



IFFCO-TOKIO GENERAL INSURANCE CO. LTD
 Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Health Protector Plus
 UIN: IFFHLIP21328V022021

Benefit Illustration in respect of policies offered on individual and family floater basis (Yearly premium):

Illustration 1 - For Top-up policy	Coverage opted on individual basis covering each member of the family separately (at a single point in time)			Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)					Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)				
	Age of the Members Insured	Premium (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)	Consolidated Premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
36 to 45	3,099	5,00,000	2,00,000	3099	5%	2944	500000	200000	5099	NA	5099	500000	200000
46 to 55	3,399	5,00,000	2,00,000	3399	5%	3229	500000	200000		NA			
Total Premium for all members of the family is Rs. 6,498, when each member is covered separately. Sum Insured available for each individual is Rs. 5,00,000.				Total Premium for all members of the family is Rs. 6,137, when they are covered under a single policy. Sum Insured available for each individual is Rs. 5,00,000.					Total Premium when policy is opted on floater basis is Rs. 5,099. Sum Insured of Rs. 5,00,000 is available for the entire family.				

Illustration 2 - for Super Top-	Coverage opted on individual basis covering each member of the family separately (at a single point in time)	Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)	Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)
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up policy													
Age of the Members Insured	Premium (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)	Consolidated Premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)
Above 3 months to 35 years	3,199	10,00,000	5,00,000	3199	5%	3039	1000000	500000	6,099	NA	6099	1000000	500000
36 to 45	3,899	10,00,000	5,00,000	3899	5%	3704	1000000	500000					
Total Premium for all members of the family is Rs. 7,098, when each member is covered separately. Sum Insured available for each individual is Rs. 10,00,000.				Total Premium for all members of the family is Rs. 6,743, when they are covered under a single policy. Sum Insured available for each individual is Rs. 10,00,000.					Total Premium when policy is opted on floater basis is Rs. 6,099. Sum Insured of Rs. 10,00,000 is available for the entire family.				

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.