



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		HARSHIL BIPINBHAI DESAI			
Address	15,SHANTINIKETAN SOC. NEAR SWAMINARAYAN NAGAR SIMDA SURAT VARACHHA ROAD S.O SURAT (M CORP.) GUJARAT INDIA				
	Pin Code		395006		
	GSTIN				
Contact No		*****599			
CKYC Number		*****3776			

Tax Invoice No.		H144741800002	
Policy No		H1447418	
Product Code		FHP	
CRM ID		RN-FHP-20251009-382	
Tax Invoice Date		09/10/2025	
SAC Code		997133	
Place Of Supply		GUJARAT	
Period Of Insurance	Start date	From	11/10/2025
	End date	Till Midnight on	10/10/2026 11:59:59

Nominee Name	Relationship	% Share
BIPINBHAI DESAI	FATHER	100

Coverage Details			
Basic Sum Insured For Family	(₹) 300000	Critical Illness Rider Sum Insured	(₹) 0
Cumulative Bonus	(₹) 60000.00	Total Floater Sum Insured	(₹) 360000

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
HARSHIL BIPINBHAI DESAI	H1447418-1-1	31/05/1998	Male	SELF	3,589	0.00 0.00	0.00	0.00	3,589.00	No	ITGI RENEWAL	8
HETALBEN VEKARIYA	H1447418-2-1	21/07/1997	Female	SPOUSE	3,589	0.00 0.00	0.00	0.00	3,589.00	No	ITGI RENEWAL	2
BIPINBHAI DESAI	H1447418-3-1	14/01/1964	Male	FATHER	28,438	0.00 0.00	0.00	0.00	28,438.00	Yes	ITGI RENEWAL	8
JAYSHREEBEN DESAI	H1447418-4-1	01/06/1972	Female	MOTHER	9,634	0.00 0.00	0.00	0.00	9,634.00	Yes	ITGI RENEWAL	8

CoPayment Option Opted (If any):	0%
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	Net Premium
Total (₹)	45,250.00

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	(₹) 45250.00		Total Value	(₹) 45250.00	

Premium Acknowledgement
<p>This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹45,250 from Proposer HARSHIL BIPINBHAI DESAI 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
BIPINBHAI DESAI	Renal failure, Kidney /ureteric stone or any other Kidney/Urinary tractor Prostate disorder	KIDNEY /URETERIC STONE
	Any other ailment/ injury /sickness for which underwent treatment or undergoing/contemplating	ANY OTHER INJURY OTHERS
JAYSHREEBEN DESAI	Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gallbladder Disorder	FISSURE
	Tumor-benign or malignant, any ulcer/growth/cyst Imass or cancer	CANCER

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)
HARSHIL BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO.	H1447418	11/10/2024	10/10/2025	Floater	300,000	30000	No

	LTD							
HARSHIL BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1306450	11/10/2023	10/10/2024	Floater	300,000	0	No
HARSHIL BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1061418	11/10/2022	10/10/2023	Floater	300,000	0	No
HARSHIL BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0479686	11/10/2021	10/10/2022	Floater	300,000	30000	No
HARSHIL BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0479686	11/10/2020	10/10/2021	Floater	300,000	45000	No
HARSHIL BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0156287	11/10/2019	10/10/2020	Floater	300,000	30000	No
HARSHIL BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0009574	11/10/2018	10/10/2019	Floater	300,000	15000	No
HARSHIL BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52857463	11/10/2017	10/10/2018	Floater	300,000	0	No
HETALBEN VEKARIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1447418	11/10/2024	10/10/2025	Floater	300,000	30000	No
HETALBEN VEKARIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1306450	11/10/2023	10/10/2024	Floater	300,000	0	No
BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1447418	11/10/2024	10/10/2025	Floater	300,000	30000	No
BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1306450	11/10/2023	10/10/2024	Floater	300,000	0	No
BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1061418	11/10/2022	10/10/2023	Floater	300,000	0	Yes
BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0479686	11/10/2021	10/10/2022	Floater	300,000	30000	Yes
BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0479686	11/10/2020	10/10/2021	Floater	300,000	45000	No
BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0156287	11/10/2019	10/10/2020	Floater	300,000	30000	No
BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0009574	11/10/2018	10/10/2019	Floater	300,000	15000	No
BIPINBHAI DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52857463	11/10/2017	10/10/2018	Floater	300,000	0	No
JAYSHREEBEN DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1447418	11/10/2024	10/10/2025	Floater	300,000	30000	No

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JAYSHREEBEN DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1061418	11/10/2022	10/10/2023	Floater	300,000	0	No
JAYSHREEBEN DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0479686	11/10/2021	10/10/2022	Floater	300,000	30000	No
JAYSHREEBEN DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0479686	11/10/2020	10/10/2021	Floater	300,000	45000	Yes
JAYSHREEBEN DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0156287	11/10/2019	10/10/2020	Floater	300,000	30000	No
JAYSHREEBEN DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0009574	11/10/2018	10/10/2019	Floater	300,000	15000	No
JAYSHREEBEN DESAI	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52857463	11/10/2017	10/10/2018	Floater	300,000	0	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
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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 foe 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 you 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	