**CORONA KAVACH POLICY - ORIENTAL INSURANCE INDIVIDUAL PLAN POLICY
SCHEDULE****UIN: OICHLIP21063V012021**

Policy No.	: 191100/48/2021/9672	Prev. Policy No.	: -
Cover Note No.	: -	Cover Note Date	: -
Insured's Code	: 115668572	Issue Office Code	: 191100
Insured Name	: Nuzhat (GSTIN: 0)	Issue Office Name	: DO 1 RAIPUR (GSTIN: 22AAACT0627R3Z7)
Address	: M/s VNR SEEDS PRIVATE LIMITED Corporate Centre, Canal Road Crossing, Canal Road Crossing, - RAIPUR CHATTISGARH 492001	Address	: 2nd Floor, Chawla Complex, Sai Nagar, Devendra Nagar Road, Raipur RAIPUR CHATTISGARH 492004
Tel./Fax/Email	: 0 / / vspl.hr@vnrseeds.com	Tel./Fax/Email	: 0771-4057320 / / vijay.bende@orientalinsurance.co.in

Agent/Broker Details POSP/CPSC/MIC RO agent details

Dev.Off.Code	:	
Agent/Broker	:	LC0000000198 SALASAR SERVICES INSURANCE BROKERS P LTD
Address	:	23A NETAJI SUBHAS ROAD,6TH FLOOR,KOLKATTA 700001,CALCUTTA,WEST BENGAL,700001
Tel/Fax/Email	:	03332943438/03332943438//

Period of Insurance : FROM 18:12 ON 30/09/2020 TO MIDNIGHT OF 11/07/2021

Collection No. & Dt. : CD A/C AB0000047967 GST INVOICE NO :2219123843 UIN :0

Gross Premium : 457 GST 82 Stamp Duty : .5 Total : 539

Co-insurance Details : Nil

TPA Details :

TPA ID	:	YA0000000335			
TPA Name	:	M/S MEDSAVE HEALTH INSURANCE TPA LTD.			
Address	:	F-701 A, LADO SARAI, MEHRAULI BEHIND GOLF COURSE info@medsave.in DELHI 110030			
Telephone No	:		FAX No.	:	
Toll Free No. :		1800111142, 39001234, 011- 29521061-66	Email	:	

Plan Type : INDIVIDUAL PLAN**Number of persons covered** : 1**Add-On Covers** : YES**Hospital Daily Cash**Place : RAIPUR
Date : 30/09/2020

IRDA-REGNO-556

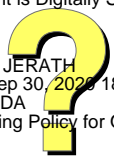
For and on behalf of
The Oriental Insurance Company LimitedThis is an electronically generated document (Policy
Schedule).The Policy document duly stamped will be sent by post.In case of any query regarding the Policy please call Toll
Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Page 241 of 540

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in



Attached to and forming part of policy number 191100/48/2021/9672

Discounts allowed: NO

Particulars of the Persons covered :

Sr. No.	Name of The Persons	Gender	Date of Birth	Age	Relationship With Proposer	Occupation	Pre-Existing Diseases	Sum Insured (INR)
1	Nuzhat	M	25/05/1993	27	Self			1,00,000

Total Premium in words : Indian Rupees Five Hundred Thirty-Nine Only

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating offices as well as Company's website.

The policy shall pay for hospitalisation expenses for medical/surgical treatment taken as an in-patient or home care treatment at any Nursing Home/Hospital in INDIA as defined in the policy for COVID.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"



Policy History Data

Place : RAIPUR
Date : 30/09/2020



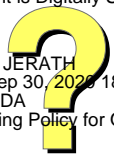
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Attached to and forming part of policy number 191100/48/2021/9672

Policy No.	Period From	Period To	Insurer Name	Sum Insured
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Claim History Data

Policy no.	Claimant Name	Claim No.	Claim OS	Claim Paid
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DISCLAIMER OF CLAIM: If the Company disclaims liability and communicates in writing to the Insured in respect of the claim and such claim has not within 12 calendar months from the date of such disclaimer been made the subject matter of a suit in a Court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

GRIEVANCE REDRESSAL: When the Company repudiates a claim if not payable under the policy, the Company shall communicate the reasons for repudiation in writing to the Insured. In case of any grievance related to the policy or a claim thereunder, the Insured shall have the right to appeal / approach the Customer Service Department of the Company at its policy issuing office, concerned Divisional Office, concerned Regional Office or of the Head Office, situated at A-25/27, Asaf Ali Road, New Delhi-110002. E-mail id is csd@orientalinsurance.co.in. Exclusive e-mail id for grievance redressal of senior citizens is oiclhealthservice@orientalinsurance.co.in.

If the insured is not satisfied with the reply of the Customer Service department under above, he may register complaint with IRDAI at www.igms.irda.gov.in, or at 1800 4254 732; or approach Insurance Ombudsman, established by the Central Government for redressal of grievance.

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at DO 1 RAIPUR (GSTIN: 22AAACT0627R3Z7) on 30-SEP-20.

1. Claim Intimation: (i) Within 24hours from the date of emergency hospitalization/ Cashless Home care treatment. (ii) At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.
2. Submission of claim documents: Reimbursement of Hospitalisation/Pre-Hospitalisation: 30 Days & Post Hospitalisation: 15 Days. For Reimbursement of Home Care Expenses: 30 Days from completion of home care treatment.
3. For complete details please refer policy document.
4. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.

Place : RAIPUR
Date : 30/09/2020



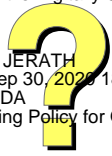
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Authorised Signatory



Attached to and forming part of policy number 191100/48/2021/9672

Entered By : VIJAY KUMAR BENDE

Examined By : VIJAY KUMAR BENDE

For and on behalf of
The Oriental Insurance Company Limited

Policy Printed By : 558184

IP :

Policy Printed On : 30-SEP-20 18:26:58

MAC :

Authorised Signatory

Place : RAIPUR



IRDA-REGNO-556

Date : 30/09/2020

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Authorised Signatory