

my: Optima Secure



2856204277892600000

MR BHAGWAN MARUTI DHONDE

Triveni Plaza PNo-3 B/202 Sector 5 Sanpada navi  
mum  
THANE, MAHARASHTRA, 400705  
Contact No. 8108460757

Date :29/08/2021

Dear MR BHAGWAN MARUTI DHONDE

Thank you for choosing HDFC ERGO GENERAL INSURANCE COMPANY LTD. as your preferred insurance partner. We welcome you to be a part of our family !

Your Health insurance policy reference no 2856204277892600000 is confirmed on the basis of the information and declaration given by you.  
The details of coverage are mentioned in the enclosed policy schedule of insurance.

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

**Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!**

For HDFC ERGO General Insurance Company Ltd.



Duly Constituted Attorney

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**HDFC ERGO General Insurance Company Limited**

Dear MR BHAGWAN MARUTI DHONDE,

**Subject : Certificate for the purpose of deduction under section 80 D of Income Tax (Amendment) Act, 1986**

This is to certify that we have received an amount of Rs. 42439 towards premium from MR BHAGWAN MARUTI DHONDE for , Policy No. 2856204277892600000 issued to MR BHAGWAN MARUTI DHONDE for the period 23/08/2021 to 22/08/2022.

Member wise premium break up is as follows:

Insured Person's Premium Details						
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST
Bhagwan Maruti Dhonde	Self	Male	02/06/1958	29062.5	5231.25	34293.75
Anjana Bhagwan Dhonde	Spouse	Female	05/04/1970	6901.88	1242.33	8144.21

Note:

- This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.
- 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.

For HDFC ERGO General Insurance Company Ltd.

Date : 29/08/2021

  
Duly Constituted Attorney

# HDFC ERGO General Insurance Company Limited

## Policy Schedule

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2856204277892600000

MR BHAGWAN MARUTI DHONDE Triveni Plaza PNo-3 B/202 Sector 5 Sanpada navi mum THANE, MAHARASHTRA-400705 Contact No : 8108460757	Policy Number	: 2856 2042 7789 2600 000	Issuance Date	: 29/08/2021
	Period of Insurance	: From 23/08/2021 16:53 hrs To 22/08/2022 Midnight		
	Invoice No.	: 204277892600000	Premium Frequency	: Single
	Policyholder Name	: Mr Bhagwan Maruti Dhonde	Policy Type	: FAMILY Floater
	HSN Code	: 997133	Premium Tier	: Tier1
	Place of supply	: MAHARASHTRA	Previous Policy	
	Customer Id	: 100859143403	Renewal	: No
	EIA No.	: Not provided		
	PAN			
	Email ID	: dhondevaibhav@gmail.com		
Intermediary Name	Intermediary Code		Intermediary Contact Number	
POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED	200645791415		91-1800258597	

### Insured Person's Details & Sum Insured

Insured Person's Name	Relation with policy holder	Gender	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured (₹)	Aggregate Deductible (₹)	Plus Benefit
Bhagwan Maruti Dhonde	Self	Male	02/06/1958	Anjana Bhagwan Dhonde	Wife	23/08/2019	500000	25000	30000
Anjana Bhagwan Dhonde	Spouse	Female	05/04/1970			23/08/2019			

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.

### Insured Person's Details and Sum Insured – Add On Covers

Insured Person's Name	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on				
	Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global - Opted	Hospital Cash Global - Sum Limit

### Special Conditions/ Exclusions

Name of Insured Person	Exclusion/Exclusion Wavier	Loading Reason	Special Condition / Declared Pre-existing Disease

### Renewal Continuity Benefits

Name of Insured Person	Sum Insured (Rs.)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

### Portability Continuity Benefits

Name of Insured Person	Previous Policy Year	Sum Insured inclusive of Cumulative Bonus (Rs.)	Porting Benefits on Sum Insured (Rs.)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

The Policy Wording attached herewith includes all the standard coverages offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this Policy Schedule issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our toll free number 022 - 6234 6234 / 0120 - 6234 6234.

### Premium Details (₹)

Particulars	Bhagwan Maruti Dhonde	Anjana Bhagwan Dhonde
Base Premium (A)	38750	9202.5
Optional Cover Premium (B)	0	0
Add on Cover Premium (C)	0	0
Loading (D)	0	0
Total Premium (E=A+B+C+D)	38750	9202.5
Aggregate Deductible Discount	9687.5	2300.62
Online Discount	0	0
Employee Discount	0	0
Loyalty Discount	0	0
Family Discount	0	0
Long term Policy Discount	0	0
Total Discount (F)	9687.5	2300.62
Total Premium excluding GST (E-F)	29062.5	6901.88
Goods & Service Tax (GST)	5231.25	1242.33
Total Premium including GST	34293.75	8144.21

### Payment Details

Instrument details	902210821648911	Date	21/08/2021	Bank Name	BizDirect
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### Processing Centre

HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida - 0120 398 8360
For Claim/Policy related queries call us at +91- 22 6234 6234/+91- 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim.
If the premium is not realised the policy shall be void from inception.Consolidated stamp duty for this Insurance Policy is paid by Demand Draft, vide Receipt/Challan noCSD/105/2021/2914 dated 03/08/2021 as prescribed in Government of Maharashtra Order No. Mudrank-2017/CR.97/M-1, dated the 09th January 2018. GST Registration No: 27AABCL5045N1Z8". GST for this invoice is not payable under reverse charge basis.

Branch :leela business park, 6th flr, andheri - kurla rd, mumbai


For HDFC ERGO General Insurance Company Ltd.

*Rargotia*  
Duly Constituted Attorney

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

SCHEDULE OF BENEFITS						
Section*	Plans		Optima Secure			
All figures in Rs.	Base Sum Insured per Insured Person per Policy Year (in Lakh)		5/10/15/20/25/50/100/200			
3.1	Hospitalization Expenses		Covered			
3.1	Room Rent		Single AC Private Room for SI less than 50 Lakhs Actuals for 50 Lakh and above			
3.1.1. a.	Road Ambulance		Covered upto sum insured			
3.1.1. b.	Dental Treatment		Covered upto sum insured			
3.1.1. c.	Plastic surgery		Covered upto sum insured			
3.1.1. d.	Day Care Treatment		Covered upto sum insured			
3.2	Home Healthcare		Covered upto sum insured			
3.3	Domiciliary Hospitalization		Covered upto sum insured			
3.4	Ayush Treatment		Covered upto sum insured			
3.5	Pre-Hospitalization		60 days			
3.6	Post-Hospitalization		180 days			
3.7	Organ Donor Expenses		Covered upto sum insured			
3.8	Cumulative Bonus		Not Covered			
4.1	Emergency Air Ambulance		Covered Up to 500,000			
4.2	Daily Cash for choosing Shared Accommodation		800 per day max up to 4800			
4.3	Protect Benefit		Covered upto sum insured			
4.4	Plus Benefit		Bonus of 50% of the Base Sum Insured, maximum upto 100%.			
4.5	Secure Benefit		Equal to 100% of Base sum insured			
4.6	Automatic Restore Benefit		Equal to 100% of Base sum insured			
4.7	Aggregate Deductible		25,000/50,000/100,000			
4.8	E-Opinion for Critical Illness		In India			
5	Preventive Health Check-up					
	Sum Insured	5 Lakhs	10 Lakhs	15 Lakhs	20,25 & 50 Lakhs	100 & 200 Lakhs
	Individual Policy*	1,500	2,000	4,000	5,000	8,000
	Floater Policy*	2,500	5,000	8,000	10,000	15,000

\*For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis

	Policy No.:2856204277892600000 Valid From: 23/08/2021    Renewal Date: 22 August	
Insured Name	Date Of Birth	Gender
Bhagwan Maruti Dhonde	02/06/1958	Male
Anjana Bhagwan Dhonde	05/04/1970	Female

**HDFC ERGO General Insurance Company Limited****This card is for identification purpose only.**

Card has to be presented to the Network Service Provider at the time of admission/ availing cashless hospitalization or any other services. Insurance claim will be processed in accordance with the policy term & conditions. Card does not guarantee cashless hospitalization or any other service. For more details and updated list of Network Service Provider please refer our website or call our call centre. This card is valid till the time policy is active.

Customer Service No : 022 - 6234 6234 / 0120 - 6234 6234  
Fax Number : 1860 2000 600  
Email : [healthclaims@hdfcergo.com](mailto:healthclaims@hdfcergo.com)  
Processing Centre : HDFC ERGO General Insurance Company Ltd. 5th floor, Tower 1, Steller IT Park, C-25, Sector-62, Noida-201301.  
Website : [www.hdfcergo.com](http://www.hdfcergo.com)