



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

OPD Cover for Essential Health Protector

UIN: IFFHLIA25036V012425

Add-on Wording

Note:

- This add-on shall follow the definitions, claim procedures & requirements, exclusions and general conditions of the base product, unless specifically mentioned in policy schedule or provided in this add-on wordings.

Coverage

In lieu of payment of additional premium, We shall indemnify the Reasonable and Customary Charges incurred within the Policy Period for OPD Consultation and/or associated Diagnostic Services pertaining to the Insured Person(s) up to the limit of liability mentioned against this Add-On for each policy year in the Policy Schedule.

Limit of Liability

- The limit of liability under this add-on shall be independent of the Base Policy Sum Insured.

Annual Sum Insured Limits	
Base Policy Basic SI	Maximum Limit of Liability
SI 5 L - <10 L	10,000
SI 10 L- 15 L	15,000
SI >15 L	20,000

Annual OPD consultation Sub-Limits			
Base Policy Basic SI	Sub-limit for General Physician consultation	Sub-limit for Specialist consultation	Maximum limit of OPD consultations (General/ Specialist)
SI 5 L - <10 L	500	1200	4
SI 10 L- 15 L	750	1800	4
SI >15 L	1000	2400	4

Conditions Applicable

- Expenses under this Add-on are covered for AYUSH and allopathic treatments only.
- A claim under this Add-on would not affect the No Claim Bonus.
- Any Voluntary Co-pay chosen in the Base Policy shall not be applicable for this Add-on.
- Reinstatement of Sum Insured during the Policy year is not available for this Add-on.
- This add-on shall supersede the below mentioned General Exclusions of the base product, upto the extent of coverage mentioned under this add-on:
 - Investigation & Evaluation (Code- Excl04)
 - Refractive Error: Code- Excl15
 - Procedures/treatments mainly done in outpatient department (OPD) even if these are converted to day care surgery or as in patient in hospital to make it hospitalization claim.
 - Any other type of Laser treatments / surgeries for Eye which can be performed on OPD basis.

Exclusions Applicable

- a) Dentist Consultation or Procedures.
- b) Pharmacy Expenses
- c) Expenses on consultations of Nutritionists/Dieticians.
- d) Expenses on Physiotherapy.
- e) Intra-articular Injections
- f) Aesthetic or cosmetic consultation/treatment.
- g) Preventive Medical Check Up.
- h) Any FMCG or Consumer Packaged goods/items sold at the Pharmacy/Chemist shops.
- i) Any nutritional supplements unless prescribed by the Medical Practitioner.
- j) Any consultation, investigation, diagnostic or pharmacy claim related to pregnancy or childbirth.