

Future Travel Suraksha – Schengen Travel



FUTURE GENERALI

TOTAL INSURANCE SOLUTIONS

Enjoy your trip to Europe with just
one policy to keep you safe.



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

For product enquiries: SMS **PRODUCT** to 9222211100

Website: www.futuregenerali.in

FUTURE GENERALI
Health



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Wherever you go, we keep you safe.

Future Travel Suraksha –Schengen Travel is a plan specially designed for customers visiting Europe on Schengen visa which include the following - AUSTRIA, BELGIUM, CZECH REPUBLIC, DENMARK, ESTONIA, FINLAND, FRANCE, GERMANY, GREECE, HUNGARY, ICELAND, ITALY, LATVIA, LITHUANIA, LUXEMBOURG, MALTA, NETHERLANDS, NORWAY, POLAND, PORTUGAL, SLOVAKIA SLOVENIA, SPAIN, SWEDEN AND SWITZERLAND for business or leisure purpose. This list will be updated from time to time to include all countries which come under the definition of Schengen countries and where Schengen visa is applicable, would be covered under this plan.

The Future Generali Advantage

- Global knowledge and indigenous expertise
- Quick disbursement of claims

Age Eligibility

- From 6 months to 70 years.
- For Multitrip policies eligibility is from 18 years to 70 years.
- For Family Floater eligibility is from 6 months to 70 years.

Benefits

- Cashless claims settlement
- Global service and hospital network
- Worldwide emergency, medical and travel assistance
- Universal International Freephone Number (UIFN)
- Flexibility of choosing a plan as per your need
- Ease and convenience of purchase
- Instant policy issuance

Plan Coverage

All figures in Euro		Standard	Silver	Gold
Medical Care	Medical Cover	30,000	50,000	100,000
	Sickness & Accident Medical Expenses			
	Emergency Medical Evacuation & Repatriation of Remains			
	Deductible	50	50	50
	Emergency Sickness Dental Relief (included in medical cover)	200	200	200
	Deductible	70	70	70
Travel Inconvenience	Hijack Benefit	NA	50/day (Max 7 days)	100/day (Max 7 days)
	Deductible	NA	1 Day	1 Day
	Trip Delay	NA	NA	20/12 hrs (Max 120)
	Deductible	NA	NA	12 hrs
	Trip Cancellation	NA	NA	300
	Deductible	NA	NA	70
	Trip Curtailment	NA	NA	200
	Deductible	NA	NA	70
	Missed Connection	NA	NA	350
	Deductible	NA	NA	50
	Loss of Passport	200	200	250
	Deductible	25	25	25
Personal Care	Baggage Delay	NA	50	100
	Deductible	NA	12 hrs	12 hrs
	Baggage Loss**	200	350	500
	Deductible	25	25	25
	Compassionate Visit	NA	NA	500
	Deductible	NA	NA	100
	Financial Emergency Assistance	NA	NA	300
Personal Accident	Accidental Death & Permanent Total Disablement	3,500	3,500	10,000
Legal Liability	Personal Liability	NA	50,000	100,000
	Deductible	NA	100	200
	Automatic Extension for 7 days	NA	NA	Available

**Per baggage max 50% & per item in the baggage max 10%. Period of policy would be as per the "Days of Travel" opted for. For annual Multi-trip policies, the total policy period is one year subject to terms and conditions.

Premium in INR (excluding Service tax)

Single trip- Standard				
No. of Days	6 months-45 years	46-60 years	61-66 years	67-70 years
1-4	336	396	589	714
5-7	400	433	691	797
8-14	541	616	926	1,094
15-21	612	686	1,196	1,398
22-28	686	784	1,473	1,728
29-35	859	993	1,768	2,092
36-47	993	1,146	2,273	2,669
48-60	1,164	1,355	2,779	3,267
61-75	1,432	1,662	3,747	4,374
76-90	1,718	1,966	4,799	5,552
91-120	2,189	2,610	6,568	7,687
121-150	2,484	2,947	8,587	9,955
151-180	3,158	3,704	10,188	11,808

Single trip- Silver				
No. of Days	6 months-45 years	46-60 years	61-66 years	67-70 years
1-4	407	443	720	832
5-7	435	472	814	937
8-14	580	632	970	1,124
15-21	657	740	1,247	1,461
22-28	754	916	1,512	1,842
29-35	904	1,067	1,833	2,196
36-47	1,081	1,326	2,341	2,844
48-60	1,315	1,544	2,939	3,485
61-75	1,561	1,975	3,860	4,702
76-90	1,783	2,277	4,847	5,874
91-120	2,489	2,972	6,631	7,826
121-150	3,238	4,125	9,130	11,018
151-180	3,924	4,866	10,969	13,102

Single trip - Gold				
No. of Days	6 months-45 years	46-60 years	61-66 years	67-70 years
1-4	648	671	933	1,091
5-7	686	717	1,073	1,255
8-14	835	898	1,324	1,570
15-21	993	1,103	1,740	2,082
22-28	1,158	1,331	2,117	2,567
29-35	1,383	1,530	2,646	3,139
36-47	1,605	1,905	3,293	4,008
48-60	1,927	2,461	4,035	5,064
61-75	2,455	2,880	5,078	6,144
76-90	2,882	3,714	6,096	7,672
91-120	4,242	5,082	8,880	10,832
121-150	5,193	6,669	12,476	15,443
151-180	6,457	7,791	14,821	17,975

Annual Multitrip - Standard				
No. of Days	18 years- 45 years	46-60 years	61-66 years	67-70 years
30	1,719	1,986	3,537	4,182
45	1,986	2,291	4,546	5,338
60	3,493	4,067	8,335	9,801
90	5,155	5,899	14,397	16,655

Annual Multitrip - Silver				
No. of Days	18 years- 45 years	46-60 years	61-66 years	67-70 years
30	1,808	2,133	3,666	4,392
45	2,162	2,652	4,682	5,689
60	3,945	4,631	8,818	10,455
90	5,349	6,829	14,540	17,621

Annual Multitrip - Gold				
No. of Days	18 years- 45 years	46-60 years	61-66 years	67-70 years
30	2,766	3,060	5,290	6,277
45	3,209	3,811	6,585	8,016
60	5,781	7,383	12,105	15,193
90	8,647	11,143	18,289	23,016

Family floater:

- The single trip plans are also available on floater basis.
- The Sum Insured in the floater policy would be a single Sum Insured for the entire family.
- Family would mean Self, spouse and dependent children(maximum up to age of 25 yrs)
- Age eligibility for family floater is from 6 months to 70 yrs.
- Premium for the primary insured remains at actuals.
- For remaining members discounts applicable as table below on their respective premiums.

Age Group	Premium Discounts
6 to 25 years	50%
26 to 30 years	50%
31 to 35 years	50%
36 to 40 years	50%
41 to 45 years	50%
46 to 50 years	40%
51 to 55 years	30%
56 to 60 years	25%
61 to 70 years	15%

Exclusions

- Policy does not cover pre-existing diseases & its complications.
- Routine physical or other examination where there are no objective indication of impairment of normal health and medical expenses beyond the expiry of the policy period.
- Suicide, attempt to suicide or willfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness, abuse of drugs, HIV, AIDS.

- Pregnancy, resulting childbirth, miscarriage, abortion or complication arising out of any of the foregoing.
- Loss or damage to the insured's passport as a result of the confiscation or detention by customs, police or any other authority.
- Loss which is not reported to the appropriate police authority within 24hrs of the discovery of loss.
- War or war like actions.

*Note: Terrorism is covered under the policy
For detailed exclusions kindly refer to the policy wordings.*

Premiums for extensions

- Extensions where the initial policy period and extended period do not exceed 180 days – The premium would be charged calculating the difference in premium applicable for the total period less the initial policy period.
- Extensions where the initial policy period and extended period exceed 180 days – The premium for the extended period would be charged by loading the premium applicable for extended period of travel as per the brochure.

Loadings for extensions		
Extension period	Up to 60 years	61 years-70 years
Up to 30 days	5%	10%
31-60 days	10%	15%
61-90 days	15%	20%
91-120 days	25%	30%
121 -180 days	30%	50%

Worldwide emergency assistance services

- Arrangement of emergency medical evacuation
- Arrangement of emergency medical repatriation
- Arrangement of repatriation of mortal remains
- Arrangement of emergency message transmission

Medical assistance services (Provided by Europ Assist)

- Telephone medical advice
- Medical service provider referral
- Arrangement of appointment with local doctors
- Arrangement for hospital admission
- Guarantee of payment to hospital for medical expenses incurred during hospitalisation and monitoring of medical condition
- Dispatch of essential medicine that is not available locally
- Arrangement of compassionate visit
- Return arrangements for a minor
- Claims payment and management

Travel assistance services (Provided by Europ Assist)

- Pre-trip information
- Embassy referral
- Lost luggage assistance
- Lost passport assistance
- Arrangement of hotel accommodation

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, Travel Assistance Services and for availing Cashless Service during travel abroad please call on the below UIFN (Universal International Free phone Number) / ITFS (International Toll Free Service)

Country	Number to be dialed	Accessible from Phone type
Austria	00 +800-18001900	Local landline or Payphone
France	00 +800-18001900	Local landline or Payphone
Germany	00 +800-18001900	Local landline or Payphone
UK	00 +800-18001900	Local landline or Payphone
Netherlands	00 +800-18001900	Local landline or Payphone
Belgium	00 +800-18001900	Local landline or Payphone
Portugal	00 +800-18001900	Local landline or Payphone
Denmark	00 +800-18001900	Local landline or Payphone
Norway	00 +800-18001900	Local landline or Payphone
Spain	00 +800-18001900	Local landline or Payphone
Finland	00 +800-18001900	Local landline or Payphone
Poland	00 +800-18001900	Local landline or Payphone
Italy	00 +800-18001900	Local landline or Payphone
Hungary	00 +800-18001900	Local landline or Payphone
India	1800 209 2333	All Phones
India	+91 22 67347841	All Phones

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 X365). 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 /"fgh.travel@futuregenerali.in.

For claims and related queries, kindly call:

National toll-free number: 1800 209 2333

(only from MTNL / BSNL network)

Claims landline number: +91 22 6734 7878

Fax number: +91 22 6734 7888

Address: Europ Assistance India Pvt. Ltd. 761 Solitaire, Corporate Park, 167 Guru Hargovindji Marg, Chakala, Andheri(E) Mumbai – 400 093.

Email ID: fgi@europ-assistance.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 seventeen 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
IRDA Regn. No.: 132

Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone, Mumbai - 400013.
Email: fgcare@futuregenerali.in

ARN: FG-NL/PD/MKTC/EN/FTS-ST001BR
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