

**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

<i>Policy Period 1 year</i>										
<u>Individual basis</u>										
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
<u>Floater basis</u>										
Floater Discount applicable on aggregate premium of all insureds within a policy										
2 Members						15%				
3 Members						20%				
More than 3 Members						25%				
<u>Extension - Consumable Cover</u>										
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%										

<i>Policy Period 2 year & 3 year</i>	
Policy Period	Discount %
2	4%
3	7%
<i>Installment Facility applicable only on Policy Term 1 year</i>	
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 Medclaim Policy: All the employees covered under a Group Medclaim 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

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

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

2. Dental Cover for Essential Health Protector

<i>Policy Period 1 year</i>	
<u>Individual basis</u>	
Limit of Liability	Premium excl. GST
10,000	4,615
15,000	6,925
20,000	9,145
<u>Floater basis</u>	
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 Members	Loading %
2	10%
3	20%
>3	30%
<i>Policy Period 2 year & 3 year</i>	
Policy Period	Discount %
2	4%
3	7%
<i>Installment Facility applicable only on Policy Term 1 year</i>	
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

<i>Policy Period 1 year</i>		
<u>Individual basis</u>		
Limit of Liability		Premium excl. GST
50,000		15,295
75,000		22,945
1,00,000		30,590
<i>Policy Period 2 year & 3 year</i>		
Policy Period	Discount %	
2	4%	
3	7%	
<i>Installment Facility applicable only on Policy Term 1 year</i>		
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