



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

CONSUMABLES PROTECTOR

PROSPECTUS

UIN: IFFHLIA23152V012223

Add-on Coverage (on payment of additional premium)

WHAT IS COVERED:-

In Lieu of payment of additional premium, we shall pay the Reasonable and Customary charges incurred by the Insured Person, mentioned in List B hereunder, subject to:

- i. The items payable are prescribed by the treating Medical Practitioner and are medically necessary for the treatment of the same illness/ injury for which Insured Person has taken In-Patient or Daycare Treatment.
- ii. The Company has accepted Claim for Hospitalization expenses under the Policy with which this add-on is attached.
- iii. The expenses on consumables covered under this optional coverage shall be within the sub-limits/ Sum Insured limit.
- iv. Once opted, this add-on cannot be opted out in subsequent renewals.
- v. Mid-term inclusion of this add-on is not allowed.

List B

Sl. No	Item
1	BABY FOOD (Not Payable)
2	BABY UTILITIES CHARGES (Not Payable)
3	BEAUTY SERVICES (Not Payable)
4	BELTS/ BRACES (Rental Charges Payable)
5	BUDS (Not Payable)
6	COLD PACK/HOT PACK (Payable)
7	CARRY BAGS (Not Payable)
8	EMAIL / INTERNET CHARGES (Not Payable)
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL) (Not Payable)
10	LEGGINGS (Payable)
11	LAUNDRY CHARGES (Not Payable)
12	MINERAL WATER (Not Payable)
13	SANITARY PAD (Not Payable)
14	TELEPHONE CHARGES (Not Payable)
15	GUEST SERVICES (Not Payable)
16	CREPE BANDAGE (Payable)
17	DIAPER OF ANY TYPE (Payable)
18	EYELET COLLAR (Payable)
19	SLINGS (Payable)
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES (Payable)
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED (Payable)
22	Television Charges (Not Payable)
23	SURCHARGES (Not Payable)
24	ATTENDANT CHARGES (Payable)

25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE) (Not Payable)
26	BIRTH CERTIFICATE (Not Payable)
27	CERTIFICATE CHARGES (Not Payable)
28	COURIER CHARGES (Not Payable)
29	CONVEYANCE CHARGES (Not Payable)
30	MEDICAL CERTIFICATE (Not Payable)
31	MEDICAL RECORDS (Not Payable)
32	PHOTOCOPIES CHARGES (Not Payable)
33	MORTUARY CHARGES (Payable)
34	WALKING AIDS CHARGES (Rental Charges Payable)
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL) (Rental charges payable)
36	SPACER (Payable)
37	SPIROMETRE (Payable)
38	NEBULIZER KIT (Rental Charges Payable)
39	STEAM INHALER (Payable)
40	ARMSLING (Payable)
41	THERMOMETER (Payable)
42	CERVICAL COLLAR (Payable)
43	SPLINT (Payable)
44	DIABETIC FOOT WEAR (Payable)
45	KNEE BRACES (LONG/ SHORT/ HINGED) (Payable)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER (Payable)
47	LUMBO SACRAL BELT (Payable)
48	NIMBUS BED OR WATER OR AIR BED CHARGES (Rental Charges Payable)
49	AMBULANCE COLLAR (Payable)
50	AMBULANCE EQUIPMENT (Rental Charges Payable)
51	ABDOMINAL BINDER (Payable)
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES (Not Payable)
53	SUGAR FREE Tablets (Not Payable)
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable) (Payable)
55	ECG ELECTRODES (Not Payable)
56	GLOVES (Payable)
57	NEBULISATION KIT (Payable)
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC] (Not Payable)
59	KIDNEY TRAY (Not Payable)
60	MASK (Payable)
61	OUNCE GLASS (Not Payable)
62	OXYGEN MASK (Payable)
63	PELVIC TRACTION BELT (Rental charges payable)
64	PAN CAN (Not Payable)
65	TROLLY COVER (Not Payable)
66	UROMETER, URINE JUG (Not Payable)
67	AMBULANCE (Payable)

Consequently, the 'List I - List of non -payable items' as per Annexure "A" of wordings of the policy (with which this add-on is attached) stands deleted.

PREMIUM DETAILS

The premium for "Consumables protector" as an add-on to the base product shall be 7.5% of premium of base product.