

Date : 31 Mar 2024

Mr Naveen Kumar

4/c 339 Jamunapuri Murlipura Scheme
Amber
Amber 302013
Rajasthan
State Code : 08

Policy No: 6445888.

Mobile No: XXXXXX4151



Dear **Mr Naveen Kumar**

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 - <http://bit.ly/3EyPRnT>
- Policy Terms and Conditions- <https://bit.ly/3UMzQ3S> 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.

For any assistance, please feel free to write to us at <https://www.careinsurance.com/contact-us.html>.

Once again, we thank you for this opportunity to serve you, and wish you and your loved ones good health always!

Team Care Health Insurance

CUSTOMER APP



For Android



For iOS

Care Health Insurance Limited

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Corresp. Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)
IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

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Care Health-Customer App



WhatsApp
8860402452

Self Help Portal:
www.careinsurance.com/self-help-portal.html

Submit Your Queries/Requests:
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Policy Certificate
Mr Naveen Kumar

4/c 339 Jamunapuri Murlipura Scheme
 Amber
 Amber 302013
 Rajasthan
 State Code : 08

Policy No.	64458889
Plan Name	Care Supreme
Cover Type	Individual
Policy Period - Start Date	00:00 hrs 12-Apr-2024
Policy Period - End Date	Midnight 11-Apr-2025
Nominee Name (Relation)	Rajaram (FATH)
Premium Paid	Rs.23,345.00 (Premium Rs 19783.99+Underwriting Loading Rs 0.00+CGST Rs0.00+IGST Rs3,561.12+SGST Rs0.00+UGST Rs0.00)
Premium Payment Mode	Single Premium

Policyholder	Date Of Birth	Client ID
Naveen Kumar	25-Aug-1993	20767992

Details of Insured Person

Name	Client ID	Date of Birth	Relationship	Insured with the Company (since)	Pre-existing diseases since
Rajaram	20767994	12-Dec-1966	FATHER	12- Apr-2020	port benefit passed for hemorrhoids

Details of Cover

Policy Insured Name	Policy Sum Insured	Accumulated No Claim Bonus Amount
Rajaram	10,00,000.00	5,00,000.00

Note -NCB/NCB Shield Protection has been applied on this renewal.
 -Amount of No Claim Bonus / No Claim Bonus Super is calculated basis the claim status updated till Date of Payment of Renewal Premium.
 -This amount can vary basis the claim reported against Expiring Policy Year.
 -Floater Policy, all the member coverage is on shared basis. Individual Policy each member is covered on Individual Basis.
 -Coverage and Claims Subject to the Policy Terms & Conditions.

Contact details for Claims & Policy Servicing

Correspondence address	Care Health Insurance Limited, Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)
E-mail ID for Claims	claims@careinsurance.com
Website	www.careinsurance.com

Intermediary Details

Name	Code	Contact Details
POLICYBAZAAR INSURANCE BROKERS PVT LTD	20374491	1800-2585970


Schedule of Benefits


S No.	Particulars	Basis of Offering
1	Sum Insured	1000000
2	In-Patient Care	Up to SI
3	Day Care Treatment	All Day Care Procedures
4	Advance Technology Methods	Up to SI

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Schedule of Benefits

5	Pre-Hospitalization Medical Expenses	Up to SI, Pre-Hospitalization expense cover for 60 days prior to hospitalization
6	Post Hospitalization Medical Expenses	Up to SI, Post-Hospitalization expense cover for 180 days after discharge
7	AYUSH Treatment	Up to SI
8	Domiciliary Hospitalization / Organ Donor Cover	Up to SI
9	Ambulance Cover	Up to Rs. 10,000
10	Cumulative Bonus	50% of SI, max up to 100% of SI.
11	Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness.
12	Unlimited E-Consultations	Available for Consultations with General Physicians
13	Health Services (Health Portal)	Doctor on chat, Healthy tips reminder, etc.
14	Health Services (Discount Connect)	Discounts on services such as consultations, diagnostics etc at our network
15	Room Rent	All categories covered.
16	ICU	No Limit
17	Named Ailments Coverage	24 Months
18	Pre-existing Diseases Coverage	48 Months
19	Initial Wait Period	30 Days

Optional Cover

S NO.	Particulars	Details
1	Annual Health check up	Once for all Insured every policy year
2	Wellness Benefit	Discount on renewal premium based on active days achieved. Online fitness Coaching/Counselling session from Wellness Coaches
1	Air Ambulance Cover	Up to 5 lacs per year.

Previous Insurer Details of the Insured

Policy Period	Insured Name	Insurer Name	Previous Policy Number	1st Enrollment Date	Sum Insured + NCB + NCBS + Inflation SI
12-Apr-2023 to 11-Apr-2024	Rajaram	Care Health Insurance Ltd	64458889	05-Apr-2021	10,00,000.00 + 0.00 + 0.00 + 0.00

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For Care Health Insurance Limited



Authorized Signatory

Date of Issue : 31 Mar 2024

Place of Issue : Gurgaon, Haryana

Service Branch : Vipul Tech Square TowerC3rd Floor Sector43Golf Course Road Gurgaon
Haryana 122009Gurgaon,Haryana,122009

Branch Contact No. : 0124-6141810

Consolidated Stamp Duty paid vide E-Challan GRN no. 0107464159 dated 21 Sep 2023, RCM Applicability- N/A

SAC: 997133 and Description of Service: Accident and Health Insurance Services State

GSTIN No.: 06AADCR6281N1ZWS_GSTIN_No

UIN :CHIHLP23128V012223

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 feel free to write to us at <https://www.careinsurance.com/contact-us.html>
- 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.

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Premium Acknowledgement

Policy No.	64458889
Client ID	20767992
Policyholder	Naveen Kumar
Address	4/c 339 Jamunapuri Murlipura Scheme Amber Amber 302013 Rajasthan
Policy Period	12-Apr-2024 to 11-Apr-2025

Premium Details

Particulars	Amount (in Rs.)	S.No.	Receipt Number	Amount	Mode of Payment
Gross Premium		1	A9368865	23,345.00	IPG
Care Supreme	18,664.51				
Annual Health Checkup(Supreme)	677.85				
Wellness Benefit (Supreme)	30.81				
Air Ambulance Cover (Supreme)	410.82				
Goods & Services Tax (GST)	3,561.12				
Total	23,345.00				

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

Authorized Signatory

Date of Issue : 31 Mar 2024

Place of Issue : Gurgaon, Haryana

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.
- 4) This Policy is issued subject to realization of the premium amount. In case the instrument given towards the premium amount is dishonored, then the cover provided under this Policy shall automatically get cancelled. In the given scenario, if any amount has been paid by the Company in respect of a claim or due to any other reason than the amount so advanced by the Company shall be refunded to the Company forthwith.
- 5) We may credit upto Rs. 1/- to your account for validation, before remitting any further payment.

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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.
64458889

Member ID	DOB	NAME
20767994	12-Dec-1966	Rajaram

 www.careinsurance.com

Care Health-Customer App


For Android


WhatsApp
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FOR MEMBER USE ONLY

Submit Your Queries/Requests: www.careinsurance.com/contact-us.html

Disclaimer

1. This card is not transferable
2. Use of this card is governed by the policy terms &
3. To avail cashless facility, this card needs to be produced along with photo
4. Valid upto policy period end date or cancellation date, whichever is earlier

IRDAI Registration No.148