

# Future Student Suraksha



FUTURE GENERALI

TOTAL INSURANCE SOLUTIONS

## Comprehensive Student Travel cover

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022-6783 7800

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## You focus on academics. We'll focus on you.

While studying in a foreign land is exciting, it comes with its fair share of uncertainty. However, with Future Student Suraksha, you can be sure that everything will be taken care of. This two-year plan covers everything, from your medical expenses and passports to special allowances like tuition fees and sponsor protection.

## Coverages

### Medical Care

- Medical Expenses
- Medical Evacuation
- Repatriation Of Remains
- Emergency Dental Treatment
- Maternity Benefits
- Mental And Nervous Disorders

### Personal Accident\*

- Accidental Death and Permanent Total Disability
- Accidental Death (Common Carrier)

### Personal Care

- Baggage Loss (Checked in baggage)
- Baggage Delay (checked in baggage)
- Compassionate Visit

### Travel Inconvenience

- Loss of Passport

### Legal Liability

- Personal Liability

### Special Allowances

- Tuition Fee
- Sponsor Protection\*\*

- Bail Bond
- Felonious Assault

*\*The benefit under Accidental Death (Common Carrier) would be payable in addition to the benefits payable under Accidental Death and Permanent Total Disability*

*\*\*For a single event insured can lodge a claim either under Tuition fee / Sponsor Protection.*

## Benefits

- Cashless Claims Settlement in network hospitals
- Reimbursement of claims in non-network hospital as per policy terms and conditions
- Claims turnaround time of less than fourteen working days
- Worldwide Service Provider and Hospital Network
- Worldwide Emergency, Medical and Travel Assistance Services
- Flexibility of choosing a Travel Insurance Plan as per your need
- Ease and convenience of purchase
- Instant policy issuance

## Eligibility

- Minimum age at entry – 18 yrs
- Maximum age at entry – 35yrs

No pre-acceptance medical tests are required. (subject to clean proposal form i.e no health declaration )

In case of an adverse declaration in the proposal form, the medical tests would be required. We will bear 50% of the costs of medical tests for accepted cases, wherein policy has been issued and premium is received.

## Plan Types: (All benefits are in USD)

Main Benefit	Sub-Benefit	Basic	Standard	Silver		Gold		Platinum	Asia- Pacific excluding Japan
Medical Care	Medical Expenses & Medical Evacuation & Repatriation	50,000	50,000	100,000	150,000	200,000	250,000	500,000	25,000
	Deductible	100	100	100	100	100	100	100	100
	Emergency Dental Treatment	250	250	250	250	500	500	500	100
	Deductible	50	50	50	50	100	100	100	25
	Mental & Nervous Disorders	-	500	500	500	500	500	1,000	500
	Deductible		75	75	75	75	75	100	75
	Maternity Benefit*	-	500	500	500	1,000	1,000	2,000	500
Personal Accident	Personal Accident Cover( Accidental Death & Disability )	7,500	7,500	15,000	22,500	30,000	37,500	40,000	5,000
	Accidental Death - Common Carrier	10,000	10,000	15,000	20,000	25,000	25,000	50,000	7,000
Personal Care	Loss of Checked Baggage	1,000	1,000	1,250	1,500	1,750	2,000	3,000	750
	Deductible	50%	50%	50%	50%	50%	50%	50%	50%
	Delay of Checked Baggage	50	150	150	150	150	150	150	50
	Deductible	12 hrs	12 hrs	12 hrs	12 hrs	12 hrs	12 hrs	12 hrs	12 hrs
	Compassionate Visit	-	5,000	5,000	5,000	7,500	7,500	10,000	3,000
Travel Inconvenience	Loss of Passport	200	200	200	200	250	250	300	150
	Deductible	25	25	25	25	30	30	50	20
Personal Liability	Personal Liability	-	100,000	100,000	100,000	100,000	100,000	200,000	100,000
	Deductible		200	200	200	200	200	500	200
Special Allowances	Tuition Fee	-	10,000	10,000	15,000	15,000	20,000	25,000	7,000
	Sponsor Protection	-	10,000	10,000	10,000	10,000	10,000	15,000	7,000
	Felonious Assault	-	5,000	5,000	5,000	5,000	5,000	10,000	3,000
	Bail Bond	-	500	1,000	1,500	2,000	2,500	2,500	1,000

\* Waiting period of 10 months.

Period of policy would be as per the "Days of Travel" opted for.

## Premium illustration: All premium rates in INR and Exclusive of Service Tax

Worldwide rates (Excluding Service Tax)							
Plan	Basic	Standard	Silver		Gold		Platinum
SI	USD	USD	USD	USD	USD	USD	USD
	50,000	50,000	1,00,000	1,50,000	2,00,000	2,50,000	5,00,000
30 days	1,269	1,813	2,267	2,720	3,173	3,626	4,080
60 days	2,221	3,173	3,626	4,080	4,533	4,986	5,440
90 days	3,173	4,533	4,986	5,440	5,893	6,346	6,800
120 days	4,125	5,893	6,346	6,800	7,253	7,706	8,160
180 days	5,077	7,253	7,706	8,160	8,613	9,066	9,519
240 days	6,346	9,066	9,519	9,973	10,426	10,879	11,333
270 days	7,933	11,333	11,786	12,239	12,693	13,146	13,599
365 days	9,519	13,599	14,053	14,506	14,959	15,413	15,866
1.5 yrs	14,597	20,852	21,306	21,759	22,212	22,665	23,119
2 yrs	19,356	27,652	28,105	28,558	29,012	29,465	29,918

Excluding USA & Canada (Excluding Service Tax)							
Plan	Basic	Standard	Silver		Gold		Platinum
SI	USD	USD	USD	USD	USD	USD	USD
	50,000	50,000	1,00,000	1,50,000	2,00,000	2,50,000	5,00,000
30 days	825	1,179	1,473	1,768	2,063	2,357	2,652
60 days	1,444	2,063	2,357	2,652	2,947	3,241	3,536
90 days	2,063	2,947	3,241	3,536	3,830	4,125	4,420
120 days	2,682	3,830	4,125	4,420	4,714	5,009	5,304
180 days	3,300	4,714	5,009	5,304	5,598	5,893	6,188
240 days	4,125	5,893	6,188	6,482	6,777	7,072	7,366
270 days	5,157	7,366	7,661	7,956	8,250	8,545	8,840
365 days	6,188	8,840	9,134	9,429	9,723	10,018	10,313
1.5 yrs	9,488	13,554	13,849	14,143	14,438	14,733	15,027
2 yrs	12,582	17,974	18,268	18,563	18,858	19,152	19,447

Asia Pacific excluding Japan (Excluding Service Tax)	
SI	USD
	25,000
30 days	907
60 days	1,587
90 days	2,267
120 days	2,947
180 days	3,626
240 days	4,306
270 days	5,009
365 days	6,800
1.5 yrs	10,426
2 yrs	13,826

## General Exclusions

- Benefits will not be available for Any condition, ailment or injury or related condition(s) for which You have been diagnosed, received medical treatment, had signs and/ or symptoms, prior to inception of Your first Policy, until 48 consecutive months have elapsed, after the date of inception of the first Policy with Us.
- The amounts / time mentioned as Deductibles in the Policy Schedule.
- Congenital anomalies or any complications or conditions arising there from.
- Suicide, attempted suicide or intentionally self-inflicted injury or illness, or sexually transmitted conditions, anxiety, stress or depression, Acquired Immuno Deficiency Syndrome (AIDS), Human Immuno deficiency Virus(HIV) infection.
- Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.
- Illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.

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

Please contact our 24 hour Helpline (Europe Assistance Alarm Centre) Numbers as mentioned.

**For any product details:**

kindly call - 1800-220-233 (MTNL / BSNL) or 1860-500-3333 (any other service provider)

**For any Claims Assistance, kindly call**

**Europ Assistance:**

For any Worldwide Emergency Assistance Services, Medical Assistance Services, and Travel Assistance

Services and for availing Cashless Service during travel abroad please call on the Toll free numbers listed below. All lines are accessible from Local Landline or payphone except for USA & Canada which are accessible from Mobile Phone.

Country	Number to be dialed
USA	8775729854
Canada	8775729855
Russia	8-10-8002-7554011
New Zealand	00 +800-18001900
Singapore	001 +800-18001900
Malaysia	00 +800-18001900
Australia	0011+800-18001900
Austria	00 +800-18001900
China	00 +800-18001900
France	00 +800-18001900
Germany	00 +800-18001900
UK	00 +800-18001900
Netherlands	00 +800-18001900
Belgium	00 +800-18001900
Portugal	00 +800-18001900
Denmark	00 +800-18001900
Hong Kong	00 +800-18001900
Norway	00 +800-18001900
Spain	00 +800-18001900
Finland	00 +800-18001900
Poland	00 +800-18001900
Thailand	00 +800-18001900
Ireland	00 +800-18001900
Philippines	00 +800-18001900
Italy	00 +800-18001900
Hungary	00 +800-18001900

In case there is no Toll free number for the country you are calling from, you may please call us on the our India Landline number - +91 22 67347841 (This number is chargeable and accessible 24 X 7 X 365). You may also ask for a call back on this number and we will immediately call you back on your preferred number as provided during the call request.

National Toll Free number for your relatives in India is 1800 209 2333. Alternatively, you may also write to us at [fgi@europ-assistance.in](mailto:fgi@europ-assistance.in)/[fgh.travel@futuregenerali.in](mailto:fgh.travel@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.



**FUTURE GENERALI**

TOTAL INSURANCE SOLUTIONS

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

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