

Additional Exclusions under the Base Plan

- During the first two continuous years of the Policy, the expenses on treatment of diseases such as Renal Failure, Heart Diseases, any type of Carcinoma / Sarcoma / Blood Cancer.

What additional benefits do I get under Swasthya Kavach?

This Policy also provides unique value added Emergency Medical Assistance Services. ITGI is the first Insurer to bring you these services and that too without any sub limits. Some of the services are:

1. Medical Consultation, Evaluation and Referral
2. Emergency Medical Evacuation
3. Medical Repatriation
4. Transportation to Join Patient, etc.

Key Condition:

The Emergency Assistance Services are available when you meet with an accident while traveling 150 Kms. and more from your place of residence stated in the Policy. The services are to be availed through the Service Provider only and no reimbursement is provided for these.

What are the additional advantages of Swasthya Kavach?

- Income Tax benefits under Section 80D
- Hassle free claims procedure
- Cashless claim facility available at over 4000 network hospitals across India

Premium and Sum Insured

Sum Insured Options are 2 lakh, 3 lakh, 4 lakh and 5 lakh.

Age limit:

Proposer: 18 years to 60 years

Children: 91 days to 23 years

For premium details for different age bands and family size, please visit our website www.iffcotokio.co.in or contact our nearest office.

Please note:

- Hospitalisation should be for a minimum period of 24 hours except for specific treatments such as eye surgery, lithotripsy, tonsillectomy and listed Day Care Surgeries.
- There is a sub-limit under the Policy for room rent. ICU charges, Domiciliary Hospitalisation (where expenses of treatment at home is reimbursed under specified conditions).
- Swasthya Kavach shall ordinarily be renewable except on the grounds such as fraud, moral hazard or misrepresentation.
- Premium for renewal of the Policy shall be based on the highest Age of the member of the family, size of the family, sum insured, selection of the Plan and the claim ratio of the expiring policy.

What are the documents required for settlement of claims?

1. Claim Form
2. Discharge Summary, Bills and Receipt of Hospital / Nursing Home.
3. Attending Doctor's Report and Bills as well as cash memos of medicines and pathological tests duly supported by proper prescription.



This brochure provides only the salient features and for details kindly refer to the complete Policy wordings.



Call 1800 103 5499

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
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If you also want to be worry-free with
Swasthya Kavach (Family Health) Policy,
call us at 1800-103-5499 today. And smile!

Home & Family Protector • Auto Protector
• Travel Protector • Industry Protector
• Office Protector • Trade Protector • Medishield

Cover Nahi Poora,
Toh Happiness Adhoora.



Presenting
IFFCO-TOKIO
Swasthya Kavach
(Family Health)
Policy



Insurance is the subject matter of solicitation.

Swasthya Kavach (Family Health) Policy

IFFCO-Tokio now brings to you a 'complete' Health Insurance Policy that will protect you and your entire family from all health related worries. For the first time in India, IFFCO-Tokio's Swasthya Kavach provides additional optional cover for critical illness on floater basis apart from the usual cover against injury or disease. And that's not all. Under this policy, you along with your family can be covered by a single premium under single Sum Insured. No additional premium would be required for any member of your family.

With Swasthya Kavach from IFFCO-Tokio, enjoy complete cover and complete happiness!!! Muskurate Raho.

What all does Swasthya Kavach cover?

The Policy offers a protection cover for you and your family for any injury or disease related contingencies like hospitalisation, medical expenses, surgical expenses, organ transplantation, etc. The Policy covers the members of the family consisting of you, your spouse and dependent children from 91 days up to the age of 23 years on a floater basis. What's more, ITGI offers this Policy to you at an affordable premium. The Policy provides the coverage for one year and is available under two plans viz. Base Plan and Wider Plan. The coverage features are as follows:

Common Coverage under Base Plan and Wider Plan

- Hospitalisation expenses including Doctor's fees, Cost of Medicines, Pathological Tests, etc.
- Pre-existing disease after 4 continuous Policy years with us
- Prosthetic Devices like Pacemaker, Artificial Limbs etc.
- Transplants including Donor's treatment and organs transplantation cost
- Dental surgery and treatment following an accident
- Defined Day Care Surgeries
- Vitamin and tonics consistent with illness



Additional Coverage under Wider Plan

- Cumulative Bonus of 5% on every claim free year, subject to maximum of 50%. It shall be reduced by 10% on each claim year subject to Basic Sum Insured being maintained.
- Health check up for family after every block of 4 claim free years.
- Additional floater Critical Illness Sum Insured covering whole family (Optional).

Difference between Base Plan and Wider Plan on the basis of features and benefits

S.no.	Benefits	Base Plan	Wider Plan
1.	Cost of Health Check up	N/A	The reimbursement shall not exceed the amount equal to 1% of the average Floater Sum Insured during the block of 4 claim free years of Insurance with us
2.	Daily Allowance	Rs. 150 per day	Rs. 250 per day
3.	Post – Hospitalisation	Medical expenses up to 7% of Hospitalisation expenses incurred up to maximum 30 days after Hospitalisation maximum to Rs. 7500	Relevant medical expenses incurred up to 60 days after Hospitalisation on Disease / illness / Injury sustained, which will be part of Hospitalisation expenses claim
4.	Restriction on other hospital expenses in accordance with the room rent	Applicable	Not Applicable
5.	Ambulance charges	Rs. 750/- or actual whichever is less for each claim	Rs. 1500/- or actual whichever is less
6.	Sub-limit per day for normal room expenses	1.0% of the Sum Insured	1.5% Basic Sum Insured
7.	Sub-limit per day for Intensive	2.0% of the Sum Insured	2.5% of Basic Sum Insured
8.	Additional Exclusions for first two continuous years of Policy	Chronic Renal failure or End Stage Renal Failure Heart Disease Any type of Carcinoma / Sarcoma / Blood Cancer	Covered

S.no.	Benefits	Base Plan	Wider Plan
	Add on features		
9.	Cumulative Bonus	N/A	Increased by 5% of the Basic Sum Insured at each renewal in respect of each claim free year of insurance, subject to maximum of 50% of the Basic Sum Insured
	Critical Illness	N/A	Optional cover
10.	Limit of Liability	Basic Sum Insured	Under option I: Limit of Liability is the Sum Insured + Cumulative Bonus if earned for claim free year Under option II: The total Sum Insured of the Basic Cover and Optional Extension + Cumulative Bonus (if any) on Basic Sum Insured
11.	Specified List of treatments have Expenses limit per treatment per claim or actual whichever is less for example Cataract, Piles, Fistula, Tonsillitis, Sinusitis, Hernia, Knee / Hip Joint Replacement, etc.	Applicable	Not Applicable

*For detailed list, please refer the Policy terms and conditions.

Common Exclusions under Base Plan and Wider Plan

- Diseases which are Pre-existing at inception of the first Policy.
- Diseases contracted during the first 30 days of Policy.
- During the first year of the Policy, the expenses on treatment of diseases such as Tonsillitis / Adenoids, Gastric or Duodenal Ulcer, any type of Cyst / Nodules / Polyps, any type of Breast lumps.
- During the first two continuous years of the insurance with us, the expenses on treatment of diseases such as Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis, Cholelithiasis and Cholecystectomy, Inter- vertebral Disc Prolapse (other than caused by an accident), Osteoarthritis, Varicose Veins / Varicose Ulcers etc.
- Cosmetic or aesthetic treatment, general debility, use of drugs, intentional self injury.
- AIDS related expenses, venereal diseases, congenital diseases.
- Naturopathy, acupuncture, magnetic treatment, alternative medicines, etc.