

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING



13-20-0070397-00

Mr Sanjay Garg
E-250 karampura new delhi-110015
Delhi
DELHI
India
110015
9811332255

18/06/2020

Welcome to the world of Aditya Birla Capital.

We thank you for the trust you have shown by making us your preferred choice for your protecting needs. It is our pleasure to have you as a valued customer.

Aditya Birla Capital's protecting solutions enable you to protect the things you value like the health of you and your family. Your decision to choose Aditya Birla Health Insurance's Activ Assure plan will give you the peace of mind of knowing that if any health related incident occurs, you and your family are secure and protected. Aditya Birla Health Insurance is a health insurance company that is truly, genuinely interested in creating a movement towards health. With a vision and commitment to put health at the heart of health insurance, we have created a complete pro-health ecosystem that puts emphasis on protecting and looking after your health.

Meeting your life's money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital.

One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our **Protecting** solution through Aditya Birla Health Insurance's Activ Assure Plan, Aditya Birla Capital also offers to help you in **Investing** prudently for your future to enable you to live the life you aspire **Financing** your life's immediate desires and fuelling your ambitions without having to wait and in **Advising** the right solutions for your needs throughout your life.

You now have one number you can call for any of your money needs. 1800-270-7000. Or, you may visit our website www.adityabirlacapital.com/healthinsurance.

We assure you of the best customer service always.
Looking forward to a long and successful journey ahead!
Warm Regards,

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

Aditya Birla Health Insurance Co. Limited

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care.healthinsurance@adityabirlacapital.com | www.adityabirlahealthinsurance.com
Product Name: Activ Assure, Product UIN: ADIHLIP18077V011718
Trademark/Logo Aditya Birla Capital logo is owned by Aditya Birla Management Corporation Private Limited and is used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).

Registered Office:

R Tech Park, 10th Floor, Nirlon Compound,
Off Western Express Highway, Goregaon East,
Mumbai - 400 063.
CIN: U66000MH2015PLC263677
IRDAI Registration No. 153

Activ Assure Policy Schedule

Policy Issuing Office	10th Floor,R- Tech Park,Nirlon Compound,Next To HUB Mall,Off Western Express Highway,Goregaon East,Mumbai-400063	Policy Servicing Office	10th Floor,R- Tech Park,Nirlon Compound,Next To HUB Mall,Off Western Express Highway,Goregaon East,Mumbai,MAHARASHTRA,400063
Intermediary Name	HDFC Bank - Net Banking	Intermediary Code	2100465
Intermediary Contact Details	02261606161	Intermediary E-mail ID	NA
Toll Free Number	18002707000		

I. Details of Policy Holder

Policyholder Name	Mr Sanjay Garg
Policyholder Address	E-250 karampura new delhi-110015 Delhi, 110015, West Delhi, DELHI
Contact Number	9811332255
Email Id	ritu.noni@gmail.com

II. Policy Details

Product Name	Activ Assure	Plan Name	Active Assure - Diamond
Policy Number	13-20-0070397-00		
First Policy Start date	18/06/2020		
Start Date of Policy & Time	00:00 hrs on 18/06/2020	Expiry Date & Time of Policy	23:59 hrs on 17/06/2021
Policy Type	Family Floater	Policy Tenure (in years)	1
Policy Category	New Business		
Portability	No	Previous Policy Number	NA
GSTN Number	NA	GSTN Account Type	Consumers

III. Insured Person's Details

Name Of Insured person	Start date of Policy of Insured Person (in case of new member additions mid term)	Relationship with Policyholder	Member ID	Age	Gender	DOB	Pre-existing Diseases (if applicable)	Start date of first policy with us (applicable at policy renewal)
Mr. Sanjay Garg	NA	Self	000532002811	42	Male	25/09/1977	No	18/06/2020
Mrs. Ritu Garg	NA	Spouse	000532002812	36	Female	08/08/1983	No	18/06/2020
Mr. Manthan Garg	NA	Dependent Son	000532002813	14	Male	22/03/2006	No	18/06/2020
Ms. Annie Garg	NA	Dependent Daughter	000532002814	5	Female	09/08/2014	No	18/06/2020

Sum Insured	Co-Payment^	Room Type	ICU Charges	No Claim Bonus		Super No Claim Bonus	
				%	Amount	%	Amount
500000	No	Single Private Ac Room	500000	NA	NA	NA	NA

^A mandatory co-payment of 20% applicable for Age at entry 61 years & above

Optional Covers						
Name Of Insured Person	Reduction in Pre Existing Disease Waiting Period*	Unlimited re-load of Sum Insured	Super No Claim Bonus	Accidental Hospitalisation Booster (not available in SI above 1 Cr)	Cancer Hospitalisation Booster (not available in SI above 1 Cr)	Any Room Upgrade(Available with Sum Insured Rs 5 Lac and above)
Mr. Sanjay Garg	NA	NA	NA	NA	500000	NA
Mrs. Ritu Garg	NA	NA	NA	NA	500000	NA
Mr. Manthan Garg	NA	NA	NA	NA	500000	NA
Ms. Annie Garg	NA	NA	NA	NA	500000	NA

*If opted Pre Existing Disease waiting period will reduce to 24 Months

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

Name of the Insured Person	Special condition (if applicable)
Mr. Sanjay Garg	NA
Mrs. Ritu Garg	NA
Mr. Manthan Garg	NA
Ms. Annie Garg	NA

Name of the Insured Person	*Pre existing details (if applicable)
Mr. Sanjay Garg	NA
Mrs. Ritu Garg	NA
Mr. Manthan Garg	NA
Ms. Annie Garg	NA

	HealthReturns™ ¹ (Applicable for Renewal Policy)	
Name of the Insured Person	HealthReturns carried forward from Previous Year	Total HealthReturns™ available for utilization
Mr. Sanjay Garg	NA	NA
Mrs. Ritu Garg	NA	NA
Mr. Manthan Garg	NA	NA
Ms. Annie Garg	NA	NA

¹Trademarks- 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
Ritu Garg	Spouse	9811332255

V . 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
NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA	NA

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

	Product Name	Activ Assure
	Product Features / Product Variants	Diamond
Basic Covers	Sum Insured	Rs 2 Lac, 3 Lac, 4 Lac, 5 Lac, 7 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac, 30 Lac, 40 Lac, 50 Lac, 75 Lac, 100 Lac, 150 Lac, 200 Lacs
	In-patient Hospitalization	Covered
	Room Type	2L, 3L, 4L S.I – 1% of S.I. 5L, 7L, 10L S.I - Single Private A/C Room 15L S.I. and above- Single Private A/C Room(Upgradable to next level, only if Single Private A/C Room is not available)
	ICU Charges	2L, 3L, 4L S.I – 2% of S.I. 5L and above S.I- Upto S.I
	Pre-hospitalization Medical Expenses	30 days
	Post-hospitalization Medical Expenses	60 days
	Day Care Treatment	586 listed Procedures, Covered up to S.I.
	Domiciliary Hospitalization (Home Care)	Upto 10% of S.I
	Road Ambulance Cover	S.I upto 4L – Rs.1500 S.I 5L – 10L – Rs.2000 S.I 15L – 40L – Rs.2500 S.I 50L – 75L – Rs.3000 S.I 1Cr – 2Cr – Rs.5000
	Organ Donor Expenses	Covered up to S.I
	Reload of Sum Insured	Upto 150% of S.I, Max up to 50 Lacs
	Ayush (In-patient hospitalization)	S.I upto 4L – Rs. 15,000 S.I 5L – 10L – Rs. 20,000 S.I 15L – 40L – Rs. 30,000 S.I 50L – 75L – Rs. 40,000 S.I 1Cr – 2Cr – Rs. 50,000
	Daily Allowance	2L, 3L, 4L S.I – Rs.500/day, Max 5 day per hospitalization
	Vaccination Cover	Upto Rs. 10,000 (Applicable for SI 1Cr and above)
Additional Benefits	No Claim Bonus	10% of S.I. per annum, Max upto 50% of S.I
	Health Check-up Program	Annual
	Second E-Opinion on Critical Illnesses	Available for 15 listed Critical Illnesses
	Domestic Emergency Assistance Services (including Air Ambulance)	Available
	International Emergency Assistance Services (including Air Ambulance)	Available
Value Added Services	HealthReturns™	Available, Earned by ways of - Percentage of Premium earned through Healthy Heart Score™ and Active Days
	Health Coach	Available

Optional Covers	Reduction in PED Waiting Period	Option to reduce to 24 Months
	Unlimited Reload of Sum Insured	100% of S.I (Unlimited times)
	Super NCB	Additional 50% of S.I. per annum, Max upto 100% of S.I
	Accidental Hospitalization Booster (not available above 1Cr S.I)	100% of S.I.
	Cancer Hospitalization Booster (not available above 1Cr S.I)	100% of S.I.
	Any Room Upgrade	Available with S.I. 5L and above

VII . Premium Details (Rs)

Basic Premium	Premium for Optional Covers (If Opted)	Loading (if applicable)	Discounts (if applicable)	CGST (9%)	SGST/UTGST (9%)	IGST (18%)	Kerala Cess (1%)	Total Premium
15114.00	332.51	0.00	0.00	NA	NA	2780.37	NA	18227.00

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

The stamp duty of Rs.1 paid vide MH000079071201920M dated 02/04/2019, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0000314898201920 dated 16/04/2019, payment has been made vide Letter of Authorisation No. CSD/12/2019/1897/19 dated 23/04/2019 from Main Stamp Duty Office.

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

Date : 18/06/2020

Place : Mumbai



Authorized Signatory

Premium Certificate

We confirm the receipt of premium amount of INR 18227 as per below details paid by Mr Sanjay Garg for Self and/or Family and/or Parents:

Policy Number: 13-20-0070397-00

Plan Name: Active Assure - Diamond

Type of Plan: Family Floater

Proposer Name: Mr Sanjay Garg

Policy Start Date: 00:00 hrs on 18/06/2020

Policy End Date: 23:59 hrs on 17/06/2021

Receipt Details:

Receipt Number	Receipt Amount	Instrument Number	Dated	Relationship	Payment Mode	Bank Name
R71185984	18227.00	10541073231	18/06/2020	Self	Online Collections	NA

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*
2020-21	18,227.00

* 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 VII 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 : 18/06/2020

Place : Mumbai



Authorized Signatory

Aditya Birla Health Insurance Co. Limited.



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

Website: adityabirlacapital.com

Email: care.healthinsurance@adityabirlacapital.com

POLICY NO. **13-20-0070397-00**

Name	Membership No.	DOB	Blood Group
Mr. Sanjay Garg	000532002811	25/Sep/1977	
Mrs. Ritu Garg	000532002812	08/Aug/1983	
Mr. Manthan Garg	000532002813	22/Mar/2006	
Ms. Annie Garg	000532002814	09/Aug/2014	

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