



## IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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**Arogya Sanjeevani Policy (Micro Insurance) IFFCO-Tokio GIC Ltd**

UIN: IFFPMIP23040V012223

### PROSPECTUS/ SALES LITERATURE

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#### 1. INTRODUCTION

If during the policy period one or more Insured Person (s) is required to be hospitalized for treatment of an Illness or Injury at a Hospital/ Day Care Centre, following Medical Advice of a duly qualified Medical Practitioner, the Company shall indemnify Medically necessary expenses towards the Coverage mentioned in the policy schedule.

Provided further that, any amount payable under the policy shall be subject to the terms of coverage (including any co-pay, sub limits), exclusions, conditions and definitions contained herein. Maximum liability of the Company under all such Claims during each Policy Year shall be the Sum Insured (Individual or Floater) opted and Cumulative Bonus (if any) specified in the Schedule.

#### 2. COVERAGE

The covers listed below are in-built Policy benefits and shall be available to all Insured Persons in accordance with the procedures set out in this Policy.

##### 2.1 Hospitalization

The Company shall indemnify medical expenses incurred for Hospitalization of the Insured Person during the Policy year, up to the Sum Insured and Cumulative Bonus specified in the policy schedule, for,

- i. Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs.5000/-, per day.
- ii. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses up to 5% of sum insured subject to maximum of Rs.10,000/- per day.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital
- iv. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and such similar other expenses.

##### 2.1.1. Other expenses

- i. Expenses incurred on treatment of cataract subject to the sub limits
- ii. Dental treatment, necessitated due to disease or injury
- iii. Plastic surgery necessitated due to disease or injury
- iv. All the day care treatments
- v. Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalisation.

#### Note:

1. Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. However, the time limit shall not apply in respect of Day Care Treatment

2. In case of admission to a room/ICU/CCU at rates exceeding the aforesaid limits, the reimbursement/payment of all other expenses incurred at the Hospital, with the exception of cost of medicines, shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent/ICU/CCU charges.

## **2.2 AYUSH Treatment**

The Company shall indemnify medical expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to the limit of sum insured as specified in the policy schedule in any AYUSH Hospital.

## **2.3 Cataract Treatment**

The Company shall indemnify medical expenses incurred for treatment of Cataract, subject to a limit of 25% of Sum Insured or Rs.40,000/-, whichever is lower, per each eye in one policy year.

## **2.4 Pre Hospitalization**

The company shall indemnify pre-hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care, for a fixed period of 30 days prior to the date of admissible hospitalization covered under the policy.

## **2.5 Post Hospitalisation**

The company shall indemnify post hospitalization medical expenses incurred, related to an admissible hospitalization requiring inpatient care, for a fixed period of 60 days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.

**2.6** The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital upto 50% of Sum Insured, specified in the policy schedule, during the policy period:

- A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. Bronchial Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

**2.7** The expenses that are not covered in this policy are placed under List-I of Annexure-A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.

## **3. Cumulative Bonus (CB)**

Cumulative Bonus will be increased by 5% in respect of each claim free policy year (where no claims are reported), provided the policy is renewed with the company without a break subject to maximum of 50% of the sum insured under the current policy year. If a claim is made in any particular year, the cumulative bonus accrued shall be reduced



at the same rate at which it has accrued. However, sum insured will be maintained and will not be reduced in the policy year.

**Notes:**

- i. In case where the policy is on individual basis, the CB shall be added and available individually to the insured person if no claim has been reported. CB shall reduce only in case of claim from the same Insured Person.
- ii. In case where the policy is on floater basis, the CB shall be added and available to the family on floater basis, provided no claim has been reported from any member of the family. CB shall reduce in case of claim from any of the Insured Persons.
- iii. CB shall be available only if the Policy is renewed/ premium paid within the Grace Period.
- iv. If the Insured Persons in the expiring policy are covered on an individual basis as specified in the Policy Schedule and there is an accumulated CB for such Insured Person under the expiring policy, and such expiring policy has been Renewed on a floater policy basis as specified in the Policy Schedule then the CB to be carried forward for credit in such Renewed Policy shall be the one that is applicable to the lowest among all the Insured Persons
- v. In case of floater policies where Insured Persons Renew their expiring policy by splitting the Sum Insured in to two or more floater policies/individual policies or in cases where the policy is split due to the child attaining the age of 25 years, the CB of the expiring policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy
- vi. If the Sum Insured has been reduced at the time of Renewal, the applicable CB shall be reduced in the same proportion to the Sum Insured in current Policy.
- vii. If the Sum Insured under the Policy has been increased at the time of Renewal the CB shall be calculated on the Sum Insured of the last completed Policy Year.
- viii. If a claim is made in the expiring Policy Year, and is notified to Us after the acceptance of Renewal premium any awarded CB shall be withdrawn

**4. Waiting Period**

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

**4.1 Pre-Existing Diseases(Code- Excl01)**

- i. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36months of continuous coverage after the date of inception of the first policy with us.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If the Insured Person is continuously covered without any break as defined under the portability norms of the Policy, then waiting period for the same would be reduced to the extent of prior coverage.
- iv. Coverage under the policy after the expiry of 36months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

**4.2 First Thirty Days Waiting Period(Code- Excl03)**

- i. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

**4.3 Specific Waiting Period: (Code- Excl02)**

- a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24/48 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

**i. 24 Months waiting period**

- 1. Benign ENT disorders
- 2. Tonsillectomy
- 3. Adenoidectomy
- 4. Mastoidectomy
- 5. Tympanoplasty
- 6. Hysterectomy
- 7. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
- 8. Benign prostate hypertrophy
- 9. Cataract and age related eye ailments
- 10. Gastric/ Duodenal Ulcer
- 11. Gout and Rheumatism
- 12. Hernia of all types
- 13. Hydrocele
- 14. Non Infective Arthritis
- 15. Piles, Fissures and Fistula in anus
- 16. Pilonidal sinus, Sinusitis and related disorders
- 17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
- 18. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
- 19. Varicose Veins and Varicose Ulcers
- 20. Internal Congenital Anomalies

**ii. 48 Months waiting period**

- 1. Treatment for joint replacement unless arising from accident
- 2. Age-related Osteoarthritis & Osteoporosis

**5. EXCLUSIONS**

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

**5.1 Investigation & Evaluation(Code- Excl04)**

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

**5.2 Rest Cure, rehabilitation and respite care(Code- Excl05)**

a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

### **5.3 Obesity/ Weight Control (Code- Excl06)**

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:

- i. Obesity-related cardiomyopathy
- ii. Coronary heart disease
- iii. Severe Sleep Apnea
- iv. Uncontrolled Type2 Diabetes

### **5.4 Change-of-Gender treatments: (Code- Excl07)**

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

### **5.5 Cosmetic or plastic Surgery: (Code- Excl08)**

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

### **5.6 Hazardous or Adventure sports: (Code- Excl09)**

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

### **5.7 Breach of law: (Code- Excl10)**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

### **5.8 Excluded Providers: (Code-Excl11)**

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

### **5.9 Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)**

**5.10** Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. **(Code- Excl13)**

**5.11** Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure **(Code- Excl14)**

**5.12 Refractive Error:(Code- Excl15)**

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

**5.13 Unproven Treatments:(Code- Excl16)**

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

**5.14 Sterility and Infertility: (Code- Excl17)**

Expenses related to sterility and infertility. This includes:

- (i) Any type of sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

**5.15 Maternity Expenses (Code - Excl 18):**

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

**5.16** War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

**5.17** Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

- a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
- b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
- c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

**5.18** Any expenses incurred on Domiciliary Hospitalization and OPD treatment

**5.19** Treatment taken outside the geographical limits of India

**5.20** In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes.

## **6. Moratorium Period**

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by Us on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits

## **7. CLAIM PROCEDURE**

### **1.1 Procedure for Cashless claims:**

(i) Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized TPA. (ii) Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization. (iii) The Company/ TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification. (iv) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses. (v) The Company / TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details. (vi) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / TPA for reimbursement.

### **1.2 Procedure for reimbursement of claims:**

For reimbursement of claims the insured person may submit the necessary documents to TPA(if applicable)/Company within the prescribed time limit as specified hereunder.

Sl No	Type of Claim	Prescribed Time limit
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital
2.	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment

### **7.1 Notification of Claim**

, Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:

- Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier.
- At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

### **7.2 Documents to be submitted:**

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- Duly Completed claim form
- Photo Identity proof of the patient



- iii. Medical practitioner's prescription advising admission
- iv. Original bills with itemized break-up
- v. Payment receipts
- vi. Discharge summary including complete medical history of the patient along with other details.
- vii. Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner
- viii. OT notes or Surgeon's certificate giving details of the operation performed (for surgical cases).
- ix. Sticker/Invoice of the Implants, wherever applicable.
- x. MLR (Medico Legal Report copy if carried out and FIR (First information report) if registered, where ever applicable.
- xi. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
- xii. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines
- xiii. Legal heir/succession certificate , wherever applicable
- xiv. Any other relevant document required by Company/TPA for assessment of the claim.

**Note:**

- 1. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
- 2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
- 3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

**7.3 Co-payment**

Each and every claim under the Policy shall be subject to a Copayment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the copayment.

**7.4 Claim Settlement (provision for Penal Interest)**

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

**7.5 Services Offered by TPA**

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorization of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

- i. Claim settlement and claim rejection;





ii. Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.

#### **7.6 Payment of Claim**

All claims under the policy shall be payable in Indian currency only.

### **8. GENERAL TERMS & CONDITIONS**

#### **8.1 Disclosure of Information**

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

#### **8.2 Condition Precedent to Admission of Liability**

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

#### **8.3 Material Change**

The Insured shall notify the Company in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each Renewal and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

#### **8.4 Records to be Maintained**

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy

#### **8.5 Complete Discharge**

Any payment to the Insured Person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or Assignee, as the case may be, for any benefit under the Policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim

#### **8.6 Notice & Communication**

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule.
- iii. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

#### **8.7 Territorial Limit**

All medical treatment for the purpose of this insurance will have to be taken in India only.

#### **8.8 Multiple Policies**

a) For Indemnity Coverages-In case of multiple policies taken by You/ insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In case, the available coverage under the said policy is less than the admissible claim amount, the insurer chosen by the insured person shall seek the details of other available policies



of the Insured Person and shall coordinate with other Insurers to ensure settlement of the balance amount as per the respective policy conditions.

b) For Benefit Coverage-On occurrence of the Insured event, You can claim from all Insurers under the Policy.

### **8.9 Fraud**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this policy shall be repaid by all person(s) named in the policy schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent, with intent to deceive the insurer or to induce the insurer to issue a insurance Policy:—

- (a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- (b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent

The company shall not repudiate the policy on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

### **8.10 Cancellation**

The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing. The Insurer shall:

- a) refund proportionate premium for unexpired policy period, if the term of policy upto one year and there is no claim (s) made during the policy period.
- b) refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.

We may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

### **8.11 Automatic change in Coverage under the policy**

The coverage for the Insured Person(s) shall automatically terminate:

1. In the case of his/ her (Insured Person) demise.

However the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. In case, the other insured person is minor, the policy shall be renewed only through any one of his/her natural guardian or guardian appointed by court. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to the company along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.

2. Upon exhaustion of sum insured and cumulative bonus, for the policy year. However, the policy is subject to renewal on the due date as per the applicable terms and conditions.

#### **8.12 Territorial Jurisdiction**

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

#### **8.13 Arbitration**

- i. If any dispute or difference shall arise as to the quantum to be paid by the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within thirty days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).
- ii. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the policy.
- iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

#### **8.14 Migration:**

You/the Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by Us by applying for migration of the Policy atleast 30 days before the policy renewal date.. If You/insured Persons is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us , You will get all the accrued continuity benefits as per below:

- i. The waiting periods specified in Section 4, Point No-4.1,4.2 and 4.3 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Migration benefit will be offered to the extent of sum of previous insured and accrued bonus(as part of the sum insured), migration benefit shall not apply to any other additional increased Sum Insured.

#### **iii. Moratorium Period**

We may underwrite your migration proposal, in case You are not continuously covered for 36 months

#### **8.15 Portability:**

You/the Insured Person will have the option to port the Policy to same product of other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days. If You/ Insured person is presently covered and has been continuously covered without any lapses under this health insurance plan with an Indian General/Health insurer, the proposed Insured Person will get all the accrued continuity benefits as under:

- i. The waiting periods specified in in Section 4, Point No-4.1,4.2 and 4.3 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the sum insured), portability benefit shall not apply to any other additional increased Sum Insured.
- iii. Moratorium Period

#### **8.16 Renewal of Policy**

The policy shall be renewable, except in case of established fraud or non-disclosure or misrepresentation by You/ the Insured person, provided the product is not withdrawn and also subject to the following conditions:

- i. The Company shall send renewal notices to the Policyholder, at least 30 days in advance from Policy due date.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. Sum Insured can be enhanced at the time of renewal for which fresh proposal form and medical reports will be required to be submitted. However the waiting periods will apply afresh for the enhanced sum insured. In case increase in Sum Insured is requested by You, We may underwrite to the extent of increased Sum Insured.

#### **8.17 Premium Payment in Installments**

If the insured person has opted for Payment of Premium on an installment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. The grace period of fifteen days (where premium is paid on a monthly instalments) and thirty days (where premium is paid in quarterly/half yearly/annual instalments) is available on the premium due date, to pay the premium.
- ii. During such grace period, Coverage will be available from the installment premium payment due date till the date of receipt of premium by Company.
- iii. The Benefits provided under – “Waiting Periods”, “Specific Waiting Periods” Sections shall continue in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the installment premium is not paid on due date.
- v. In case of installment premium due not received within the grace Period, the Policy will get cancelled.

#### **8.18 Possibility of Revision of Terms of the Policy Including the Premium Rates**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are affected.

#### **8.19 Free look period**

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting/migrating the policy.

You/the insured shall be allowed a period of thirty days from date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. A refund of the premium paid less any expenses incurred by Us on medical examination of the insured person and the stamp duty charges; or
- ii. Where the risk has already commenced and the option of return of the Policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

#### **8.20 Endorsements (Changes in Policy)**

- i. This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the company. Any change made by the company shall be evidenced by a written endorsement signed and stamped.



ii. The policyholder may be changed only at the time of renewal. The new policyholder must be the legal heir/immediate family member. Such change would be subject to acceptance by the company and payment of premium (if any). The renewed Policy shall be treated as having been renewed without break. The policyholder may be changed during the Policy Period only in case of his/her demise or him/her moving out of India.

#### **8.21 Change of Sum Insured**

Sum insured can be changed (increased/ decreased) only at the time of renewal or at any time, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh only for the enhanced portion of the sum insured.

#### **8.22 Terms and conditions of the Policy**

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

#### **8.23 Nomination:**

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For Claim settlement under reimbursement, the Company will pay the policyholder. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

### **9. Get in touch with us**

In case of any query, the You may contact Us through:

Company Website: [www.iffcotokio.co.in](http://www.iffcotokio.co.in)

Toll free: 1800-103-5499

E-mail: [support@iffcotokio.co.in](mailto:support@iffcotokio.co.in)

Address : IFFCO-Tokio General Insurance Co Ltd  
IFFCO Tower, Plot no. 3  
Sector -29, Gurgaon – 122001

#### **Redressal Of Grievance**

In case of any grievance, You may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Toll free: 1800-103-5499

E-mail: [support@iffcotokio.co.in](mailto:support@iffcotokio.co.in)

Address: IFFCO-Tokio General Insurance Co Ltd  
IFFCO Tower, Plot no. 3  
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [chiefgrievanceofficer@iffcotokio.co.in](mailto:chiefgrievanceofficer@iffcotokio.co.in)



For updated details of grievance officer, kindly refer the link  
<https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>

If insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

We shall comply with the award of the Insurance Ombudsman within 30 days of its receipt by Us. We shall be liable for a penalty of Rs 5,000/- per day in case of non-compliance in addition to the penal interest liable to be paid by Us under The Insurance Ombudsman Rules, 2017.

**Grievance may also be lodged at Grievance Portal of IRDAI- 'Bima Bharosa' and tracked through your mobile number.**

- <https://bimabharosa.irdai.gov.in/Home/Home>

**For Updated List of Ombudsman Address, Please visit:**

- <https://www.cioins.co.in/Ombudsman>

#### **Provision for Senior Citizens**

Separate channel to address the related claims and grievances of senior citizen are mentioned below:

E-mail: seniorcitizengrievance@iffcotokio.co.in  
Toll free: 1800-103-5498  
Address: Chief Grievance Officer  
IFFCO-Tokio General Insurance Co Ltd  
IFFCO Tower, Plot no. 3  
Sector -29, Gurgaon - 122001

#### **10. TABLE OF BENEFITS**

<b>Name</b>	Arogya Sanjeevani Policy (Micro Insurance), IFFCO-Tokio General Insurance Company Limited
<b>Product Type</b>	Individual/ Floater
<b>Category of Cover</b>	Indemnity
<b>Sum insured</b>	On Individual basis – SI shall apply to each individual family member INR 50,000/ 1,00,000 (as mentioned in the policy schedule)  On Floater basis – SI shall apply to the entire family INR 50,000/ 1,00,000/ 1,50,000/ 2,00,000/ 2,50,000 (as mentioned in the policy schedule)
<b>Policy Period</b>	1 year
<b>Eligibility</b>	Policy can be availed by persons between the age of 18 years and 65 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members i.legally wedded spouse. i.Parents and Parents-in-law.



	i. Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals
<b>Entry age</b>	<p>Minimum entry age shall be 18 years for principal insured and maximum age at entry shall be 65, complying to Regulation 12(i) of HIR 2016, along with lifelong renewability. There shall be no exit age.</p> <p>Policy is subject to lifelong renewability.</p> <p>Dependent Child / children shall be covered from the age of 3 months to 25 years subject to the definition of 'Family'</p>
<b>Grace Period</b>	The grace period of fifteen days (where premium is paid on a monthly instalments) and thirty days (where premium is paid in quarterly/half yearly/annual instalments) is available on the premium due date, to pay the premium.
<b>Hospitalisation Expenses</b>	<p>Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible</p> <p>Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre.</p>
<b>Pre Hospitalisation</b>	For 30 days prior to the date of hospitalization
<b>Post Hospitalisation</b>	For 60 days from the date of discharge from the hospital
<b>Sublimit for room/doctors fee</b>	<p>1. Room Rent, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs.5000/- per day.</p> <p>2.Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all inclusive as provided by the Hospital / Nursing Home up to 5% of the sum insured subject to maximum of Rs.10,000/-, per day</p>
<b>Cataract Treatment</b>	Up to 25% of Sum insured or Rs.40,000/-, whichever is lower, per eye, under one policy year.
<b>AYUSH</b>	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered upto sum insured, during each Policy year as specified in the policy schedule.
<b>Pre Existing Disease</b>	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered after a waiting period of 3 years
<b>Cumulative bonus</b>	Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. In the event of claim the cumulative bonus shall be reduced at the same rate.
<b>Co Pay</b>	5% co pay on all claims
<b>Pre-policy checkup</b>	<p>Pre-policy checkup shall be required in following cases:</p> <ol style="list-style-type: none"> <li>If the insured is above 55 years of age</li> <li>If there is any adverse declaration in the proposal form.</li> <li>If there is a claim in the expiring policy because of any Critical/ chronic Illness.</li> <li>If the basic sum insured is being sought to be enhanced at the time of renewal.</li> <li>When there is break in insurance for more than 30(thirty) days.</li> </ol> <p>Wherever required, Insured person(s) has to undergo a Pre-policy check-up. If such a proposal is accepted and policy has been issued, We would reimburse 50% cost of the diagnostic test charges.</p>



Medical test and age limit criteria may vary as per company guidelines applicable at the time of risk acceptance.

## RATING CHART

### “Premium Tables”

**Please note:**

- a) The premium for the policy based on ‘Individual Sum Insured’ adhere to premiums given in **Table A (below)** for each member.
- b) The premium for the policy based on ‘Floater Sum Insured’ adhere to premium given in **Table A (below)** for Highest aged member and **Table B(below)** for other than highest aged members in the family.

*Premium rates given below are in INR and are exclusive of GST.*

#### Arogya Sanjeevani (Micro Insurance) Yearly Premium

Table A : Premium table for highest aged member										
SI/Age	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90
50000	1,574	2,027	2,462	3,188	4,989	7,994	11,296	14,295	17,534	22,394
100000	1,848	2,393	2,916	3,788	5,953	9,565	13,534	17,139	21,033	26,874
150000	2,525	3,278	4,001	5,205	8,194	13,182	18,662	23,641	29,017	37,084
200000	3,285	4,273	5,221	6,802	10,725	17,272	24,463	30,998	38,054	48,640
250000	3,656	4,772	5,844	7,630	12,063	19,462	27,589	34,974	42,948	54,912

Table B : Premium table for member other than highest age										
	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90
50000	1,023	1,318	1,601	2,072	3,243	5,196	7,342	9,292	11,397	14,556
100000	1,201	1,555	1,895	2,462	3,869	6,217	8,797	11,141	13,671	17,468
150000	1,641	2,131	2,600	3,383	5,326	8,569	12,130	15,367	18,861	24,104
200000	2,135	2,777	3,394	4,421	6,971	11,227	15,901	20,149	24,735	31,616
250000	2,376	3,102	3,798	4,959	7,841	12,650	17,933	22,733	27,916	35,693

#### Arogya Sanjeevani (Micro Insurance) Half Yearly Premium

Table A : Premium table for highest aged member										
	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90
50000	801	1,032	1,253	1,623	2,539	4,069	5,750	7,277	8,926	11,399
100000	941	1,218	1,484	1,928	3,030	4,869	6,889	8,725	10,706	13,680
150000	1,286	1,669	2,036	2,649	4,171	6,710	9,500	12,034	14,771	18,877
200000	1,672	2,175	2,658	3,462	5,459	8,792	12,453	15,779	19,371	24,760
250000	1,861	2,429	2,975	3,884	6,140	9,907	14,044	17,803	21,862	27,952

Table B : Premium table for member other than highest age										
	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90



50000	521	671	815	1,055	1,651	2,645	3,737	4,730	5,802	7,410
100000	611	792	965	1,253	1,970	3,165	4,478	5,671	6,959	8,892
150000	836	1,085	1,324	1,722	2,711	4,362	6,175	7,822	9,601	12,270
200000	1,087	1,414	1,728	2,251	3,548	5,715	8,094	10,256	12,591	16,094
250000	1,210	1,579	1,934	2,524	3,991	6,439	9,129	11,572	14,210	18,169

#### Arogya Sanjeevani (Micro Insurance) Quarterly Premium

**Table A : Premium table for highest aged member**

	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90
50000	404	521	632	819	1,281	2,053	2,901	3,671	4,503	5,751
100000	475	614	749	973	1,529	2,457	3,476	4,402	5,402	6,902
150000	649	842	1,027	1,337	2,104	3,386	4,793	6,072	7,452	9,524
200000	844	1,097	1,341	1,747	2,754	4,436	6,283	7,961	9,773	12,492
250000	939	1,225	1,501	1,959	3,098	4,998	7,085	8,982	11,030	14,102

**Table B : Premium table for member other than highest age**

	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90
50000	263	338	411	532	833	1,334	1,886	2,386	2,927	3,738
100000	308	399	487	632	994	1,597	2,259	2,861	3,511	4,486
150000	422	547	668	869	1,368	2,201	3,115	3,947	4,844	6,190
200000	548	713	872	1,135	1,790	2,883	4,084	5,175	6,352	8,120
250000	610	797	975	1,274	2,014	3,249	4,606	5,838	7,169	9,167

#### Arogya Sanjeevani (Micro Insurance) Monthly Premium

**Table A : Premium table for highest aged member**

	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90
50000	136	175	212	275	430	688	973	1,231	1,510	1,929
100000	159	206	251	326	513	824	1,166	1,476	1,811	2,314
150000	217	282	345	448	706	1,135	1,607	2,036	2,499	3,194
200000	283	368	450	586	924	1,487	2,107	2,670	3,277	4,189
250000	315	411	503	657	1,039	1,676	2,376	3,012	3,699	4,729

**Table B : Premium table for member other than highest age**

	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90
50000	88	113	138	178	279	448	632	800	982	1,254
100000	103	134	163	212	333	535	758	959	1,177	1,504
150000	141	184	224	291	459	738	1,045	1,323	1,624	2,076
200000	184	239	292	381	600	967	1,369	1,735	2,130	2,723
250000	205	267	327	427	675	1,089	1,544	1,958	2,404	3,074

#### Discounts:

A. Discounts for 'Individual Sum Insured' variant are:

(i) **Family Discount** available at the inception of the policy is mentioned below:

- 2 Family Members – 10% discount on total premium
- 3 or more Family Members – 20% discount on total premium

(ii) **Discount for customers already covered under their employers' Group Mediciam Policy provided by ITGI**



All the employees covered under the Group Medclaim Policy of IFFCO TOKIO will be eligible for discount as per below mentioned slabs –

Sum Insured opted under Arogya Sanjeevani	Discount
Rs 4(Four)lakh and above	10%(ten percent)

(iii) **Existing Customer Discount:** 10% (ten percent) discount in policy premium for all customers holding any other insurance policy of IFFCO TOKIO.

(iv) **ITGI Employee Discount:** 20% (twenty percent) discount for all employees of IFFCO TOKIO.

(v) 10% (ten percent) discount in policy premium is permitted for all customers who buy policy directly through IFFCO-TOKIO website/Walk-in.

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

B. Discounts for 'Floater Sum Insured' variant are:

(i) **Discount for customers already covered under their employers' Group Medclaim Policy provided by ITGI**

All the employees covered under the Group Medclaim Policy of IFFCO TOKIO will be eligible for discount as per below mentioned slabs –

Product Type	Sum Insured opted under Arogya Sanjeevani (Micro Insurance)	Discount
Arogya Sanjeevani	Rs 4(Four)lakh and above	10%(ten percent)

(ii) **Existing Customer Discount:** 10% (ten percent) discount in policy premium for all customers holding any other insurance policy of IFFCO TOKIO.

(iii) **ITGI Employee Discount:** 20% (twenty percent) discount for all employees of IFFCO TOKIO.

(iv) 10% (ten percent) discount in policy premium is permitted for all customers who buy policy directly through IFFCO-TOKIO website/Walk-in.

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

### Illustrations:

1.

Illustration for ASI MI			
	Coverage opted on individual basis covering each member of the family separately	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)



	(at a single point in time)									
Age of the Members Insured	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium for members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
26 to 35	2,027	50,000	2,027			50,000	1,318			50,000
56 to 65	4,989	50,000	4,989			50,000	4,989			
<b>Total</b>	7,016		7,016	10%	6,314		6,307		6,307	
Total Premium for all members of the family is Rs. 7,016 when each member is covered separately.  Sum Insured available for each individual is Rs. 1,00,000.			Total Premium for all members of the family is Rs. 6,314 when they are covered under a single policy.  Sum Insured available for each individual is Rs. 1,00,000.				Total Premium when policy is opted on floater basis is Rs. 6,307.  Sum Insured of Rs. 1,00,000 is available for the entire family.			

## 2.

Illustration for ASI MI										
	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.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium for members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
36 to 45	2,916	100,000	2,916			100,000	1,895			100,000
46 to 55	3,788	100,000	3,788			100,000	3,788			
<b>Total</b>	6,704		6,704	10%	6,034		5,683		5,683	
Total Premium for all members of the family is Rs. 6,704 when each member is covered separately.  Sum Insured available for each individual is Rs. 1,00,000.			Total Premium for all members of the family is Rs. 6,034 when they are covered under a single policy.  Sum Insured available for each individual is Rs. 1,00,000.				Total Premium when policy is opted on floater basis is Rs. 5,683.  Sum Insured of Rs. 1,00,000 is available for the entire family.			

## PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:



1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out 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 except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to ten lakh rupees.

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Note: Sales literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Bima Kendra/ Authorized Company Agent.