



2918204369160000000

Mr Rathod Saikrishna  
H-No : 1-35  
Gandhinagar, Lingapur, Lingapuradilabad, Telangana, 504313  
Contact No 8985206636 , 8985206636  
Date: 02/11/2021

Dear Customer,  
We thank you for choosing HDFC ERGO General Insurance.  
Please find enclosed your Certificate of Insurance which has been issued on the basis of the information and declaration given by you.

Home Credit Assure is the right insurance plan for you, your home & its contents. Home Credit Assure provides coverages like:

- Fire & Allied Perils
- Burglary & Theft
- Major Medical Illnesses & Procedures
- Personal Accident
- Loss of Job\*

\*Loss of Job excludes any voluntary unemployment or voluntary retirement.

To ensure seamless & hassle-free services, we request you to check your contact and other details on your Certificate of Insurance on the basis of which the insurance is issued. In case you find any discrepancy or have any queries,

For Claim/Certificate related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on [www.hdfcergo.com](http://www.hdfcergo.com) for Certificate copy/tax certificate/make changes/register & track claim.

We once again thank you for choosing HDFC ERGO and welcome you to our growing family of customers.

Regards,



Vivek Rasgotra  
Senior Vice President Operations and Services Group

## HDFC ERGO General Insurance Company Limited

### TAX CERTIFICATE

Dear Mr. Rathod Saikrishna

**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 ₹ 150,024.00 towards premium for Major Medical Illness And Procedures Certificate No. 2918204369160000000 issued to RATHOD SAIKRISHNA for the period 01/11/2021 to 31/10/2026.

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

Date : 02/11/2021

For HDFC ERGO General Insurance Company Ltd.

Certificate of Insurance Issuing Office: Mumbai



Duly Constituted Attorney

## HDFC ERGO General Insurance Company Limited

Certificate of Insurance

Home Credit Assure



291820436916000000

Mr Rathod Saikrishna H-No : 1-35 Gandhinagar,Lingapur,Lingapuradilabad,Telangana,504313 Contact No 8985206636 , 8985206636	Certificate No. : 2918 2043 6916 0000 000		Issuance Date : 02/11/2021	
	Period of Insurance : From 01/11/2021 00:00 hrs To 31/10/2026 Midnight			
	Risk location address :		Master Policy No.	: 2999202171789002001
	House On Plot 314 S No 126 & 127		Place of Supply	: Telangana
	Village Al,Masguda Taluka Balapur		Occupancy	: Residential
	District Ranga		Gender	: Male
Reddy,Hyderabad,Telangana,500005		PAN No.	: BAJPR7827Q	
		Customer Id	: 101855067204	
		Invoice No.	: 204369160000000	
		HSN Code	: 997133	
Payment Details : 110312390424 , Date: 01/11/2021				
Email ID : saikrishna.rathod@gmail.com				

## Insured Person's Details

Insured's Name	Insured's Date of Birth	Basis of Sum Insured	Name of Nominee	Relationship with Insured	Benefit	Pre Existing Disease
Rathod Saikrishna	22/08/1992	Fixed SI Basis	UDAYA SRI CHAVAN	Spouse	100%	

Financier Name	HDFC LIMITED, Mumbai	Loan A/c No.	667118972 & 668470048
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## Coverage Details &amp; Sum Insured (₹)

Section No.	Coverage Details	Sum Insured	Maximum Deductible	Section No.	Coverage Details	Sum Insured	Maximum Deductible	
I	FIRE AND ALLIED PERILS, EARTHQUAKE AND TERRORISM		Nil	III	MAJOR MEDICAL ILLNESS and PROCEDURES	8546191	Nil	
	(A) Building	8546191		IV	PERSONAL ACCIDENT			
	(B) Contents	2136548			(A) Accidental Death	8546191	Nil	
II	BURGLARY, HOUSEBREAKING, THEFT		1000		(B) Permanent Total Disablement	8546191	Nil	
	(A) Contents	2136548			(C) Dependent Child Education Benefit (Max 2 Child)	250000/Per Child	Nil	
				V	LOSS OF JOB (No of EMIs)	3	Nil	

In case of co-applicant, benefits under section III & IV (Major Medical Illness and Procedure & Personal Accident) are limited to 50% of Sum Insured for each insured. Benefit under Section V (Loss of Job) is payable only to the insured(s) who pays the EMI. In the event both Insured pay EMI the benefit shall be limited to the extent of the EMI, paid towards the loan by each insured. \*Under Major Medical Illnesses & Procedures Section following illnesses are covered : (1) Cancer (2) End Stage Renal Failure (3) Multiple Sclerosis (4) Major Organ Transplant (5) Heart Valve Replacement (6) Coronary Artery Bypass Graft (7) Stroke (8) Paralysis (9) Myocardial Infarction. In the Certificate wordings the list of Major Medical Illnesses and Procedures enlisted under Section III has 18 illnesses/procedures. However please note that the coverage provided to You under this Certificate of Insurance is restricted only to the above mentioned 9 Major Medical Illnesses and Procedures.

## Premium Details (₹)

Basic Premium	208637.00
Loadings	0.00
Integrated Tax 18%	37555.00
Total Premium	246192.00

Address	6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai 400 059.
For Claim/Certificate related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for Certificate copy/tax certificate/make changes/register & track claim.	
If the premium is not realised the Certificate shall be void from inception. Consolidated stamp duty for this Certificate of Insurance is paid by Demand Draft, vide Receipt/Challan no. LOA/CSD/157/2021/429214 dated 14/10/2021 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.	
Branch :leela business park, 6th flr, andheri - kurla rd, mumbai	

Agent Name :HDFC BANK LTD

For HDFC ERGO General Insurance Company Ltd.

Agent Code :201587086428 Tel No. : 91-22-61606161

The Certificate 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 Certificate of Insurance. For any clarification please call our toll free number.

Duly Constituted Attorney

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