

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, provided there is no claim.

Discounts

1) Family Discount:

- a) 2 (two) Family Members - 5% (five percent) discount on total premium (Main Cover plus Higher Sum Insured for Critical Illness)
- b) 3 (three) and more Family Members - 10% (ten percent) discount on total premium (Main Cover plus Higher Sum Insured for Critical Illness)

2) **Existing Customers** - 10% (ten percent) discount in policy premium for all customers holding any other insurance policy of IFFCO TOKIO

3) **Group Mediclaim Discount** - 10% discount for employees covered under any Group mediclaim policy issued by IFFCO-TOKIO for sum insured 4 lakh and above

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



Disclaimer: This brochure provides only the salient features and for details kindly refer to the complete Policy wordings. For enquires kindly contact our nearest Bima Kendra, SBU or Dial Toll Free No. 1800-103-5499 or visit our website www.iffcotokio.co.in

Statutory Warning: Prohibition of rebates (under section 41 of Insurance Act 1938): 1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take 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, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh Rupees.

For further information, contact:

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

Important Disclaimers:

- a. For more details on risk factors, terms and conditions please read sales brochures carefully before concluding a sale |
- b. Insurance is the subject matter of solicitation |
- c. Terms and conditions apply



IFFCO-TOKIO General Insurance Company Limited

IFFCO TOWER-II, PLOT NO. 3, SECTOR-29,
GURUGRAM (HARYANA)- 122001
Phone: +91-124-2850100, Fax: +91-124-2577923/24

UAN: ITGI/18-19/InsAdvt/Health-03
IRDAI Regd. No.: 106 | CIN:U74899DL2000PLC107621



INDIVIDUAL MEDISHIELD POLICY

UIN: IFHFLIP19090V021819



Scope of Cover

The Policy offers a protection cover for you and your family for any injury or disease related contingencies like hospitalization, medical expenses, surgical expenses, organ transplantation etc. The Policy allows you to protect yourself against today's spiraling medical costs, while at same time ensuring that in case of any unfortunate incident, you and your family can get hassle-free medical care.

Salient features:

- **Term:** one year
- **Sum Insured option:** 50,000-500,000 in multiples of 50,000
- **Policy Type:** Individual
- **Age group:** 18-65 yrs. Dependant children above 3 months can be covered under the policy
- **Income Tax benefits:** under Section 80D
- **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
- **Critical Illness Cover:** It can be availed on additional payment of 30% of basic premium
- **Emergency Medical Assistance Services**
- **Life Long Renewal**

Who all can be covered under this Policy?

Maximum of 5 family members can be covered under the policy. Family means

- ✓ Self
- ✓ Spouse
- ✓ Dependent children (up to the age of 23 years)
- ✓ Dependent Parents

Basic Cover

- a) Room Rent Expenses as provided in the Hospital/Nursing Home including Hospital Registration/ Service charges
- b) Nursing expenses during pre and post Hospitalisation periods on advice of Medical Practitioner
- c) Surgeon, Anesthetist, Medical Practitioner, Consultant, Specialist fees
- d) Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses
- e) AYUSH Hospitalisation Expenses (upto 10% (ten percent) of Sum Insured)
- f) Reasonable and customary charges incurred for Domiciliary Hospitalisation if Medically Necessary upto a maximum aggregate sub-limit of 20% (twenty percent) of the Sum Insured

***Above list is indicative only, please refer to policy wording for complete details**

Important Exclusions: We shall not pay for :-

- Any pre-existing Disease in the Policy, until 36 months of continuous coverage
- Any expense on Hospitalisation during first 30 days of commencement of the Insurance cover
- Any expense incurred in the first year of operation of the insurance cover on treatment of certain Diseases
- Injury or diseases directly or indirectly caused by war, act of foreign enemy
- Dental treatment or surgery of any kind, unless requiring Hospitalisation
- Expenses on Diagnostic, X-Ray or Laboratory
- Maternity Expenses including expenses for miscarriage any infertility, etc.
- Any Medical Expense on OPD Treatment
- Any expense on naturopathy, Experimental and/or Alternative Treatment
- Any expense on procedure including acupressure, acupuncture and such other therapies etc.
- External medical equipment of any kind used at home like wheelchairs, crutches, CPAP, oxygen concentrator, etc.

Renewal: The Policy has to be renewed within the expiry date or within a Grace Period of 30 days from the expiry date, beyond which the continuity benefits will not be available and any insurance cover thereafter will be treated as fresh cover. In any case, we shall not be liable to pay claim occurring during the period of break in insurance