



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		SURESH VALDORIYA	
Address	53, SAHJANAND SOCIETY, NEAR NILKANTH HOME, KOSAMBA, SURAT A. K. ROAD S.O SURAT (M CORP.) GUJARAT INDIA		
	Pin Code	395008	
	GSTIN		
Contact No	*****577		
CKYC Number	*****6463		

Tax Invoice No.		H142047700003	
Policy No		H1420477	
Product Code		FHP	
CRM ID		RN-FHP-20250807-353	
Tax Invoice Date		07/08/2025	
SAC Code		997133	
Place Of Supply			
Period Of Insurance	Start date	From	08/08/2025
	End date	Till Midnight on	07/08/2026 11:59:59

Nominee Name	Relationship	% Share
MITAL VALDORIYA	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

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
SURESH VALDORIYA	H1420477-1-1	19/02/1996	Male	SELF	3,589	0.00 0.00	0.00	358.90	3,230.10	No	ITGI RENEWAL	7
MITAL VALDORIYA	H1420477-2-1	27/08/1989	Female	SPOUSE	3,589	0.00 0.00	0.00	358.90	3,230.10	No	ITGI RENEWAL	7
PRAVINBHAI VALDORIYA	H1420477-3-1	01/06/1967	Male	FATHER	21,111	0.00 0.00	0.00	2111.10	18,999.90	Yes	ITGI RENEWAL	7
DHYANI VALDORIYA	H1420477-4-1	16/03/2020	Female	DAUGHTER	3,033	0.00 0.00	0.00	303.30	2,729.70	Yes	ITGI RENEWAL	5
HAPPY VALDORIYA	H1420477-5-1	28/07/2022	Female	DAUGHTER	3,033	0.00 0.00	0.00	303.30	2,729.70	Yes	ITGI RENEWAL	2

CoPayment Option Opted (If any):	0%
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	Net Premium
Total (₹)	30,919.50

Premium Details(₹)						
GST Details					Cess Details	
	CGST	SGST	UGST	IGST	CESS	
Percentage	9.00	9.00	0.00	0.00	0	
Amount	2,782.76	2,782.76	0.00	0.00	0	
Taxable Value	(₹) 30919.50		Total Value	(₹) 36485.00		

Premium Acknowledgement
<p>This is to certify that Iffco-Tokio General Insurance Co. Ltd. has received an amount of ₹36,485 from Proposer SURESH VALDORIYA 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	
PRAVINBHAI VALDORIYA	Asthma / COPD or any other lung/Breathing disorder	LUNG/BREATHING DISORDER	
	Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gallbladder Disorder	FISSURE	
DHYANI VALDORIYA	Any other ailment/ injury /sickness for which underwent treatment or undergoing/contemplating		OTHERS ANY OTHER INJURY
HAPPY VALDORIYA	Any other ailment/ injury /sickness for which underwent treatment or undergoing/contemplating		OTHERS

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)

SURESH VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1420477	08/08/2024	07/08/2025	Floater	300,000	0	No
SURESH VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1269514	08/08/2023	07/08/2024	Floater	300,000	0	No
SURESH VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1037044	08/08/2022	07/08/2023	Floater	300,000	0.0	No
SURESH VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2021	07/08/2022	Floater	300,000	0	No
SURESH VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2020	07/08/2021	Floater	300,000	15000.00	No
SURESH VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2019	07/08/2020	Floater	300,000	0	No
SURESH VALDORIYA	IFFCO TOKIO GEN INS CO LTD	52986577	08/08/2018	07/08/2019	Floater	300,000	0	No
MITAL VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1420477	08/08/2024	07/08/2025	Floater	300,000	0	No
MITAL VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1269514	08/08/2023	07/08/2024	Floater	300,000	0	No
MITAL VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1037044	08/08/2022	07/08/2023	Floater	300,000	0.0	No
MITAL VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2021	07/08/2022	Floater	300,000	0	No
MITAL VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2020	07/08/2021	Floater	300,000	15000.00	No
MITAL VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2019	07/08/2020	Floater	300,000	0	No
MITAL VALDORIYA	IFFCO TOKIO GEN INS CO LTD	52986577	08/08/2018	07/08/2019	Floater	300,000	0	No
PRAVINBHAI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1420477	08/08/2024	07/08/2025	Floater	300,000	0	No
PRAVINBHAI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1269514	08/08/2023	07/08/2024	Floater	300,000	0	No
PRAVINBHAI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1037044	08/08/2022	07/08/2023	Floater	300,000	0.0	No

PRAVINBHAI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2021	07/08/2022	Floater	300,000	0	No
PRAVINBHAI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2020	07/08/2021	Floater	300,000	15000.00	Yes
PRAVINBHAI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2019	07/08/2020	Floater	300,000	0	No
PRAVINBHAI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	52986577	08/08/2018	07/08/2019	Floater	300,000	0	Yes
DHYANI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1420477	08/08/2024	07/08/2025	Floater	300,000	0	No
DHYANI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1269514	08/08/2023	07/08/2024	Floater	300,000	0	No
DHYANI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1037044	08/08/2022	07/08/2023	Floater	300,000	0.0	No
DHYANI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2021	07/08/2022	Floater	300,000	0	Yes
DHYANI VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H0129036	08/08/2020	07/08/2021	Floater	300,000	15000.00	Yes
HAPPY VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1420477	08/08/2024	07/08/2025	Floater	300,000	0	No
HAPPY VALDORIYA	IFFCO TOKIO GENERAL INSURANCE CO. LTD	H1269514	08/08/2023	07/08/2024	Floater	300,000	0	Yes

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 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 08/08/25 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