



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket,
New Delhi-110017



Health Protector (IHP)

IFFHLIP24012V052324

Policy schedule cum Tax Invoice

Proposer Name	HANSABEN DULABHAI VAGHASIYA		
Address	13-ASHIRVAD BUNGLOWAS, SARTHAN JAKAT NAKA, VARACHHA ROAD, VARACHHA ROAD S.O SURAT (M CORP.) GUJARAT INDIA		
	Pin Code	395006	
	GSTIN		
Contact No	*****270		
CKYC Number	*****6463		

Tax Invoice No.		H008188500017	
Policy No		H0081885	
Product Code		IHP	
CRM ID		RN-IHP-20250409-172	
Tax Invoice Date		09/04/2025	
SAC Code		997133	
Place Of Supply			
Period Of Insurance	Start date	From	12/04/2025
	End date	Till Midnight on	11/04/2026 11:59:59

Nominee Name	Relationship	% Share
DULABHAI VAGHASIYA	SPOUSE	100

Insured Details											
Insured Person(s)	Member ID	Gender	DOB	Relationship With Insured	Basic SI (₹)	Critical Illness SI (₹)	Cumulative Bonus (₹)	Net Premium (₹)	Medical History (Yes/No)	Fresh / ITGI Renewal / Portability / Migration	No of years of past continuous Policy
HANSABEN DULABHAI VAGHASIYA	H0081885-1-6	Female	01/01/1964	SELF	300,000	0.00	0	14,478.62	No	ITGI RENEWAL	6

Add on Covers Opted					
Critical Illness Rider	No	Room rent waiver Rider (Applicable for sum insured less than 5 lakhs)			No
			Consumables	No	

CoPayment Option Opted (If any):	0%
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Premium Details (₹)					
GST Details					Cess Details
	CGST	SGST	UGST	IGST	CESS
Percentage	9.00	9.00	0.00	0.00	0
Amount	1,303.08	1,303.08	0.00	0.00	0
Taxable Value (₹)	14478.62		Total Value (₹)	17085.00	

Premium Acknowledgement
This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹17,085 from Proposer HANSABEN DULABHAI VAGHASIYA 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. For your eligibility and deductions, please refer to provisions of Income Tax 1961 as modified and consult your tax advisor.

Medical History Details		
Insured(s) Name	Medical History	Medical History - illness/Condition
No Medical History Recorded		

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)
HANSABEN DULABHAI VAGHASIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0081885	12/04/2024	11/04/2025	Individual	300,000	0.0	Yes
HANSABEN DULABHAI VAGHASIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0081885	12/04/2023	11/04/2024	Individual	300,000	15000.00	Yes
HANSABEN DULABHAI VAGHASIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0081885	12/04/2022	11/04/2023	Individual	300,000	45000.00	Yes
HANSABEN DULABHAI VAGHASIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0081885	12/04/2021	11/04/2022	Individual	300,000	15000	No
HANSABEN DULABHAI VAGHASIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0081885	12/04/2020	11/04/2021	Individual	300,000	0	Yes
HANSABEN DULABHAI VAGHASIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0081885	12/04/2019	11/04/2020	Individual	300,000	0	Yes

Intermediary Details		
Name	Intermediary Code	Contact No.
PANSURIYA, ASHOK KALUBHAI	52000465	9825275044

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 : 24AAAACI7573H1ZI , 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 for 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.

DETAILS OF TPA:

Name & Address	Toll Free No	Website
IFFCO Tokio General Insurance Co. Ltd IFFCO Tower II Plot No. 3 Sector- 29, Gurugram	1800 103 5499	www.iffcotokio.co.in

In witness whereof, the undersigned being duly authorized has here under set his/her hand on this policy on 4/12/25 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	