



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	MATHURBHAI VALLABHBHAI RADADIYA			
Address	1, MARUTIDHAM SOC-2 MOTA VARACHHA, SURAT MOTA VARACHHA S.O BHARTHANA KOSAD (CT) GUJARAT INDIA			
	Pin Code	394101		
	GSTIN			
	Contact No	*****559		
	CKYC Number	*****6463		

Tax Invoice No.		H145421700002	
Policy No		H1454217	
Product Code		FHP	
CRM ID		RN-FHP-20251014-366	
Tax Invoice Date		14/10/2025	
SAC Code		997133	
Place Of Supply		GUJARAT	
Period Of Insurance	Start date	From	10/11/2025
	End date	Till Midnight on	09/11/2026 11:59:59

Nominee Name	Relationship	% Share
ARUNABEN RADADIYA	SPOUSE	100

Coverage Details			
Basic Sum Insured For Family	(₹) 1000000	Critical Illness Rider Sum Insured	(₹) 0
Cumulative Bonus	(₹) 200000.00	Total Floater Sum Insured	(₹) 1200000

Add on Covers Opted					
Critical Illness Rider	No	Room rent waiver Rider (Applicable for sum insured less than 7 lakhs)	NA	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
MATHURBHAI VALLABHBHAI RADADIYA	H1454217-1-1	01/06/1961	Male	SELF	45,757	0.00 0.00	0.00	4575.70	41,181.30	Yes	ITGI RENEWAL	8
ARUNABEN M RADADIYA	H1454217-2-1	15/08/1971	Female	SPOUSE	14,741	0.00 0.00	0.00	1474.10	13,266.90	Yes	ITGI RENEWAL	8

CoPayment Option Opted (If any):	0%
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	Net Premium
Total (₹)	54,448.20

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 (₹) 54448.20	Total Value (₹) 54448.00				

Premium Acknowledgement
<p>This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹54,448 from Proposer MATHURBHAI VALLABHBHAI RADADIYA 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
MATHURBHAI VALLABHBHAI RADADIYA	Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gallbladder Disorder	GASTRO ENTERITIS
	Any other ailment/ injury /sickness for which underwent treatment or undergoing/contemplating	INFECTION OTHE
ARUNABEN M RADADIYA	Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gallbladder Disorder	FISSURE

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)	
MATHURBHAI VALLABHBHAI RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1454217	10/11/2024	09/11/2025	Floater	1,000,000	100000	No	
MATHURBHAI VALLABHBHAI RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1064073	10/11/2023	09/11/2024	Floater	1,000,000	0	No	

MATHURBHAI VALLABHBHAI RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1064073	10/11/2022	09/11/2023	Floater	1,000,000	100000	Yes
MATHURBHAI VALLABHBHAI RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0772052	10/11/2021	09/11/2022	Floater	1,000,000	0	No
MATHURBHAI VALLABHBHAI RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0018757	10/11/2020	09/11/2021	Floater	1,000,000	40000.00	Yes
MATHURBHAI VALLABHBHAI RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0018757	10/11/2019	09/11/2020	Floater	500,000	15000.00	Yes
MATHURBHAI VALLABHBHAI RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0018757	10/11/2018	09/11/2019	Floater	300,000	0	Yes
MATHURBHAI VALLABHBHAI RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52868003	10/11/2017	09/11/2018	Floater	300,000	0	Yes
ARUNABEN M RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1454217	10/11/2024	09/11/2025	Floater	1,000,000	100000	No
ARUNABEN M RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1064073	10/11/2023	09/11/2024	Floater	1,000,000	0	No
ARUNABEN M RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1064073	10/11/2022	09/11/2023	Floater	1,000,000	100000	No
ARUNABEN M RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0772052	10/11/2021	09/11/2022	Floater	1,000,000	0	No
ARUNABEN M RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0018757	10/11/2020	09/11/2021	Floater	1,000,000	40000.00	Yes
ARUNABEN M RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0018757	10/11/2019	09/11/2020	Floater	500,000	15000.00	Yes
ARUNABEN M RADADIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0018757	10/11/2018	09/11/2019	Floater	300,000	0	No
ARUNABEN M RADADIYA	IFFCO TOKIO GEN INS CO LTD	52868003	10/11/2017	09/11/2018	Floater	300,000	0	No

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

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 10/11/25 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