

IFFCO TOKIO GENERAL INSURANCE – HEALTH PLAN ONE PAGER

Eligibility

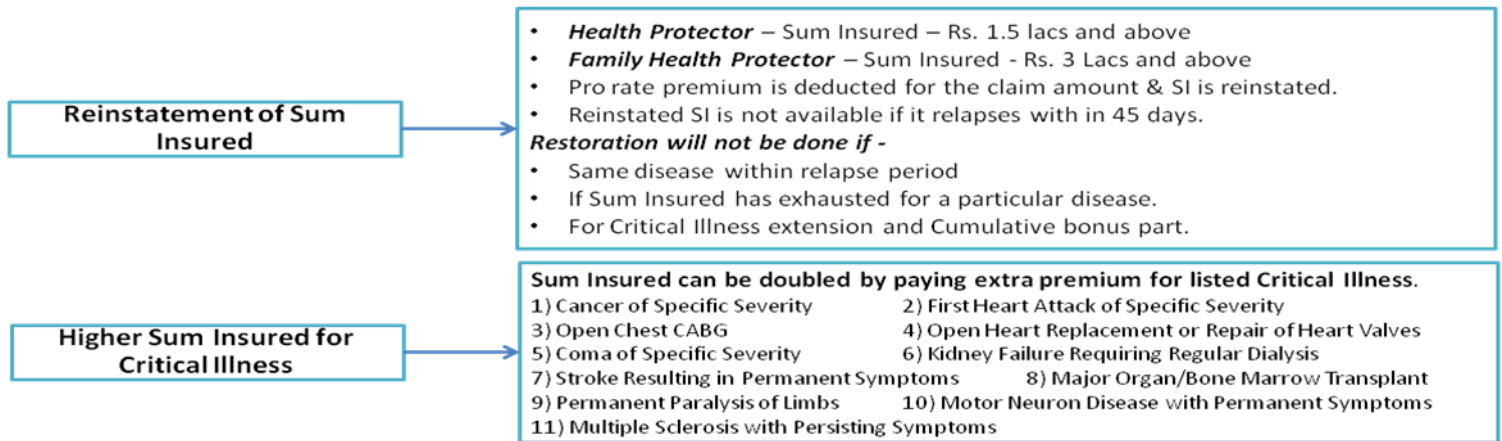
Options	Health Protector	Family Health Protector	Health Protector Plus
Sum Insured	50,000/- to 20,00,000/-	1,50,000/- to 30,00,000/-	2,00,000/- to 25,00,000/-
Entry Age	18 yrs to 65 yrs	18 yrs to 65 yrs	18 yrs to 65 yrs
Renewal	Life long	Life long	Life long
Family Size	Self, Spouse, Children above 90 days and relatives living together, 15 relationships	Self, Spouse, Children above 1 day and relatives living together, 15 relationships	Self, Spouse, Children above 90 day and upto 25 yrs.
Family Discount	2 members – 5% 3 or more members – 10%	Not applicable	2 members – 5% 3 or more members – 10%



Scope of Cover - Additional Benefits

Daily Allowance	<p>Health Protector - 0.20% of the sum insured per day, for the duration of hospitalisation.</p> <p>Family Health Protector - 0.15% of the sum insured up to a maximum of Rs.1000/- per day, for the duration of hospitalisation.</p>
Cost of vaccination Two claim free years without Break in	<p>Health Protector - 10% of total premium paid for last two year's policies</p> <p>Family Health Protector - For Single Insured - 7.5% of total premium paid for last two year's policies For All Insured persons - 15% of total premium paid for last two year's policies</p>
Ambulance Charges	<p>Health Protector - 1% of the sum insured or Rs. 2500/- whichever is less for each hospitalisation.</p> <p>Family Health Protector - 0.75% of the sum insured or Rs.2500/- whichever is less for each hospitalisation.</p>
Cumulative Bonus	5% of the basic Sum Insured up to maximum of 50% of the basic Sum Insured. In case of claim, existing cumulative bonus reduced by 5 %
Day care Surgeries	Apart from 161 listed day care surgeries there is scope to include any new breakthrough due to technological advancement.
Cost of Health Check up	1% of average Sum Insured during the block of four claim free years.
Donor Expenses	Donor expenses excluding Ambulance, Pre & Post hospitalization expenses
Extension of Policy Period	Extended if insured goes abroad for over 30 days and buys Travel Protect policy with us. Need to submit stamped passport & visa copy on return.
AYUSH Cover	Ayurveda, Unani, Siddha & Homeopathy .
Domiciliary Hospitalisation expenses	20% of SI

Scope of Cover



Emergency Assistance Service

When Insured is travelling within India beyond 150 kms from residential address for less than 90 days.

- **Medical consultation, evaluation and referral to qualified physicians** – access to an operations centre with multilingual medical staff 24*7
- **Emergency medical evacuation** to the nearest medical facility capable of providing the required care – if adequate medical facility is not available, we will arrange emergency evacuation under medical supervision.
- **Repatriation under medical supervision to insured person -**
- **Transportation to join patient** – if travelling alone, we will provide round trip for designated family member or friend.
- **Care and/or transportation of minor children** – if minor child is left unattended as a result of insured person's medical condition, we will provide with the transportation with appropriate escort, if required.
- **Emergency message transmission**
- **Return of mortal remains** – assistance provided for emergency funeral home, mortuary, disposition facility, completing all documentation, obtaining legal clearances, providing death certificate, purchasing necessary casket etc.
- **Emergency cash coordination** – assist in coordination transfer of emergency cash.

Snap Shot

Benefits	IHP	FHP	HPP (Top-up/super Top-up)
Sum Insured	50000 to 20 Lacs	1.5 Lacs to 30 Lacs	2 Lacs to 25 Lacs
Hospitalisation Expenses	> 5L - Actuals	> 7 L - Actuals	Actuals
AYUSH Hospitalisation Expenses	Covered	Covered	Covered
Pre-hospitalisation	45 days	45 days	60 days
Post-hospitalisation	60 days	60 days	90 days
Day Care Surgeries	161 surgeries	161 surgeries	161 surgeries
Organ Donor Expenses	Covered	Covered	Covered
Reinstatement of basic sum insured	Covered	Covered	Not covered
Optional Higher Sum Insured for Critical Expenses	Covered	Covered	Not covered
Hospitalization is less than 24 hours	Covered	Covered	Not covered
Domiciliary Expenses	20% of SI	20% of SI	20% of SI
Ambulance	1% of SI or Maxi. 2500	0.75% of SI or Maxi. 2500	Maxi. Rs. 3000 per claim
Daily Allowance	0.2% of SI	0.15% of SI or Maxi. 1000	0.1% of SI
Vaccination Expenses	10% of total premium for 2 block of years	15% of total premium for 2 block of years	
Cumulative Bonus	5% maxi.50%	5% maxi.50%	Not covered
Cost of Health Check-up	1% of SI for 4 claimfree yrs	1% of SI for 4 claimfree yrs	Not covered
Emergency Assistance Services and Wellness	Covered	Covered	Covered
30 days Waiting Period	Yes	Yes	Yes
1 year waiting period	Yes	Yes	No
2 year waiting period	Yes	Yes	Yes
Pre-existing disease waiting period	36 months	48 months	48 months