CORONA KAVACH POLICY - ORIENTAL INSURANCE INDIVIDUAL PLAN POLICY SCHEDULE

UIN: OICHLIP21063V012021

Policy No.	: 191100/48/2021/12146	Prev. Policy No. : -					
Cover Note No.	: -	Cover Note Date : -					
Insured's Code	: 121116148	Issue Office Code : 191100					
Insured Name	: SUNIL KUMAR SHARMA (GSTIN: 22AACCV0174DIZW)	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	: 0771-4350005 / / vspl.hr@vnrseeds.com	Tel./Fax/Email : 0771-4057320 / / vijay.bende@orientalinsurance.co.in					
Agent/Broker D	etails POSP/CPSC/MIC RO agent deatils						
Dev.Off.Code	:						
Agent/Broker	: LC0000000198 SALASAR SERVICES I	NSURANCE BROKERS P LTD					
Address		OR,KOLKATTA 700001,CALCUTTA,WEST					
Tel/Fax/Email	BENGAL,700001						
Tel/Fax/Email	: 03332943438/03332943438//						
Period of Insurance	e : FROM 17:17 ON 21/12/2020 TO MID	NIGHT OF 01/10/2021					
Collection No. & D	t. : CD A/C AB0000047967 GST IN	/OICE NO :2219193552 UIN :0					
Gross Premium	: 457 GST	82 Stamp Duty : .5 Total : 539					
Co-insurance Details : Nil							
TPA Details :							
TPA ID	YA000000335						
TPA Name	: M/S MEDSAVE HEALTH II						
Address	E F-701 A, LADO SARAI, ME DELHI 110030	HRAULI BEHIND GOLF COURSE info@medsave.in					
Telephone No	:	FAX No. :					
Toll Free No. :	1800111142, 39001234, 01 29521061-66	1- Email					
Plan Type IND	IVIDUAL PLAN						
Number of perso							
-							
Add-On Covers	s : YES						
Hospital Daily Cash							
Place : RAIPUR Date : 21/12/20		For and on behalf of The Oriental Insurance Company Limited					
	cally generated document (Policy licy document duly stamped will be sent by	post.					
	ry regarding the Policy please call Toll 3485 and 011 33208485.	Authorised Signatory					

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

Page 585 of 716

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	SUNIL KUMAR SHARMA	М	01/07/198	7 33	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 operaing 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"

Place : RAIPUR Date : 21/12/2020





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Authorised Signatory

Page 586 of 716

Policy History Data

Policy No.	Period From	Period To	Insurer Name		Sum Insured
Claim History Data	·				
Policy no.	Claimant Name		Claim No.	Claim OS	Claim Paid

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 21-DEC-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 : 21/12/2020



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Page 587 of 716

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: 21-DEC-20 17:27:48	MAC :	
		Authorised Signatory

Place : RAIPUR Date : 21/12/2020





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Page 588 of 716