



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	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.		H148619100003	
Policy No		H1486191	
Product Code		FHP	
CRM ID		RN-FHP-20251229-10	
Tax Invoice Date		29/12/2025	
SAC Code		997133	
Place Of Supply		GUJARAT	
Period Of Insurance	Start date	From	02/01/2026
	End date	Till Midnight on	01/01/2027 11:59:59

Nominee Name	Relationship	% Share
SAMJUBEN R DANKHANA	SPOUSE	100

Coverage Details			
Basic Sum Insured For Family	(₹) 500000	Critical Illness Rider Sum Insured	(₹) 0
Cumulative Bonus	(₹) 95000.00	Total Floater Sum Insured	(₹) 595000

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	H1486191-1-1	08/04/1962	Female	SPOUSE	22,378	0.00 0.00	0.00	2237.80	20,140.20	Yes	ITGI RENEWAL	11
RAMESHBHAI DANKHARA	H1486191-2-1	30/10/1960	Male	SELF	34,430	0.00 0.00	0.00	3443.00	30,987.00	No	ITGI RENEWAL	11

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

	Net Premium
Total (₹)	51,127.20

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	(₹) 51127.20		Total Value			(₹) 51127.00

Premium Acknowledgement
<p>This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹51,127 from Proposer RAMESHBHAI DANKHARA 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	H1486191	02/01/2025	01/01/2026	Floater	400,000	135000	Yes
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	H1486191	02/01/2025	01/01/2026	Floater	400,000	135000	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

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.

In witness whereof, the undersigned being duly authorized has here under set his/her hand on this policy on 02/01/26 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