

Date : 4 October 2022
Mr Vijay Kumar Arora
E-10 Sector -72
Noida
Noida 201307
Uttar Pradesh
Policy No. : 18386475
Mobile No. : XXXXXX3059



Dear Mr Vijay Kumar Arora,

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

 www.careinsurance.com

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 Vijay Kumar Arora
E-10 Sector -72
Noida
Noida 201307
Uttar Pradesh 09

Policy No.	18386475
Plan Name	CARE
Add-on Policy Name	Care Shield
Cover type	Floater
Policy Period - Start Date	00:00 hrs 08-Oct-2022
Policy Period - End Date	Midnight 07-Oct-2025
Premium Paid	Rs. 55830 <small>(Premium Rs 47313.96 + CGST Rs 4258.24 + IGST Rs 0 + SGST/UGST Rs 4258.24)</small>
Premium Payment Mode	Single Premium

Policyholder	Gender	Date Of Birth	Client ID
Vijay Kumar Arora	Male	25-Oct-1976	80320006

Details of Insured

Name	Client ID	Relationship	Date of Birth (DD-MM-YYYY)	Pre-existing diseases (since)	Insured with the Company (since)
Vijay Kumar Arora	80320006	Member	25-Oct-1976	None	08-Oct-2020
Saachi Arora	80402720	Daughter	22-Mar-2015	None	08-Oct-2020
Shalu Arora	80402721	Spouse	28-Aug-1980	None	08-Oct-2020
Vansh Arora	80402722	Son	16-Dec-2009	None	08-Oct-2020

Details of Cover

Policy Insured Name	Policy Sum Insured	Accumulated No Claim Bonus Amount	Accumulated No Claim Bonus Super Amount	Accumulated Inflation Shield Amount	Total Policy Coverage for Policy Year
Vijay Kumar Arora	500,000.00	100,000.00	450,000.00	25,700.00	1,075,700.00
Saachi Arora			500,000.00		1,125,700.00
Shalu Arora					
Vansh Arora					

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 (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
Sumit Pal	20254826	9818615454

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
2	Smart Select	Additional 20% Co-payment applicable for all claims made in Non Smart Select Network Hospitals.

Portability Details of the Insured

Previous Insurer : Apollo Munich Health Ins

Name	First Policy Number	Expiry Policy Number	Date of First Enrollment	Expiry Policy SI Rs. (Original SI+CB)
Shalu Arora	900001/11122	900001/11122/6000053588-03	08-Oct-2012	300000 + 300000
Vansh Arora	900001/11122	900001/11122/6000053588-03	08-Oct-2012	300000 + 300000
Vijay Kumar Arora	900001/11122	900001/11122/6000053588-03	08-Oct-2012	300000 + 300000

*SI = Sum Insured, CB = Cumulative Bonus

Special Conditions

S No.	Particulars
1	Co-payment (Applicable where age of member at entry is 61 years or above)

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 : 04-Oct-2022

Place of Issue : Gurgaon, Haryana

Service Branch : CHIL, Sco-604, 6Th Floor, Ansal Shivam Building Rdc Raj Nagar, Ghaziabad, Uttar Pradesh - 201001 Branch Contact No. : 120-2828533

Correspondence Address:

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

Consolidated Stamp Duty paid vide E-Challan GRN no. 92250132 dated 07 July 2022, RCM Applicability- N/A

SAC: 997133 and Description of Service: Accident and Health Insurance Services State GSTIN No.: 09AADCR6281N1ZQ IRDA Registration Number - 148 UIN : CHIHLIP22184V062122

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.

Premium Acknowledgement

Policy No.	18386475
Client ID	80320006
Policyholder	Mr Vijay Kumar Arora
Address	E-10 Sector -72 Noida Noida 201307, Uttar Pradesh
Policy Period	08-Oct-2022 to 07-Oct-2025

Premium Details

Particulars	Amount (in Rs.)	S.no.	Receipt Number	Amount	Mode of Payment
		1	90732405	55830	INTERNET PAYMENT GATEWAY (IPG)
Gross Premium					
Care	39,957.12				
-Care Shield	3,361.08				
-NCB-Super	3,995.76				
Goods & Services Tax (GST)	8,516.48				
Total	55,830.00				

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**
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Authorized Signatory

Date of Issue: 04-Oct-2022

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.
- 4) We may credit upto Rs. 1/- to your account for validation, before remitting any further payment.

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.
18386475

Member ID	DOB	Name
80320006	25-Oct-1976	Vijay Kumar Arora
80402720	22-Mar-2015	Saachi Arora
80402721	28-Aug-1980	Shalu Arora
80402722	16-Dec-2009	Vansh Arora

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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.