

Date : 31 May 2023

Mr Vasant Hiralal Panchal
8vasanthirallalpanchal,c- 604,royal Residencynaroda Nicolroad
Opp Ved Vihar Banglows, Nr. Shilp Bunglows,, Nava Naroda,
Ahmedabad City
Ahmadabad City 382345
Gujarat 24

Policy No: 66676562

Mobile No: XXXXXX1096



Dear Mr Vasant Hiralal Panchal,

Thank You for trusting us as your preferred Health Insurer.

At Care Health insurance, it is our endeavor to make quality healthcare easily accessible for our customers as well as ensure a truly hassle-free claim servicing experience

To help you understand our services better, please go through the 'Know your policy better' kit that accompanies this letter and constitutes the following

- Policy certificate
- Premium Acknowledgement
- Key Policy Information
- Claim Process
- Policy Terms and Conditions- <https://bit.ly/3UMzQ3S> and also available on Customer App

Also appended herewith for your convenience is your Care Health Card. This card should be presented at the time of an emergency or a planned hospitalization, to avail cashless treatment at our network of over 16000+ cashless network pan-India.

To further simplify procedures, we're online as well. Visit our portal www.careinsurance.com and view network hospitals across the country, cashless procedures and do much more.

For any assistance, please feel free to write to us at <https://www.careinsurance.com/contact-us.html>.

Once again, we thank you for this opportunity to serve you, and wish you and your loved ones good health always!

Team Care Health Insurance

CUSTOMER APP



For Android



For iOS

Care Health Insurance Limited

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Corresp. Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road,
Sector-43, Gurugram-122009 (Haryana)
IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

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Self Help Portal:
www.careinsurance.com/self-help-portal.html

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Policy Certificate

Mr Vasant Hiralal Panchal
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Residencynaroda Nicolroad
Opp Ved Vihar Banglows, Nr. Shilp Bunglows,,
Nava Naroda,
Ahmedabad City
Ahmadabad City 382345
Gujarat 24

Policy No.	66676562
Plan Name	Care Supreme
Add-on Policy Name	Care Shield
Cover Type	Floater
Policy Period - Start Date	00:00 hrs 04-Jun-2023
Policy Period - End Date	Midnight 03-Jun-2024
Nominee Name (Relation)	DAXA VASANT PANCHAL (Wife)
Premium Paid	Rs.26,460.00 (Premium Rs 22423.54+Underwriting Loading Rs 0.00+CGST Rs0.00+IGST Rs4,036.24+SGST Rs0.00+UGST Rs0.00)
Premium Payment Mode	Single Premium

Policyholder	Gender	Date Of Birth	Client ID
Mr Vasant Hiralal Panchal	Male	19-Oct-1986	24562604

Details of Insured Person

Name	Client ID	Relationship	Date of Birth (DD-MM-YYYY)	Pre-existing diseases (since)	Insured with the Company (since)	Sum Insured
Vasant Hiralal Panchal	24562604	MEMBER	19-Oct-1986	NONE	04-Jun-2023	10,00,000.00
Devansh Vasant Panchal	24578052	SON	30-Aug-2018	NONE	04-Jun-2023	
Takshvi Vasant Panchal	24578053	DAUGHTER	19-Dec-2022	NONE	04-Jun-2023	
Daxa Vasant Panchal	24578054	SPOUSE	14-Aug-1982	NONE	04-Jun-2023	

Contact details for Claims & Policy Servicing


Correspondence address	Care Health Insurance Limited, Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)
E-mail ID for Claims	claims@careinsurance.com
Website	www.careinsurance.com

Intermediary Details


Name	Code	Contact Details
VIJAY SINGH VISHT	20306972	9289766141

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Schedule of Benefits

S No.	Particulars	Basis of Offering
1	Sum Insured	1000000
2	In-Patient Care	Up to SI
3	Day Care Treatment	All Day Care Procedures
4	Advance Technology Methods	Up to SI
5	Pre-Hospitalization Medical Expenses	Up to SI, Pre-Hospitalization expense cover for 60 days prior to hospitalization
6	Post Hospitalization Medical Expenses	Up to SI, Post-Hospitalization expense cover for 180 days after discharge
7	AYUSH Treatment	Up to SI
8	Domiciliary Hospitalization	Up to SI
9	Organ Donor Cover	Up to SI
10	Ambulance Cover	Up to Rs. 10,000
11	Cumulative Bonus	50% of SI, max up to 100% of SI.
12	Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness.
13	Unlimited E-Consultations	Available for Consultations with General Physicians
14	Health Services (Health Portal)	Doctor on chat, Healthy tips reminder, etc.
15	Health Services (Discount Connect)	Discounts on services such as consultations, diagnostics etc at our network
16	Room Rent	All categories covered.
17	ICU	No Limit
18	Named Ailments Coverage	24 Months
19	Pre-existing Diseases Coverage	48 Months
20	Initial Wait Period	30 Days

Optional Cover

S NO.	Particulars	Details
1	Annual Health check up	Once for all Insured every policy year
2	Cumulative Bonus Super	Upto 100% increase in the Sum Insured, on a cumulative basis for each completed and continuous policy year upto a max of 500%
3	Wellness Benefit	Discount on renewal premium based on active days achieved. Online fitness Coaching/Counselling session from Wellness Coaches
4	Air Ambulance Cover	Up to 5 lacs per year.
5	Claim Shield	Coverage of specified 68 Non Payable Items as defined in T&C

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Portability Details of the Insured

Previous Insurer : STAR HEATLH INSURANCE CO. LTD

Name	First Policy Number	Expiry Policy Number	Date of First Enrollment	Expiry Policy SI Rs. (Original SI+CB)
Vasant Hiralal Panchal	P/171133/01/	P/171122/01/2023/004781	04-Jun-2021	5,00,000 + 2,50,000
Devansh Vasant Panchal	P/171133/01/	P/171122/01/2023/004781	04-Jun-2021	5,00,000 + 2,50,000
Daxa Vasant Panchal	P/171133/01/	P/171122/01/2023/004781	04-Jun-2021	5,00,000 + 2,50,000

*SI = Sum Insured, CB = Cumulative Bonus

Add-on Policy - CARE SHIELD

UIN No-

Schedule of Benefits

S No.	Particulars	Description
1	Claim Shield	Applicable
2	NCB Shield	Applicable
3	Inflation Shield	Applicable

For Care Health Insurance Limited



Authorized Signatory

Date of Issue : 31 May 2023

Place of Issue : Gurgaon, Haryana

Service Branch : Flat no 301 DDA Building no 5 District Centre Janakpuri New Delhi
Delhi 110058New Delhi, Delhi, 110058

Branch Contact No. : 9289454691

Consolidated Stamp Duty paid vide E-Challan GRN no. 98389442 dated 17 Jan 2023, RCM Applicability- N/A

SAC: 997133 and Description of Service: Accident and Health Insurance Services State

GSTIN No.: 07AADCR6281N1ZU

UIN :CHIHLP23128V012223

Note:

- Attached with this Policy Certificate are the Policy terms and conditions, Optional Covers (if opted) and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please feel free to write to us at <https://www.careinsurance.com/contact-us.html>
- For waiting periods and exclusions under this Policy, please refer to Clause 4 of the Policy terms and conditions.
- This Policy Certificate in original must be surrendered to the Company in case of cancellation of the Policy.

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Premium Acknowledgement

Policy No.	66676562
Client ID	24562604
Policyholder	Mr Vasant Hiralal Panchal
Address	8vasanthiralalpanchal,c- 604,royal Residencynaroda Nicolroad Opp Ved Vihar Banglows, Nr. Shilp Bunglows,, Nava Naroda, Ahmedabad City Ahmadabad City 382345 Gujarat 24
Policy Period	04-Jun-2023 to 03-Jun-2024

Premium Details

Particulars	Amount (in Rs.)	S.no.	Receipt Number	Amount	Mode of Payment
Gross Premium		1	A2846287	26,460.00	IPG
Care Supreme	18,194.40				
Annual Health Checkup(Supreme)	911.72				
NCB Super (Supreme)	1,819.44				
Wellness Benefit (Supreme)	64.86				
Air Ambulance Cover (Supreme)	432.44				
Claim Shield	1,000.68				
Goods & Services Tax (GST)	4,036.24				
Total	26,460.00				

The Premium is rounded off to the nearest rupee.

Eligibility of Premium for Deduction u/s 80D of the Income Tax Act, 1961

The premium paid through any mode other than cash for this policy is eligible for Income tax benefits to the person making the payment subject to the provisions of section 80D of the Income Tax Act, 1961 and amendments thereof. Effective from Assessment year 2019-20, in cases where health insurance premium for multiple years is paid in one year, it will be eligible for proportionate deduction in the years in which the health insurance continues to be effective.

For Care Health Insurance Limited



Authorized Signatory

Date of Issue : 31 May 2023

Place of Issue : Gurgaon, Haryana

Note:

- 1) In case of any discrepancy, the Policyholder is requested to contact the Company immediately.
- 2) Any amount paid in cash towards the premium would not qualify for tax benefits as mentioned above.
- 3) This document must be surrendered to the Company in case of Cancellation of the Policy or for the issuance of a fresh certificate in the case of any alteration in the Policy.
- 4) This Policy is issued subject to realization of the premium amount. In case the instrument given towards the premium amount is dishonored, then the cover provided under this Policy shall automatically get cancelled. In the given scenario, if any amount has been paid by the Company in respect of a claim or due to any other reason than the amount so advanced by the Company shall be refunded to the Company forthwith.
- 5) We may credit upto Rs. 1/- to your account for validation, before remitting any further payment.

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Proposal Form-'CARE SUPREME'

Dear Mr Vasant Hiralal Panchal

In reference to your online proposal (1120054082873) for 'Care Supreme'- Comprehensive Health Insurance policy, please find below the details as provided by you:

Proposer Details

Name : Mr Vasant Hiralal Panchal
Address : 8vasanthiralalpanchal,c- 604,royal Residencynaroda Nicolroad
Opp Ved Vihar Banglows, Nr. Shilp Bunglows,, Nava Naroda,
Ahmadabad City Ahmedabad City,Gujarat
382345
Date of Birth : 19-Oct-1986
Landline :
Mobile : XXXXXX1096
E-mail : vXXXXXXXX@gmail.com

Details of the Persons be Insured

Name	Date of Birth	Relation	Pre-existing Diseases
Vasant Hiralal Panchal	19-Oct-1986	MEMBER	NONE
Devansh Vasant Panchal	30-Aug-2018	SON	NONE
Takshvi Vasant Panchal	19-Dec-2022	DAUGHTER	NONE
Daxa Vasant Panchal	14-Aug-1982	SPOUSE	NONE

Additional Details

1. Does any person(s) to be insured has any pre-existing diseases?

Insured1	Insured2	Insured3	Insured4
N	N	N	N

2. Have any of the person(s) to be insured ever filed a claim with their current / previous insurer?

Insured1	Insured2	Insured3	Insured4
N	N	N	N

3. Has any of your proposal(s) for Health insurance been declined, cancelled, charged a higher premium or issued with special condition(s)?

Insured1	Insured2	Insured3	Insured4
N	N	N	N

4. Is any of the person(s) proposed for insurance covered under any other health insurance policy with the Company or any other Company without break?

Insured1	Insured2	Insured3	Insured4
N	N	N	N

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You agreed to following terms & conditions of the purchase of policy

- a. I have read and understood the Brochure/Prospectus/Sales Literature/Terms and Conditions of the Policy and confirm to abide by the same.
- b. Receipt of proposal form by the Company shall not be construed as acceptance of proposal. Commencement of risk under the Policy shall be subject to realization of full premium and individual underwriting by the Company. The Company at its sole discretion reserves the right to accept or reject or load any proposal. Policy would start from the date as specified in the Policy Certificate.
- c. I understand that the Policy Period Start Date as specified in the Policy Certificate shall be from the 00:00 hours of the next day of the Proposal receipt at branch/online, proposed policy period start date as opted by me or cheque date, whichever is later.
- d. I understand that the Policy shall become void at the Company's option, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure of any material fact, in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by me or anyone acting on my behalf.
- e. I hereby declare that the lives proposed to be insured would submit to medical examinations before the nominated doctors of the Company or undergo diagnostic or other medical tests, as suggested by the Company for its underwriting.
- f. I consent to and authorize the Company and/or any of its authorized representative agents to seek medical information from any hospital/medical practitioner or any other related entity that I have attended or may attend in future concerning any illness or injury.
- g. I consent to provide a valid age proof and identity proof at the time of claims or any other time when required by the Company.
- h. I authorize the Company to exchange, share or part with the information relating to myself/person(s) to be insured with any external entity other than regulatory and statutory bodies, as may be required and I will not hold the Company or its agents liable for use/sharing of this information.
- i. I/We agree and undertake to convey to the Company any change/alterations carried out in the risk proposed for insurance after submission of this proposal form.
- j. I/We consent to receive information from the Company through physical, electronic or telecommunication means from time to time.

The undersigned hereby declare on my behalf and on behalf of each of the persons proposed to be insured that the above statements and particulars are true, complete and correct in all respects and that all information which is relevant to this proposal has been disclosed and not withheld from the Company. I declare that the money used to make the premium payment has not been derived from any illegal activity or unaccounted funds. I further declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the Company.

By virtue of this communication, I give my implicit approval on receiving Whatsapp, SMS, E-mail (Transactional & promotional) from the company

The details mentioned in above proposal form have been verified through OTP received on my registered mobile number.

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No physical Health Cards will be dispatched. The electronic version of the card below will be accepted across all network providers.


	HEALTH CARD	
Policy No. 66676562		
Member ID	DOB	Name
24562604	19-Oct-1986	Vasant Hiralal Panchal
24578052	30-Aug-2018	Devansh Vasant Panchal
24578053	19-Dec-2022	Takshvi Vasant Panchal
24578054	14-Aug-1982	Daxa Vasant Panchal




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SELF HELP
A PORTAL FOR ASSASSINATING YOUR POLICY ONLINE

Submit Your Queries/Requests: www.careinsurance.com/contact-us.html

Disclaimer
1. This card is not transferable.
2. Use of this card is governed by the policy terms & conditions.
3. To avail cashless facility, this card needs to be produced along with photo ID proof.
4. Valid upto policy period end date or cancellation date, whichever is earlier.

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