



## IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

### IFFCO-TOKIO CRITICAL ILLNESS BENEFIT POLICY

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IFFCO-Tokio Critical Illness Benefit Policy has been filed as a benefit policy in order to mitigate the financial hardship of persons who have contracted a critical illness or sustained a critical injury necessitating spending a large sum for taking any treatment, along with maintenance of the family.

### COVERAGE

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#### WHAT IS COVERED

IFFCO-Tokio will pay the Sum Insured as mentioned in the schedule, in the event of Insured person being diagnosed with the following critical illnesses, medical events or undergoing surgical procedures as specifically defined below, during the policy period provided that

1. the critical illness, medical event and surgical procedure first commenced atleast 30 days after the commencement of the policy period (or first policy period in case of renewal without break) and,
2. Insured person survives for a minimum of 28 days from the date of diagnosis and shall only include:

A. The below mentioned Illnesses:

- i) Cancer of specified severity
- ii) Kidney failure requiring regular dialysis
- iii) Multiple Sclerosis with persisting symptoms
- iv) Benign Brain Tumor
- v) Motor Neuron Disease with Permanent Symptoms
- vi) End Stage Lung Failure
- vii) End Stage Liver Failure
- viii) Primary (Idiopathic) Pulmonary Hypertension
- ix) Parkinson's Disease Before The Age Of 50 Years
- x) Alzheimer's Disease Before The Age Of 50 Years

B. The following surgical procedures:

- i) Major Organ (Heart/ Lung/ Liver/ Kidney /Pancreas) or Human Bone Marrow Transplant;
- ii) Open heart replacement or repair of heart valves
- iii) Open chest CABG

iv) Surgery Of Aorta

C. The following medical events:

- i) Stroke resulting in permanent symptoms
- ii) Permanent Paralysis of Limbs
- iii) Myocardial Infarction (First Heart Attack of specified severity)
- iv) Third Degree Burns
- v) Loss of Speech
- vi) Blindness
- vii) Loss of Limbs
- viii) Deafness
- ix) Coma of Specified Severity
- x) Major Head Trauma
- xi) Muscular Dystrophy

### **Unique Additional features**

In addition to covering 25 Critical Illnesses the policy also provides the following features

- It provides a Coverage for Daily allowance up to a maximum of Rs. 1,000 per day covers critical illness such as cancer, organ transplant, Alzheimers, bypass surgery, etc.
- All family members covered in a single policy including parents and parents in law.
- A person up to the age of 50 years can buy the policy without any medical tests.
- Sum insured of up to ₹1 crore is offered.
- Lifelong renewal.
- It is a cost-effective policy with discounts being offered on family options.