



2805203609869502000

Mr Hitesh Pravinbhai Patalia
202-SHALIBHADRA PARK
17-DIGVIJAY PLOT
Jamnagar
JAMNAGAR
GUJARAT - 361005
Contact No.: 9825275672
Email: pataliaharsh948@gmail.com

Policy No : 2805 2036 0986 9502 000

Intermediary Code	Intermediary Name	Intermediary Contact Number
200017814849	CHUDASAMA SANJAY J	91-9879229906

Renewal of Your Optima Restore Floater Two Year Insurance Policy

Dear Mr Hitesh Pravinbhai Patalia ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Renewal of Your Optima Restore Floater Two Year Insurance 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 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,



Authorized Signatory

Location: Mumbai

Date: 26/04/2022

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 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 HITESH PRAVINBHAI PATALIA has paid Rs. 50788 (Rupees Fifty Thousand Seven Hundred Eighty-Eight And Zero Paise Only) towards premium for Optima Restore Floater Two Year Policy No. 2805203609869502000 issued to HITESH PRAVINBHAI PATALIA for period of 30/05/2022 to 29/05/2024.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 26/04/2022



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 Two Year

Policy Number	2805 2036 0986 9502 000		
Policy Holder's Name	Mr Hitesh Pravinbhai Patalia		
Policy Holder's Address	202-SHALIBHADRA PARK 17-DIGVIJAY PLOT Jamnagar JAMNAGAR GUJARAT - 361005		
Policy Holder State Name & Code	Gujarat(24)	Place of Supply	GUJARAT
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	30/05/2020	Policy Issuance Date	26/04/2022
Policy Period	From 00:01 hrs on 30/05/2022 To 24:00 hrs on 29/05/2024		
Issuing/Servicing Office	2ND FLOOR, SWASTIK AVENUE, LAL BUNGLOW CIRCLE, GOVERNMENT COLONY JAMNAGAR Tel : +91-22-66383600		
GSTIN	24AABCL5045N1ZE		
EIA Number	Not provided		
Intermediary Name	CHUDASAMA SANJAY J	Intermediary Contact No	91-9879229906
Intermediary Code	200017814849	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details						
Particulars / Member ID	Member 1 HITESH PRAVINBHAI PATALIA / 2020010001527953	Member 2 Mr Harsh Hiteshbhai Patalia / 2020010001527954	Member 3 Miss Mahek Hiteshbhai Patalia / 2020010001527955	Member 4	Member 5	Member 6
Date of Birth (Age)	30/10/1972 (49)	19/03/1997 (25)	30/08/2000 (21)	-	-	-
Relationship to Policy Holder	Self	Son	Daughter	-	-	-
Base Sum Insured (₹)	1000000					
Multiplier Benefit SI (₹)	1000000					
Protector Rider Sum Insured (₹)	152930.94					
Total Sum Insured (₹)	2152930.94					

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	No					

Nominee Details	
Nominee Name : Mrs Arunaben Hitesh Patalia	Relationship to Policyholder: 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 (₹)				
Net Premium	56504.57	CGST@9%		3873.5
Discounts	13463.57	SGST/UTGST@9%		3873.5
Loadings	0	IGST@18%		0
Taxable Premium	43041	Any other Cess or Taxes		0
Gross Premium	50788			
Gross Premium (in words)	Rupees Fifty Thousand Seven Hundred Eighty-Eight And Zero Paise Only			
The stamp duty of Rs. 1/- (Rupees One And Zero Paise Only) paid vide e-stamp Certificate No. LOA/CSD/303/2022/1381 dated 28/03/2022.				
Original for Recipient/ Duplicate for Supplier				
Whether tax is payable on reverse charge basis: No				

Exclusion(s) / Special Condition(s) (Refer the leaflet attached in the policy document w.r.t. exclusions) :						
Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
2020010001527953	HITESH PRAVINBHAI PATALIA					For Rs 300000(Rupees Three Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 300000(Rupees Three Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 700000(Rupees Seven Lakhs)

Policy Schedule - Optima Restore Floater Two Year

Exclusion(s) / Special Condition(s) (Refer the leaflet attached in the policy document w.r.t. exclusions) :						
Member ID No.	Name	Exclusion Type	Applicable on SI	Health Condition	Exclusion Duration (Years)	Portability/ Renewal Benefit
						Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.
2020010001527954	Mr Harsh Hiteshbhai Patalia					For Rs 300000(Rupees Three Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 300000(Rupees Three Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 700000(Rupees Seven Lakhs) Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.
2020010001527955	Miss Mahek Hiteshbhai Patalia					For Rs 300000(Rupees Three Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 300000(Rupees Three Lakhs) Sec 5 A (i) and Sec 5 A (ii) Sec 5 A (iii) of the policy wording is waived. For Rs 700000(Rupees Seven Lakhs) Sec 5 A (i) and Sec 5 A (ii) of the policy wording is waived and Sec 5 A (iii) is reduced to 1 year.

Claim Administrator : HDFC ERGO General Insurance Company Ltd

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 26/04/2022



Authorized Signatory

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



Policy No.: 2805203609869502000

Insured Name	Gender
Hitesh Pravinbhai Patalia	M
Mr Harsh Hiteshbhai Patalia	M
Miss Mahek Hiteshbhai Patalia	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. Alternatively you may write to us at 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. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.