



2956204277892700000

MR VIRENDRAKUMAR MURLIDHAR RAI

C08 Ankita CHSL Thakurli East
THANE, MAHARASHTRA, 421201
Contact No. 7666421842

Date :29/08/2022

Dear MR VIRENDRAKUMAR MURLIDHAR RAI

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 2956204277892700000 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

HDFC ERGO General Insurance Company Limited

Dear MR VIRENDRAKUMAR MURLIDHAR RAI,

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. 35838 towards premium from MR VIRENDRAKUMAR MURLIDHAR RAI for , Policy No. 2956204277892700000 issued to MR VIRENDRAKUMAR MURLIDHAR RAI for the period 23/08/2022 to 22/08/2023.

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
VIRENDRAKUMAR MURLIDHAR RAI	Self	Male	13/07/1992	23062.5	2231.5	25294
RAGINI VIRENDRAKUMAR RAI	Spouse	Female	27/02/1996	9301.88	1242.12	10544

Note:

1. This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 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.

For HDFC ERGO General Insurance Company Ltd.

Date : 29/08/2022



Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Policy Schedule

my: Optima Secure



Take it easy!



295620427789270000

MR VIRENDRAKUMAR MURLIDHAR RAI B05 ANKITA NAGARI CHSL THAKURLI EAST THANE, MAHARASHTRA-421201 Contact No : 7666421842	Policy Number	: 2956 2042 7789 2700 000	Issuance Date	: 29/08/2022
	Period of Insurance	: From 23/08/2022 16:53 hrs To 22/08/2023 Midnight		
	Invoice No.	: 204277892600000	Premium Frequency	: Single
	Policyholder Name	: Mr Virendrakumar Murlidhar Rai	Policy Type	: FAMILY Floater
	HSN Code	: 997133	Premium Tier Previous	: Tier1
	Place of supply	: MAHARASHTRA	Policy Renewal	: No
	Customer Id	: 100959143503		
	EIA No.	: Not provided		
	PAN			
	Email ID	: virendrarai726@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
Virendrakumar Murlidhar Rai	Self	Male	13/07/1992	Ragini Virendrakumar Rai	Wife	23/08/2019	500000	25000	30000
Ragini Virendrakumar Rai	Spouse	Female	27/02/1996			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	Virendrakumar Murlidhar Rai	Ragini Virendrakumar Rai
Base Premium (A)	30750	11602.5
Optional Cover Premium (B)	0	0
Add on Cover Premium (C)	0	0
Loading (D)	0	0
Total Premium (E=A+B+C+D)	30750	11602.5
Aggregate Deductible Discount	7687.5	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)	7687.5	2300.62
Total Premium excluding GST (E-F)	23062.5	9301.88
Goods & Service Tax (GST)	2231.5	1242.12
Total Premium including GST	25294	10544

Payment Details

Instrument details	902210821648911	Date	21/08/2022	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.




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.:2956204277892700000 Valid From: 23/08/2021 Renewal Date: 22 August	
Insured Name	Date Of Birth	Gender
Virendrakumar Murlidhar Rai	13/07/1992	Male
Ragini Virendrakumar Rai	27/02/1996	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
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