



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Dental Cover for Essential Health Protector

UIN: IFFHLIA25037V012425

Add-on Wording

Note:

- This add-on shall follow the definitions, claim procedures & requirements, exclusions and general conditions of the base product, unless specifically mentioned in policy schedule or provided in this add-on wordings.

Coverage

In lieu of payment of additional premium, We shall indemnify the Reasonable and Customary Charges incurred on acute treatment of a natural tooth or teeth or the services and supplies provided by a licensed dental practitioner, for the below mentioned services, up to the limit of liability mentioned against this Add-On for each policy year in the Policy Schedule.

- a) Root Canal Treatment (single or multiple sittings)
- b) Tooth extraction(s)
- c) Filling(s)
- d) Dental / oral treatment, procedures and preventive, restorative services related to disease, disorder and conditions related to natural teeth or tooth taken on outpatient basis.

Limit of Liability

- The limit of liability under this add-on shall be independent of the Base Policy Sum Insured.

Annual Sum Insured Limits	
Base Policy Basic SI	Maximum Limit of Liability
SI 5 L - <10 L	10,000
SI 10 L- 15 L	15,000
SI >15 L	20,000

Conditions Applicable

- a) A waiting period of continuous 24 months shall be applicable from the time this Add-on is opted by the Insured Person under this Policy.
- b) If this Add-On Sum Insured is enhanced during renewal, then 24 months of continuous coverage would apply afresh to the extent of the increased Sum Insured amount.
- c) A claim under this Add-on would not affect the No Claim Bonus.
- d) Any Voluntary Co-pay chosen in the Base Policy shall not be applicable for this Add-on.
- e) Reinstatement of Sum Insured during the Policy year is not available for this Add-on.
- f) This add-on shall supersede the below mentioned General Exclusions of the base product, upto the extent of coverage mentioned under this add-on.
 - i. Dental treatment or surgery of any kind, unless requiring Hospitalization' and
 - ii. 'Procedures/treatments mainly done in outpatient department (OPD) even if these are converted to day care surgery or as in patient in hospital to make it hospitalization claim'.

Exclusion Applicable

Dental implants/artificial structures, Computer Aided Design/ Computer Aided Manufacturing restorations and bone grafts.