



2805205007501500000

Mr Sujita Kumar Sahu

BRAHMIN STREET  
GUNUPUR  
GUNUPUR  
RAYAGADA  
ODISHA - 765022  
Contact No.: 7205684012  
Email: sujit786@gmail.com

Policy No : 2805 2050 0750 1500 000

Intermediary Code	Intermediary Name	Intermediary Contact Number
201838818307	AGENT : TACTERIAL CONSULTING PRIVATE LIMITED	91-8048816818

**Your Optima Restore Floater Policy**

Dear Mr Sujita Kumar Sahu ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Your Optima Restore Floater 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](http://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,

Location: Mumbai

Date: 29/10/2022



Authorized Signatory

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](mailto: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. SUJITA KUMAR SAHU has paid Rs. 41515 (Rupees Forty-One Thousand Five Hundred Fifteen And Zero Paise Only) towards premium for Optima Restore Floater Policy No. 2805205007501500000 issued to MR. SUJITA KUMAR SAHU for period of 27/10/2022 to 26/10/2023.

**For and on behalf of HDFC ERGO General Insurance Company Limited**

Location: Mumbai

Date: 29/10/2022



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 2050 0750 1500 000		
Policy Holder's Name	Mr Sujita Kumar Sahu		
Policy Holder's Address	BRAHMIN STREET GUNUPUR GUNUPUR RAYAGADA ODISHA - 765022		
Policy Holder State Name & Code	Odisha(21)	Place of Supply	ODISHA
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	27/10/2022	Policy Issuance Date	29/10/2022
Policy Period	From 18:06 hrs on 27/10/2022 To 24:00 hrs on 26/10/2023		
Issuing/Service Office	LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI Tel : +91-22-66383600		
GSTIN	27AABCL5045N1Z8		
EIA Number	Not provided		
Intermediary Name	AGENT : TACTERIAL CONSULTING PRIVATE LIMITED	Intermediary Contact No	91-8048816818
Intermediary Code	201838818307	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details						
Particulars / Member ID	Member 1 Sujita Kumar Sahu / 2022102728149794	Member 2 Asha Choudhury / 2022102728149795	Member 3 Shristi Sahu / 2022102728149796	Member 4 Shreya Sahu / 2022102728149797	Member 5	Member 6
Date of Birth (Age)	20/05/1977 (45)	07/09/1984 (38)	10/04/2014 (8)	10/04/2014 (8)	-	-
Relationship to Policy Holder	Self	Wife	Daughter	Daughter	-	-
Base Sum Insured (₹)	2000000					
Multiplier Benefit SI (₹)	-					
Protector Rider Sum Insured (₹)	0					
Total Sum Insured (₹)	2000000					

Other Riders and Benefits (₹)						
Protector Rider	Opted					
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					

Nominee Details	
Nominee Name : Ajit Kumar Sahu	Relationship to Policyholder: Brother
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	35182	CGST@9%	0
Discounts	0	SGST/UTGST@9%	0
Loadings	0	IGST@18%	6333
Taxable Premium	35182	Any other Cess or Taxes	0
Gross Premium	41515		
Gross Premium (in words)	Rupees Forty-One Thousand Five Hundred Fifteen And Zero Paise Only		
The stamp duty of Rs. 1/- ( Rupees One And Zero Paise Only ) paid vide e-stamp Certificate No. NO.LOA/CSD/477/2022/4252 dated 29/09/2022.			
I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule			
Original for Recipient/ Duplicate for Supplier			
Whether tax is payable on reverse charge basis: No			

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 29/10/2022


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

Policy Schedule - Optima Restore Floater

SCHEDULE OF BENEFITS	
In-patient Treatment	Upto 2000000
Pre-Hospitalization	Upto 2000000 for 60 days
Post-Hospitalization	Upto 2000000 for 180 days
Day Care Procedures	Upto 2000000
Domiciliary Treatment	Upto 2000000
Organ Donor	Upto 2000000
Daily Cash for choosing Shared Accommodation	Rs.1000 per day, Maximum Rs.6,000
Ambulance (per hospitalization limit)	Upto Rs.2,000 per Hospitalization
Emergency Air Ambulance Cover	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year
E-Opinion in respect of a Critical Illness	One per policy year
Restore Benefit	100% of Basic SI (for any illness or any insured person)
Unlimited Restore Benefit (Optional Benefit)	Unlimited restorations in a policy year
Multiplier Benefit	Bonus of 50% of the Basic SI for every claim free policy year, maximum upto 100%. In case of claim, accumulated bonus will be reduced by 50%
Preventive Health Check-up (Floater)	Upto a maximum of Rs.10,000 per policy, at the end of each year at renewal.



Policy No.: 2805205007501500000

Insured Name	Gender
Sujita Kumar Sahu	M
Asha Choudhury	F
Shristi Sahu	F
Shreya Sahu	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](http://www.hdfcergo.com). Alternatively you may write to us at [Healthclaims@hdfcergo.com](mailto: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](mailto:healthclaims@hdfcergo.com). Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.