



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Maternity Cover for Essential Health Protector

UIN: IFFHLIA25038V012425

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.
- This Add-on is available on individual basis only and not on floater basis (even if the base policy is issued on family floater basis).

Specific Definition

Maternity Expenses shall include:

- i. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
- ii. expenses towards lawful medical termination of pregnancy during the Policy Period.

Coverage

In lieu of payment of additional premium, We shall indemnify the Insured Person for Reasonable and Customary inpatient Maternity Expenses, up to the limit of liability mentioned against this Add-On.

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	50,000
SI 10 L- 15 L	75,000
SI >15 L	100,000

Conditions Applicable

- a) A waiting period of continuous 24 months shall be applicable from the time this Add-on is opted by/for the Insured Person under this policy.
- b) This Add-on is not available for Insured person(s) who is/are already having two or more living children .
- c) Our maximum liability in a policy year shall not exceed the limits of liability mentioned against this Add-on mentioned in the Policy Schedule against this add-on.
- d) Pre-natal (period from conception until delivery of baby) and post-natal (up to 30 days from date of delivery of baby) inpatient expenses will be covered within the limits of this Add-on.
- e) The Insured Person is or above the legal marriageable age in India to opt for this cover.
- f) This Add-on can be opted only at the time of inception or renewal of the Base Policy
- g) This Add-on shall cover maximum upto two live births of the Insured Person(s) during the lifetime of the policy.

- h) Minimum 2 years of continuous waiting period would apply afresh after the delivery of the first live birth. However, in case of miscarriage or still birth in any of the pregnancies, subsequent 24 months waiting period shall not apply.
- i) If the Sum Insured under this Add-on is enhanced during renewal, then 24 months of continuous waiting period would apply afresh to the extent of the increased limit of liability.
- j) A claim under this Add-on would not affect the No Claim Bonus.
- k) Any Voluntary Co-pay chosen in the Base Policy shall not be applicable for this Add-on.
- l) Reinstatement of Sum Insured during the Policy year is not available for this Add-on.
- m) If an Insured Person under this Add-on becomes a widow during the pre-natal period, the maternity claim shall be payable on actuals upto the Base Policy Sum Insured(including Cumulative Bonus).
- n) Any inpatient expenses incurred for management of ectopic pregnancy shall be covered under the Base Policy
- o) If Consumable Cover extension is opted in the base policy, it shall be applicable to this Add-on up to the limit of liability under this Add-on.
- p) 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. Maternity Expenses (Code - Excl18)
 - ii. Pre-natal and post-natal expenses

Exclusions Applicable

- a) Expenses incurred in respect of harvesting and storage of stem cells for any purposes whatsoever.
- b) Additional Benefits under the Base Policy (Daily Allowance, Ambulance Charges, Pre and Post Hospitalization Expenses) shall not be covered.