



IFFCO-TOKIO GENERAL INSURANCE CO. LTD
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket,
New Delhi-110017



Family Health Protector

IFFHLIP26042V062526

Policy schedule cum Tax Invoice

Proposer Name	KAPADIYA MADHAVBHAI PARSHOTTAMBHAI		
Address	83- NETAL DE SOC NR. SITA NAGAR CHOWK PUNAGAM, SURAT PARVAT PATIA S.O SURAT (M CORP.) GUJARAT INDIA		
	Pin Code	395010	
	GSTIN		
Contact No	*****998		
CKYC Number	*****0484		

Tax Invoice No.		H147260100003	
Policy No		H1472601	
Product Code		FHP	
CRM ID		RN-FHP-20251128-49	
Tax Invoice Date		28/11/2025	
SAC Code		997133	
Place Of Supply		GUJARAT	
Period Of Insurance	Start date	From	06/12/2025
	End date	Till Midnight on	05/12/2026 11:59:59

Nominee Name	Relationship	% Share
KAILASBEN KAPADIYA	SPOUSE	100

Coverage Details			
Basic Sum Insured For Family	(₹) 500000	Critical Illness Rider Sum Insured	(₹) 0
Cumulative Bonus	(₹) 80000.00	Total Floater Sum Insured	(₹) 580000

Add on Covers Opted					
Critical Illness Rider	No	Room rent waiver Rider (Applicable for sum insured less than 7 lakhs)	Yes	Consumables	Yes

Insured Details

Insured Person(s)	Member ID	DOB	Gender	Relationship With Insured	Basic Premium (₹)	Critical Illness Premium (₹)	Room Rent Waiver Premium (₹)	Discount (₹)	Net Premium (₹)	Medical History (Yes/No)	Fresh / ITGI Renewal / Portability / Migration	No of years of past continuous Policy
KAPADIYA MADHAVBHAI PARSHOTTAMBHAI	H1472601-1-1	10/04/1971	Male	SELF	16,634	0.00	998	1663.40	17,216.19	No	ITGI RENEWAL	5
KAILASBEN KAPADIYA	H1472601-2-1	10/09/1978	Female	SPOUSE	9,449	0.00	567	944.90	9,779.72	Yes	ITGI RENEWAL	5
DEVANGI KAPADIYA	H1472601-3-1	02/03/2003	Female	DAUGHTER	3,499	0.00	210	349.90	3,621.47	No	ITGI RENEWAL	5
KEIN KAPADIYA	H1472601-4-1	12/05/2005	Male	SON	3,499	0.00	210	349.90	3,621.47	No	ITGI RENEWAL	5

CoPayment Option Opted (If any):	0%
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	Net Premium
Total (₹)	34,238.85

Premium Details (₹)					
GST Details					Cess Details
	CGST	SGST	UGST	IGST	CESS
Percentage	0.00	0.00	0.00	0.00	0
Amount	0.00	0.00	0.00	0.00	0
Taxable Value	(₹) 34238.85		Total Value	(₹) 34239.00	

Premium Acknowledgement
<p>This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹34,239 from Proposer KAPADIYA MADHAVBHAI PARSHOTTAMBHAI towards payment of Health Insurance Premium as per details mentioned above. For the purpose of deduction under section 80D, the benefit shall be as per the provisions of the Income Tax Act, 1961 and any amendments made thereafter.</p> <p>For your eligibility and deductions, please refer to provisions of Income Tax 1961 as modified and consult your tax advisor.</p>

Medical History Details		
Insured(s) Name	Medical History	Medical History - illness/Condition
KAILASBEN KAPADIYA	Any other ailment/ injury /sickness for which underwent treatment or undergoing/contemplating	ANY OTHER INJURY

Insured Previous Policy Details									
Insured Person(s)	Previous Insurer	Policy number	Start date	End date	Type Of Policy	Sum Insured (₹)	Cumulative Bonus (₹)	Claim (Yes/NO)	
KAPADIYA MADHAVBHAI PARSHOTTAMBHAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1472601	06/12/2024	05/12/2025	Floater	500,000	130000	Yes	

KAPADIYA MADHAVBHAI PARSHOTTAMBHAI		IFFCO TOKIO GENERAL INSURANCE CO. LTD		H1309356	22/10/2023	21/10/2024	Floater	500,000	180000	No
KAPADIYA MADHAVBHAI PARSHOTTAMBHAI		NEW INDIA ASSURANCE CO. LTD		23040034 22280000 8632	22/10/2022	21/10/2023	Floater	300,000	150000	No
KAPADIYA MADHAVBHAI PARSHOTTAMBHAI		NEW INDIA ASSURANCE CO. LTD		23040034 21280000 8500	22/10/2021	21/10/2022	Floater	300,000	75000	No
KAPADIYA MADHAVBHAI PARSHOTTAMBHAI		NEW INDIA ASSURANCE CO. LTD		230400342 028000079 79	22/10/2020	21/10/2021	Floater	300,000	0	No
KAILASBEN KAPADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1472601	06/12/2024	05/12/2025	Floater	500,000	130000	No		
KAILASBEN KAPADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1309356	22/10/2023	21/10/2024	Floater	500,000	180000	Yes		
KAILASBEN KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003422280 0008632	22/10/2022	21/10/2023	Floater	300,000	150000	No		
KAILASBEN KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003421280 0008500	22/10/2021	21/10/2022	Floater	300,000	75000	No		
KAILASBEN KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003420280 0007979	22/10/2020	21/10/2021	Floater	300,000	0	No		

DEVANGI KAPADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1472601	06/12/2024	05/12/2025	Floater	500,000	130000	No
DEVANGI KAPADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1309356	22/10/2023	21/10/2024	Floater	500,000	180000	No
DEVANGI KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003422280 0008632	22/10/2022	21/10/2023	Floater	300,000	150000	No
DEVANGI KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003421280 0008500	22/10/2021	21/10/2022	Floater	300,000	75000	No
DEVANGI KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003420280 0007979	22/10/2020	21/10/2021	Floater	300,000	0	No
KEIN KAPADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1472601	06/12/2024	05/12/2025	Floater	500,000	130000	No
KEIN KAPADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1309356	22/10/2023	21/10/2024	Floater	500,000	180000	No
KEIN KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003422280 0008632	22/10/2022	21/10/2023	Floater	300,000	150000	No
KEIN KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003421280 0008500	22/10/2021	21/10/2022	Floater	300,000	75000	No
KEIN KAPADIYA	NEW INDIA ASSURANCE CO. LTD	2304003420280 0007979	22/10/2020	21/10/2021	Floater	300,000	0	No

Intermediary Details		
Name	Intermediary Code	Contact No.
RANA, KRUTIKA CHANDRAKANTB	52002005	9825026338

Policy Servicing Office	IFFCO TOKIO GEN INSU. CO. LTD. , 301/B-1, 3RD FLOOR, , INTERNATIONAL TRADE CENTRE , (ITC) MAJURA GATE CROSSING, , SURAT , 395002 , INDIA GSTIN : 24AAACI7573H1ZI , Contact : 0261 - 2366145 / 2337217
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1. In case of cheque dishonour or whatsoever, cover provided under this document automatically stands cancelled from the date of inception irrespective of whether a separate communication is sent or not.
2. The above record with respect to Pre-existing illness / conditions etc. are as declared by the insured. If the information given above is found to be either incomplete or incorrect or concealed at the time of claim, the same shall be constructed as non-disclosure of material facts.
3. **DOMICILIARY HOSPITALISATION:** The maximum aggregate sub limit for Domiciliary Hospitalisation is 20%. of Basic Sum Insured.
4. **LIST OF NETWORK HOSPITALS AND EXCLUDED HOSPITALS:** The policy provides for cashless treatment at Network Hospitals. However, it does not pay for the cost of treatment (both cashless & reimbursement) in specified excluded hospitals (s). List of network hospitals and excluded hospitals is given in enclosed "LIST OF NETWORK HOSPITALS AND EXCLUDED HOSPITALS". This list is dynamic and may change from the time. You are advised to check our website or contact our Call centre foe updated list of such excluded hospitals/medical practitioners before hospitalisation/treatment.
5. **NON-PAYABLE ITEMS:** The policy does not cover certain non-payable items, list of which is given as an annexure " LIST OF NON-PAYABLE" in this booklet.

6. **FOR EMERGENCY SERVICE PROVIDER:** Remote Healthcare Technologies Private Limited (Second Medic) : Toll Free : 9700001298.
7. In case of exports of services invoice shall carry an endorsement "Supply meant for export on payment of integrated tax".
8. Whether GST is Payable on Reverse Charge Basis- No
9. We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.
10. The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/cancelled and no claim will be payable under this Insurance Policy.

For quick access to policy services and claim intimation & settlement kindly download our Customer App on your mobile from Google Play Store or App Store
Or Call our toll free number – 1 800 103 5499.
Our Services can be accessed through WhatsApp No. 7993407777. Now you can store your policy documents in Digilocker.
You can also follow us on our Social Media pages (Facebook, Twitter, LinkedIn and Instagram) for regular updates on our new services or features.

In witness whereof , the undersigned being duly authorized has here under set his/her hand on this policy on 12/6/25 5:30 AM	
Toll Free: 1800-103-5499 ; Other: (124) 4285499 or SMS "CLAIMS" to 56161 CIN : U74899DL2000PLC107621 Policy Issuing Office: Delhi Consolidated Stamp deposited as per the Order of Government of National Capital Territory of Delhi	