

Mr Vinod R Maurya
24 Saroj Apt. 2nd Flr Datta, Mandir Road
Dahanukarwadi, Kandivali West, Mumbai, - 400067,
Mumbai, Maharashtra, India
Contact No.: 9820059970
Policy No: 160800/11119/AA00137519-05

This Policy Kit contains:

1. The Policy Schedule along with income tax (80 D) certificate (wherever applicable)
2. Cashless card*

Renewal of Your Optima Restore Individual Insurance Policy

Dear Mr Vinod R Maurya,

Thank You for renewing the policy with us.

We are pleased to enclose your renewed Policy Kit for the period 08-Oct-2019 to 07-Oct-2020.

To know more about policy related information and value added offers, you may re-register yourself at our website using your unique member ID and policy number as mentioned in the policy schedule.

In case of any query, please feel free to write to customerservice@apollomunichinsurance.com or call us at our 24 hours toll free number 1800-102-0333. Our customer care team will be happy to assist you.

Warm Regards,



Authorized Signatory

Location: Gurgaon
Date: 07-Oct-2019

Note:-

- Please visit our website www.apollomunichinsurance.com to access information about our company, the customer service touch points including the Grievance handling process and various forms that you can use for service support. You will also get latest updates on products, policy wordings which you can download for your reference and record.
- Please update us with your latest contact details (in case of any change) so that same can be updated in our records. You can either write back to us or call us on our toll free no. 1800-102-0333.
- Coverage is not available for the period for which no premium is received.
- * Cashless Card as enclosed would be issued only once along with this policy kit and shall remain valid for further renewal.

Intermediary Code	Intermediary Name	Intermediary Contact No
80119430	MINESH G. SHAH	9819949959



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Apollo Munich Health Insurance Co. Ltd.

Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon - 122 016, Haryana **Corp. Office:** 1st Floor, SCF -19, Sector - 14, Gurgaon - 122 001, Haryana. **Regd. Office:** Apollo Hospitals Complex, 8-2-293/82/J III/DH/900 Jubilee Hills, Hyderabad, Telangana - 500033, India. • **Tel:** +91 124 4584333 • **Fax:** +91 124 4584111

• **Website:** www.apollomunichinsurance.com • **Email:** customerservice@apollomunichinsurance.com • **IRDAI Reg. No.:** - 131
• **CIN:** U66030TG2006PLC051760

Policy Schedule - Optima Restore Individual

Issuing/Servicing Office Details						
Address	Borivali Branch Office, GF, Shop No, 1 & 2, Bhoomisaraswathi, Ganjawala Lane, Borivali (W), Mumbai, Maharashtra-400092, PH : 02240060451					
GSTIN	27AAGCA1654H1ZS					
Policy Holder Details						
Name	Mr Vinod R Maurya					
GSTIN/ UIN						
Address	24 Saroj Apt. 2nd Flr Datta, Mandir Road Dahanukarwadi, Kandivali West, Mumbai, - 400067, Mumbai, Maharashtra, India					
State Name & Code	Maharashtra(27)		Place of Supply	Mumbai (Maharashtra)		
Policy Details						
Policy Number	160800/11119/AA00137519-05					
First policy inception date	08-Oct-2014		Policy issuance date	07-Oct-2019		
Policy Period	From	00:00 hrs on 08-Oct-2019		To	24:00 hrs on 07-Oct-2020	
Intermediary Details						
Name	MINESH G. SHAH					
Code	80119430		Contact No	9819949959		
Member and Product Details						
Particulars	Member 1 (Mr Vinod R Maurya/10007491986)	Member 2 (Mrs Chanda Vinod Maurya/10007492002)	Member 3 (Miss Shrinkhala Vinod Maurya/10007492015)	Member 4 (Master Ishaan Vinod Maurya/10007492037)	Member 5	Member 6
Date of Birth (Age)	28/07/1967 (52)	02/01/1973 (46)	09/03/1994 (25)	08/02/2000 (19)	-	-
Relationship with Policyholder	Policy Holder	Wife	Daughter	Son	-	-
Base Sum Insured (SI)	Rs. 1000000	Rs. 1000000	Rs. 1000000	Rs. 1000000	-	-
Multiplier Benefit SI/Cumulative Bonus	Rs. 1000000	Rs. 1000000	Rs. 500000	Rs. 500000	-	-
Protector Rider: Sum Insured Protector SI	Rs. 0	Rs. 0	Rs. 0	Rs. 0	-	-
Total Sum Insured	Rs. 2000000	Rs. 2000000	Rs. 1500000	Rs. 1500000	-	-
Other Riders & Benefits						
Protector Rider	Opted	Opted	Opted	Opted	-	-
Hospital Daily Cash Rider SI (max 30 Days)	-	-	-	-	-	-
Critical Advantage Rider SI	-	-	-	-	-	-
IPA Rider SI	-	-	-	-	-	-
Nominee Details						
Name	Mrs Chanda Vinod Maurya			Relationship	Wife	
The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.						

Premium Calculation(in INR)			
Net Premium	59425.00	CGST@9%	4813.43
Discounts	5942.50	SGST/UTGST@9%	4813.43
Loadings	0.00	IGST@0%	0.00
Taxable Premium	53482.50	Any other Cess or Taxes	0.00
Gross Premium	63109.34		
Gross premium amount (in words)	Rupees Sixty-Three Thousand One Hundred Nine and Paisa Thirty-Four Only		
The stamp duty of Rs. 1.00/- (Rupees One Only) paid vide e-stamp Certificate No. IN-DL-DL42844961502751O. (Not applicable for the state of Jammu & Kashmir)			
Original for Recipient/ Duplicate for Supplier			
Whether tax is payable on reverse charge basis: No			
Description/ Harmonized System Of Nomenclature Code: Accident and Health insurance Services/9971			



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Exclusion(s) / Special Condition(s) :

Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
10007491986	Mr Vinod R Maurya					For Rs 600000 (Rupees Six Lakh) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived. For Rs 400000 (Rupees Four Lakh) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived.
10007492002	Mrs Chanda Vinod Maurya					For Rs 500000 (Rupees Five Lakh) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived. For Rs 400000 (Rupees Four Lakh) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived. For Rs 100000 (Rupees One Lakh) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived.
10007492015	Miss Shrinkhala Vinod Maurya					For Rs 350000 (Rupees Three Lakh Fifty Thousand) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived. For Rs 50000 (Rupees Fifty Thousand) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived. For Rs 100000 (Rupees One Lakh) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived.
10007492037	Master Ishaan Vinod Maurya					For Rs 350000 (Rupees Three Lakh Fifty Thousand) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived. For Rs 50000 (Rupees Fifty Thousand) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived. For Rs 100000 (Rupees One Lakh) Sum Insured - Sec 5 A (i), Sec 5 A (ii) and Sec 5 A (iii) of the policy wording is waived.

Claim Administrator: Apollo Munich	<p>For and on behalf of Apollo Munich Health Insurance Company Limited</p>  <p>Authorized Signatory</p>
Claim Administrator: Apollo Munich (For critical advantage rider:)	
Location: Gurgaon	
Date: 07-Oct-2019	



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

This is to certify that the VINOD R MAURYA has paid Rs 63109.34 (Rupees Sixty-Three Thousand One Hundred Nine and Paise Thirty-Four Only) towards premium for Optima Restore Individual Policy No 160800/11119/AA00137519-05 issued to Mr Vinod R Maurya for period 08-Oct-2019 to 07-Oct-2020.

Premium eligible for deduction u/s 80D of income tax act 1961* :

Financial Year	Amount
2019-20	63109.34

For and on behalf of Apollo Munich Health Insurance Company Limited

Location: Gurgaon
Date: 07-Oct-2019



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 policy holder.
3. Please note that this certificate will not be issued if the premium payment has been made in cash.
4. In case of dishonour 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



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