



my: Optima Secure



2856207950114600000

MR SHIVAM SINGH

Communication Address:

107, 2nd floor, Zolo Elan PG Kottivakkam Kupam
Puram Rd.
CHENNAI, TAMIL NADU, 600041
Contact No. 85XXXXXX6

Date :30/11/2025

Dear MR SHIVAM SINGH

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

Your Health insurance policy reference no 2856207950114600000 is confirmed on the basis of the information and declaration given by you.
The details of coverage are mentioned in the enclosed policy schedule of insurance. Along with this policy you are also eligible for Wellness Benefits under our Add-on "HDFC ERGO Wellness Corner" -UIN: HDFHLIA24051V012324. For details of the benefits, please click on the following link <https://hdfcergo.onelink.me/ARLJ/v6t9r5kz>

Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!

As per recent directive by Insurance Regulator IRDAI, KYC verification has been mandated for all existing & new insurance customers.

To ensure that we comply with this guidelines, we are retrieving your KYC documents (Address proof and Photo) updated with Pan No from CERSAI portal. Rest assured, your KYC details will be verified or retrieved for KYC purpose only.

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.

Please note that your communication address is treated as the address for underwriting purpose, which is generally address where you would be currently and temporarily residing and is different from your permanent address. Details along with the proof for your permanent address is provided either from reference of C-KYC Registry and / or on Aadhaar. Any submission for change in address is treated as change in communication address. Please go to the self-help page or your nearest branch in case you intend to change the 'Permanent Address' provided.

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

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited



Dear MR SHIVAM SINGH,

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 ₹ 55989 towards premium from MR SHIVAM SINGH for my: Optima Secure, Policy No. 2856207950114600000 issued to MR SHIVAM SINGH for the period 30/11/2025 to 29/11/2028.

Member wise premium break up is as follows:

Insured Person's Premium Details				
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium
Priya Singh	Mother	Female	27/06/1978	55988.71

Note : In case any insured person's wish to generate his/her ABHA ID kindly visit link given below :

<https://healthid.ndhm.gov.in/register>

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.

For HDFC ERGO General Insurance Company Ltd.

Date : 30/11/2025

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Policy Schedule

my: Optima Secure
Optima Super Secure



2856207950114600000

MR SHIVAM SINGH 107, 2nd floor, Zolo Elan PG Kottivakkam Kuppam Puram Rd. CHENNAI, TAMIL NADU-600041 Contact No : 85XXXXXXX6	Policy Number	: 2856 2079 5011 4600 000	Issuance Date	: 30/11/2025
	Period of Insurance	: From 30/11/2025 22:32 hrs To 29/11/2028 Midnight		
	Invoice No.	: 207950114600000	Premium Frequency	: Single
	Policyholder Name	: Mr Shivam Singh	Policy Type	: INDIVIDUAL
	HSN Code	: 997133	Premium Tier	: Tier2
	Place of supply	: TAMIL NADU	Previous Policy	
	Customer Id	: 101193492538	Renewal	: No
	EIA No.	: Not provided		
	Email ID	: shxxxxxxxxxxxxxx18@gxxxx.com		
Intermediary Name	POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED		Intermediary Code	91-1800258597
			Intermediary Contact Number	

Insured Person's Details and Sum Insured - Optima Super Secure												
Insured Person's Name	Relation with policy holder	Gender	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured (₹)	Aggregate Deductible (₹)	Plus Benefit	Unlimited Restore Add on(Y/N)	Overseas Travel Secure	ABHA ID
Priya Singh	Mother	Female	27/06/1978	Shivam Singh	Son	30/11/2025	1000000	0	0	Yes	No	

Note : In case any insured person's wish to generate his/her ABHA ID kindly visit link given below :

<https://healthid.ndhm.gov.in/register>

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

Unlimited Restore UIN No: HDFHLIA22188V012122 Optima Wellbeing UIN No:HDFHLIA24099V012324 my: health Critical Illness - HDFHLIA22141V032122 my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 IPA Rider – APOPAIP19004V011920
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Insured Person's Details and Sum Insured – Add On Covers										
Insured Person's Name	IPA Rider	Optima Well Being	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on					
	Sum Insured		Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global - Opted	Hospital Cash Global	
Priya Singh	0	Yes			0	0	0	N		

Special Conditions/ Exclusions			
Name of Insured Person	Exclusion/Exclusion Wavier	Loading Reason	Special Condition / Declared Pre-existing Disease
Priya Singh			FIBROID UTERUS

Renewal Continuity Benefits			
Name of Insured Person	Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)

Portability Continuity Benefits						
Name of Insured Person	Previous Policy Year	Sum Insured inclusive of Cumulative Bonus (₹)	Porting Benefits on Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

The Policy Wording attached herewith includes all the standard coverages 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 issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our Contact number 022 6158 2020 / 022 6234 6234.

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.

Premium Details (₹)	
Particulars	Priya Singh
Base Premium (A)	62176
Optional Cover Premium (B)	0
Add on Cover Premium (C)	3262.8
Loading (D)	0
Total Premium (E=A+B+C+D)	65438.8
Aggregate Deductible Discount	0
Online Discount	3258.65
Employee Discount	0
Loyalty Discount	0
NRI Discount	0
Family Discount	0
Long term Policy Discount	6191.43
Total Discount (F)	9450.08
Total Premium (E-F)	55988.71

Payment Details					
Instrument details	PB146069666IT543286620	Date	30/11/2025	Bank Name	BizDirect



Processing Centre
HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida - 0120 398 8360
For Claim/Policy related queries Please Contact us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.
The stamp duty of Rs. 1/- 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. GST Registration No: 27AABCL5045N1Z8;. GST for this invoice is not payable under reverse charge basis.
The services „Individual Health Insurance Premium„ under this Bill of Supply is exempt under the notification number 16 /2025-Central Tax (Rate) dated 17-September-2025 with effect from 22-September-2025
Branch :d-301, 3rd floor, neptune manget mall, near mangatram petrol pump l.b.s road, bhandup mumbai

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

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

SCHEDULE OF BENEFITS		
Section*	Plans	Optima Super Secure
All figures in (₹)	Geography	India Only
3	Base Sum Insured per Insured Person per Policy Year (in Lakh)	1000000
1.1.	Hospitalization Expenses	Covered
1.1.a.	Room Rent	At Actuals
1.1.1.h.	Road Ambulance	Covered upto sum insured
1.1.1.i.	Dental Treatment	Covered upto sum insured
1.1.1.j.	Plastic surgery	Covered upto sum insured
1.1.1.k.	Day Care Treatment	Covered upto sum insured
1.2.	Home Healthcare	Covered upto sum insured
1.3.	Domiciliary Hospitalization	Covered upto sum insured
1.4.	Ayush Treatment	Covered upto sum insured
1.5.	Pre-Hospitalization	60 days
1.6.	Post-Hospitalization	180 days
1.7.	Organ Donor Expenses	Covered upto sum insured
2.1.	Emergency Air Ambulance	Covered Up to 500000
2.2.	Daily Cash for choosing Shared Accommodation	1000 per day max up to 6000
2.3.	Protect Benefit	Covered upto sum insured
2.4.	Plus Benefit	Bonus of 50% of the Base Sum Insured, maximum upto 100%.
2.5.	Secure Benefit	Equal to 200% of Base sum insured
2.6.	Automatic Restore Benefit	Equal to 100% of Base sum insured
2.7.	Aggregate Deductible	0
4.8	E-Opinion for Critical Illness	Global
3.	Preventive Health Check-up	
	Sum Insured	10 Lakhs
	Individual Policy*	2000

*For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis

*Claims shall be payable as per geography mentioned in the above table unless explicitly stated otherwise in a specific cover.

#Aggregate Deductible & Overseas Travel Secure are not an inbuilt feature in any of the above Plans. However, these cover can be separately opted at inception of the Policy or at subsequent Renewals. Aggregate Deductible if opted, shall apply only for claims arising in India. However, a Per Claim Deductible of Rs. 10,000 will apply separately for each and every claim arising out of India in Global plans


*Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs or more is in force



Member Name Priya Singh
Health Condition FIBROID UTERUS

Health Conditions Elaboration	
ICD CODE	Description
N92.0	Excessive and frequent menstruation with regular cycle
N92.1	Excessive and frequent menstruation with irregular cycle
N92.2	Excessive menstruation at puberty
N92.3	Ovulation bleeding
N92.4	Excessive bleeding in the premenopausal period
N92.5	Other specified irregular menstruation
N92.6	Irregular menstruation, unspecified





Policy No.:2856207950114600000

Valid From: 30/11/2025 Renewal Date: 29 November

Insured Name	Member ID	Date Of Birth	Gender
Priya Singh	2025510056518327	27/06/1978	Female

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.

Customer Service No : 022 6158 2020 / 022 6234 6234

Email : healthclaims@hdfcergo.com

Processing Centre : HDFC ERGO General Insurance Company Ltd. 5th floor, Tower 1, Steller IT Park, C-25, Sector-62, Noida-201301.

Website : www.hdfcergo.com

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	my:Optima Secure	NA
2	Policy number	2856207950114600000	NA
3	Type of Insurance Product/ Policy	Both Indemnity and Benefit	NA
4	Sum Insured	<ul style="list-style-type: none"> Individual Sum Insured -Where each member has a separate sum insured under the policy), or Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members Sum Insured opted:1000000 on INDIVIDUAL Sum Insured basis Note: For complete details of Sum Insured applicability, please refer to your Policy Schedule	NA
5	Policy Coverage (What the policy covers?)	Base Covers: Coverages in force for the Insured Persons shall be as per the plan opted. Expenses in respect of:	Section B.1.
		1.Hospitalization Expenses: <ul style="list-style-type: none"> Admission in Hospital for minimum 24 hours All Day Care procedures requiring less than 24 hours of hospitalization 	Section B.1.1.
		2. Home Health Care : Medical Expenses incurred on availing treatment at Home	Section B.1.2.
		3. Domiciliary Hospitalization: Treatment at home due to <ul style="list-style-type: none"> non-availability of room in a Hospital or As patient could not be removed/admitted to a Hospital 	Section B.1.3.
		4. AYUSH Treatment : Medical Expenses incurred for Inpatient Care under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy	Section B.1.4.
		5. Pre-hospitalisation: Upto 30/60 days (basis plan opted) prior to admission in hospital	Section B.1.5.
		6. Post-hospitalisation : Upto 60/180 days (basis plan opted) from date of discharge	Section B.1.6.
		7. Organ Donor Expenses : Cost of Organ donor's hospitalization for harvesting of the donated organ where an Insured Person is the recipient	Section B.1.7.
		8. Cumulative Bonus [applicable basis plan opted]: 10% / 25% of the Basic Sum Insured maximum upto 100% post completion of each policy year irrespective of claims.	Section B.1.8.

		9. Preventive Health Check-up [applicable only if chosen OR basis plan opted]: Cost of a Preventive Health Check-up for the Insured Person will be paid	Section B.3.
		Optional Covers: Optional coverages for the Insured Persons shall be in force only if the same is available under the plan and/or is opted	
		1. Emergency Air Ambulance: Cost incurred by the Insured Person towards Ambulatory transportation in an airplane or helicopter to the nearest hospital for Emergency Care	Section B.2.1.
		2. Daily Cash for Shared Room: Daily cash amount for each continuous and completed 24 hours of Hospitalization if the Insured Person is Hospitalized in shared accommodation in a Network Provider Hospital and such Hospitalization exceeds 48 consecutive hours	Section B.2.2.
		3. Protect Benefit: Payment towards Non-Medical Expenses listed under Annexure B of Policy Wordings	Section B.2.3.
		4. Plus Benefit: 50% of the Base Sum Insured of the expiring Policy will be added to the Sum Insured and made available under the Renewed Policy	Section B.2.4.
		5. Secure Benefit: An additional amount will be available to the Insured Person as Sum Insured for all admissible claims	Section B.2.5.
		6. Automatic Restore Benefit: Restoration of Sum Insured in the event of complete or partial utilization of the Base Sum Insured due to any claim admitted during the Policy Year	Section B.2.6.
		7. Aggregate Deductible: Aggregate Deductible is an amount as specified in the Policy Schedule that Insured Person shall bear post which the coverage kicks in	Section B.2.7.
		8. E-Opinion for Critical Illness: Expenses towards E-Opinion for Critical Illness availed from a Medical Practitioner in respect of any Major Medical Illness	Section B.2.8.
		9. Global Health Cover (Emergency Treatments Only): Emergency Medical Expenses which are diagnosed and incurred outside India.	Section B.2.9.
		10. Global Health Cover (Emergency & Planned Treatments): Emergency & Planned Medical Expenses which are incurred & paid outside India.	Section B.2.10.
		11. Overseas Travel Secure: Covers overseas travel & accommodation expenses	Section B.2.11.
6	Exclusions (what the policy does not cover)	12. PED wait period modification: On availing this option, Pre-existing Disease Waiting Period shall stand modified and will be as stipulated in the Policy Schedule.	Section B.2.12.
		13. Modification of Room Rent: On availing this option, Room Rent category shall stand modified and will be as stipulated in the Policy Schedule.	Section B.2.13.
		List of Exclusions	Section C

	Standard Exclusions (applicable to all benefits under the policy)	Section C
	1. Investigation & Evaluation: Code Excl04: i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.	Section C
	2. Rest Cure, rehabilitation and respite care: Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes: i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons. ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.	Section C
	3. Obesity/Weight control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions: i. Surgery to be conducted is upon the advice of the Doctor ii. The surgery/Procedure conducted should be supported by clinical protocols iii. The member has to be 18 years of age or older and iv. Body Mass Index (BMI) A. greater than or equal to 40 or B. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: 1) Obesity-related cardiomyopathy 2) Coronary heart disease 3) Severe sleep apnea 4) Uncontrolled type2 diabetes	Section C
	4. Change-of-Gender treatments: Code – Excl07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex	Section C
	5. Cosmetic or plastic Surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident,	Section C

	<p>Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner</p>	
	<p>6. Hazardous or Adventure Sports: Code – Excl09: Expenses</p> <p>related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</p>	Section C
	<p>7. Breach of Law: Code – Excl10:</p> <p>Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p>	Section C
	<p>8. Excluded Providers: Code – Excl11:</p> <p>Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the Policyholders are not admissible. However, in case of Life Threatening Situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.</p>	Section C
	<p>9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12.</p>	Section C
	<p>10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13.</p>	Section C
	<p>11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care procedure. Code – Excl14.</p>	Section C
	<p>12. Refractive Error: Code – Excl15:</p> <p>Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.</p>	Section C
	<p>13. Unproven Treatments: Code – Excl16:</p> <p>Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.</p>	Section C

	14. Sterility and Infertility: Code – Excl17: Expenses related to sterility and infertility. This includes: i. Any type of contraception, sterilization ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI iii. Gestational Surrogacy iv. Reversal of sterilization	Section C
	15. Maternity: Code – Excl18 i. Medical treatment expenses traceable to childbirth(including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy; ii. Expenses towards miscarriage (unless due to an accident)and lawful medical termination of pregnancy during the Policy Period.	Section C
	Specific Exclusions (applicable to all benefits under the policy)	Section C
	a) War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind.	Section C
	b) Aggregate Deductible - Claims/claim amount falling within Aggregate Deductible limit if opted and in force, as specified in the Policy Schedule.	Section C
	c) Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide.	Section C
	d) Any Insured Person's participation or involvement in naval,military or air force operation.	Section C
	e) Investigative treatment for sleep-apnoea, general debility or exhaustion ("run-down condition").	Section C
	f) Congenital external diseases, defects or anomalies.	Section C
	g) Stem cell harvesting.	Section C
	h. Investigative treatments for analysis and adjustments of spinal sub luxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities.	Section C
	i) Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).	Section C
	j) Vaccination including inoculation and immunisations (except post animal bite treatment).	Section C

		k) Non-Medical expenses such as food charges (other than patient's diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of Non-Medical Expenses is attached as Annexure B of policy document and also available at www.hdfcergo.com .	Section C
		l) Treatment taken on outpatient basis.	Section C
		m) The provision or fitting of hearing aids, spectacles or contact lenses.	Section C
		n) Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement methods, optometric therapy.	Section C
		o) Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively), prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident.	Section C
		p) Any treatment or part of a treatment that is not of a reasonable charge and not Medically Necessary. Drugs or treatments which are not supported by a prescription.	Section C
		q) Any permanent exclusion applied on any medical or physical condition or treatment of an Insured Person as specifically mentioned in the Policy Schedule and as specifically accepted by Policyholder/Insured Person. Such exclusions shall be applied for the condition(s) or treatment(s) that otherwise would have resulted in rejection of insurance coverage under this Policy to such Insured Person as per Company's Underwriting Policy	Section C
7	Waiting period • Time period during which specified diseases/treatments are not covered. • It is counted from the beginning of the policy coverage.	Pre-existing diseases waiting period (Code-Excl01): 36 / 24 / 12 months [as stipulated in Policy Schedule]	Section C
		Specified Disease/Procedure waiting period (Code-Excl02): 24 months	Section C
		Initial waiting Period (Code-Excl03): 30 days for all illnesses except accidents	Section C
8	Financial limits coverage of	The policy will pay only up to the limits as per plan opted:	

<p>Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>Deductible - It is a specified amount</p> <ul style="list-style-type: none"> up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount) 	Base Cover:	
	1. Preventive Health Check-up [applicable only if chosen OR basis plan opted]:	Section B.3.
	<ul style="list-style-type: none"> Individual Policies: Upto INR 1,500 / 2,000 / 4,000 / 5,000 / 8,000 Family Floater Policies: Upto INR 2,500 / 5,000 / 8,000 / 10,000 / 15,000 	
	2. Room Rent limits (basis plan and optional cover chosen)	Section B.1.1.
	<ul style="list-style-type: none"> At Actuals Single Private Room Shared Room Upto 1% of Base Sum Insured per day 	
	3. ICU limits	Section B.1.1.
	<ul style="list-style-type: none"> At Actuals Upto 2% of Base Sum Insured per day 	
	Optional Covers:	
	1. Emergency Air Ambulance: Up to 5 L	Section B.2.1.
	1. Daily Cash for Shared Room (basis plan chosen):	Section B.2.2.
	<ul style="list-style-type: none"> INR 800 per day max upto 4,800 or INR 1,000 per day max up to 6,000 	
	2. Overseas Travel Secure: Accommodation Expenses: upto INR 15,000 per day max upto 30 days	Section B.2.11.
	Deductibles:	
	1. Aggregate Deductible (Optional Cover on Annual Aggregate basis in INR):	
	<ul style="list-style-type: none"> 10,000 / 25,000 / 50,000 / 1,00,000 / 2,00,000 / 3,00,000 / 5,00,000 / 10,00,000 / 20,00,000 / 25,00,000 	
	2. Per Claim Deductible (Applicable for each and every claim arising out of India in Global plans):	
	<ul style="list-style-type: none"> INR 10,000 per claim 	Section B.2.9. and Section B.2.10.

HDFC ERGO General Insurance Company Limited. IRDAI Reg No.146
CIN : U66030MH2007PLC177117. Registered & Corporate Office: HDFC ERGO General Insurance
Company Limited – 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.
UIN: HDFHLIP25041V062425. Policy Issuing/ Customer Happiness Center: D 301, 3rd Floor,
Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.
Customer Service No : 022 6158 2020 / 022 6234 6234 | www.hdfcergo.com

10	Policy Servicing	<p>Call center number :</p> <ul style="list-style-type: none"> • Contact Us at: 022 6158 2020 / 022 6234 6234 • visit help section on www.hdfcergo.com <p>Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.</p>	Section E.2.
11	Grievances/Complaints	<p>In case of any grievance the insured person may contact the Company through:</p> <ul style="list-style-type: none"> - Website: www.hdfcergo.com - Contact Us: 022 6158 2020 / 022 6234 6234 - E-mail: grievance@hdfcergo.com - Contact Details for Senior Citizen: 022 6158 2026 - E-mail specific for Senior citizens : seniorcitizen@hdfcergo.com 	Section D.1.17. Section D.1.17.
		<ul style="list-style-type: none"> - Insured Person may contact the Grievance officer at atcgo@hdfcergo.com 	Section D.1.17.
		<ul style="list-style-type: none"> - For updated details of grievance officer, kindly refer the link: https://www.hdfcergo.com/customer-voice/grievances 	Section D.1.17.
		<ul style="list-style-type: none"> - Ombudsman: https://bimabharosa.irdai.gov.in/ 	Section D.1.17.
12	Things to remember	<p>Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. Process for free look cancellation: 1. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. 2. The insured person shall be allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.</p>	Section D.1.8.
		<p>Policy renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p>	Section D.1.9.
		<p>Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p>	Section D.1.10. and Section D.1.11.
		<p>Process for migration: The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for Migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.</p>	Section D.1.11.

Note:

1. Web-link of the product documents: [>> https://www.hdfcergo.com/download >>](https://www.hdfcergo.com/download)
2. In case of any conflict, the terms and conditions mention in the policy document shall prevail.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place: _____

Date: _____

(Signature of the Policyholder)

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Unlimited Restore	NA
2	Policy number	2856207950114600000	NA
3	Type of Insurance Product/ Policy	Indemnity	NA
4	Sum Insured	<ul style="list-style-type: none"> Individual Sum Insured - Where each member has a separate sum insured under the policy), or Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members Sum Insured opted:0	NA
5	Policy Coverage (What the policy covers?)	Base Covers: Coverages in force for the Insured Persons shall be as per the plan opted. Expenses in respect of: 1. Unlimited Restore - Instant addition of 100% Basic Sum Insured on complete or partial utilization of Your Sum Insured rebound or Restore benefit (as applicable)	A
6	Exclusions (what the policy does not cover)	All exclusions applicable to the base product will apply to this Add-on as well	As per base product
7	Waiting period <ul style="list-style-type: none"> Time period during which specified diseases/treatments are not covered. It is counted from the beginning of the policy coverage. 	All waiting period applicable to the base product will apply to this Add-on as well	As per base product
8	Financial limits coverage of Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)	NA	NA

9	Claims/Claims Procedure	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p>Turn Around Time (TAT) for claims settlement:</p> <p><u>For Cashless Process :</u></p> <p>i. TAT for preauthorization of cashless facility: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request..</p> <p>ii. TAT for cashless final bill authorization :Within 3 hours of the receipt of discharge authorization request from the hospital.</p> <p><u>For Reimbursement Process :</u></p> <p>i. TAT for Claim settlement – 30 days from the time the last necessary document is received.</p> <p>(Note: In case of internal verification, the final stand will be confirmed within 45 days from the time the last necessary document is received by us)</p> <p>Provide the details /web link for following:</p> <p>i. Network Hospital details : https://www.hdfcergo.com/locators/cashless-hospitals-networks</p> <p>ii. Helpline number : https://www.hdfcergo.com/customercare/grievances Call - : 022 6158 2020 / 022 6234 6234</p> <p>iii. Hospitals which are excluded or from where no claims will be accepted by insurer http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf</p> <p>iv. Downloading/getting claim form https://www.hdfcergo.com/download/claim-form</p>	As per base product
10	Policy Servicing	<p>Call center number :</p> <p>022 6158 2020 / 022 6234 6234 Or visit help section on www.hdfcergo.com</p> <p>Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.</p>	As per base product
11	Grievances/Complaints	<p>In case of any grievance the insured person may contact the Company through:</p> <p>- Website: www.hdfcergo.com</p>	As per base product

		<p>- Contact us: 022 6158 2020 / 022 6234 6234</p> <p>- E-mail specific for Senior citizens : seniorcitizen@hdfcergo.com</p> <p>- Contact Details for Senior Citizen: 022 6158 2026</p> <p>- E-mail: grievance@hdfcergo.com</p> <p>Insured Person may contact the Grievance officer at cgo@hdfcergo.com</p> <p>For updated details of grievance officer, kindly refer the link: https://www.hdfcergo.com/customer-voice/grievances</p> <p>Ombudsman: https://bimabharosa.irdai.gov.in/</p>	
12	Things to remember	<p>Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>Process for free look cancellation:</p> <ol style="list-style-type: none"> 1. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. 2. The insured person shall be allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. <p>Policy renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p>Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p><u>Process for migration:</u> The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for Migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.</p> <p><u>Process for portability:</u> The Insured Person will have the option to port the Policy to other insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability.</p> <p>Change in Sum Insured: Sum Insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.</p>	<p>As per base product</p> <p>NA</p>

		Moratorium Period: After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and applicable for the sums insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.	
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy. Non-disclosure may affect the claim settlement.	

Note:

1. Web-link of the product documents: <https://www.hdfcergo.com/download>
2. In case of any conflict, the terms and conditions mention in the policy document shall prevail.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Optima Wellbeing	NA
2	Policy number	2856207950114600000	NA
3	Type of Insurance Product/ Policy	Benefit	NA
4	Sum Insured	<ul style="list-style-type: none"> Individual Sum Insured - Where each member has a separate sum insured under the policy), or Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members Sum Insured opted: NA	NA
5	Policy Coverage (What the policy covers?)	<p>Base Covers: Coverages in force for the Insured Persons shall be as per the plan opted.</p> <p>Expenses in respect of:</p> <ol style="list-style-type: none"> 1. Tele-Consultations (Consultations with General Practitioner /Specialist/Super Specialist listed on our/ Service Provider's digital platform for treatment advice) 2. Doctor Consultations (In-Person) (In Person consultations with General Practitioner listed on our/ Service Provider's digital platform for treatment advice) 3. Psychology E-Counselling (e-counselling session(s) with a Psychologist) 4. Diet & Nutrition E-Consultation (diet and nutrition e-consultation with dietitians/nutritionist) 5. Fitness Sessions (unlimited live scheduled online fitness sessions) 6. Value Added Services <ul style="list-style-type: none"> • Discounts on Diagnostic services • Discount on Pharmacy expenses • Free Home Sample Collection 	2.1 2.2 2.3 2.4 2.5 2.6
6	Exclusions (what the policy does not cover)	All exclusions as mentioned in the Base Plan unless otherwise stated and covered in Benefits section under Optima Wellbeing (Add-on) policy wordings.	2
7	Waiting period	30 days initial waiting period for all illnesses (except accident) in the first year and is not applicable in subsequent renewals	2

	<ul style="list-style-type: none"> • Time period during which specified diseases/treatments are not covered. • It is counted from the beginning of the policy coverage. 	Note: Waiting Periods in force for Insured Persons shall be as per the plan opted or option selected	
8	Financial limits coverage of i. Sub-limit (It is a pre- defined limit and the insurance company will not pay any amount in excess of this limit)	NA	NA
9	Claims/Claims Procedure	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p>Turn Around Time (TAT) for claims settlement:</p> <p>For Cashless Process :</p> <p>i. TAT for preauthorization of cashless facility: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request.</p> <p>ii. TAT for cashless final bill authorization: Within 3 hours of the receipt of discharge authorization request from the hospital.</p> <p>For Reimbursement Process :</p> <p>i. TAT for Claim settlement – 30 days from the time the last necessary document is received.</p> <p>(Note: In case of internal verification, the final stand will be confirmed within 45 days from the time the last necessary document is received by us)</p>	As per base product



		<p>Provide the details /web link for following:</p> <p>i. Network Hospital details : https://www.hdfcergo.com/locators/cashless-hospitals-networks</p> <p>ii. Helpline number : https://www.hdfcergo.com/customercare/grievances Call - : 022 6158 2020 / 022 6234 6234</p> <p>iii. Hospitals which are excluded or from where no claims will be accepted by insurer http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf</p> <p>iv. Downloading/getting claim form https://www.hdfcergo.com/download/claim-form</p>	
10	Policy Servicing	<p>Call center number : 022 6158 2020 / 022 6234 6234 Or visit help section on www.hdfcergo.com</p> <p>Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.</p>	As per base product
11	Grievances/Complaints	<p>In case of any grievance the insured person may contact the Company through:</p> <ul style="list-style-type: none"> - Website: www.hdfcergo.com - Contact us: 022 6158 2020 / 022 6234 6234 - E-mail: grievance@hdfcergo.com - Contact Details for Senior Citizen: 022 6158 2026 - E-mail specific for Senior citizens : seniorcitizen@hdfcergo.com - Insured Person may contact the Grievance officer at cgo@hdfcergo.com - For updated details of grievance officer, kindly refer the link: https://www.hdfcergo.com/customer-voice/grievances - Ombudsman: https://bimabharosa.irdai.gov.in/ 	As per base product
12	Things to remember	<p>Free Look cancellation:</p> <p>You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>Process for free look cancellation:</p> <ol style="list-style-type: none"> 1. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. 2. The insured person shall be allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. 	As per base product

		<p>Policy renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy</p> <p>Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p><u>Process for migration:</u> The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for Migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.</p> <p><u>Process for portability:</u> The Insured Person will have the option to port the Policy to other insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability.</p> <p>Change in Sum Insured: Sum Insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.</p> <p>Moratorium Period: After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and applicable for the sums insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.</p>	D.1.7
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy. Non-disclosure may affect the claim settlement.	C.5

Note:

1. Web-link of the product documents: <https://www.hdfcergo.com/download>
2. In case of any conflict, the terms and conditions mention in the policy document shall prevail.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

