



## IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

### Dental Cover for Essential Health Protector

UIN: IFFHLIA25037V012425

#### 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 on acute treatment of a natural tooth or teeth or the services and supplies provided by a licensed dental practitioner, for the below mentioned services, up to the limit of liability mentioned against this Add-On for each policy year in the Policy Schedule.

- a) Root Canal Treatment (single or multiple sittings)
- b) Tooth extraction(s)
- c) Filling(s)
- d) Dental / oral treatment, procedures and preventive, restorative services related to disease, disorder and conditions related to natural teeth or tooth taken on outpatient basis.

##### 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

##### Conditions Applicable

- a) A waiting period of continuous 24 months shall be applicable from the time this Add-on is opted by the Insured Person under this Policy.
- b) If this Add-On Sum Insured is enhanced during renewal, then 24 months of continuous coverage would apply afresh to the extent of the increased Sum Insured amount.
- c) A claim under this Add-on would not affect the No Claim Bonus.
- d) Any Voluntary Co-pay chosen in the Base Policy shall not be applicable for this Add-on.
- e) Reinstatement of Sum Insured during the Policy year is not available for this Add-on.
- f) This add-on shall supersede the below mentioned General Exclusions of the base product, upto the extent of coverage mentioned under this add-on.
  - i. Dental treatment or surgery of any kind, unless requiring Hospitalization' and
  - ii. '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'.

##### Exclusion Applicable

Dental implants/artificial structures, Computer Aided Design/ Computer Aided Manufacturing restorations and bone grafts.