

# IFFCO TOKIO's Retail Play: Insure Both Home and Health Under One Roof

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Leading general insurer IFFCO TOKIO has upped its retail game by launching a bouquet of insurance products, including Home and Health insurance, to meet customers' needs under one roof. The Comprehensive Home Protector, a home insurance policy, and Essential Health Protector, a health insurance policy, are leading company's charge into retail insurance segment.



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Comprehensive Home Protector policy has been designed as per guidelines of [Insurance](#) Regulatory and Development Authority of India (IRDAI), with option of fire only coverage and insured can choose other perils as add-ons which include earthquake, storm, cyclone, typhoon, tempest, hurricane, tornado, tsunami, floods, inundation, lightning, landslide, act of terrorism, riots, strikes, malicious damage, bush fire, forest fire, burglary & housebreaking etc. Policy also provides coverage for jewellery and other valuable items, artworks, breakdown of home appliances, damages to household goods while shifting, bicycle, personal accident with medical benefit, loan payment protection, baggage cover, personal and tenant liability, auto enhancement of sum insured in certain situations, data recovery expenses with various other coverages.

While, IFFCO TOKIO's retail [health](#) insurance policy '**Essential**

**Health Protector'** offers unique features, such as no upper age limit for dependents, coverage to child from the day of birth (subject to conditions), dependent parents, dependent children, brother, sister, brother-in-law, sister in-law, nephew, niece or any other relation who is dependent or relatives living together with you, apart from spouse. The other highlights of policy comes are sum insured options from INR 5 to 30 Lakh, life-long renewal (if renewed without break), high coverage at low premium, co-payment option, emergency assistance services at no additional cost if you travelling with in India up to 150 kilometers or more away from home, portability (switching from similar policy of other insurer to this policy as per IRDAI guidelines), and availability of add-ons (on payment of additional premium), such as OPD, Dental, Maternity, Consumable covers.

Commenting on the retail products, **Mr.Gunasekhar Boga, Executive Director, IFFCO TOKIO General Insurance Company Limited** said, *"Our retail products are designed based on extensive feedback and market-research and reflect changing needs to people. With these insurance products, we want our customers to enjoy a life full of happiness and peace, as we promise them to take care of their unforeseen expenses, be it a fire accident at home or a sudden [health](#) emergency. With IFFCO TOKIO, you can feel assured and relieved while we protect your home and health."*

