

Future Hospicash



FUTURE GENERALI

TOTAL INSURANCE SOLUTIONS

Why worry about hospital bills when we are here?
A plan that pays a fixed benefit for each day of your hospitalization.



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What is Future Hospicash?

Future Hospicash is a cover that provides cash benefit in case an insured gets hospitalised. It is specifically designed to take care of the incidental expenses in case of hospitalization.

Future Hospicash policy guards you and your family against the trauma you face because of increased financial burden during hospitalization.

Future Hospicash provides you with fixed benefit for each day of hospitalization irrespective of the actual medical cost. Thus, provides you with additional protection at all times.

Salient features of Future Hospicash

1. You can claim for each day of hospitalization as per your plan.
2. ICU benefit available for maximum period of 10 days for each hospitalization and maximum 20 days during the policy period.
3. The per day benefit will be 2 times when hospitalised in an ICU in the home city i.e. within the city of residence.
4. The per day benefit will be 3 times when hospitalised in an ICU outside the home city i.e. outside the city of residence.
5. Additional convalescence benefit of ₹ 5000 for hospitalization of more than 10 days; payable only once per hospitalization event.
6. The product is offered from 6 months to 65 years and renewable lifelong.

Max Policy Term	1 year
Min Age at entry	6 months
Max Age at entry	65 years
Renewal	Lifelong

7. The policy can be on individual Sum Insured basis or on family floater basis, covering Self, Spouse, and two dependent children (upto 25 yrs).
8. For Individual as well as Family floater plan only one hospitalization benefit plan across all members needs to be selected.
9. No medical tests required for clean proposal except for plan C and D where insured is above 55yrs of age.
10. Continuity would be offered from similar Hospital cash policy with the same per day benefit amount.
11. Continuity would be offered from similar Hospital cash policy with the same per day benefit amount from our Group Hospital cash policy to our individual Hospicash policy.

12. Premium paid is exempt under the section 80 D of Income Tax.
13. Portability can be offered as per the Portability guidelines from a similar Hospital Cash Policy.
14. There will be no loading on premium for adverse claims experience in our individual Hospicash policy.
15. 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

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.

Plan Benefits

Plans A, B, C, D can be offered for different options 30 days / 60 days / 90 days / 180 days

Benefits	Plans			
	A (in ₹)	B (in ₹)	C (in ₹)	D (in ₹)
Daily Hospitalization benefit due to sickness	500	1000	2000	3000
ICU benefit in home city of residence. (max. 10 days)	1000	2000	4000	6000
ICU benefit in other than home city of residence (max. 10 days)	1500	3000	6000	9000
Convalescence benefit for hospitalization exceeding consecutive 10 days	5000			

**Home city would mean within the municipal corporation limits of city of residence. Other than Home city would mean outside the municipal corporation limits of city of residence.*

For Mumbai Home city would include Thane and Panvel, for Delhi Home city would also include National Capital Region (NCR)

Eligibility Criteria:

Plan	Income criteria
Plan A and Plan B	Not applicable
Plan C	Monthly income above ₹ 50000/-
Plan D	Monthly income above ₹ 75000/-
Multiple policies where per day benefit exceeds ₹ 3000/- (all policies put together)*	Eligibility-125 percent of the insured's daily income.

*Maximum benefit available for an individual, is ₹ 6000/- per day.

A person can buy Hospital Cash policies, wherein the per day benefit will not exceed ₹ 6000/- per day under a single or multiple Hospital cash policies. If the per day benefits put together for all these policies exceed ₹ 6000/-, he will not be eligible to buy any additional policy.

Individual Premium Table: Premium rates are exclusive of Service tax

30 days										
	6 months - 25 yrs	26-35yrs	36-45yrs	46-55yrs	56-60yrs	61-65yrs	66-70yrs	71-75yrs	76-80yrs	Above 80yrs
₹ 500/day	261	391	521	717	912	977	1108	1368	1629	1629
₹ 1000/day	486	728	971	1336	1700	1821	2064	2550	3035	3035
₹ 2000/day	936	1403	1871	2573	3275	3509	3976	4912	5848	5848
₹ 3000/day	1386	2078	2771	3810	4850	5196	5889	7274	8660	8660

60 days										
	6 months - 25 yrs	26-35yrs	36-45yrs	46-55yrs	56-60yrs	61-65yrs	66-70yrs	71-75yrs	76-80yrs	Above 80yrs
₹ 500/day	287	430	573	788	1004	1075	1219	1505	1792	1792
₹ 1000/day	534	801	1068	1469	1870	2003	2270	2805	3339	3339
₹ 2000/day	1029	1544	2058	2830	3602	3859	4374	5403	6432	6432
₹ 3000/day	1524	2286	3048	4191	5335	5716	6478	8002	9526	9526

90 days										
	6 months - 25 yrs	26-35yrs	36-45yrs	46-55yrs	56-60yrs	61-65yrs	66-70yrs	71-75yrs	76-80yrs	Above 80yrs
₹ 500/day	301	452	602	828	1054	1129	1279	1581	1882	1882
₹ 1000/day	561	841	1122	1543	1963	2103	2384	2945	3506	3506
₹ 2000/day	1081	1621	2161	2972	3782	4052	4593	5673	6754	6754
₹ 3000/day	1600	2401	3201	4401	5601	6001	6802	8402	10002	10002

180 days										
	6 months - 25 yrs	26-35yrs	36-45yrs	46-55yrs	56-60yrs	61-65yrs	66-70yrs	71-75yrs	76-80yrs	Above 80yrs
₹ 500/day	318	477	636	875	1114	1193	1352	1670	1989	1989
₹ 1000/day	591	887	1182	1625	2069	2216	2512	3103	3694	3694
₹ 2000/day	1137	1705	2273	3126	3979	4263	4831	5968	7105	7105
₹ 3000/day	1682	2524	3365	4627	5889	6309	7150	8833	10515	10515

This brochure mentions the premiums as per the age slabs/ per day benefit and the same would be charged as per the completed age at every renewal. The premiums as shown in the brochure 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 Premium:

Note: For Family floater Policy, the number of the days of hospitalization, chosen as per the Plan will float over the members of the Floater policy.

Premium of Self - Premium calculation as per highest age of the family member.

Premium of Spouse – 50 % of Self premium

Premium of Child - 25 % of Self premium

Pre - Policy Medical Checkup:

In case of any pre- policy check up required as per the company guidelines then the below mentioned grid is to be followed. The medical tests would be conducted at our empanelled Network diagnostic centers. Validity of these reports shall be 1 month. 50% costs of medical tests as detailed above will be reimbursed to you if the Proposal is accepted by us (subject to realization of premium cheque).

30/60/90/180 days	6 months - 35 yrs	36-45 years	46-55 years	56-60 years	61-65 years
Plan A	NA	NA	NA	NA	NA
Plan B	NA	NA	NA	NA	NA
Plan C	NA	NA	NA	FMR, ECG Lab 1	FMR, ECG Lab 1
Plan D	NA	NA	NA	FMR, ECG Lab 1	FMR, ECG Lab 1

FMR: Full Medical report by MD Physician

ECC: Electrocardiogram report by MD Physician

Lab 1: includes Fasting Blood sugar, Post Prandial Blood sugar, Complete Blood Count (incl Diff), Serum Cholesterol, Serum Creatinine, Urinalysis (chemical & microscopic)

This policy is also offered on groups, for details kindly contact branch office.

Claims Procedure:

A simple claims process, which includes submission of following documents – Photocopy of the discharge card and Hospital Bill / receipt.

General Exclusions (indicative):

1. Pre-existing diseases will be covered after a waiting period of 48 months.
2. Waiting period of 24 months for certain diseases like benign prostatic hypertrophy, hernia of all types, hydrocele etc.
3. Hospitalization for cosmetic treatments, plastic surgery, refractive error corrective procedures, experimental, investigational or unproven procedures or treatments.
4. Hospitalization for General debility, 'Run-down' condition or rest cure, sexually transmitted disease, intentional self-injury.
5. Hospitalization for Pregnancy and fertility related treatments.
6. Non-Allopathic Treatment / Hospitalization.
7. Hospitalization for any mental illness or psychiatric illness.
8. Any hospitalization outside India.

For more details on the exclusions, please refer to the policy document.

Disclaimer:

The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

For any claims related enquires please contact us at the following address.

**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

Toll Free Fax: 1800 103 9998

Email: fgh@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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Future Generali India Insurance Company Limited
Regn. No.: 132

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