



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



Family Health Protector

IFFHLIP24013V052324

Policy schedule cum Tax Invoice

| Proposer Name | RAMESHBHAI DANKHARA | | |
|---------------|---|----------|--|
| Address | 66 SADHNA SOC. VARACHHA,SURAT VARACHHA ROAD S.O SURAT (M CORP.) GUJARAT INDIA | | |
| | Pin Code | 395006 | |
| | GSTIN | | |
| | | | |
| | | | |
| | Contact No | *****000 | |
| CKYC Number | *****6463 | | |

| | | | |
|---------------------|------------|---------------------|---------------------|
| Tax Invoice No. | | H1486191 | |
| Policy No | | H1486191 | |
| CRM ID | | RN-FHP-20250102-190 | |
| Tax Invoice Date | | 02/01/2025 | |
| SAC Code | | 997133 | |
| Place Of Supply | | GUJARAT | |
| Period Of Insurance | Start date | From | 02/01/2025 |
| | End date | Till Midnight on | 01/01/2026 11:59:59 |

| Nominee Name | Relationship | % Share |
|---------------------|--------------|---------|
| SAMJUBEN R DANKHANA | SPOUSE | 100 |

| Coverage Details | | | |
|------------------------------|---------------|------------------------------------|------------|
| Basic Sum Insured For Family | (₹) 400000 | Critical Illness Rider Sum Insured | (₹) 0 |
| Cumulative Bonus | (₹) 135000.00 | Total Floater Sum Insured | (₹) 535000 |

| 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 | | | | | | | | | | | | |
|---------------------|--------------|------------|--------|---------------------------|-------------------|------------------------------|------------------------------|--------------|-----------------|--------------------------|--|---------------------------------------|
| 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 |
| SAMJUBEN R DANKHARA | H1486191-1-0 | 08/04/1962 | Female | SPOUSE | 18,367 | 0.00 0.00 | 0.00 | 1836.67 | 16,529.99 | Yes | ITGI RENEWAL | 10 |
| RAMESHBHAI DANKHARA | H1486191-2-0 | 30/10/1960 | Male | SELF | 28,257 | 0.00 0.00 | 0.00 | 2825.67 | 25,430.99 | No | ITGI RENEWAL | 10 |

| | |
|----------------------------------|----|
| CoPayment Option Opted (If any): | 0% |
|----------------------------------|----|

| | Net Premium |
|-----------|-------------|
| Total (₹) | 41,960.98 |

| Premium Details (₹) | | | | | |
|----------------------------|--------------------------|----------|------|------|--------------|
| GST Details | | | | | Cess Details |
| | CGST | SGST | UGST | IGST | CESS |
| Percentage | 9.00 | 9.00 | 0.00 | 0.00 | 0 |
| Amount | 3,776.49 | 3,776.49 | 0.00 | 0.00 | 0 |
| Taxable Value (₹) 41960.98 | Total Value (₹) 49514.00 | | | | |

| Premium Acknowledgement |
|---|
| <p>This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹49,514 from Proposer <u>RAMESHBHAI DANKHARA</u> 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 |
| SAMJUBEN R DANKHARA | Arthritis, Spondylosis or any other disorder of the muscle/bone/joint like ligament/meniscus tear etc | OSTEOARTRITIS |

| 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) |

| | | | | | | | | |
|---------------------|--|------------------------------|------------|------------|------------|---------|----------|-----|
| SAMJUBEN R DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H1350067 | 02/01/2024 | 01/01/2025 | Floater | 400,000 | 95000.00 | No |
| SAMJUBEN R DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H1087020 | 31/12/2022 | 30/12/2023 | Floater | 400,000 | 55000 | No |
| SAMJUBEN R DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H0800586 | 31/12/2021 | 30/12/2022 | Floater | 400,000 | 95000 | Yes |
| SAMJUBEN R DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H0235946 | 31/12/2020 | 30/12/2021 | Floater | 400,000 | 75000.00 | No |
| SAMJUBEN R DANKHARA | IFFCO TOKIO GEN INS CO LTD | H0043896 | 31/12/2019 | 30/12/2020 | Floater | 400,000 | 55000 | No |
| SAMJUBEN R DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H0043896 | 31/12/2018 | 30/12/2019 | Floater | 400,000 | 55000 | No |
| SAMJUBEN R DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | 52895828 | 31/12/2017 | 30/12/2018 | Floater | 400,000 | 35000 | No |
| SAMJUBEN R DANKHARA | BAJAJ ALLIANZ GEN INS CO LTD | OG-17-2203-8 401-00003459 | 31/12/2016 | 30/12/2017 | Individual | 200,000 | 40000 | No |
| SAMJUBEN R DANKHARA | BAJAJ ALLIANZ GEN INS CO LTD | OG-15-2203-8 401-00003782 | 31/12/2015 | 30/12/2016 | Individual | 100,000 | 10000 | No |
| SAMJUBEN R DANKHARA | BAJAJ ALLIANZ GEN INS CO LTD | OG-14-2203-8 401-00003529 | 31/12/2014 | 30/12/2015 | Individual | 100,000 | 0 | No |
| RAMESHBHAI DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H1350067 | 02/01/2024 | 01/01/2025 | Floater | 400,000 | 95000.00 | No |
| RAMESHBHAI DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H1087020 | 31/12/2022 | 30/12/2023 | Floater | 400,000 | 55000 | No |
| RAMESHBHAI DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H0800586 | 31/12/2021 | 30/12/2022 | Floater | 400,000 | 95000 | No |
| RAMESHBHAI DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H0235946 | 31/12/2020 | 30/12/2021 | Floater | 400,000 | 75000.00 | No |
| RAMESHBHAI DANKHARA | IFFCO TOKIO GEN INS CO LTD | H0043896 | 31/12/2019 | 30/12/2020 | Floater | 400,000 | 55000 | No |
| RAMESHBHAI DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | H0043896 | 31/12/2018 | 30/12/2019 | Floater | 400,000 | 55000 | No |
| RAMESHBHAI DANKHARA | IFFCO TOKIO GENERAL INSURANCE CO. LTD | 52895828 | 31/12/2017 | 30/12/2018 | Floater | 400,000 | 35000 | No |
| RAMESHBHAI DANKHARA | BAJAJ ALLIANZ GEN INS CO LTD | OG-17-2203-8 401-00003962 | 31/12/2016 | 30/12/2017 | Individual | 200,000 | 25000 | No |
| RAMESHBHAI DANKHARA | BAJAJ ALLIANZ GEN INS CO LTD | OG-15-2203-8 401-00003782 | 31/12/2015 | 30/12/2016 | Individual | 100,000 | 35000 | No |
| RAMESHBHAI DANKHARA | BAJAJ ALLIANZ GEN INS CO LTD | OG-14-2203-8 401-00003529 | 31/12/2014 | 30/12/2015 | Individual | 100,000 | 25000 | No |

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

| | |
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| 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 |
|-------------------------|---|

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.

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| In witness whereof , the undersigned being duly authorized has here under set his/her hand on this policy on 02/01/25 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 | |