

Future Health Surplus



FUTURE GENERALI

TOTAL INSURANCE SOLUTIONS

A top - up plan for your basic health insurance
at very low premiums.

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What is Future Health Surplus?

Future Health Surplus is a high deductible health insurance plan which can also act as a top up plan to your existing health insurance cover. This policy covers medical expenses incurred during hospitalization due to accident or illness.

Policy Coverage

This Policy will cover hospitalization expenses in excess of the deductible per hospitalization incurred by Insured but not exceeding the sum insured during the period stated in the Policy Schedule.

- I. Hospitalization cover: Expenses incurred for in-patient hospitalization (minimum period of 24 hrs) are covered. These include Room, Board & Nursing Expenses as provided by the hospital/nursing home.
- II. Expenses for Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis / internal implants and any medical expenses incurred which is integral part of the operation.
- III. Pre-hospitalization expenses incurred within 60 days prior to Hospitalization on illness / injury sustained.
- IV. Post-hospitalization expenses incurred within 90 days after the date of discharge from the hospital.

Salient features of Future Health Surplus

- This product is available on Individual Sum Insured basis as well as Floater Sum Insured basis.
- Family floater is available with coverage for Spouse, and children.
- There is no Medical examination up to the age of 55 years subject to the proposal form having no adverse medical declarations.
- Pre-policy check up if advised has to be done in our empanelled diagnostic center. 50% cost of the diagnostic tests charges would be reimbursed by Us, for accepted cases wherein policy has been issued. The test reports would be valid for 1 month.
- Maximum loading for health status at the time of underwriting would be 10%.
- There will be no loading on premium for adverse claims experience.
- Insured can opt for Sum Assured from INR 3,00,000 to INR 10,00,000 subject to deductible specified.
- Continuity would be given from similar Indemnity type of High deductible products of any insurer.
- Portability can be offered as per the Portability guidelines.
- Premium paid is exempt under the section 80 D of Income Tax.

Who are eligible to take this policy?

- Members covered under Medical expenses (Hospitalization) policy. This policy covers the medical expenses in excess of the specified deductible amount.
- Members who do not have any Health policy can also opt for this policy; the expenses up to the deductible limit (per hospitalization) have to be borne by the member.

What is the eligible age?

- Age of entry: 3 Months – 65 years. Renewable lifelong
- Children from 3 Months - 5 years can be covered if both the parents are insured with us
- Children from 6 years to 18 years can be covered if either of the parents are covered with us
- Children from 18 years to 25 years can be covered as self proposer or as dependents

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.

Premium illustration: (All figures in ₹)

Plan	A	B	C	D	E
Sum Insured (in ₹)	3 lakhs	5 lakhs	5 lakhs	7 lakhs	10 lakhs
Deductible (in ₹)	2 lakhs	2 lakhs	3 lakhs	3 lakhs	5 lakhs
3 months - 17 years	1,008	1,430	1,414	1,885	2,172
18 - 35 years	1,248	1,596	1,514	2,207	2,530
36 - 45 years	1,759	2,477	2,386	3,450	3,909
46 - 55 years	2,912	3,905	3,810	4,680	5,427
56 - 65 years	4,596	5,977	5,733	6,772	7,738
66 - 70 years	7,888	9,555	9,430	11,325	14,308
71 - 75 years	10,944	12,777	12,044	14,611	18,278
76 - 80 years	15,777	16,711	15,777	19,044	24,178
81 - 85 years	18,144	19,217	18,144	21,901	27,804
86 - 90 years	16,329	17,296	16,330	19,711	25,024
91 years & Above	1,377	1,761	1,670	2,207	2,790

Service Tax Extra

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

Family Floater Discounts:

Premium for the primary insured remains as per table above. For remaining members discounts applicable on their respective premium as table below:

Age	Floater Discount
3 months -17 years	60%
18 - 35 years	55%
36 - 45 years	50%
46 - 55 years	45%
56 - 65 years	40%
66 - 70 years	35%
71 - 75 years	30%
76 - 80 years	25%
81 - 85 years	20%
86 - 90 years	20%
91 years & Above	20%

What are the Sum Insured options under this policy?

The limit of indemnity / Sum Insured is the maximum liability above the deductible.

For example—If the Sum Insured is ₹ 10 lakhs and deductible is ₹ 5 lakhs, our liability for a claim of ₹ 15 lakhs would be ₹10 lakhs (which is over and above the deductible).

Deductible would apply afresh on every claim in a policy period. In case of our own renewals also deductible would apply afresh every year except in case of a relapse within 45 days for which a claim has been made, wherein such relapse shall be deemed to be part of the same claim.

Sum Insured (₹)	Deductible per hospitalization (₹)
300000	200000
500000	200000
500000	300000
700000	300000
1000000	500000

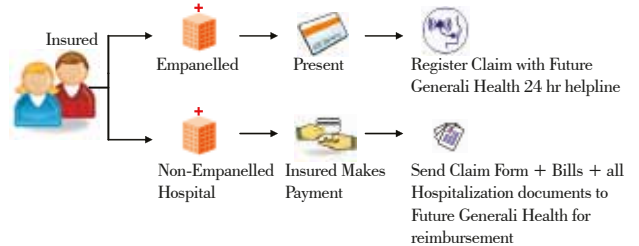
Major Exclusions

- 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

- Non-allopathic treatment
- Congenital diseases
- All expenses related to AIDS and related diseases
- Joint replacement surgery shall be covered after a waiting period of 3 years, unless required due to an accident
- Use of intoxicating drugs or alcohol

*The above list is indicative in nature, please refer to policy wordings for complete details.

What would be the process in case of a claim under my Health Surplus policy?



- The Claim under cashless and reimbursement would be admissible in excess of the deductible limit, subject to terms, conditions, exclusions & definitions as per the policy wordings.
- The proof of settlement of the deductible amount has to be produced at the time of claim in case of any other existing insurance policy.

Claims Assistance

- Inhouse claims servicing is through Future Generali Health Team (FGH)
- Cashless facility is offered through our network hospitals.
- Cashless facility is subject to mandatory pre-authorization by Future Generali Health Team and subject to policy conditions.
- Cashless facility can be availed on producing the FGH – Health Id card along with photo identification proof.

In case cashless facility is not availed, the claim documents can be submitted directly to the below mentioned address for reimbursement.

Claims Department

Future Generali Health (FGH)

Future Generali India Insurance Company 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

Fax number: 1800 103 9998

Email: fgh@futuregenerali.in

*Disclaimer: The above information is indicative in nature and for more details on the coverage, terms and exclusions please check policy clause. For further details please get in touch with our nearest office as per Branch Locator on our website - www.futuregenerali.in

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.



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TOTAL INSURANCE SOLUTIONS

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

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