

# Aditya Birla Health Insurance Co. Ltd.



# ADITYA BIRLA CAPITAL



21-22-3762830-02

P Ramya  
Sarathy nivas  
Anna nagar 4th cross main road  
null  
Tiruchirappalli  
TAMIL NADU  
INDIA  
620026  
8248896059  
10/10/2024

Dear P Ramya,

A relationship that stands the test of time only gets fruitful in the future. We're glad that you've chosen to continue your health and wellness journey with us.

By offering you the best insurance advice and the finest health guidance, we will ensure that we keep giving you more and more reasons to renew our relationship year-on-year.

Excited? So are we! Get ready to make the most out of your new insurance plan **Activ Health - Platinum - Essential**

We hope that you continue to stay healthy throughout your journey with us.

Warm regards,

Mayank Bathwal  
Chief Executive Officer  
Aditya Birla Health Insurance Co. Limited.

## Empowering people to lead healthier lives



Up to **100%** of your Premium as Health Returns\*



Cover from **Day 1** for Chronic Illnesses\*



Cover on **Modern Treatment** methods



Expert **Health Coach**



**Double Sum Insured** in 2 years with Cumulative Bonus^



Scan the QR code to Download the Activ Health App



Your health and your policy, all in one place



\*Not Applicable for Activ Health – Gold Enhanced

^Only Applicable for Activ Health – Platinum Enhanced and Premiere

**Aditya Birla Health Insurance Co. Ltd.**  
(A part of Aditya Birla Capital Ltd.)

**POLICY NUMBER:** 21-22-3762830-02

Name	Membership No	DOB
S sampoonam	PT87324742	01/Nov/1970

Aditya Birla Health Insurance Co. Limited, NEW, Reg. No. 157, CWA/REG/AM/0004/15/AL/27/0272. Website: [adityabirlahealthinsurance.com](http://adityabirlahealthinsurance.com)  
Fax: 022 62275 3700. Disclaimer: This policy is issued by Aditya Birla Capital Ltd. (the Issuer) to the policyholder (the Policyholder) as a part of the insurance cover provided by Aditya Birla Health Insurance Co. Limited (the Insurer) under the terms and conditions of the policy.

For assistance, connect with us via the following channels:



On WhatsApp send  
'Hi' to +91 8828800035



Dial 1800-270-7000  
to speak to an executive



care.healthinsurance  
@adityabirlacapital.com

Follow us to follow your



Activ Health UIN:ADIHLIP24102V052324

## Activ Health - Policy Schedule

Policy Issuing Office	Unit no 1101 & 1104 11th floor, Unit no 1501 & 1502, 15th floor, G Corp Tech Park, Kasarwadavali, Ghodbunder Road, Thane West-400615	Policy Servicing Office	Unit no 1101 & 1104 11th floor, Unit no 1501 & 1502, 15th floor, G Corp Tech Park Kasarwadavali Mumbai MAHARASHTRA 400001
Intermediary Name	POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED	Intermediary Code	5100357
Intermediary Contact Details	18002585970	Intermediary E-mail ID	adityabirla@policybazaar.com
Toll Free Number	18002707000		

### I. Details of Policyholder

Policyholder Name	P Ramya
Policyholder Address	Sarathy nivas Anna nagar 4th cross main road null Tiruchirappalli, 620026, Tiruchirappalli, TAMIL NADU
Contact Number	Mobile Number: 8248896059 Emergency/Alternate Contact Number: NA WhatsApp No, if different from Mobile Number: 8248896059
Email ID	raXXXXXXXXX03@gmail.com

### II. Policy Details

Product Name	Activ Health	Plan Name	Platinum - Essential
Policy Number	21-22-3762830-02		
First Policy Start date with ABHI	10/10/2022		
Start Date of Policy & Time	00:00 hrs on 10/10/2024	Expiry Date & Time of Policy	23:59 hrs on 09/10/2025
Policy Type	Individual	Policy Tenure (in years)	1
Policy Category	Renewal		
Mode of Premium payment	Single		
Portability	No	Previous Policy Number	21-22-3762830-01
GSTN Number	NA	GSTN Account Type	NA

### III. Insured Person's Details

Name of the Insured person	Start date of Policy of Insured Person (in case of new member)	Relationship with Policyholder	Member ID	Age	Gender	DOB	Pre-existing Diseases (if applicable)	Start Date of First Policy with US (applicable at policy renewal)
S sampooram	NA	Mother	PT87324742	53	Female	01/11/1970	Thyroid disorder - E07 - 0	10/10/2022

Continued .....

Applicability of Chronic Management Program (Available for Platinum, Essential ,Enhanced and Premiere Plan only)			Sum Insured	Zone Category	Eligible Room Category		Cumulative Bonus	
Chronic Condition	Waiting Period from Start Date of First Policy	Start date of coverage			Room Type	ICU Charges	%	Amount
No	0	10/10/2024	500000	Zone III	Single Private A/C Room	upto SI	20	100000

(for policies Renewed with Us, the Start date of the first Policy with Us will also be displayed against each Insured Person).

Inbuilt Premiere Benefit (Applicable only to Platinum – Premiere Plan)			
Name of the Insured Person	Personal Accident Cover (AD,PTD)	Critical Illness Cover	International Coverage for major illnesses
S sampoornam	NA	NA	NA

Optional Covers*								
Name of the Insured Person	Personal Accident Cover (AD,PTD)	Critical Illness Cover	International Coverage for major illnesses (available with base Sum Insured of 10L & above only)	PPN Discount	Waiver of mandatory co-payment**	Maternity Expenses	OPD Expenses	Hospital Cash Benefit
S sampoornam	NA	NA	No	NA	Yes	No	No	No

\* Personal Accident Cover (AD,PTD), Critical Illness Cover, International Coverage for Major Illnesses, Waiver of mandatory co-payment, Maternity

Expenses, OPD Expenses, Hospital Cash Benefit as Optional covers are not applicable for Platinum Premiere Plan.

\*\* Waiver of co-payment is applicable for base benefit and not optional covers except PPN discount, if opted.

Name of the Insured Person	Special condition (if applicable)
S sampoornam	No

Name of the Insured Person	Pre existing details (if applicable)
S sampoornam	Thyroid disorder - E07 - 0

	HealthReturns <sup>TM1</sup> (Applicable for Renewal Policy)	
Name of the Insured Person	HealthReturns <sup>TM</sup> carried forward from Previous Year	Total HealthReturns <sup>TM</sup> available for utilization
S sampoornam	NA	0

<sup>1</sup>Trademarks- Health Returns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited and used under license by Aditya Birla Health Insurance Co. Limited.

#### IV. Nominee Details

Nominee Name	Nominee Relationship with Policyholder	Nominee Contact Number
S sampoornam	Mother	NA

#### V. Assignment clause

Assignment: This Policy has been assigned to: NA

Relationship with the Assignee: NA

Reason for Assignment: NA

# VI . Previous Insurer Details (Only applicable for Portability policies)

Name of Insured Person	Date of first enrollment	Previous Insurer	Previous Policy Number	Type of Cover	Total Ported Sum Insured (Sum Insured + Cumulative Bonus)	Waiting period waived off
NA	NA	NA	NA	NA	NA	NA

## VII.Benefits under the Policy (shall be displayed as applicable under the Plan in force)

	Product Name	Activ Health
	Product Features / Product Variants	Platinum
		Essential
	Sum Insured (Rs.)	50,000, 75,000, 1 Lac, 2 Lac, 3 Lac, 4 Lac, 5 Lac, 6 Lac, 7 Lac, 8 Lac, 9 Lac, 10 Lacs, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 100 Lac
I. Basic Covers	In-patient Hospitalization	Room Options upto S.I. - 3 L 1. Shared Room 2. Single Private A/C Room Room Options S.I. 4L and above 1. Shared Room 2. Single Private A/C Room 3. Any Room ICU Charges Upto S.I.
	Pre-hospitalization Medical Expenses	30 days
	Post-hospitalization Medical Expenses	60 days
	Day Care Treatment	Covered up to Sum Insured
	Domiciliary Hospitalization	Covered up to Sum Insured
	Road Ambulance Cover	Covered up to Actual Expenses per event in case of Network Providers Reimbursed up to Rs.3,000 per Hospitalization for Non-Network Providers
	Organ Donor Expenses	Not Available
	Reload of Sum Insured	Not Available
	Super Reload	Not Available
	AYUSH Cover	Covered up to Sum Insured
	Mental Illness Hospitalisation	Sum Insured - Upto 4L:Rs. 50,000 Sum Insured 5L & above:Rs. 1,00,000
	Obesity Treatment	Covered up to Sum Insured
	Home Treatment	S.I. Upto 4L - Rs. 25,000 S.I. 5L and above -Rs. 50,000
	Modern Treatment Methods and Advancement in Technologies	Upto S.I. for listed procedures Co-Payment of 50% for Robotic surgeries
	Domestic Emergency Assistance Services (including Air Ambulance)	Not Available
	International Emergency Assistance Services (including Air Ambulance)	Not Available
	OPD Cover	Not Available
	Post-hospitalisation Physiotherapy cover	Not Available
	Premium Waiver	Not Available

		Co-payment for treatment in a Higher Zone	For SI 3 Lac and below Zone II to Zone I: 10% Zone III to Zone II: 15% Zone III to Zone I: 25% For S.I. 4L and above – Not Applicable
		Mandatory Co-payment	20% for all S.I options
II. Additional Benefits		Cumulative Bonus /No Claim Discount	Applicable on Sum Insured 10% increase, Max up to 100% (up to maximum of 50 Lacs )/ No Claim Discount -Applicable on the premium of the expiring policy year provided no claim under the policy
		Dental Consultation & Investigations	Not Available
		Health Check- up Program	Available, Once in a policy year
		Second E-Opinion for Major Illnesses	Available
		Recovery Benefit	Not Available
III. Value Added Benefit		Chronic Management Program (OPD)	Available, As per Annexure 1
		Health Assessment <sup>TM</sup>	Available
		HealthReturns <sup>TM</sup>	Available, upto 50% of Premium
		Expert Health Coach	Available - Medical, Nutritional, Mental & Fitness.
IV. Inbuilt Premiere Benefit (Applicable only to Platinum – Premiere Plan)		International Coverage for major illnesses	Not Available
		Personal Accident Cover (AD, PTD)	Not Available
		Critical Illness Cover	Not Available
V. Optional Covers		Personal Accident Cover (AD, PTD)	S.I.- 5L,10L,15L,20L,30L
		Critical Illness Cover	S.I.- 3L,5L,10L,15L,20L Survival Period - 15 days
		International Coverage for major illnesses	S.I.- 3 Cr/6 Cr, available with base S.I. of 10L & above only
		Preferred Provider Network (PPN) Discount	10% discount available
		Waiver of mandatory co-payment	Available for all S.I. options
		Maternity Expenses	Available
	i	Maternity Expenses	Normal delivery – Rs. 75,000 C section delivery Rs. 1,00,000
	ii	New Born Baby Expenses	Covered upto Maternity Sum Insured
	iii	Vaccination Expenses	Covered upto Maternity Sum Insured

	iv	Stem Cell Preservation	Rs. 35,000, over and above Maternity Sum Insured
		OPD Expenses	OPD Limit : Rs. 5,000 to Rs. 20,000, in multiples of Rs. 1,000 General Medical Practitioner/ Specialist Medical Practitioner: 10% of OPD Limit per visit, Medicine and Diagnostic: 50% of OPD Limit Road Traffic Accident Diagnostic (over and above OPD Limit): Rs. 10,000 Cumulative Bonus applicable on Unutilized OPD Expenses*: 5% increase carry forward available for 12 months from the completion of policy year, up to No limit, No reduction on claim.*Not applicable for OPD limit for Road Traffic Accident diagnostics
		Hospital Cash Benefit	Rs. 500 to Rs. 5,000 in multiples of Rs. 500 A deductible of 24 hours shall apply under this Benefit.

### VIII. Premium Details (Rs)

Premium for Base and Related Covers	Premium for Other Optional Covers (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST (9%)	SGST/UTGST (9%)	IGST (18%)	Other taxes/Cess (1%)	Total Premium
7473.2	1494.64	0	0	NA	NA	1614.21	NA	10582.00

GST Registration No: 27AANCA4062G1ZN PAN Number :AANCA4062G Category: General Insurance SAC Code: 997133+

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.

Consolidated Stamp Duty paid vide E-challan GRN no. MH015093118202324E dated 05/02/2024

For and on behalf of Aditya Birla Health Insurance Co. Limited

Date : 10/10/2024

Place : Mumbai



Authorized Signatory

## Premium Certificate

We confirm the receipt of premium amount of INR 10582.00 as per below details paid by Ms. P Ramya for Self and/or Family and/or Parents:

Policy Number:	21-22-3762830-02	Plan Name:	Platinum - Essential
Type of Plan:	Individual	Proposer Name:	P Ramya
Policy Start Date:	00:00 hrs on 10/10/2024	Policy End Date:	23:59 hrs on 09/10/2025

### Receipt Details:

Receipt Number	Receipt Amount	Instrument Number	Dated	Relationship	Payment Mode	Bank Name
RR-24-25-0453888	10582.00	PB105473332	11-10-2024	Self	Online Payment	NA

Mode of Premium payment	Single
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Year wise breakup of premium for the purpose of claiming Income Tax deduction u/s 80D (subject provisions of Income Tax Act) is provided as under:

Financial Year	Year wise proportionate Premium amount*
2024-25	10,582.00

\* Premium paid in cash and premium paid towards Personal Accident, Wellness Coach do not qualify for deduction u/s 80D. Further premium paid for person other than family member & parents (as defined under Income Tax Act) also don't qualify for deduction under section 80D.

Amount is rounded off to nearest rupee and is inclusive of all taxes and cesses as applicable. For exact premium, please refer to Section VIII of Policy schedule

### Note:

1. The year wise deductions as mentioned above are as per provision of Section 80D and this would be subjected to the specified annual limits and other provisions as applicable for respective years as per applicable provisions of Income Tax Act.
2. Deduction under section 80D of the Act is allowed to the person who pays premium out of his/her income chargeable to tax.
3. Deduction under section 80D of the Act is available on realization of premium paid by Policyholder.
4. Tax laws are subject to change and any such change could have a retrospective effect. This letter should not be construed as tax, legal or investment opinion from us. For specific suitability, you are requested to consult your tax advisor.
5. This receipt 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 and on behalf of Aditya Birla Health Insurance Co. Limited



Date : 10/10/2024

Place : Mumbai

Authorized Signatory

You can connect with us through the following modes:



Call us at 18002707000 from registered phone number



Write to us at care.healthinsurance@adityabirlacapital.com from registered email ID

Aditya Birla Health Insurance Co. Limited

1800 270 7000 | care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com  
 Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/Logo HealthReturns, Healthy Heart Score and Active Day are owned by Monumentum Metropolitan Life Limited (Formerly known as MML Group Limited). These Trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:

9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, B41, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.  
 CIN:U68000MH2015PLC283677  
 IRDA Registration No. 153



Aditya Birla Health Insurance Co. Limited,



ADITYA BIRLA  
CAPITAL

INVESTED. INNOVATING. INSPIRING. GROWING.

Toll Free No.: **1800 270 7000**

Website: [adityabirlacapital.com](http://adityabirlacapital.com)

Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com)

POLICY NO. **21-22-3762830-02**

Name	Membership No.	DOB
S sampooram	PT87324742	01/Nov/1970

Aditya Birla Health Insurance Co. Limited, Regd. No. 153, CIN No. U66000MH-QR1554-C2805677. Website: [adityabirlahealthinsurance.com](http://adityabirlahealthinsurance.com)  
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