 3 claim free years
Second Opinion for Major illness	Applicable
Preexisting disease waiting period	36 months
Specific Illness Waiting Period	24 months
30 days Waiting Period	Applicable
Personal Accident -Accident Death - All Accidents Combined	500000
Cumulative Bonus	10 % Subject to Max 100 %
Medical Expenses	500000

Please read the Policy Wording in conjunction with the Certificate of Insurance. For any clarification, please call our Customer service number.

Premium Details (₹)		
Particulars	DASHRATHBHAI PATEL	MS Hansaben Dashrathbhai Patel
Base Premium (A)	53811	0
Loading (B)	0	0
Total Premium (C=A+B)	53811	0
Goods & Service Tax (GST)		9686
Grand Total - Premium excluding GST		53811
Grand Total - Premium including GST		63497

Special Condition	
<b>Special Condition :</b>	
<ul style="list-style-type: none"><li>● Second Opinion for Major illness : Critical Illness includes Cancer of specified severity, Open Chest CABG, Myocardial Infarction (First Heart Attack of specific severity), Kidney Failure requiring regular dialysis, Major Organ/Bone Marrow Transplant, Multiple Sclerosis with persisting symptoms, Permanent Paralysis of Limbs and Stroke resulting in permanent symptoms</li><li>● Personal Accident Sum Insured Equivalent to Base Sum Insured (Maximum. Upto 5 Lakhs ) and 50% for dependents</li></ul>	

General Exclusion	
1. Congenital external diseases, defects or anomalies	
2. Expenses related to any admission primarily for diagnostic and evaluation	
3. OPD treatment War or any act of war, invasion, act of foreign enemy, Nuclear, Chemical or Biological attack or weapons, radiation of any kind.	
4. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment.	

HDFC ERGO General Insurance Company Limited

Certificate of Insurance


HDFC ERGO Group Health Insurance



5. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide	
6. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof	
Address	6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai 400 059.
For any other query call <b>022 6158 2020 / 022 6234 6234</b> or write to us at <a href="mailto:healthclaims@hdfcergo.com">healthclaims@hdfcergo.com</a> to register & track claim.	
If the premium is not realised the policy shall be void from inception.	
The stamp duty of Rs. 0/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M, Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425, Dt. 03/10/2024) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018. Goods & Tax Registration No: 24AABCL5045N1ZE	
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 :a shridhar athens, office no 1201 to 1206, 12th floor matheran villa satellite jodhpur near rani laxmibai statue nehrunagar ahmedabad	

For HDFC ERGO General Insurance Company Ltd


Agent Name : INDIAN OVERSEAS BANK  
Agent Code : 200674965692 Tel No. : 91-4428519639

  
Duly Constituted Attorney

The Policy wording attached herewith includes all the standard coverage 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.

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





Policy No.:2809204503307603000

Valid From: 10/02/2025    Renewal Date: 9 February

Insured Name	Date Of Birth	Gender
DASHRATHBHAI PATEL	20/05/1957	M
MS Hansaben Dashrathbhai Patel	01/06/1963	F

**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.

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Customer Service No : 022 6158 2020 / 022 6234 6234

Email : [healthclaims@hdfcergo.com](mailto:healthclaims@hdfcergo.com)  
Processing Centre : 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai 400 059.  
Website : [www.hdfcergo.com](http://www.hdfcergo.com)