

IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

ESSENTIAL HEALTH PROTECTOR UIN: IFFHLIP25035V012425

PREMIUM CHART

Policy Period 1 year

Individual basis

	Premium excl. GST									
Age/SI	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	>80
500,000	4,890	5,620	7,530	10,335	15,915	27,420	28,745	35,330	47,065	62,480
750,000	6,130	7,035	9,420	12,905	19,860	34,185	35,835	44,035	58,650	77,850
1,000,000	6,545	7,510	10,050	13,775	21,190	36,485	38,245	46,995	62,590	83,075
1,500,000	7,555	8,675	11,625	15,945	24,555	42,305	44,345	54,500	72,605	96,380
2,000,000	9,090	10,450	14,020	19,255	29,675	51,160	53,635	65,930	87,845	116,630
2,500,000	11,490	13,215	17,755	24,405	37,655	64,970	68,110	83,740	111,600	148,190
3,000,000	14,540	16,730	22,505	30,960	47,800	82,520	86,515	106,385	141,795	188,310

Floater basis

Floater Discount applicable on aggregate premium of all insureds within a policy						
2 Members	15%					
3 Members	20%					
More than 3 Members	25%					

Extension - Consumable Cover

To offer a cover for medically necessary consumables, the premium for base policy (incl. maternity add-on (if opted)) will be loaded by 7.50%

Policy Period	Discount %
2	4%
3	7%
	Ir
Installment Type (IT)	Loading %
Monthly (12)	4%
Quarterly (4)	3%
Half Yearly (2)	2%

Note: The rates above may vary based on Insured Person's declaration of their Medical Condition

DISCOUNTS

- 1. **Family Discount:** In case of Individual basis, Insured can avail family Discount on total premium as per the following scale depending upon the total number of insured persons covered under the policy at inception of the cover.
 - 2 (two) Family Members --5%
 - 3 (three) or more Family Members -- 10%

2. Other Discounts

- a) Discount for employees covered under a Group Mediclaim Policy: All the employees covered under a Group Mediclaim Policy will be eligible for Upto 10% discount.
- b) Direct/ Online discount: Upto 10% discount in policy premium is permitted for all customers who buys policy directly through IFFCO- TOKIO website/walk-in.
- c) Upto 20% discount for all employees of IFFCO-TOKIO.
- d) Upto 5% discount for woman proposers

e) Upto 10% discount in policy premium for all customers holding any other insurance policy of IFFCO TOKIO.

Note: All the above discounts are on cumulative basis and cannot exceed a total of 25%(twenty-five) percent. However, the discount in lieu of reward points will be over and above the 25% limit.

3. Discount for Co-payment

On availing the option of co-pay, the insured can obtain the discount on premium as follows:

Co-payment Percentage	Discount
10%	10%
20%	20%
25%	25%

Premium Illustration -

Illustration for One Year Term- Individual Basis policy	individe covering e of the separately	e opted on ual basis ach member e family (at a single in time)	Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				opted on family ed (Only one Su the entire	ım İnsured is a		
Age of the Members Insured	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
0-25	4,890	500,000								
26-35	5,620	500,000	5,620	5%	5,339	500,000	5,620	15%	4,777	
36-45	7,530	500,000	7,530	5%	7,154	500,000	7,530	15%	6,401	500,000
46-55	10,335	500,000								
56-60	15,915	500,000								
61-65	27,420	500,000								

66-70	28,745	500,000					
71-75	35,330	500,000					
76-80	47,065	500,000					
>80	62,480	500,000					
			Total Family Premium	12,493	Total Family Premium	11,178	

PREMIUM CHARTS FOR ADD ONS

1.OPD Cover for Essential Health Protector

Policy Period 1 year						
<u>Individual basis</u>						
Limit of Liability Premium excl. GST						
		10,000	7,955			
		15,000	12,690			
		20,000	16,925			
In case of family floater policy, the above premium will be loaded by 10% irrespective of number of members in the policy						
		Policy Period 2 year & 3	year			
Policy Period	Discount %					
2	2 4%					
3	7%					
		Installment Facility applicable only on I	Policy Term 1 year			

Installment Type (IT)	Loading %
Monthly (12)	4%
Quarterly (4)	3%
Half Yearly (2)	2%

2. Dental Cover for Essential Health Protector

Policy Period 1 year					
Individual basis					
Limit of Liability	Premium excl. GST				
10,000	4,615				
15,000	6,925				
20,000	9,145				

Floater basis

In case of family floater policy, the above premium will be loaded by the following % depending on the number of members in the policy as below:

No. of	Loading %		
	10%		
	3	20%	
	30%		

Policy Period 2 year & 3 year

Policy Period	Discount %
2	4%
3	7%

Installment Facility applicable only on Policy Term 1 year

Installment Type (IT)	Loading %
Monthly (12)	4%
Quarterly (4)	3%
Half Yearly (2)	2%

Note: The rates above may vary based on Insured Person's declaration of their Medical Condition

3.Maternity Cover for Essential Health Protector

Policy Period 1 year			
Individual basis			
Limit of Liability			Premium excl. GST
50,000			15,295
75,000			22,945
1,00,000			30,590
Policy Period 2 year & 3 year			
Policy Period	Discount %		
2	4%]	
3	7%	1	
Installment Facility applicable only on Policy Term 1 year			
Installment Type (IT)	Loading %		
Monthly (12)	4%]	
Quarterly (4)	3%	1	
Half Yearly (2)	2%	1	

Note: The rates above may vary based on Insured Person's declaration of their Medical Condition