



2805204130000101000

Mr Harpreet Singh
H.NO:38,
NHPCL SOCIETY, SECTOR P-4,
GREATER NOIDA
GAUTAM BUDDHA NAGAR
UTTAR PRADESH - 201308
Contact No.: 9540105111
Email: harpreetanand04@gmail.com

Policy No : 2805 2041 3000 0101 000

Intermediary Code	Intermediary Name	Intermediary Contact Number
201464510596	MADHU BHASIN	91-9239800800

Renewal of Your Optima Restore Floater Insurance Policy

Dear Mr Harpreet Singh ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Restore Floater Insurance Policy. We advise you to retain your Policy Kit during the entire term of the Policy (including renewals).

Please note that the Policy has been issued to you based on the declarations, details and documents received from/on behalf of you in/along with the Proposal Form submitted to us.

Please visit our website www.hdfcergo.com for more information about our Company, Grievance handling and any other support. To know the updated list of our network hospitals please visit <https://www.hdfcergo.com/locators/cashless-hospitals-network>

We value your relationship with us and assure you our best services at all times and we look forward to serve you.

Warm Regards,



Authorized Signatory

Location: Mumbai

Date: 17/05/2022

Note:

1. Please update us with your latest contact details (in case of any change) so that same can be updated in our records.
2. You can either email us on care@hdfcergo.com or call on our Customer care no. 022 6234 6234 / 0120 6234 6234.
3. *The Copy of the proposal form has been sent on your registered email id if policy is purchased through website.

Certificate for the purpose of deduction under Section 80 D of Income Tax Act, 1961*

This is to certify that the MR. HARPREET SINGH has paid Rs. 54117 (Rupees Fifty-Four Thousand One Hundred Seventeen And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805204130000101000 issued to MR. HARPREET SINGH for period of 14/05/2022 to 13/05/2023.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 17/05/2022



Authorized Signatory

*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.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case of dishonor of the premium instrument, the policy will be deemed cancelled ab initio.
5. 80D benefit is applicable for only Self, Spouse, Dependent Children and Dependent parents.

Policy Schedule - Optima Restore Floater

Policy Number	2805 2041 3000 0101 000		
Policy Holder's Name	Mr Harpreet Singh		
Policy Holder's Address	H.NO:38, NHPCL SOCIETY, SECTOR P-4, GREATER NOIDA GAUTAM BUDDHA NAGAR UTTAR PRADESH - 201308		
Policy Holder State Name & Code	Uttar Pradesh(09)	Place of Supply	UTTAR PRADESH
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	20/04/2021	Policy Issuance Date	17/05/2022
Policy Period	From 00:01 hrs on 14/05/2022 To 24:00 hrs on 13/05/2023		
Issuing/Service Office	1ST FLOOR, 2E/25, JHANDEWALAN EXTENSION, JHANDEWALAN, NEW DELHI CENTRAL DELHI Tel : +91-22-66383600		
GSTIN	07AABCL5045N1ZA		
EIA Number	Not provided		
Intermediary Name	MADHU BHASIN	Intermediary Contact No	91-9239800800
Intermediary Code	201464510596	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details

Particulars / Member ID	Member 1 AMARJEET SINGH ANAND / 2021110008227318	Member 2 RAMANJEET KAUR / 2021110008227319	Member 3	Member 4	Member 5	Member 6
Date of Birth (Age)	05/02/1957 (65)	05/08/1964 (57)	-	-	-	-
Relationship to Policy Holder	Father	Mother	-	-	-	-
Base Sum Insured (₹)	500000					
Multiplier Benefit SI (₹)	500000					
Protector Rider Sum Insured (₹)	-					
Total Sum Insured (₹)	1000000					

Other Riders and Benefits (₹)

Protector Rider	-					
Hospital Daily Cash Rider SI (Max. 30 days)	-					
Critical Advantage Rider SI (\$)	-	-	-	-	-	-
IPA Rider SI	-	-	-	-	-	-

my: health Critical Illness Sum Insured (Rs.)						
my: health Critical Illness Plan						

Unlimited Restore Benefit	Yes					
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Nominee Details

Nominee Name : Harpreet Singh	Relationship to Policyholder: Policy Holder
The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.	

Premium Calculation (₹)

Net Premium	45862	CGST@9%	0
Discounts	0	SGST/UTGST@9%	0
Loadings	0	IGST@18%	8255
Taxable Premium	45862	Any other Cess or Taxes	0
Gross Premium	54117		
Gross Premium (in words)	Rupees Fifty-Four Thousand One Hundred Seventeen And Zero Paise Only		

The stamp duty of Rs. 1/- (Rupees One And Zero Paise Only) paid vide e-stamp Certificate No. LOA/CSD/303/2022/1381 dated 28/03/2022.

Original for Recipient/ Duplicate for Supplier

Whether tax is payable on reverse charge basis: No

Exclusion(s) / Special Condition(s) (Refer the leaflet attached in the policy document w.r.t. exclusions) :

Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
2021110008227318	AMARJEET SINGH ANAND					For Rs 1000000(Rupees Ten Lakhs) Sec 5 A (i) of the policy wording is waived and Sec 5 A (ii) is reduced to 1 year and Sec 5 A (iii) is reduced to 2 years.
2021110008227319	RAMANJEET KAUR					For Rs 1000000(Rupees Ten Lakhs) Sec 5 A (i) of the policy wording is waived and Sec 5 A (ii) is reduced to 1 year and Sec 5 A (iii) is reduced to 2 years.

Policy Schedule - Optima Restore Floater

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 17/05/2022



Authorized Signatory

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



Policy No.: 2805204130000101000

Insured Name	Gender
Amarjeet Singh Anand	M
Ramanjeet Kaur	F

Terms and Conditions

(1) This card would be valid till your relationship with HDFC ERGO General Insurance Company Limited / This card is invalid if the policy is cancelled (2) In case of renewal please refer original policy number (3) This card is issued for the purpose of identification only and does not entail automatic cashless facility at the network hospital. (4) A photo ID issued by any government authority is to be produced to avail cashless facility. (5) Please apply for cashless facility 48 hours prior to admission in case of planned admissions and within 24 hours of admission in case of emergency. (6) All terms and conditions of the policy would be applicable while processing your cashless request. (7) In case your cashless facility is denied due to any reason, please submit the claim for reimbursement. Denial of cashless facility does not indicate rejection of the claim. (8) Please read policy documents carefully for detailed terms and conditions. For claim status visit help section on our web site www.hdfcergo.com. Alternatively you may write to us at Healthclaims@hdfcergo.com.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Health Claim Services Address : HDFC ERGO General Insurance Company Limited Stellar IT Park, Tower-1 , 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh. Service No. 022-62346234/ 0120-62346234 Email: healthclaims@hdfcergo.com. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.