



**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	GOVINDBHAI NADIYADARA		
Address	52, ISWAR NAGAR SOC., BESIDE SHYAMDHAM TEMPLE, SARTHANA JKATNAKA, VARACHHA ROAD, SURAT VARACHHA ROAD S.O SURAT (M CORP.) GUJARAT INDIA		
	Pin Code	395006	
	GSTIN		
	Contact No	*****123	
CKYC Number	*****0817		

Tax Invoice No.		H058412700012	
Policy No		H0584127	
Product Code		FHP	
CRM ID		RN-FHP-20251227-265	
Tax Invoice Date		27/12/2025	
SAC Code		997133	
Place Of Supply		GUJARAT	
Period Of Insurance	Start date	From	31/12/2025
	End date	Till Midnight on	30/12/2026 11:59:59

Nominee Name	Relationship	% Share
KANCHAN NADIYADARA	SPOUSE	100

Coverage Details			
Basic Sum Insured For Family	(₹) 500000	Critical Illness Rider Sum Insured	(₹) 0
Cumulative Bonus	(₹) 90000.00	Total Floater Sum Insured	(₹) 590000

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

Insured Details
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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
KANCHANBEN NADIYADARA	H0584127-1-5	01/01/1970	Female	SPOUSE	10,810	0.00 0.00	0.00	1081.00	9,729.00	Yes	ITGI RENEWAL	12
GOVINDBHAI NADIYADARA	H0584127-2-5	16/06/1966	Male	SELF	24,586	0.00 0.00	0.00	2458.60	22,127.40	Yes	ITGI RENEWAL	12
NARESH NADIYADARA	H0584127-3-5	02/11/1997	Male	SON	4,228	0.00 0.00	0.00	422.80	3,805.20	Yes	ITGI RENEWAL	12

CoPayment Option Opted (If any):	0%
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	Net Premium
Total (₹)	35,661.60

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 (₹)	35661.60		Total Value (₹)	35662.00	

Premium Acknowledgement
<p>This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹<b>35,662</b> from Proposer <b>GOVINDBHAI NADIYADARA</b> 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><b>For your eligibility and deductions, please refer to provisions of Income Tax 1961 as modified and consult your tax advisor.</b></p>

Medical History Details			
Insured(s) Name		Medical History	Medical History - illness/Condition
KANCHANBEN NADIYADARA		Any other ailment/ injury /sickness for which underwent treatment or undergoing/contemplating	FEVER
GOVINDBHAI NADIYADARA		Any other ailment/ injury /sickness for which underwent treatment or undergoing/contemplating	TYPHOID / PARATYPHOID      FEVER
NARESH NADIYADARA		Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gallbladder Disorder	HEPATITIS      GASTRO ENTERITIS
		Any other ailment/ injury /sickness for which underwent treatment or undergoing/contemplating	MALARIA      FEVER      OTHERS

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)
KANCHANBEN NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2024	30/12/2025	Floater	450,000	45000	No

KANCHANBEN NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2023	30/12/2024	Floater	450,000	0	No
KANCHANBEN NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2022	30/12/2023	Floater	450,000	0	No
KANCHANBEN NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2021	30/12/2022	Floater	450,000	0	No
KANCHANBEN NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2020	30/12/2021	Floater	450,000	0	No
KANCHANBEN NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0233860	31/12/2019	30/12/2020	Floater	300,000	0	Yes
KANCHANBEN NADIYADARA	IFFCO TOKIO GEN INS CO LTD	H0038376	31/12/2018	30/12/2019	Floater	300,000	0	No
KANCHANBEN NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272017 04	31/12/2017	30/12/2018	Floater	300,000	0	No
KANCHANBEN NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272016 03	31/12/2016	30/12/2017	Floater	300,000	0	No
KANCHANBEN NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272015 02	31/12/2015	30/12/2016	Floater	300,000	0	No
KANCHANBEN NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272013 01	31/12/2014	30/12/2015	Floater	300,000	0	No
KANCHANBEN NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272013 01	31/12/2013	30/12/2014	Floater	300,000	0	No
GOVINDBHAI NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO.	H0584127	31/12/2024	30/12/2025	Floater	450,000	45000	No

	LTD							
GOVINDBHAI NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2023	30/12/2024	Floater	450,000	0	No
GOVINDBHAI NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2022	30/12/2023	Floater	450,000	0	No
GOVINDBHAI NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2021	30/12/2022	Floater	450,000	0	Yes
GOVINDBHAI NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2020	30/12/2021	Floater	450,000	0	No
GOVINDBHAI NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0233860	31/12/2019	30/12/2020	Floater	300,000	0	No
GOVINDBHAI NADIYADARA	IFFCO TOKIO GEN INS CO LTD	H0038376	31/12/2018	30/12/2019	Floater	300,000	0	No
GOVINDBHAI NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272017 04	31/12/2017	30/12/2018	Floater	300,000	0	No
GOVINDBHAI NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272016 03	31/12/2016	30/12/2017	Floater	300,000	0	No
GOVINDBHAI NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272015 02	31/12/2015	30/12/2016	Floater	300,000	0	No
GOVINDBHAI NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272013 01	31/12/2014	30/12/2015	Floater	300,000	0	No
GOVINDBHAI NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	301528272013 01	31/12/2013	30/12/2014	Floater	300,000	0	No
NARESH NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO.	H0584127	31/12/2024	30/12/2025	Floater	450,000	45000	No

	LTD							
NARESH NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2023	30/12/2024	Floater	450,000	0	No
NARESH NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2022	30/12/2023	Floater	450,000	0	Yes
NARESH NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2021	30/12/2022	Floater	450,000	0	Yes
NARESH NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0584127	31/12/2020	30/12/2021	Floater	450,000	0	Yes
NARESH NADIYADARA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0233860	31/12/2019	30/12/2020	Floater	300,000	0	No
NARESH NADIYADARA	IFFCO TOKIO GEN INS CO LTD	H0038376	31/12/2018	30/12/2019	Floater	300,000	0	No
NARESH NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	30152827201704	31/12/2017	30/12/2018	Floater	300,000	0	Yes
NARESH NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	30152827201603	31/12/2016	30/12/2017	Floater	300,000	0	No
NARESH NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	30152827201502	31/12/2015	30/12/2016	Floater	300,000	0	No
NARESH NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	30152827201301	31/12/2014	30/12/2015	Floater	300,000	0	No
NARESH NADIYADARA	MAX BUPA HEALTH INSURANCE COMP	30152827201301	31/12/2013	30/12/2014	Floater	300,000	0	No

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 : 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 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.

In witness whereof , the undersigned being duly authorized has here under set his/her hand on this policy on 12/31/25 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	