

When a loved one is ill, the last thing you would want to bother about is where the Treatment cost is going to come from. IFFCO Tokio General Insurance Individual Medishield Insurance Policy allows you to protect yourself against today's Spiralling medical costs, while at the same time ensuring that in case of any unfortunate Incident, you and your family can get hassle-free medical care.

Taking the Policy today would be a small price to pay for the peace of mind later. At IFFCO Tokio General Insurance we understand your priorities.

A Complete Protector

IFFCO Tokio General Insurance Individual Medishield Insurance provides cover for medical treatment costs for diseases and accidents. It provides for a basic medical Cover for all illnesses (except for certain exclusions) and an optional cover for Providing additional Sum Insured for critical illness like heart surgery, kidney failure, cerebral stroke cancer, major organ transplantation etc. Where the treatment costs Are very high.

At an approximate cost of Rs.8/- per day (for an individual of age 30 years), you can take an annual Basic Cover for Rs.100,000/- plus Optional Extension for critical illness for additional Rs.100,000/-. In effect you are provided a double cover for named critical illnesses which necessarily require costly treatment by paying only a small additional premium.

Benefits Available

The benefits available under the Policy are :

Basic Cover



A) Room, Board and Nursing expenses as provided in the Hospital/Nursing Home including Hospital Registration/ Service charges.



B) Nursing expenses during pre and post hospitalisation periods on advice of Medical Practitioner for duration specified.



C) Surgeon, Anaesthetist, Medical Practitioner, Consultant and Specialist fees.



D) Cost of Anaesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Pacemaker, Artificial Limbs, Organs and similar expenses.



- E) Daily Allowance for the duration of hospitalisation.
- F) Ambulance charges.
- G) Pre-Hospitalisation and Post Hospitalisation expenses upto 60 days each.
- H) Cost of Health Check Up once in a block of 4 claim free underwriting years.
- I) Domiciliary Hospitalisation expenses upto a sub limit of 20% of Basic Cover Sum Insured.
- J) Ayurvedic Hospitalization Cover
- K) Emergency Assistance services in accidental cases happening at a distance of 150 kms. or more from your policy address.

Optional Critical Illness Extension

Named diseases as under are provided coverage for an additional amount equal to Basic Cover Sum Insured on payment of 30% additional premium.

1. Cerebral paralytic stroke
2. Cancer-invasive malignancy
3. End stage renal failure requiring dialysis
4. Coronary artery disease requiring open chest bypass surgery or angioplasty
5. Transplantation of kidney, lung, pancreas or bone marrow
6. Major injuries resulting in permanent separation/loss of use of hand, foot or eye
7. Endstage liver disease
8. Major burns touching one third or more of body area
9. Coma arising out of any reason except specified Policy exclusions
10. Multiple sclerosis resulting in destruction of central nervous system.

What Important Things You Must Bear In Mind



- Coverage available for Sum Insured ranging from Rs.1,00,000/- to Rs.500,000/- in multiples of Rs.50,000/- each
- Specified limits for daily Room/ICU charges as fixed percentage of Sum Insured
- Enhancement of Sum Insured for every claim free year upto a maximum of 50% of Basic Cover Sum Insured without additional premium

- Hospitalisation expenses of person donating an organ during the course of organ transplant also payable, subject to the limits applicable to the Insured Person and within the overall Sum Insured of the Insured Person.
- Prosthetic devices like pacemaker, artificial limbs etc. covered.
- Hospitalisation treatment for less than 24 hours covered under specified circumstances.
- Ayurvedic treatment covered
- Provision to take family coverage, in which case discount of 5% to 10% allowed on total premium.
- Basic medical check up required only for persons above 45 years of age taking Medishield cover with IFFCO Tokio for the first time.

When Will The Policy Not Pay?

Some of the important Exclusions under the Policy are as under:



- Pre-existing disease for first 36 months only
- Disease that commences during the first 30 days of inception of the first Policy
- First year Policy exclusion in respect of treatment for Cataract, Hernia, Cholelithiasis, Piles, Fistula, Congenital Internal Disease, Hysterectomy for Menorrhagia or Fibromyoma, Benign Prostatic Hypertrophy etc.
- Any dental treatment unless requiring hospitalisation
- Naturopathy treatment
- HIV, AIDS and related medical conditions
- External medical equipment used as post hospitalisation care
- Cost of contact lens or spectacles
- General debility, use of drugs or alcohol, intentional self injury, sterility, venereal disease
- Treatment arising out of childbirth, pregnancy, abortion, infertility etc.

Advantages to you

Income tax benefit under Sec. 80 D.

Who Can Apply For This Policy?

Individual Medishield Insurance is available to individuals and families of all nationalities based in India. Persons between the age 91 days and 45 years can be covered under this Policy without any medical checkup. Persons above 45 years of age opting for a fresh cover (including transfer of cover from other Insurance Companies) will require a medical checkup.

Easy Claim Process

In the event of a claim under this policy, please contact Paramount Health Service Pvt. Ltd. Who are our Third Party Administrator (TPA) at Toll Free No. 1800-103-5499 if you desire treatment at their Network Hospital (over 4000 across India) to avail of cashless. For Further details you may also refer to the details you may also refer to the Beneficiary Guide Book and Health ID Card which will be sent by the TPA directly to you.

Claim under Individual Medishield Insurance can also be settled on reimbursement basis if treatment is taken at a non-Network Hospital for which completed Claim Form is required hospital, cash memos of chemist with prescription, pathological test reports and receipts, Bill and certificate of attending doctor etc.

About Us:

IFFCO Tokio General Insurance Co. Ltd. is a joint venture between IFFCO and Tokio Marine and Nichido fire Insurance Co. Ltd., Japan. After getting the licence on 4th December 2000, we started our operations and within a short span, we have become One of the Leading private General Insurance Companies in India.

At IFFCO Tokio we are fully committed to providing insurance products and to you in a convenient and satisfying manner. Our policies have been designed to provide you with more than just a healing touch in those unfortunate yet unavoidable circumstances of non-life insurance from motor to travel, from household to personal accident, will give you complete peace of mind. We have made every efforts to make our policies and procedures simple, transparent and customer friendly to give you The Life You Deserve.

(Kindly refer to Policy Wordings for details.)



IFFCO Tokio's INDIVIDUAL MEDISHIELD insurance policy



For full details of the coverage, please refer to our Policy document or call ITGI Customer Care at : 1800-103-5499 (toll free)



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Insurance is the subject matter of solicitation

IFFCO Tokio's
Individual Medishield
Insurance Policy is a
complete protection plan
for the medical treatment of
your entire family