

DISCOUNTING PARAMETERS

- **Family Discount:** 5% discount in policy premium is permitted if 3 or more members of a family are covered in single policy.
- 5% discount in policy premium is permitted for all customers who purchase policy direct channel or through IFFCO-TOKIO's own website.

PAYMENT BASIS

Sum Insured on the occurrence of an event

RENEWAL CONDITIONS

The policy is ordinarily renewable lifelong

Disclaimer: This brochure provides only the salient features and for details kindly refer to the complete Policy wordings. For enquires, kindly contact our nearest Bima Kendra, SBU or dial Toll Free No. 1800-103-5499 or visit our website www.iffcotokio.co.in

Statutory Warning: Prohibition of rebates (under section 41 of Insurance Act 1938): 1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh Rupees.

For further information, contact:

Toll Free: 1800 103 5499
www.iffcotokio.co.in | SMS 'CLAIM' to 56161
Email: info@iffcotokio.co.in

Important Disclaimers:

- a.** For more details on risk factors, terms and conditions please read sales brochures carefully before concluding a sale | **b.** Insurance is the subject matter of solicitation | **c.** Terms and conditions apply



IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

IFFCO TOWER-II, PLOT NO. 3, SECTOR-29,
GURUGRAM (HARYANA)- 122001
Phone: +91-124-2850100, Fax: +91-124-2577923/24

UAN: ITGI/19-20/InsAdvt/Health-04
IRDAI Regd. No.: 106 | CIN:U74899DL2000PLC107621



IFFCO-TOKIO MOS-BITE PROTECTOR POLICY

Complete protection for your family from
vector borne diseases arising from mosquito bites.

(UIN: IFFHLIP20071V01 1920)



WHAT IS IFFCO-TOKIO MOS-BITE PROTECTOR POLICY?

IFFCO-TOKIO Mos-Bite Protector Policy has been designed with an aim to manage the expenses incurred by people who have contracted a vector borne disease.

SCOPE OF COVER

Hospitalisation Benefit

What is covered?

We will pay the Sum Insured as mentioned in the schedule, in the event of You/Insured person being hospitalized solely and directly for any of the vector borne diseases as specifically listed below, during the policy period provided that the disease was first diagnosed at least 30 (Thirty) days after the commencement of the policy period (or first policy period in case of renewal without break) and, the hospitalization is not less than 48 (Forty eight) hours.

Diseases covered under the Policy are as below:

- Dengue Fever
- Malaria
- Lymphatic Filariasis
- Kala-azar
- Chikungunya
- Japanese Encephalitis
- Zika Virus

WHOM CAN WE INSURE?

- Self
- Spouse & Children
- Parents / Parents in Laws, Brothers & Sisters

MAJOR EXCLUSIONS

- Any claim if Insured was already diagnosed from any of the listed vector borne diseases at the time of purchase of policy.
- Any claim based on certification / diagnosis / treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or Unproven / Experimental Treatment, or is not Medically Necessary or any kind of self-medication and its complications.

- Any claim where the insured has delayed the medical treatment.
- Wilful Act or Gross Negligence — Injury, disease or damage due to wilful act including attempting suicide or intentional self-injury, self exposure to needless peril (except in an attempt to save Human life) or gross negligence of the Insured person or his/her family.
- Consequential Loss — Any consequential or indirect loss or expenses arising out of or related to any insured event.

SPECIAL CONDITIONS

- Only one claim per policy year, for each Insured person, shall be admissible and accepted by Us. The cover shall immediately and automatically cease for that Insured person upon acceptance of claim. The policy shall remain active for other members covered in the policy.
- Lymphatic Filariasis will be payable only once in Insured person's lifetime. Upon subsequent renewals, all other vector borne diseases except Lymphatic Filariasis shall be covered under this policy, if a claim has already been accepted for Lymphatic Filariasis before.
- The policy can be issued on individual basis to Insured and his/her family.
- For policies where all the members of the family are covered in a single policy, separate Sum Insured shall be applicable for each member.
- CANCELLATION - We may cancel the policy on grounds of fraud, moral hazard or misrepresentation or non-cooperation by You by sending 15 (fifteen) days notice under recorded delivery to You at Your last known address and in such event, We will return to You, except in case of fraud or illegality on Your part, the premium paid less the pro rata portion thereof for the period the Policy has been in force.

FREE LOOK PERIOD

The insured will be allowed a period of at least 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable.

(Refund of the premium paid less any expenses incurred by us.)

IFFCO-TOKIO MOS-BITE PROTECTOR POLICY			
PREMIUM TABLE			
UIN: IFFHLIP20071V011920			
RATING CHART (Excl. GST):			
HOSPITALISATION BENEFIT			
Sum Insured	Premium (in Rs)		
	Policy Tenure		
	One Year	Two Years	Three Years
5,000	44	85	123
10,000	88	170	246
15,000	131	253	366
20,000	175	338	489
25,000	219	423	613
30,000	263	508	736
35,000	307	593	859
40,000	350	676	979
45,000	394	761	1,102
50,000	438	845	1,224
55,000	482	930	1,347
60,000	526	1,015	1,470
65,000	569	1,098	1,590
70,000	613	1,183	1,713
75,000	657	1,268	1,837
80,000	701	1,353	1,960
85,000	745	1,438	2,083
90,000	788	1,521	2,203
95,000	832	1,606	2,326
1,00,000	876	1,691	2,449