



WELCOME LETTER

Renewal Business-SpeedPost-EM833598985IN-38586

Policy no: 0238705868

Renewal : 01 Endorsement : 00

Name : SAUMYARANJAN NANDA

Address: C/O GOBINDA CHANDRA NANDA

AT/PO - ADASPUR

CUTTCK CUTTACK ORISSA 754011 INDIA

Phone No: 7205168297

Dear SAUMYARANJAN NANDA,

We welcome you and thank you for choosing Tata AIG as your preferred health insurance partner.

We are glad that you have done the right thing by trusting Tata AIG MediCare Plus. Tata AIG MediCare Plus is a supplementary health insurance cover at affordable premium.

MediCare Plus comes with an aggregate deductible or threshold limit. This policy is designed to meet your medical expenses beyond the threshold limit specified in your policy schedule.

Below is a quick Glimpse of benefits:



In-Patient Treatment



Pre/Post-Hospitalization expenses



Day Care Procedures



Organ Donor



Domiciliary Treatment



AYUSH Benefit



Health Checkup



Consumables Benefit



In-Patient Treatment -Dental



Global Cover (Optional Cover)

Your welcome policy kit contains:

Customer Information Booklet

Claim Form

Policy Wordings

Policy Schedule

• 80 D Certificate

Health Card

For any claim related assistance, notification of claim and submission of claim related documents, you can contact our claim processing TPA - Tata AIG Health Claim :

• Email : healthclaimsupport@tataaig.com

• Toll Free : 18002667780,1800229966 (For Senior Citizens)

Fax : 022 66938170

With you always Regards

Authorised Signatory

For and behalf of TATA AIG General Insurance Company Limited





POLICY SCHEDULE

Intermediary/ Broker Name: KALPASMITA TIWARI

Intermediary/Broker License Number: AIG6644L

Intermediary/Broker Contact No.: 9238888879

Proposer's Name : SAUMYARANJAN NANDA

Proposer's Address: C/O GOBINDA CHANDRA NANDA

AT/PO - ADASPUR

CUTTCK CUTTACK 754011 ORISSA

GSTIN Number

Contact No : 7205168297 Place of Supply : ORISSA Supply Code : 21

Policy Number : 0238705868

Renewal : 01 Endorsement : 00 Issuing Office: BHUBANESHWAR

Client Id: 6082262235

Proposal No: CHNLPORT28880416735

Policy Tenure: 1 Year

Business Type: Renewal Business

Plan Type: Floater Basis

Product Name: TATA AIG Medicare Plus

Policy Period: From 06/11/2021 Time 00:00 Hrs. (Commencement date) To 05/11/2022 Time 23.59 Hrs. (Expiry Date)

Insured Persons Details:

Insured Person's Name	Insured with Tata AIG General Insurance Co.since	Member Id	Date of birth	Age	Relationship to Proposer	Sum Insured(Rs.)	Deductible (Rs.)	Cumulative Bonus(Rs.)
GOBINDA CHANDRA NANDA	05/11/2020	CHNLPORT 288804167 3501058	28/02/1962	59	Father	500,000,00	300,000,00	350,000,00
NIBEDITA NANDA	05/11/2020	CHNLPORT 288804167 3502049	17/06/1971	50	Mother	500,000.00	300,000.00	250,000.00

Nominee Details for Proposer:

Nominee Name	Relationship to Proposer
NIBEDITA NANDA	Mother

The nominee must be an immediate relative of the Proposer



Benefits table

Benefit Name	Coverage Limit
In-patient Treatment	Upto sum insured
Pre-hospitalization expenses	Upto 60 days
Post-hospitalization expenses	Upto 90 days
Day Care Procedures	Upto sum insured
Organ Donor	Upto sum insured
Domiciliary Treatment	Upto sum insured
AYUSH Benefit	Upto sum insured
Ambulance Cover	Upto Rs. 3000 per Hospitalization
Health Checkup	Upto 1% of previous sum insured; max. upto Rs.10,000 per policy
Consumables Benefit	Upto sum insured
In-Patient Treatment – Dental	Upto sum insured
Second Opinion	Covered

 Net Premium:
 (Rs)
 9,795.00

 Discounts:
 (Rs)
 2,276.80

 UGST/SGST (9%):
 (Rs)
 881.55

 CGST (9%):
 (Rs)
 881.55

 Gross Premium:
 (Rs)
 11,558.10

Gross Premium amount(in words): Rupees Eleven Thousand Five Hundred Fifty-Eight And Ten Paise And Paise Zero Only

TPA Details (if any):

Name of TPA : Tata AIG Health ClaimWebsite : www.tataaig.com

• Email : healthclaimsupport@tataaig.com

• Toll Free : 18002667780

: 1800229966 (For Senior Citizens)

• Fax : 022 66938170

Submit claim : TAGIC Health Claims,

TATA AIG General Insurance Company Limited 5th and 6th Floor, Imperial Towers, H.No 7-1-6-617/A, GHMC no - 615,616, Ameerpet, Hyderabad – 500016,

Telangana.

Stamp Duty Registration Details

The stamp duty of Rs. 1 (RUPEES AND PAISE) paid by Demand Draft, vide Receipt/Challan no.LOA/CSD/155/2021/4250 dated 13/10/2021

In the event of non-receipt of premium, the Company shall not be liable under the policy and the policy shall stand cancelled ab-initio (from inception).

Certificate for the purpose of deduction under Section 80 D of Income Tax (Amendment) Act, 1986*

This is to certify that the Proposer has paid Rs 11,558.10 Rupees Eleven Thousand Five Hundred Fifty-Eight And Ten Paise And Paise Zero Only towards premium for health Policy No 0238705868 issued to SAUMYARANJAN NANDA for the period 06/11/2021 to 05/11/2022.

Place : BHUBANESHWAR

Date: 06/11/2021

For and on behalf of Tata AIG General Insurance Company Limited

For Policy wordings, please scan the below QR code :



Authorized Signatory

*Note

- 1. This is subject to the provisions of Section 80D of Income Tax (Amendment) Act, 1986 as amended from time to time.
- This certificate must be surrendered to the company in case of cancellation of this policy. In the event of incorrect representation of this declaration the liability shall be upon the policy holder
- 3. This certificate will not be issued if the premium payment has been made in cash/demand draft.

Policy Servicing Office:

TATA AIG General Insurance Company Ltd.

Registered Address:- BHUBANESHWAR,,,,,ORISSA,.



Specific Exclusion / loading if applicable

Member Id	Insured Person's Name	Exclusion	Loading Reason	Effective date for Exclusion/loading
CHNLPORT28880 41673501058	GOBINDA CHANDRA NANDA	ASTHMA	ASTHMA	05/11/2020





RECEIPT

Receipt No : 102001024446266 Receipt Date : 06/11/2021

Policy No : 0238705868 00 01

Received with thanks from MR SAUMYARANJAN NANDA a sum of Rs. 11558(Rupees Eleven Thousand Five Hundred Fifty-Eight And Paise Zero Only)vide Credit / Debit Card No 9999XXXXXXXX9999 dated 06/11/2021 Name as in credit/debit card - SAUMYARANJAN NANDAdrawn on HSBC BANK, branch towards

Sr.No.	Policy Number Total Premium (₹)		Utilized from the receipt for policy (₹)	Balance (₹)	
1	0238705868	11,558.10	11,558.00	0.00	

Note:

- 1. This is a computer generated receipt and does not require a signature.
- 2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
- 3. Amounts received by cheque shall be subject to realisation.
- 4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

Revenue (consolidated) Stamp Duty duly paid vide challan No.CSD/170/2021/4377 date 28/10/2021 for applicable cases









GOBINDA CHANDRA NANDA, 59 years, Male

Policy No.: 0238705868 01 Valid From: 06/11/2021

MEMBER ID: CHNLPORT2888041673501058

TAGIC Health Claims,

TATA AIG General Insurance Company Limited 5th and 6th Floor, Imperial Towers, H.No 7-1-6-617/A, GHMC no - 615, 616, Ameerpet, Hyderabad – 500016, Telangana, Phone-040-66864900

MediCare PLUS



NIBEDITA NANDA, 50 years, Female

Policy No.: 0238705868 01 Valid From: 06/11/2021

MEMBER ID: CHNLPORT2888041673502049

TAGIC Health Claims.

TATA AIG General Insurance Company Limited 5th and 6th Floor, Imperial Towers, H.No 7-1-6-617/A,GHMC no - 615, 616, Ameerpet, Hyderabad – 500016, Telangana, Phone-040-66864900

Terms and Conditions

- 1. Pre-authorization is compulsory from TPA prior to all planned admissionand within 24 hours for e mergencies.

- Admission for investigation/evaluation not covered.
 All terms and conditions of the policy would be applicable.
 Please refer to Tata AIG General Insurance customer guidebook fo
- 5. Cashless hospitalisation in network hospital can be obtained inonjunction with this card, an authorization letter issued by the TPA and photoidentification such as voters ID, driving licence, passport, etc.

Tata AIG General Insurance Company Limited

G. K. Marg, Lower Parel, Mumbai-400 013

Toll Free No. (24x7): 1800 266 7780, 1800 229966 (For Senior Citizens)

Fax: 022 6693 8170 ● Email: customersupport@tataaig.com

IRDA of India Registration No: 108 ● website: www.tataaig.com

CIN: U85110MH2000PLC128425 I UIN: TATHLIP21253V022021

Terms and Conditions

- Pre-authorization is compulsory from TPA prior to all planned admissionand within 24 hours for e mergencies.
 Admission for investigation/evaluation not covered.

- Cashless hospitalisation in network hospital can be obtained in conjunction with this card, an authorization letter issued by the TPA and photo identification suchas

Tata AIG General Insurance Company Limited

Regd Office: 15th Floor, Tower A, Peninsula Business Park G. K. Marg, Lower Parel, Mumbai-400 013 Toll Free No. (24x7): **1800 266 7780, 1800 229966** (For Senior Citizens) Fax: 022 6693 8170 ● Email: customersupport@tataaig.com IRDA of India Registration No: 108 ● website: www.tataaig.com CIN: U85110MH2000PLC128425 I UIN: TATHLIP21253V022021





PROPOSAL FORM

Applica	Application No. <u>CHNLPORT28880416735</u> Agent Code: <u>1592380000</u>								
This is propos The in	an application for insurantal is subject to acceptance of the office of the contraction declared by you control of the control	ce and issum f the risk by the in this form	us and receipt of premium is the basis for issue	um. uance of th	acceptance o	f proposal l	by us. Com r all questi		
1. PRO	POSER'S DETAILS								
	Mr/Mrs/Ms/Dr): SAUMYARA	NJAN NAND)A						
•	Birth: 15/04/1991		der: MALE						
	Status: MARRIED		pation: OTHERS						
	7205168297	Occu	pation. OTTLNO	_					
_	(in lakhs): ₹ 500000								
	nanda.saumya2009@gmail.								
-	s: C/O GOBINDA CHANDRA		/PO - ADASPUR CUTT	CK CUTTAC	K ORISSA	754011			
, idai oo	5. <u>6/6 6651115/1 611/1115/10</u>	,	TO TIBROLOR OF TOTAL	011 0011710	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	701011			
	- ul		A ===	·· CUTTACK					
Landma				: CUTTACK		_			
•	wn: GOBINDPUR	=		rict: CUTTAC	K				
Pin Coo	de: 754011			e: ORISSA		_			
Pan car	rd: AUMPN0881G		Vote	er's ID:					
	Tata Group/Affinity Partner	Employee	If yes, Employee ID :						
	N DETAILS								
Propos	ed Policy Period: 06/11/2021	to 05/11/202	22						
Policy 7	Γenure: 1 Year ✓ 2 Year	(5% premiui	m discount) 3 Ye	ear (10% pre	mium discour	nt)			
Dlan Tu	/pe: Floater / Individual	Glob	al Cover Rider: Yes	\neg					
riaii i y	/pe. i loatei 🗸 Individual								
3. DET	AILS OF THE PERSON(S)	· ·	ed, Global Cover Rider will JRED	i be applicable	tor all insured p	persons in the	policy.		
Sr No.	Name of the Insured Person	Gender	Relationship with Proposer	Date of Birth	Unique ID	Height	Weight	Sum Insured	Deductible
1	GOBINDA CHANDRA NANDA	Male	Father	28/02/19 62	AUMPN0 881G	175.26 cms	75 kgs	500,000.00	300,000.00
2	NIBEDITA NANDA	Female	Mother	17/06/19 71		157.48 cms	60 kgs	000,000.00	000,000.00
# Sum available 4. NON In the e	ed relations (Spouse, childre Insured Options available (R le (Rs. 2, 3, 5,10, 15, 20 Lak INNEE DETAILS event of the death of the Propud conditions.	s. 3, 5, 10, 19 ths); Same D	5, 20, 25, 50, 100 Lakhs Deductible for all membe	ers in floater o	option				
	Nominee Name		D	ate of Birth				Relationship	
	NIBEDITA NANDA			17/06/1971				Mother	
The no	ominee must be an immediat	e relative of t	the Proposer.						
Is the	STING/PREVIOUS INSURE proposer or any of the person or is a proposal pending for	sons propose	•	der a health	plan with Ta	ita AIG Gen	neral Insurar	nce Company Lt	d. or any other
If yes,	please indicate the Policy/Ap	plication nun	nber(s):						
	when continuously insured:								
	want Us to consider these o	letails for por	tability Yes	No 🗸					





6. MEDICAL AND LIFESTYLE DETAILS

A. Medical History:

Please answer the below mentioned questions individually in Yes (Y) / No (N):

You must answer the questions truthfully. Not doing so would lead to termination of your policy.

			Insu	red Pe	rson		
Please answer each of the following questions individually for each Insured Person by ticking the relevant box.	1	2	3	4	5	6	7
Have you or any of the persons proposed for insurance, ever suffered from or taken treatment, or hospitalized for or have been recommended to take investigations / medication / surgery or undergone a surgery for MediCal Conditions specified on Proposal form?	N	N	N	N	N	N	N
Chest Pain/Heart Disease	Z	Ν	N	N	Ζ	Ν	Ν
Arthritis	Ν	N	N	N	Ν	Ν	N
COPD	N	N	N	N	Ν	Ν	N
Kidney Failure/Dialysis	N	Ν	N	Ν	Z	Ζ	Z
Liver Cirrhosis/Hepatitis B or C	N	N	N	N	Ν	Ν	Ν
Cancer	Z	N	N	N	Ν	Ν	N
HIV/AIDs/STDs	Ν	N	N	N	Ν	N	N
Psychiatric Mental Illness or Disorder	Z	N	N	N	Ν	N	N
Stroke, Epilepsy, Paralysis	N	N	N	N	Ν	N	N
Ulcerative Colitis/Crohn's disease	N	N	N	N	Ν	N	N
Auto-immune diseases	N	N	N	N	Ν	N	N
Any other illness/disease/injury/disability in the past other than for childbirth, flu or for minor injuries that have completely healed?	Z	N	N	N	N	N	N
Are you or any persons proposed on regular medication (including any Ayurvedic treatment) or awaiting any procedure/treatment?	N	N	N	N	N	N	N
Have you ever been diagnosed with any of these medical conditions with or without any follow-up tests/medications? Elevated Blood Sugar/ Diabetes/ Elevated Blood Pressure/ Hypertension/High Cholesterol/ Hypothyroidism	N	N	N	N	N	N	N
Is any of the insured pregnant currently? If yes, please mention expected date of delivery (EDD). Any history of pregnancy related complications? EDD:	N	N	N	N	N	N	N
Has any application for life, Health or critical illness insurance ever been declined, postponed, loaded or been made subject to any special conditions by any insurance company?	Z	Ν	N	N	Ν	Ν	Z
Has any health or life insurance policy ever been terminated in the past?	N	N	N	N	Ν	N	N

B. Detailed information in case any of the questions in section 6 (A) is ticked 'Yes'.

(Please send us medical documents along with this proposal form.)

C. Lifestyle Information		
Does any person proposed to be	insured smoke or consume Gutka/Pan Masala or Alcohol?	Yes No ✓
If yes please indicate the name a	and quantity .	
7. PAYMENT DETAILS		
Name of the Premium Payer: (if different from proposer)	SAUMYARANJAN NANDA	
Relationship with the proposer: (if different from proposer)		
Premium Amount (in Rs):	₹ 11,558.00	
Instrument type:	Credit/Debit	
Please make a Crossed Cheque	/DD/Pay Order in favour of 'Tata AIG General Insurance Com	pany Limited' only.
Sources of funds:	₹0	





AML guidelines:

- 1. I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in prevention of Money Laundering Act, 2002.
- 2. I understand that the Company has the right to call for documents to establish sources of funds.
- 3. The insurance company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

Nationality INDIAN RESIDENT If	Non-Indian, please specify Country		
Type of Organization making the pay	ment (Please tick)		
Limited company	Government organization		Non-Governmental Organization (NGO)
Society	Trust		Partnership
International Organization	Cooperatives		Section 25 Company
Signature of Proposer: SAUMYARAN	JAN NANDA		Date: 09/11/2021
8. BANK DETAILS (REQUIRED FOR F As per Regulatory requirements, we c Funds Transfer (NEFT) / Real Time Gro For this purpose, please submit the follo	can effect payment of refund / claims oss Settlement (RGTS) / Interbank Mob	oile Paym	ough Electronic Clearing System (ECS) / National Electronics ent Service (IMPS)
Name of the Account Holder			
Name of the Bank			
Branch Bank	BHUBANESHWAR		
Account No.			
Bank IFSC Code	<u></u>		
Account Type	SB Account Current Acco	ount	Others (please specify)
given by me are true and complete persons. I understand that the information propolicy of the insurer and that the policy of the insured but be a declare that I consent to the complete person to be insured/proposer or from the person to be insured/proposer and proposer has been made for the purpose of underwriting the proposer.	If on behalf of all persons proposed to be in all respects to the best of my knowled to vided by me will form the basis of the olicy will come into force only after full payriting any change occurring in the occuperor communication of the risk acceptation and past or present employer concesseeking information from any insurer to curpose of underwriting the proposal and offormation pertaining to my proposal income all and/or claims settlement and with an	pe insured edge and insurance bayment of any doctor erning any o whom a d/or claim cluding the py Govern	I, that the above statements, answers and/or particulars that I am authorized to propose on behalf of these other e policy, is subject to the Board approved underwriting if the premium chargeable. It general health of the life to be insured/proposer after the the company. It is or or hospital who/which at any time has attended on the sything which affects the physical or mental health of the in application for insurance on the person to be insured a settlement.
Date: 09/11/2021 Signatu	ure of Proposer: SAUMYARANJAN N	NANDA	



MediCare. PLUS

10. DECLARATION/VERNACULAR DECLARATION
The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained to me. I/we have understood these and confirm to abide by the policy terms & conditions.
Signature of Proposer: SAUMYARANJAN NANDA
Name & Signature of agent/intermediary with Code: KALPASMITA TIWARI & 1592380000
Vernacular Declaration (Certification in case the proposer has signed in vernacular/thumb print) The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained by me in vernacular to the proposer who has understood and confirmed the same.
Signature/Thumb impression of the Proposer: SAUMYARANJAN NANDA
Name & Signature of agent/intermediary: KALPASMITA TIWARI & 1592380000
L
I, KALPASMITA TIWARI (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the question contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form questions contained herein or any details sought here in will form the basis of the Contract of Insurance between the Company and the Proposer, this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s information/response(s) is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to vary the benefits which may be payable and further more if there has been a non-disclosure of an material fact, the policy issued to his/her favor pursuant to this Proposal may be treated by the Company as null and void and all premiums pay under the Policy may be forfeited to the company.
License No(Intermediary/CorporateAgent/Broker/Relationship Officer): AIG6644L
Name of the specified Person and code: KALPASMITA TIWARI & 1592380000
Place: BHUBANES Date: 09/11/2021 Signature of Agent: KALPASMITA TIWARI
 Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.
13. FOR OFFICE USE ONLY
Tata AIG Office Code: Intermediary Code and Name:
Branch Receipt Date: Channel Type:
Business type: Urban Rural Social Customer ID:
ACKNOWLEDGEMENT (TO BE GIVEN TO CUSTOMER)
pplication Number: CHNLPORT28880416735 Date: 09/11/2021
lame of the Proposer: SAUMYARANJAN NANDA
Ve acknowledge with thanks the receipt of your application for Tata AIG MediCare Plus and amount by
Cash Cheque Demand Draft Others of amount of Rs. ₹11,558.00





Neither the submission to us of a completed proposal for insurance nor any payment towards this application obliges us to agree to issue a policy, this decision is and always shall be in our sole and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if proposal is not accepted by us or you do not accept the terms of counter offer or premium is not received by us in full and in time, or non-fulfillments of Pre-Policy Checkup and/or additional information requested by us. We shall have no liability to make any payment under the Policy if proposal is under-process & claim arises in the interim period before the decision on the proposal is given by us. In case of counter offer you need to revert to Us with consent and additional premium (if any), within 30 days of the issuance of such counter offer letter. In case, You neither accept the counter offer nor revert to Us within 30 days, we shall cancel application and refund the premium paid without interest subject to deduction of the Pre Policy Check up charges, as applicable. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 10 days subject to deduction of the Pre-Policy Check up charges, as applicable.





Annexure to Customer Information Sheet (CIS)- Benefit illustration in respect of policies offered on individual and family floater basis

Age of the members insured	Coverage indiv basis cove meml the family se a sin point o	idual ering each per of eparately (at ngle	Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured available for each member of the Family).			Coverage opted on family floater basis with overall Sum Insured (only one sum insured available for entire family)				
	Premium (Rs)	Sum Insured (Rs)	Premium (Rs)	Discount if any	Premium after Discount (Rs)	Sum Insured (Rs)	Premium or consolidated premium for all members of the family (Rs)	Floater discount if any	Premium after discount (Rs)	Sum Insured (Rs)
59							Rs.6,878	20%	Rs.5502.4	D- 500 000
50							Rs.4,506	20%	Rs.3604.8	Rs.500,000
	Total Prem members of Rs. when eac covered s	the family is ch member is	Total Premium for all members of the family is Rs. when they are covered under a single policy			Total Premium when policy is opted on floater basis is Rs.9107.2				
	Sum Insured each indivi		Sum Insur	ed available for o As per al	each family men bove table	nber is (Rs.)	Sum Insured of	of Rs.500,000 is	available for the er	ntire family

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.