

सेवा में
जिला अधिकारी महोदय देहरादून
(जिला प्रशासन)

[Similar case as being dealt.]
OC/ACRA (संग्रह)
Extract the case details through
LDH immediately.

Husband has expired. The Loan insurance policy
is also annulled. If
harassment default is there.
despite insurance

विषय:- बीमा दावा के संबंध में policy, issue RC
for with. 07/08.

महोदय, मैं उर्मिला वाईक स्वर्गीय महीपाल सिंह ने HDFC Bank
से होम लोन 9-2022 को लिया था, जो कि निम्न
खातों संख्या से प्राप्त हुआ, खाता संख्या 677245633-678292935-
677245626 निम्न खातों से प्राप्त हुआ, होम लोन देते
समय धन राशि कवर के लिए HDFC ने मेरे पति की
एक पॉलिसी भी कराई जिसका अमाउंट लोन देते ही बैंक
द्वारा काट दिया गया, जिसका पॉलिसी नंबर निम्न 2918204920-
787600000 है, महोदय बैंक अब लोन की किस्त के लिए मेरे
ऊपर दबाव बना रहे हैं, मेरे घर पर आकर व कौन से
काँट कर मुझे परेशान कर रहे हैं, महोदय पति के निधन
के बाद मैं घर पर बेरोजगार बैठी हूँ। महोदय मुझे अपना
व व्यय का भरण-पोसन करने में भी कठिनाई हो रही है।
महोदय बैंक अपनी वक़ायामूल राशि जो भी वसूला हो वहा
इन्सुरैन्स कम्पनी से क्लेम करें। महोदय मेरी मानसिक पिड़ा
को समझते हुए, बैंक को इन्सुरैन्स कम्पनी से क्लेम करने
की अनुमति प्रदान करें आपकी आति कृपा होगी।

दिनांक - 7/8/2025

धन्यवाद

हस्ताक्षर-

पार्श्वी-
उर्मिला

MO - 8/7/2025 29



2918204920787600000

Mr Mahi Pal Singh
C-2 Tons
Colony, Dakpathar, 248125 Dehradun, Uttarakhand, 248125
Contact No 79XXXXXXX7
Date: 26/09/2022

Dear Customer,
We thank you for choosing HDFC ERGO General Insurance.
Please find enclosed your Certificate of Insurance which has been issued on the basis of the information and declaration given by you.

Home Credit Assure is the right insurance plan for you, your home & its contents. Home Credit Assure provides coverages like:

- Fire & Allied Perils
- Burglary & Theft
- Major Medical Illnesses & Procedures
- Personal Accident
- Loss of Job*

*Loss of Job excludes any voluntary unemployment or voluntary retirement.

To ensure seamless & hassle-free services, we request you to check your contact and other details on your Certificate of Insurance on the basis of which the insurance is issued. In case you find any discrepancy or have any queries, For Claim/Certificate related queries call us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on www.hdfcergo.com for Certificate copy/tax certificate/make changes/register & track claim.

We once again thank you for choosing HDFC ERGO and welcome you to our growing family of customers.

Proposer details have been updated basis the information present in the KYC documents. If you find any detail which needs to be corrected, request you to create/ modify the eKYC ID and place a request for endorsement.

Soft copy of the policy is valid for all purposes including claims.

Regards,

Arun Sharma
Head - Customer Experience Management

HDFC ERGO General Insurance Company Limited

TAX CERTIFICATE



Dear Mr. Mahi Pal Singh

Subject : Certificate for the purpose of deduction under section 80 D of Income Tax Act, 1961

This is to certify that we have received an amount of ₹ 65,777.00 towards premium for Major Medical Illness And Procedures Certificate No. 2918204920787600000 issued to MAHI PAL SINGH for the period 26/09/2022 to 25/09/2027.

Note: This is subject to the provisions of Section 80D of income tax (Amendment) Act, 1986 as amended from time to time.

Date : 26/09/2022

For HDFC ERGO General Insurance Company Ltd.

Certificate of Insurance Issuing Office: Mumbai

Duly Constituted Attorney





291820492078760000

Mr Mahi Pal Singh
C-2 Tons
Colony, Dakpathar, 248125 Dehradun, Uttarakhand, 248125
Contact No 79XXXXXX7

Certificate No.	: 2918 2049 2078 7600 000	Issuance Date	: 26/09/2022
Period of Insurance	: From 26/09/2022 18:25 hrs To 25/09/2027 Midnight		
Risk location address :	Master Policy No. : 2999202171784402001		
Plot On S No Kh No 625 Min & 624	Place of Supply	: Uttarakhand	
Mouza Jeev, Angarh Pargana	Occupancy	: Residential	
Pachwadon Bd E-Land W-Land	Gender	: Male	
N-Land	Customer Id	: 1002720066830001	
S-Road, Dehradun, Uttarakhand, 248198	Invoice No.	: 204920787600000	
	HSN Code	: 997133	
Payment Details : 209262702671, Date: 26/09/2022, Bank Name: HDFC Bank Ltd			
Email ID : maxxxxxxxxxx63@gxxx.com			

Insured Person's Details

Insured's Name	Insured's Date of Birth	Basis of Sum Insured	Name of Nominee	Relationship with Insured	Benefit	Pre Existing Disease
Mahi Pal Singh	05/07/1976	Reducing Basis	Mrs. Urmila Mrs. Urmila	Spouse	100%	
Financier Name	HDFC LIMITED, Mumbai		Loan A/c No.	677245633 & 678292935		

Coverage Details & Sum Insured (₹)

Coverage Details & Sum Insured (₹)							
Section No.	Coverage Details	Sum Insured	Maximum Deductible	Section No.	Coverage Details	Sum Insured	Maximum Deductible
I	FIRE AND ALLIED PERILS, EARTHQUAKE AND TERRORISM		Nil	III	MAJOR MEDICAL ILLNESS and PROCEDURES	1274560	Nil
	(A) Building	1274560		IV	PERSONAL ACCIDENT		
	(B) Contents	318640			(A) Accidental Death	1274560	Nil
II	BURGLARY, HOUSEBREAKING, THEFT		1000		(B) Permanent Total Disablement	1274560	Nil
	(A) Contents	318640		(C) Dependent Child Education Benefit (Max 2 Child)	50000/Per Child	Nil	
				V	LOSS OF JOB (No of EMIs)	3	Nil
Note: (A) Major Medical Illness and Procedure & Personal Accident are limited to 50% of Sum Insured for each insured. Benefit under Section V (Loss of Job) is payable only to the insured. (B) Permanent Total Disablement benefit is payable only to the insured. (C) Dependent Child Education Benefit is payable only to the insured. (D) Loss of Job benefit is payable only to the insured.							

In case of co-applicant, benefits under section III & IV (Major Medical Illness and Procedure & Personal Accident) are limited to 50% of Sum Insured for each insured. Benefit under Section V (Loss of Job) is payable only to the insured(s) who pays the EMI. In the event both Insured pay EMI the benefit shall be limited to the extent of the EMI, paid towards the loan by each insured. *Under Major Medical Illnesses & Procedures Section following illnesses are covered : (1) Cancer (2) End Stage Renal Failure (3) Multiple Sclerosis (4) Major Organ Transplant (5) Heart Valve Replacement (6) Coronary Artery Bypass Graft (7) Stroke (8) Paralysis (9) Myocardial Infarction. In the Certificate wordings the list of Major Medical Illnesses and Procedures enlisted under Section III has 18 illnesses/procedures. However please note that the coverage provided to You under this Certificate of Insurance is restricted only to the above mentioned 9 Major Medical Illnesses and Procedures.

Premium Details (₹)

Basic Premium	63186.00
Loadings	0.00
Integrated Tax 18%	11373.00
Total Premium	74559.00

Address : 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai 400 059.

For Claim/Certificate related queries call us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on www.hdfcergo.com for Certificate copy/tax certificate/make changes/register & track claim.

If the premium is not realised the Certificate shall be void from inception. The stamp duty of Rs. 0.5/- paid vide Order No: NO.LOA/ENF-1/CSD/34/2023/6045 as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, DL09/01/2018 GST Registration No: 27AABCL5045N128. GST for this invoice is not payable under reverse charge basis. I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule

Branch : leela business park, 6th flr, andheri - kurla rd, mumbai

For HDFC ERGO General Insurance Company Ltd.

Agent Name : HDFC SALES PRIVATE LIMITED
Agent Code : 200860939558 Tel No. : 91-22-66316552

The Certificate wording attached herewith includes all the standard coverage offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this Certificate of Insurance. For any clarification please call our toll free number.

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>"



2918204920787600000

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Please Note: Benefits opted and mentioned in the policy schedule/certificate of insurance will only be applicable.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Home Credit Assure	NA
2	Policy number	2918204920787600000	NA
3	Type of Insurance Product/ Policy	Both Indemnity and Benefit	NA
4	Sum Insured	<ul style="list-style-type: none"> Individual Sum Insured -Where each member has a separate sum insured under the policy), or Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members <p>Note: For complete details of Sum Insured applicability, please refer to your Policy Schedule/Certificate of Insurance</p>	NA
5	Policy Coverage (What the policy covers?)	<p>Base Covers: Coverages in force for the Insured Persons shall be as opted and as specified in Policy Schedule / Certificate of Insurance</p> <p>Expenses in respect of:</p> <ol style="list-style-type: none"> Buildings & Contents: Coverage for physical loss or damage, or destruction caused to Insured Property Burglary and Theft: Coverage in respect of loss of or damage to Contents from the Insured Premises. Major Medical Illness & Procedure: Lump sum payment in case of first diagnosis of the listed Illnesses or For undergoing listed procedures for the first time. Personal Accident : Lump sum payment in case of Death or Permanent Total Disablement of Insured due to Accident And It also pays for the education fees for the Insured Person's surviving Dependent Child Loss of Job: Payment for EMI Amount(s) falling due in respect of Loan in case of Insured's termination from employment <p>General Exclusions under Buildings & Contents:</p>	<p>Section 1.</p> <p>Section 2.</p> <p>Section 3.</p> <p>Section 4.</p> <p>Section 5.</p> <p>Section 1.</p>