

Discounts

- 1) **Existing Customers**--10% discount in policy premium for customers holding any insurance policy of IFFCO TOKIO.
- 2) **Up to 20% Discount** for the employees covered under any Group Medclaim Policy issued by IFFCO TOKIO.

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

Major Exclusions

1. Pre-Existing disease until 48 months of continuous coverage have elapsed.
2. Any expense on hospitalization which incepts during first 30 days of commencement of the cover.
3. Specified ailments during the first and second year of operation of the insurance cover.
4. Correction of vision (Lasik or other similar surgery) and all types of Laser treatments.
5. Expenses on diagnostic, X-ray, or laboratory examinations mainly done in outpatient department.
6. Dental treatment or surgery of any kind, unless requiring hospitalisation.
7. Maternity expenses, childbirth, miscarriage including caesarean section and any infertility treatment.
8. All non medical expenses, external medical equipment used at home as post hospitalisation care, like wheelchairs, crutches etc.
9. Convalescence, general debility, run down condition, congenital disease, intentional self injury.
10. Any expense on treatment related to HIV, AIDS and all related medical conditions.
11. Circumcision, inoculation, plastic surgery and rehabilitation expenses.



Disclaimer: This is an abridged prospectus and illustrative only. For detailed prospectus and complete policy wordings please visit our website (www.iffcotokio.co.in) or nearest office. For all purposes policy wording shall hold good.

Statutory Warning: Prohibition of rebates (under section 41 of Insurance Act 1938): 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, nor shall any person taking out or renewing or continuing a policy accept any rebate as may be allowed in accordance with the published prospectus or tables of the insurers. Any person making default in complying with the provision of this section shall be punished with fine, which may extend to five hundred rupees.

For further information, contact:

Toll free: 1800 103 5499 | Call us : 0124-4285499
www.iffcotokio.co.in | SMS 'CLAIM' to 56161



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CIN: U74899DL2000PLC107621
IRDA Regn. No. 106

ITGI/14-15/PRINT/HEALTH-14



FAMILY HEALTH PROTECTOR A Floater Health Insurance Policy



Insurance is the subject matter of solicitation

**Health
Protector** 
series of health insurance solutions

Healthy family is a happy family!

Every policy is a promise. But we offer an experience. Do not just look for promise; experience the difference like millions of our satisfied customers over the years.

Buy IFFCO TOKIO's Family Health Protector Policy to suit your and your family's requirements.

The Policy offers a protection cover for you and your family for any injury or disease related contingencies like hospitalisation, medical expenses, surgical expenses, organ transplantation etc. For the first time in India, additional optional cover of Critical illness is also provided to the family under a single sum insured on floater basis.

Key features

- **Floater Sum Insured** for the entire family.
- **Wide range of plans** with sum insured from Rs. 1,50,000 to Rs.30 Lakhs.
- **Double your Sum Insured for Named Critical Illness** – at additional premium of 30% of basic premium.
- **Cashless claim facility** available at over 4000 network hospitals across India.
- **Directly serviced by IFFCO TOKIO** without any Third Party Administrator.
- **Portability:** You can switch from any other similar policy of any other insurer to our policy and protect your continuity benefit as per IRDA Guidelines.
- **Day Care Surgeries covered.**
- **Income Tax benefits** under Section 80D.

Who can be covered?

Entry Age-18-65 yrs. Dependent children can be covered from 1st day onward when one of the parents is covered.

Family composition- Family comprising of the insured and any one or more of the following:

- Spouse
- Relatives living together
- Dependent Children or any other dependent relative
- Dependent Parents

Benefits under the policy

- **Hospitalization Expenses** : If the insured person sustains any injury or disease, then we will pay reasonable and customary charges of:

- **Room, Boarding & Nursing per day**

- ◆ Sum Insured of Rs.700,000 lakhs and above :- Actuals
- ◆ Sum Insured up to Rs.700,000 :

- **Normal Room**

- ◆ Class A Cities - Up to 1.50% of the sum insured
- ◆ Other Cities - Up to 1.25% of the sum insured

- **Intensive Care Unit/Therapeutic expenses (ICU/ITU)**

- ◆ Class A Cities - Up to 2.50% of the sum insured
- ◆ Other Cities - Up to 2.00% of the sum insured

- Waiver of Room/ICU rent limits on additional payment of 6% on the basic premium.

- Registration, Service Charges, Surcharge and similar charges - Up to 0.5% of Sum Insured.

- Medical Practitioner, Anaesthetist, Consultants and Surgeon Fee.

- Anaesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances and similar expenses.

- Vitamins and Tonics forming part of treatment.

- Organ Donor Expenses.

- Domiciliary Hospitalisation - Up to 20% of the Sum Insured.

- Ayurvedic and/ or Homeopathic and/or Unani and/or Sidha Hospitalisation Expenses.

- Terrorism.

Additional Benefits

- **Daily Allowance** - 0.15% of the sum insured subject to maximum of Rs 1,000.

- **Ambulance Charges** - 0.75% of the sum insured or Rs. 2500 whichever is less

- **Pre and Post hospitalization expenses** for 45 days and 60 days respectively.

- **Cumulative Bonus** - 5% of basic sum insured subject to maximum of 50% for claim free policy.

- **Cost of Health Check up:** Up to 1% of the basic sum insured at the end of block of four continuous claim-free policies with us.

- **Vaccination Expenses:** Maximum of 7.5% of the total

premium paid in case of single insured person and maximum of 15% for all insured persons at the end of block of two continuous claim-free policies with us.

- **Hospitalization expenses** if period of hospitalization is more than 12 hours but less than 24 hours.

- **Emergency Assistance Services** at no extra cost for journeys in India beyond 150 KM from the residential address as per policy for trips up to 90 days.

- Medical Consultation, Evaluation and Referral

- Medical Repatriation

- Emergency Medical Evacuation

- Transportation to Join Patient

- Care and/or Transportation of Minor Children

- Emergency Message Transmission

- Return of Mortal Remains

- Emergency Cash Coordination

- Reinstatement of basic sum insured

Free Lookup Period (applicable only in case of fresh policies)

You will be allowed a period of at least 15 (fifteen) days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable stating the reasons therein for doing so.

Renewal

- Lifelong guaranteed renewal (except in case of fraud, misrepresentation).
- The Policy to be renewed within the expiry date or within a maximum of 30 days from the expiry date, beyond which the continuity benefits (related to waiting period) will not be available and any insurance cover thereafter will be treated as fresh cover.

