



2805204439291300000

Mr. Anil Kumar Saroj  
 C-88A, IIND FLOOR,JIWAN PARK,  
 DELHI-110059  
 WEST DELHI  
 DELHI - 110059  
 Contact No.: 9910421857  
 Email: anilsaroj.ace@gmail.com

Policy No : 2805 2044 3929 1300 000

Intermediary Code	Intermediary Name	Intermediary Contact Number
200191964810	SANDEEP GUPTA	91-9810400608

### Your Optima Restore Individual Policy

Dear Mr. Anil Kumar Saroj ,

Welcome to HDFC ERGO General Insurance Company Limited. We are pleased to issue you Your Optima Restore Individual 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](http://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: 23/12/2021

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](mailto: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 MR.. ANIL KUMAR SAROJ has paid Rs. 16983 (Rupees Sixteen Thousand Nine Hundred Eighty-Three And Zero Paise Only) towards premium for Optima Restore Individual Policy No. 2805204439291300000 issued to MR.. ANIL KUMAR SAROJ for period of 20/12/2021 to 19/12/2022.

For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 23/12/2021



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 Individual

Policy Number	2805 2044 3929 1300 000		
Policy Holder's Name	Mr. Anil Kumar Saroj		
Policy Holder's Address	C-88A, IIND FLOOR,JIWAN PARK, DELHI-110059 WEST DELHI DELHI - 110059		
Policy Holder State Name & Code	Delhi(07)	Place of Supply	DELHI
GSTIN/ UIN (if any) of Policy Holder			
First policy inception date	20/12/2021	Policy Issuance Date	23/12/2021
Policy Period	From 14:46 hrs on 20/12/2021 To 24:00 hrs on 19/12/2022		
Issuing/Serviceing Office	GROUND FLOOR EROS CORPORATE TOWER - NEHRU PLACE,NEW DELHI SOUTH DELHI Tel : +91-11-30294200		
GSTIN	07AABCL5045N1ZA		
EIA Number	Not provided		
Intermediary Name	SANDEEP GUPTA	Intermediary Contact No	91-9810400608
Intermediary Code	200191964810	Description/ Harmonized System Of Nomenclature Code	Accident and Health insurance Services/9971

Insured Person Details						
Particulars / Member ID	Member 1 ANIL KUMAR SAROJ / 2021110013540661	Member 2 Mrs. Ragani Kuamri / 2021110013540662	Member 3	Member 4	Member 5	Member 6
Date of Birth (Age)	31/12/1978 (42)	01/01/1993 (28)	-	-	-	-
Relationship to Policy Holder	Self	Wife	-	-	-	-
Base Sum Insured (₹)	500000	500000	-	-	-	-
Multiplier Benefit SI (₹)	-	-	-	-	-	-
Protector Rider Sum Insured (₹)	-	-	-	-	-	-
Total Sum Insured (₹)	500000	500000	-	-	-	-

Other Riders and Benefits (₹)						
Protector Rider	-	-	-	-	-	-
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	No	-	-	-	-

Nominee Details	
Nominee Name : Mrs. Ragani Kumari	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	15991.1	CGST@9%	1295.5
Discounts	1599.1	SGST/UTGST@9%	1295.5
Loadings	0	IGST@18%	0
Taxable Premium	14392	Any other Cess or Taxes	0
Gross Premium	16983		
Gross Premium (in words)	Rupees Sixteen Thousand Nine Hundred Eighty-Three 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			

Claim Administrator : HDFC ERGO Health Insurance Company Ltd


For and on behalf of HDFC ERGO General Insurance Company Limited

Location: Mumbai

Date: 23/12/2021


  
Authorized Signatory

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



**Policy No.: 2805204439291300000**

Insured Name	Gender
Anil Kumar Saroj	M
Mrs. Ragani Kuamri	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/ 0120-62346234Email: healthclaims@hdfcergo.com.Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.