

## Important Exclusions

1. Pre-existing disease until 36 months of continuous coverage has elapsed
2. Any expense on hospitalisation during first 30 days of commencement of cover
3. Any expense incurred in the first year of operation of cover on treatment of certain diseases
4. Expenses on diagnostic, X-ray, or laboratory examinations mainly done in outpatient department
5. Dental treatment or surgery of any kind, unless requiring hospitalization
6. Maternity expenses, childbirth, miscarriage including Caesarean section and any infertility treatment
7. Any expenses related to the disease due to chronic alcohol consumption/self inflicted toxic or drug consumption
8. Any expense related to injury suffered whilst engaged in speed contest or racing like bungee jumping etc.
9. External medical equipment used at home as post hospitalization care, like wheelchairs, crutches etc
10. Convalescence, general debility, run down condition, congenital disease, intentional self injury, mental disease
11. Circumcision, vaccination unless forming part of post-bite treatment, plastic surgery
12. Treatment taken in excluded hospital

## Payment of Premium:

The premium payable shall be paid in advance before commencement of risk.



**Disclaimer:** This is only a brief presentation of the product. Please visit our website or our nearest office for detailed prospectus and policy wording. For all legal purposes policy wording only holds good.

**Statutory Warning:** Prohibition of rebates (under section 41 of Insurance Act 1938): 1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh Rupees.

### For further information, contact:

Toll Free: 1800 103 5499 | Call us: 0124-4285499  
www.iffcotokio.co.in | SMS 'CLAIM' to 56161  
Email: info@iffcotokio.co.in

### Important Disclaimers:

a. For more details on risk factors, terms and conditions please read sales brochures carefully before concluding a sale | b. Insurance is the subject matter of solicitation | c. Terms and conditions apply



**IFFCO-TOKIO General Insurance Company Limited**

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UAN: ITGI/18-19/InsAdvt/Health-02  
IRDAI Regd. No.: 106 | CIN:U74899DL2000PLC107621



# HEALTH PROTECTOR

A Complete Health Insurance Policy



UIN: IFFHLIP19089V021819

## A Health is a happy family!

Every policy is a promise. But we offer an experience. Do not just look for a promise; experience the difference like millions of our satisfied customers over the years.

Buy IFFCO Tokio's Health Protector Policy to suit you and your family's requirements.

## Salient features:

- Wide range of Sum Insured from Rs.50,000 to Rs.20 lakh on individual basis
- Critical illness - Additional Sum Insured up to another 20 lakhs- at additional premium of 30% of basic premium
- Directly serviced by IFFCO TOKIO without any Third party administrator
- Portability: You can switch from any other similar policy of any insurer to our policy and protect your continuity benefit as per IRDA Guidelines
- Income Tax benefits under Section 80D\* only if paid by cheque
- Cashless claim facility available at over 4000 network hospitals across India
- Life Long renewal

## Who are eligible to take this policy?

**Entry Age** -18 - 65 years. Dependent children (of age 91 days and above) can be covered when one of the parents is covered.

**Unlimited number of members** of Family comprising of the insured and any one or more of the following

- ✓ Spouse
- ✓ Relatives living together
- ✓ Dependent Children or any other dependant relative staying anywhere in India
- ✓ Dependent Parents

\*Subject to change in tax laws.

## Benefits under the policy

- **Hospitalisation Expenses:**
  - ◆ Room rent/ICU limits as defined in the policy
  - ◆ Option to waive off Room/ICU rent limits on payment of 6% additional premium
  - ◆ Registration, Service Charges, Surcharge and similar charge
  - ◆ Medical Practitioner, Anaesthetist, Consultants and Surgeon Fee
  - ◆ Anaesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances and similar expenses
  - ◆ Vitamins and Tonics forming part of treatment
  - ◆ Organ Donor Expenses
  - ◆ Domiciliary Hospitalisation - Upto 20% of the Sum Insured
  - ◆ AYUSH cover

## Additional Benefits

- **Daily allowance** - 0.20% of the sum insured
- Ambulance charges - 1% of the sum insured or Rs. 2500 whichever is less
- Pre and post hospitalization expenses for 45 days and 60 days respectively
- Cumulative bonus - 5% of sum insured subject to maximum of 50% for claim free policy
- Cost of health check up: Up to 1% of the basic sum insured at the end of block of four continuous claim-free policies with us
- Vaccination expenses: up to 10% of the total premium paid at the end of block of two continuous claim-free policies with us
- Day care surgeries covered
- Hospitalization more than 12 hours but less than 24 hours: up to 50% of the entitled room rent per day

## Emergency Assistance Services at no extra cost for journeys beyond 150 KM for trips up to 90 days.

1. Medical Consultation, Evaluation and Referral
2. Care and/or Transportation of Minor Children
3. Medical Repatriation
4. Emergency Message Transmission
5. Emergency Medical Evacuation
6. Return of Mortal Remains
7. Transportation to Join Patient
8. Emergency Cash Coordination

## Free Lookup Period (applicable only in case of fresh policies)

You will be allowed a period of at least 15 (fifteen) days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable stating the reasons therein for doing so.

## Renewal

- Lifelong guaranteed Renewal (except in case of fraud, misrepresentation)
- The Policy to be renewed within the expiry date or within a maximum of 30 days from the expiry date, beyond which the continuity benefits (related to waiting period) will not be available and any insurance cover thereafter will be treated as fresh cover

## Discounts

- 1) **Family Discount:** -5% discount on covering 2 members & 10% on covering 3 or more members
- 2) **Existing customers** - 10% discount in policy premium for customers holding any insurance policy of IFFCO TOKIO.
- 3) **Group Mediciam Discount-** 10% discount for employees covered under any Group mediclaim policy issued by IFFCO-TOKIO for sum insured 4 lakh and above

**Note:** All the above mentioned discounts are on cumulative basis and cannot exceed a total of 25% (twenty five) percent.