

Policy No.: **PAL-28-23-9017557-00-000**

Date : **06/09/2023**

Mr Ramesh Babulal Khunt

**Gitanjali Park St No. 2,, Bolbala Trust Main Road,, Nr. Anandnagar Main Road,,
rajkot,
Rajkot, Gujarat, Pincode:360002**

Telephone(Mob) : **9974087516**

Email : **BHPIPALIYA@GMAIL.COM**

Intermediary Name : **HINABEN BABULAL PIPALIA-IAG**

Dear **Mr Ramesh Babulal Khunt**

Welcome to the Future Generali Experience. We thank you for choosing us for your insurance requirements. Your Policy No. is **PAL-28-23-9017557-00-000**.

Our initiatives will provide you with the highest standards of service, convenience and quality in insurance and it is our endeavour to constantly better your experience by innovating and evolving our basket of conveniences.

The policy has been issued on the basis of the proposal form. A copy has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets your requirements fully. Please confirm that the proposal form contains the correct information and is signed by you.

In case of any service requirement, do call our care lines below:

1800-220-233, 1860-500-3333, 022-67837800.

The claims would be serviced through our In-House Health Administrator, Future Generali Health(FGH). Cashless facility can be availed on producing the FGH - Health ID Card along with a photo identification proof. In case cashless facility is not availed, the claim documents can be submitted directly to the below mentioned address. It is mandatory to intimate the accidents to Future Generali through: Email ID - fgh@futuregenerali.in.

Claims Department

Future Generali Health (FGH)

Future Generali India Insurance Company Ltd

Office No. 3, 3rd Floor, Building A, G - O - Square

Sr. No. 249 + 250, Near Mankar Chowk

Aundh Hinjewadi Link Road, Wakad

Pune, Maharashtra - 411 057

For any claim related queries please call :

Toll free number - 1800 209 1016 / 1800 103 8889

Toll free Fax - 1800 209 1017 / 1800 103 9998

Email ID - fgh@futuregenerali.in

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

Once again, thank you for choosing to insure with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

208, Nath Edifice

Dr.Yagnik Road

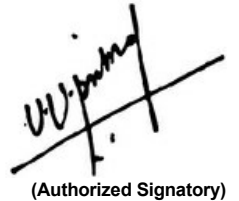
Opp. Police Commissioner Off.

Rajkot

Gujarat, 360001



For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Tax Invoice

INSURED DETAILS

Policy Number	: PAL-28-23-9017557-00-000	Address of Service Provider	: Off Code- 28, 208, Nath Edifice Dr.Yagnik Road Opp. Police Commissioner Off., Rajkot, Gujarat - 360001. Phone: Fax: +91 22 67001606
Invoice Number	: 202324ENT0195930	Area Code	: Rajkot, Branch Office,
Reverse Charge	: No	FGI State Code	: 24
Name of Insured/Proposer	: Mr Ramesh Babulal Khunt	FGI GSTIN Number	: 24AABCF0191R1ZF
Address	: Gitanjali Park St No. 2,, Bolbala Trust Main Road,, Nr. Anandnagar Main Road,, Rajkot, Gujarat, Pincode:360002	Intermediary Name/Code	: HINABEN BABULAL PIPALIA/60026294
Place of Supply(State Code)	: 24	Date of Issue/Invoice Date	: 06/09/2023
GSTIN/ UIN Number	:	HSN	: 997133
Period of Insurance	: From 00:00 05/09/2023 To midnight of 04/09/2024	Nature of Service	: General Insurance Service

Received with thanks from Mr Ramesh Babulal Khunt a sum of Rs 6490.00 towards Premium on the above mentioned policy.

PARTICULARS	Tax(%)	PREMIUM(Rs)
Gross Premium		5500.00
Add:CGST	9.00 %	495.00
Add:SGST	9.00 %	495.00
Kerala Flood Cess	0.00 %	0.00
Total (Rounded to nearest rupee)		6490.00

NOTE:

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For Future Generali India Insurance Co. Ltd.


(Authorized Signatory)

Signature Not Verified

Digitally signed by DS FUTURE GENERALI
INDIA INSURANCE COMPANY LIMITED 01
Date: 2023.09.06 14:23:09 +05:30
Reason: Reason
Location: Location

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 06/09/2023

Accident Suraksha- Policy Schedule

Policy Servicing Office : Off Code- 28, 208, Nath Edifice Dr.Yagnik Road Opp. Police Commissioner Off., Rajkot, Gujarat Pincode:360001. Phone:

Policy No.	: PAL-28-23-9017557-00-000	Period of Insurance	: From 00:00 05/09/2023 To 04/09/2024
Name of Insured / Proposer	: Mr Ramesh Babulal Khunt	Policy Term	: 1 Year
Address	: Gitanjali Park St No. 2,, Bolbala Trust Main Road,, Nr. Anandnagar Main Road,, Rajkot, Rajkot, Gujarat, Pincode:360002	Intermediary Name/Code	: HINABEN BABULAL PIPALIA/60026294
GSTIN Number	:	Telephone (Mob,Hom)	: ,,
		Email Id	: bhpipaliya@gmail.com
		First Inception Date	05/09/2023
		FGI GSTIN Number	: 24AABCF0191R1ZF

Details of Insured Persons

Name of the Insured Person/s	Age	Gender	Relation of the Insured with the Proposer	Cumulative Bonus (Rs.)	Pre-Existing Condition/ deformity	Underwriting Loading	Specific Conditions
MR RAMESH BABULAL KHUNT	48 Y	Male	Self	0	NIL		NIL

Nominee Details

Name of the insured person's	Nominee	Nominee Name	Nominee's Relation with the Insured Person	% of Sum Insured	Appointee Name	Appointee Relationship with Nominee
MR RAMESH BABULAL KHUNT	Nominee	SONALBEN KHUNT	Spouse	100%	-	-

For members other than self, 100 % nomination will be to the proposer.

Coverage and Sum Insured

Coverage and Sum Insured	MR RAMESH BABULAL KHUNT
Primary Covers	
Permanent Partial Disablement	5000000
Additional Covers	
Accidental Medical expenses	Not Opted
Accidental Hospitalisation	500000
Loan Protector	Not Opted
Primary Covers	
Temporary Total Disablement	1000000
Additional Covers	
Road Ambulance Cover	Not Opted
Child Education Support	Not Opted
Life Support Benefit	Not Opted
Adaptation Allowance	Not Opted
Chauffeur Plan Benefit	Not Opted
Primary Covers	
Permanent Total Disablement	5000000
Additional Covers	
Hospital Cash Allowance	2000 Per Day for 30 Days
Broken Bones	Not Opted
Primary Covers	
Accidental Death	5000000
Additional Covers	
Air Ambulance Cover	Not Opted
Family Transportation Allowance	Not Opted
Adventure Sports Benefit	Not Opted
Repatriation of remains and Funeral Benefit	12500
Loadings and Discount	Schedule of Premium

Installment Loading (%)	0.00	Premium / Instalment Premium (Rs.)	(₹)5500.00
Professional Sports Loading (%)	0.00	Goods and Services Tax (for instalment) (Rs.)	(₹)990.00
Long Term Discount (%)	0.00	Premium / Instalment Premium with GST (Rs.)	(₹)6490.00
Family Discount (%)	0.00		
Discount (%)	0.00		

Special Clauses, Conditons, Exclusion and Warranties

NA

Important:-

1. If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not.
2. The above records the information of pre-existing illness/ hospitalization etc. details given by the insured, pursuant to Clause 8(2) of the IRDAI (Protection of Policyholder's interest) Regulations, 2017. If the information shown above is found to be either incomplete or incorrect at the time of claim, the same shall be construed as non-disclosure of material information.
3. This Policy of Insurance is a Contract between the Company and the Insured Person(s). The Insured Person(s) shall not transfer, assign, alienate or in any way pass the benefits and / liabilities to any other person, institution, hospital, company or body corporate without specific approval in writing by a duly authorized officer of the Company. However, if the Insured Person(s) is permanently incapacitated or deceased, the legal heirs of the insured may represent him in respect of Claim under the policy.
4. Coverage will be as specified in the schedule and relevant part of the clause will be applicable.
5. Terms/conditions and exclusions as per the Policy clause and Endorsement wordings.
6. In case of change in Goods and Services Tax the premiums will stand revised.
7. Kindly refer to the policy wording for sublimits, Co-pay limits, Voluntary Deductible, if any.
8. Kindly note that this policy will not cover any claims incurred in any country which is in the sanctioned list of travel restrictions issued by Government of India or prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.
9. For complete terms, conditions and exclusions, please visit <https://general.futuregenerali.in/customer-service/downloads/>
10. For any redressal of grievance and for escalation matrix <https://general.futuregenerali.in/customer-service/grievance-redressal>

Claims assistance

This policy is administered by:- In-house Administrator - Future Generali Health(FGH). Future Generali India Insurance Co. Ltd. Office No. 3, 3rd Floor Building A, G - O - Square, Sr. No. 249 + 250, Near Mankar Chowk, Aundh Hinjewadi Link Road, Wakad, Pune, Maharashtra - 411057 Toll free number - 1800 209 1016 / 1800 103 8889, Toll free fax - 1800 209 1017 / 1800 103 9998, Email ID - fgh@futuregenerali.in It is mandatory to intimate accidents to Future Generali through :Email ID: fgh@futuregenerali.in

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No: Y8229605

Date of Issue: 06/09/2023

Place of Issuance: Mumbai*

*Address as mentioned below


(Authorized Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 06/09/2023

Stamp duty of Rs. 250.00 is paid as provided under Article Policy of Insurance 47C(b) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, MUMBAI-400001., vide this Order No. (NO. LOA/CSD/113/2023/(Validity Period Dt.

28/08/2023 To Dt. 31/03/2024)/3579/23, Dated 28-08-2023.)

Product UIN :FGIPAIP18040V021718

Accident Suraksha-TRANSCRIPT/DECLARATION
Dear Mr Ramesh Babulal Khunt

1. We wish to inform you that the Insurance policy number **PAL-28-23-9017557-00-000** has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

2. You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

3. The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

4. In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Policy No : PAL-28-23-9017557-00-000
Date of Proposal : 05/09/2023
Proposer's Details

Name of proposer	Mr Ramesh Babulal Khunt
Date of Birth	14/10/1974
Gender	Male
Occupation	Businessman
Address	Gitanjali Park St No. 2,, Bolbala Trust Main Road,, Nr. Anandnagar Main Road,, rajkot, Rajkot, Gujarat, Pincode:360002
Nationality	Indian
Do you have a child / children?	No
Do you or your family member to be insured have any Loan from Financial organization?	No

Contact Details

Telephone (M)	9974087516
Email ID	BHPIPALIYA@GMAIL.COM
Alternative Email ID	
Product Name	Accident Suraksha Accident Suraksha Individual
Policy Duration	1 Year

Details of Insured Persons

Name of the Insured Person/s	Age	Gender	Relation of the Insured with the Proposer	Cumulative Bonus (Rs.)	Pre-Existing Condition/ deformity	Underwriting Loading	Specific Conditions
MR RAMESH BABULAL KHUNT	48 Y	Male	Self	0	NIL		NIL

Nominee Details

Name of the insured person's	Nominee	Nominee Name	Nominee's Relation with the Insured Person	% of Sum Insured	Appointee Name	Appointee Relationship with Nominee
MR RAMESH BABULAL KHUNT	Nominee	SONALBEN KHUNT	Spouse	100%	-	-

For members other than self, 100 % nomination will be to the proposer.
Main Cover

Coverage and Sum Insured	MR RAMESH BABULAL KHUNT
Primary Covers	
Permanent Partial Disablement	5000000
Additional Covers	
Accidental Medical expenses	Not Opted
Accidental Hospitalisation	500000
Loan Protector	Not Opted
Primary Covers	
Temporary Total Disablement	1000000
Additional Covers	
Road Ambulance Cover	Not Opted
Child Education Support	Not Opted

Life Support Benefit	Not Opted
Adaptation Allowance	Not Opted
Chauffeur Plan Benefit	Not Opted
Primary Covers	
Permanent Total Disablement	5000000
Additional Covers	
Hospital Cash Allowance	2000 Per Day for 30 Days
Broken Bones	Not Opted
Primary Covers	
Accidental Death	5000000
Additional Covers	
Air Ambulance Cover	Not Opted
Family Transportation Allowance	Not Opted
Adventure Sports Benefit	Not Opted
Repatriation of remains and Funeral Benefit	12500
Do you have any other personal accident policy with Future Generali India Insurance or any other insurance company?	Yes
Have you read the Proposal thoroughly?	Yes
Premium Details	
Installment Facility	Not Opted
Installment Frequency	Not Applicable
Loading on Standard Premium in case of Installment payment(%)	0.00
Long Term discount (In case of Single payment of premium for long term policy)(%)	0.00
Family discount (Individual SI policies)(%)	0
Discount(%)	0.00
Gross Premium	5500.00
Goods and Service Tax	990.00
Premium charged Including Goods and Services Tax	6490.00