

Date : 29 December 2021

Mr Radha Krishna Divakaruni

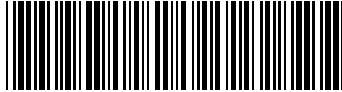
Plot-192 Road No.3 Kakatiya Nagarneredmet.

Hyderabad

Hyderabad

Hyderabad 500056

Telangana



Policy No. : 10202987

Mobile No. : XXXXXX0024

Dear Mr Radha Krishna Divakaruni,

Thank you for trusting us as your preferred Health Insurer.

At Care Health Insurance, it is our endeavor to make quality healthcare easily accessible for our customers as well as ensure a truly hassle-free claim servicing experience.

To help you understand our services better, please go through the 'Know your policy better' kit that accompanies this letter and constitutes the following:

- Policy Certificate
- Premium Acknowledgement
- Key Policy Information
- Claim Process
- Policy Terms and Conditions- <https://bit.ly/3rFY1Du> and also available on Customer App

Also appended herewith for your convenience is your Care Health Card . This card should be presented at the time of an emergency or a planned hospitalization, to avail cashless treatment at our network of over 16000+ cashless network pan-India.

To further simplify procedures, we're online as well. Visit our portal www.careinsurance.com; and view network hospitals across the country, cashless procedures and do much more. In case of a query at any juncture, feel free to mail us at customerfirst@careinsurance.com or call us at 1800-102-4488.

For any assistance feel free to mail us at customerfirst@careinsurance.com or call 1800-102-4488. Once again, we thank you for this opportunity to serve you, and wish you and your loved ones good health always

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Team Care Health Insurance

CUSTOMER APP



For Android



For iOS



Care Health Insurance Limited

(Formerly known as Religare Health Insurance Company Limited)

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Corp. Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana)



IRDA Regn. No. 148
CIN: U66000DL2007PLC161503

Policy Certificate

Mr Radha Krishna Divakaruni
Plot- I92 Road No.3 Kakatiya Nagarneredmet.
Hyderabad
Hyderabad
Hyderabad 500056
Telangana 36

Policy No.	10202987
Plan Name	CARE
Add-on Policy Name	Care Shield
Cover type	Floater
Policy Period - Start Date	00:00 hrs 02-Feb-2022
Policy Period - End Date	Midnight 01-Feb-2023
Premium Paid	Rs. 2473 I (Premium Rs 20958.28 + CGST Rs 0 + IGST Rs 3772.52 + SGST Rs 0 + UGST Rs 0)
Premium Payment Mode	Single Premium

Policyholder	Gender	Date Of Birth	Client ID
Radha Krishna Divakaruni	Male	23-Jul-1981	51590026

Details of Insured

Name	Client ID	Relationship with the Policyholder	Date of Birth (DD-MM-YYYY)	Pre-existing diseases (since)	Insured with the Company (since)	*#No Claim Bonus	*#No Claim Bonus-SUPER
Radha Krishna Divakaruni	51590026	MEMBER	23-Jul-1981	NONE	02-Feb-2015	500,000.00	1,000,000.00
Pavani Divakaruni	51590027	SPOUSE	06-Jun-1987	NONE	02-Feb-2015	500,000.00	1,000,000.00
Harshith Divakaruni	51590028	SON	05-Jun-2011	NONE	02-Feb-2015	500,000.00	1,000,000.00
Akshith Divakaruni	53054018	SON	28-Mar-2015	NONE	02-Feb-2016	400,000.00	1,000,000.00

*The No Claim Bonus & No Claim Bonus-SUPER shown in the Policy Certificate is provisional. The No Claim Bonus & No Claim Bonus-SUPER calculated on the Expiry Date, shall only be considered as final. However, in case of any change in provisional No Claim Bonus & No Claim Bonus-SUPER, the same shall be intimated to the Policyholder by the Company through a separate endorsement.

#Subject to the Policy Terms&Conditions, the cumulative Bonus available will be addition of No Claim Bonus and No claim Bonus Super up to the maximum amount of Rs. 1,500,000 for all the Insureds collectively.

Details of Cover

S No.	Particulars	Details
I	Sum Insured	Rs. 10,00,000

Contact details for Claims & Policy Servicing

Correspondence address	Care Health Insurance Limited (Formerly known as Religare Health Insurance Company Limited) Unit no 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector 39, Gurgaon - 122001.(HARYANA)
Contact no.	1800-102-4488
E-mail ID for Claims	claims@careinsurance.com
E-mail ID for Policy servicing	customerfirst@careinsurance.com
Website	www.careinsurance.com

Intermediary Details

Name	Code	Contact Number
Care Health Insurance Ltd.	Direct	1800-102-6655

for Claims & Assistance: Call 1800-102-4488

Schedule of Benefits

S No.	Particulars	Basis of Offering
1	Hospitalization Expenses (In-patient Care and Day Care Treatment)	Room Category = Single Private Room
2	Pre-hospitalization & Post-hospitalization medical Expenses	Pre-hospitalization up to 30 days before & Post-hospitalization up to 60 days after hospitalization
3	Ambulance Cover	Up to Rs. 2,000 per Hospitalization
4	Organ Donor Cover	Up to Rs. 1,00,000 per Policy Year
5	Domiciliary Hospitalization	Up to 10% of the Sum Insured per Policy Year, with a deductible of first 3 days
6	Automatic Recharge	One re-instatement of up to Sum Insured per Policy Year
7	Second Opinion	Once per Policy Year per Insured Person for each major illness/injury
8	Alternative Treatments	Up to Rs. 20,000 per Policy Year
9	No Claims Bonus	10% of Sum Insured for each Claim free year, maximum upto 50% of Sum Insured; reduced by 10% of Sum Insured in case of claim
10	Annual Health Check-up	One Health Check-up per Insured Person per Policy Year
11	No Claim Bonus - SUPER (Add-on Cover)	50% of Sum Insured for each Claim free year, maximum upto 100% of Sum Insured; Reduced by 50% of Sum Insured in case of Claim

Optional Cover

S No.	Particulars	Details
1	No Claim Bonus - SUPER	Applicable

Special Conditions

S No.	Particulars
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Add-on Policy Benefits**UIN No-** RHIHLIA21168V012021**Schedule of Benefits**

S No.	Particular	Description
1	Claim Shield	Applicable
2	NCB Shield	Applicable
3	Inflation Shield	Applicable

For **Care Health Insurance Limited**
(Formerly known as Religare Health Insurance Company Limited)



Authorized Signatory

Date of Issue : 29-Dec-2021

Place of Issue : Gurgaon, Haryana

Service Branch : CHIL, Vipul Tech Square, Tower-C, 3Rd Floor, Golf Course Road, Gurgaon, Haryana - 122009 Branch Contact No. : 1800-102-4488

Correspondence Address:

Care Health Insurance Limited
(Formerly known as Religare Health Insurance Company Limited)

Unit no 604 - 607, 6th Floor, Tower C, Unitech Cyber Park,

Website : www.careinsurance.com Email : customerfirst@careinsurance.com

Consolidated Stamp Duty paid vide E-Challan GRN no. 84404086 dated 23 Nov 2021, RCM Applicability- N/A

SAC: 997133 and Description of Service: Accident and Health Insurance Services State GSTIN No.: 06AADCR6281N1ZW IRDA Registration Number - 148 UIN : RHIHLIP20091V041920

Registered office address : 5th Floor, 19 Chawla House, Nehru Place, New Delhi - 110019**CIN :** U66000DL2007PLC161503**Note:**

- Attached with this Policy Certificate are the Policy terms and conditions, Optional Covers (if opted) and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please email at customerfirst@careinsurance.com or contact the Company at 1800-102-4488 / 1800-102-6655.
- For waiting periods and exclusions under this Policy, please refer to Clause 4 of the Policy terms and conditions.
- This Policy Certificate in original must be surrendered to the Company in case of cancellation of the Policy.

No physical Health Cards will be dispatched. The electronic version of the card below will be accepted across all network providers.

care HEALTH INSURANCE			HEALTH CARD	
Policy No. 10202987				
Member ID	DOB	Name		
51590026	23-Jul-1981	Radha Krishna Divakaruni		
51590027	06-Jun-1987	Pavani Divakaruni		
51590028	05-Jun-2011	Harshith Divakaruni		
53054018	28-Mar-2015	Akshith Divakaruni		
			CUSTOMER APP	
			 For Android	
			 For iOS	

	www.careinsurance.com
	1800-102-4488
	customerfirst@careinsurance.com
Care Health Insurance Limited (Formerly Religare Health Insurance Company Limited)	
Unit No. 604-607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram-122001 (Haryana)	
IRDA Registration Number - 148	
Disclaimer 1. This card is not transferable. 2. Use of this card is governed by the policy terms & conditions. 3. To avail cashless facility, this card needs to be produced along with photo ID proof. 4. Valid upto policy period end date or cancellation date, whichever is earlier.	

Premium Acknowledgement

Policy No.	10202987
Client ID	51590026
Policyholder	Mr Radha Krishna Divakaruni
Address	Plot-192 Road No.3 Kakatiya Nagarneredmet. Hyderabad Hyderabad Hyderabad 500056, Telangana
Policy Period	02-Feb-2022 to 01-Feb-2023

Premium Details

Particulars	Amount (in Rs.)	S.no.	Receipt Number	Amount	Mode of Payment
		I	37218753	24731	INTERNET PAYMENT GATEWAY (IPG)
Gross Premium					
Care	18,145.72				
-Care Shield	998.00				
-NCB-Super	1,814.56				
Goods & Services Tax (GST)	3,772.52				
Total	24,731.00				

The Premium is rounded off to the nearest rupee.

Eligibility of Premium for Deduction u/s 80D of the Income Tax Act, 1961

The premium paid through any mode other than cash for this policy is eligible for Income tax benefits to the person making the payment subject to the provisions of section 80D of the Income Tax Act, 1961 and amendments thereof. Effective from Assessment year 2019-20, in cases where health insurance premium for multiple years is paid in one year, it will be eligible for proportionate deduction in the years in which the health insurance continues to be effective.

For **Care Health Insurance Limited**
(Formerly known as Religare Health Insurance Company Limited)



Authorized Signatory

Date of Issue: 29-Dec-2021

Place of Issue: Gurgaon, Haryana

IRDA Registration Number - 148

Registered office address : 5th Floor, 19 Chawla House, Nehru Place, New Delhi - 110019
CIN : U66000DL2007PLC161503

Note

- 1) In case of any discrepancy, the Policyholder is requested to contact the Company immediately.
- 2) Any amount paid in cash towards the premium would not qualify for tax benefits as mentioned above.
- 3) This document must be surrendered to the Company in case of Cancellation of the Policy or for the issuance of a fresh certificate in the case of any alteration in the Policy.