



**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		SHAMBHUBHAI L RAMOLIYA	
Address	B-1/104-SUNDARM RESIDENCY NR. SHYAM FLORA OPP, VARACHHA BANK, YOGI CHOWK SURAT VARACHHA ROAD S.O SURAT (M CORP.) GUJARAT INDIA		
	Pin Code	395006	
	GSTIN		
	Contact No	*****709	
CKYC Number	*****6463		

Tax Invoice No.		1-SGGZODD00012	
Policy No		52972267	
Product Code		FHP	
CRM ID		RN-FHP-20250704-286	
Tax Invoice Date		04/07/2025	
SAC Code		997133	
Place Of Supply			
Period Of Insurance	Start date	From	07/07/2025
	End date	Till Midnight on	06/07/2026 11:59:59

Nominee Name	Relationship	% Share
JAYABEN RAMOLIYA	SPOUSE	100

Coverage Details			
Basic Sum Insured For Family	(₹) 300000	Critical Illness Rider Sum Insured	(₹) 0
Cumulative Bonus	(₹) 30000.00	Total Floater Sum Insured	(₹) 330000

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
SHAMBHUBHAI RAMOLIYA	52972267-1-7	07/09/1966	Male	SELF	18,675	0.00 0.00	0.00	1867.49	16,807.37	No	ITGI RENEWAL	8
JAYABEN RAMOLIYA	52972267-2-7	01/01/1968	Female	SPOUSE	12,143	0.00 0.00	0.00	1214.29	10,928.57	No	ITGI RENEWAL	8

CoPayment Option Opted (If any):	0%
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	Net Premium
Total (₹)	27,735.94

Premium Details (₹)					
GST Details					Cess Details
	CGST	SGST	UGST	IGST	CESS
Percentage	9.00	9.00	0.00	0.00	0
Amount	2,496.23	2,496.23	0.00	0.00	0
Taxable Value (₹) 27735.94		Total Value (₹) 32728.00			

Premium Acknowledgement
<p>This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹<b>32,728</b> from Proposer <b>SHAMBHUBHAI L RAMOLIYA</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
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)	
SHAMBHUBHAI RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2024	06/07/2025	Floater	300,000	60000.00	Yes	
SHAMBHUBHAI RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2023	06/07/2024	Floater	300,000	30000.00	No	

SHAMBHUBHAI RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2022	06/07/2023	Floater	300,000	0.00	No
SHAMBHUBHAI RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2021	06/07/2022	Floater	300,000	30000.00	Yes
SHAMBHUBHAI RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2020	06/07/2021	Floater	300,000	45000.00	No
SHAMBHUBHAI RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2019	06/07/2020	Floater	300,000	30000.00	No
SHAMBHUBHAI RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2018	06/07/2019	Floater	300,000	15000	No
SHAMBHUBHAI RAMOLIYA	THE NEW INDIA ASSURANCE CO LTD	230400341728 00003376	07/07/2017	06/07/2018	Floater	300,000	0	No
JAYABEN RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2024	06/07/2025	Floater	300,000	60000.00	Yes
JAYABEN RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2023	06/07/2024	Floater	300,000	30000.00	No
JAYABEN RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2022	06/07/2023	Floater	300,000	0.00	No
JAYABEN RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2021	06/07/2022	Floater	300,000	30000.00	No
JAYABEN RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2020	06/07/2021	Floater	300,000	45000.00	No
JAYABEN RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2019	06/07/2020	Floater	300,000	30000.00	No
JAYABEN RAMOLIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52972267	07/07/2018	06/07/2019	Floater	300,000	15000	No
JAYABEN RAMOLIYA	THE NEW INDIA ASSURANCE CO	2304003417280	07/07/2017	06/07/2018	Floater	300,000	0	No

	LTD	0003376					
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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 07/07/25 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	