

## Basis of claims payment

- We shall make payment in Indian Rupees only.
- In respect of surgery for cataracts (after the expiry of the 2 year period referred to in Exclusion 2) in clause, liability shall be restricted to 10% of the Sum Insured for each eye, subject to a minimum of ₹ 15000 (or the actual incurred amount whichever is lower) and maximum of ₹ 50,000/- per eye. This will be our maximum liability irrespective of the number of Health Suraksha policies You hold.
- The payment of claim under the medical Section will be as follows

Benefit Plan	Zone A	Zone B	Zone C
Platinum Plan	No sublimit applicable	No sublimit applicable	No sublimit applicable
Gold Plan	100%*	100%*	100%*
Silver Plan	80%*	100%*	100%*
Basic Plan	70%*	80%*	100%*

The geographical zones for specific plans as mentioned above are based on the location of the hospital where treatment is taken and not the residence of the insured.

- Platinum plan is for Insured who have paid premium for sum insured ₹ 6 lacs and above.
- Gold Plan is for insured who has paid the premium for Zone A region which comprises of Mumbai including Thane and Panvel, Delhi including NCR (National Capital Region). The eligibility of the claim amount will be 100% for all the Zones subject to the Policy terms and conditions.
- Silver Plan is for insured who has paid the premium for Zone B region which comprises of Chennai, Kolkatta, Bangalore, Ahmedabad and Hyderabad. The eligibility of the claim amount will be 100% for Zone B and Zone C, 80% for Zone A subject to the Policy terms and conditions.

- Basic Plan is for insured who has paid the premium for Zone C region which comprises of rest of India excluding Zone A and Zone B. The eligibility of the claim amount will be 100% for Zone C, 80% for Zone B and 70% for Zone A subject to the Policy terms and conditions.

\*The percentage of amount shown in the above table is with respect to the eligible claim amount.

\*\*The co-payment stands waived for all plans in case of claims due to any of the medical emergencies stated below

- Acute Myocardial infarction
- Major Accidents requiring immediate hospitalization and treatment
- Acute Cerebrovascular Accident
- Third degree burns

- \* Benefits may vary from plan to plan.
- For further details, please refer to the policy wordings.

If you are suffering from an illness / disease or if you meet with an accident which requires hospitalisation, please contact us on the following

### Claims Department

#### Future Generali Health (FGH)

#### Future Generali India Insurance Co. Ltd.

Office No. 3, 3rd Floor, "A" Building, G - O - Square  
S. No. 249 & 250, Aundh Hinjewadi Link Road, Wakad,  
Pune - 411 057.

Toll Free Number : 1800 103 8889

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The Generali Group has been a leading provider of insurance and financial services in the global market for nearly two centuries. Generali is a name that has become synonymous with security and reliability for millions of clients around the world.

The Future Group understands what makes you different and offers you services and products that exceed your expectations. With more than sixteen million square feet of retail space and a presence across the country in different formats, the Future Group's vision is to deliver

everything, everywhere, every time, to every Indian consumer in the most profitable manner. The group considers 'Indianness' its core value and its corporate credo is – 'Rewrite Rules, Retain Values'.

Future Generali is the coming together of these two caring entities. We offer an extensive range of general insurance products, and a network that ensures we are close to you wherever you go. Our skilled and trained individuals understand your insurance needs and will create customised solutions for you.



Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Insurance Company Limited.

Future Generali India Insurance Company Limited  
Regn. No.: 132

Regd and Co. Office: Indiabulls Finance Centre, Tower 3, 6<sup>th</sup> Floor, Senapati Bapat Marg, Elphinstone (W),  
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ARN: FG-NL / PD / MKTG / EN / FHS(IP)-001BR  
UIN: IRDA / NL-HLT / FGII / P-H / VI / 71 / 13 -14  
ISO Ref. No.: FGH / UW / RET / 05 / 02

Disclaimer: For detailed information on this product including risk factors, terms and conditions etc., please refer to the product brochure, consult your advisor or visit our website before concluding a sale. Tax Benefits are subject to change due to change in tax laws. Insurance is the subject matter of solicitation.

## Future Health Suraksha



We value your health as much as you do.  
Presenting a wide network of hospital tie-ups across the nation.



### Individual Plan

Call us at: 1800-220-233, 1860-500-3333, 022-6783 7800

SMS FG to 567678

Website: www.futuregenerali.in



## Always within reach.

Your health is your most important asset. And with Future Health Suraksha, we ensure that you will never have to go too far to protect it. Our network of hospitals across the nation will handle any medical problem that arises. It's our way of protecting you even against the unpredictable.

## Benefits

- In-house Cashless settlement
- Innovative covers offered
- Quick settlement of claims
- No claim cumulative bonus

## Eligibility

### Age eligibility - age 90 days to 70 years

- Age at entry is restricted to 70 years
- Children above age of 90 days eligible if the parent(s) are concurrently insured with Future Generali
- Children will be covered as dependant's upto 25 yrs of age

Max Policy Term	1 Year
Min Age at entry	90 Days
Max Age at entry	70 Years
Renewal	Lifelong

## Life Long Renewals:

The policy if renewed continuously without any break will be renewed lifelong.

## Sum assured eligibility: Upto ₹ 10 lacs

For the insured at age of entry above 55 years the maximum sum insured available would be ₹ 5 lakhs. For insured persons

above 55 years porting from other insurance policies the maximum sum insured available would also be ₹ 5 lakhs.

## Pre-acceptance medical tests

Pre-acceptance medical tests are not required for all proposers upto the age of 45 yrs irrespective of the sums insured, if the proposal form is clean (without any health declaration).

For age 46 years and above medical tests are required.

In case the policy is issued for that particular client, the client is eligible for 50% of reimbursement of pre-acceptance medical tests charges.

All pre-acceptance medical tests will have to be done in Future Generali empanelled diagnostic centers only. The reports would be valid for a period of 30 days from the test date.

## Free Look Period

1. 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.
2. If the insured has not made any claim during the free look period, the insured shall be entitled to a refund as given in the policy terms and conditions.

## Other benefits

1. Subject to no claim, cumulative bonus of 10% on the basic sum insured will be provided up to a maximum of 50% of the sum insured.
2. Family discount of 10% is available in case more than one person is covered in the same policy.
3. Portability can be offered as per the Portability guidelines.
4. There will be no loading on premium for adverse claims experience.

## Tax benefit

Premium paid by any mode other than cash is eligible for tax relief as provided under Section 80-D of the Income Tax Act.

## Exclusions

- Any condition, ailment, injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to the inception of your first policy until 48 months from the date of inception.
- Any disease contracted during the first 30 days from the commencement of the policy.
- Diseases like cataract, hernia and tumour shall be covered after a waiting period of two years.
- Diseases / surgeries like gallstones; renal stones shall be covered after a waiting period of one year.
- Non-allopathic treatment.
- Congenital diseases.
- All expenses related to AIDS and related diseases.
- Joint replacement surgery shall be covered after a waiting period of three years, unless required due to an accident.
- Use of intoxicating drugs or alcohol

## Premium exclusive of Service Tax

Basic Plan	Individual Premiums										
SI(₹)/Age (yrs)	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90yrs
50000	713	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
100000	1258	1491	1747	2547	4143	6627	7537	8143	9364	8429	1331
150000	1547	1755	2193	3419	5640	9022	10064	10872	12503	11253	1567
200000	2067	2312	2877	4121	7074	9713	11307	12215	14047	12643	1959
250000	2356	2590	3069	4608	8116	10194	12060	13029	14984	13485	2195
300000	2847	3194	3795	5592	9564	11864	12915	13966	16060	14454	2852
350000	3046	3380	4068	6122	10200	13757	15538	16787	19305	17374	3018
400000	3336	3813	4599	7035	11136	14755	16959	18323	21071	18964	3316
450000	3609	3928	4864	7493	12073	15326	17164	19001	21851	19666	3507
500000	4758	5186	6428	9035	12398	16144	19347	20901	24036	21633	4630

## Details of the coverage

- With Health Suraksha, the member has access to cashless facility at our empanelled hospitals across India.
- Pre and post hospitalisation expenses incurred from 60 days prior up to 90 days after hospitalisation.
- Ambulance charges upto ₹ 1500.
- 130 Day-care procedures.
- Hospital cash benefit for Platinum Plan.
- Pre-existing disease covered after four years of consecutive renewal.
- Free Medical check-up in our empanelled diagnostic centers after every four claims free years.
- Patient care expenses up to a maximum of ₹ 350 per day for persons above 60 yrs.
- Accompanying person expenses up to ₹ 500 per day.
- Additional accidental hospitalisation limit enhanced by 25% of balance sum insured, subject to a maximum of ₹ 1 lakh.
- Grace period of 30 days from date of expiry for renewal.
- ₹ 50000/- Sum Insured would be available for dependent children only.
- Porting of similar health policy to Future Health Suraksha as per portability guidelines.

Silver	Individual Premiums										
SI(₹)/Age (yrs)	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90yrs
50000	785	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
100000	1384	1640	1922	2801	4557	7290	8291	8958	10301	9272	1464
150000	1701	1930	2412	3761	6204	9925	11070	11959	13753	12378	1723
200000	2273	2543	3164	4533	7781	10684	12437	13436	15452	13907	2155
250000	2591	2849	3376	5068	8928	11214	13266	14332	16482	14834	2414
300000	3132	3513	4175	6151	10521	13050	14206	15362	17666	15900	3137
350000	3351	3718	4475	6734	11220	15133	17092	18466	21235	19112	3320
400000	3670	4195	5059	7739	12250	16231	18655	20155	23178	20860	3648
450000	3970	4320	5350	8242	13280	16859	18880	20901	24036	21633	3857
500000	5234	5705	7071	9939	13638	17758	21281	22991	26440	23796	5093

Gold	Individual Premiums										
SI(₹)/Age (yrs)	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90yrs
50000	855	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
100000	1509	1787	2095	3053	4968	7946	9037	9764	11228	10106	1596
150000	1854	2104	2630	4099	6762	10818	12066	13036	14991	13492	1878
200000	2478	2772	3449	4941	8481	11646	13557	14646	16843	15159	2349
250000	2825	3105	3680	5524	9731	12223	14460	15622	17965	16169	2631
300000	3414	3830	4550	6705	11468	14225	15485	16745	19256	17331	3419
350000	3652	4053	4877	7340	12229	16495	18630	20128	23146	20832	3619
400000	4000	4572	5514	8435	13352	17691	20334	21969	25264	22738	3976
450000	4327	4709	5831	8984	14475	18376	20579	22782	26200	23580	4205
500000	5705	6218	7707	10833	14865	19356	23197	25061	28819	25938	5552

Platinum	Individual Premiums										
SI(₹)/Age (yrs)	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90yrs
600000	7454	8371	9151	14949	19611	24733	27228	32675	37576	33818	7680
750000	7668	9184	9924	15216	20842	26842	29551	35461	40781	36703	8426
800000	7882	10352	13264	16370	22073	28109	30946	37134	42704	38434	9497
900000	8800	11545	14432	18308	23725	29578	32564	39076	44937	40444	10592
1000000	9795	12680	14937	20481	24974	29827	32837	39404	45315	40783	11633

\*₹ 50000/- Sum insured available for dependant children only if insured along with parents

The brochure / prospectus mentions the premium rates as per the age slabs / sum insured and the same would be charged as per the completed age at every renewal.

The premiums above are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.