

Future Travel Suraksha



FUTURE GENERALI

TOTAL INSURANCE SOLUTIONS

195 nations. 7 continents. 1 policy to keep you safe.



Call us at: 1800-220-233, 1860-500-3333,
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Wherever you go, we keep you protected.

Future Travel Suraksha takes care of any contingencies that might arise during your journey; like sudden illnesses, misplaced passport, lost luggage etc. So travel the world. Leave the worries to us.

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
- Child escort benefit
- Specially designed plan for senior citizens (i.e. 71–80 years of age).*
- Cover extension in India, up to 90 days for medical expenses on evacuation

* Conditions apply

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 hospitalization 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

Age Eligibility

- Age eligibility for Standard, Gold, Silver and Platinum plan is from 6 months to 70 years.
- Age eligibility for Superior Care plan is from 71 years to 80 years.

Travel Suraksha Benefits		Single Trip Plans				Annual Multi-Trip		Superior Care**	Deductible
All figures are in US \$		Standard	Silver	Gold	Platinum	Gold	Platinum		
Medical care	Accident and sickness medical cover	50,000	1,00,000	2,50,000	5,00,000	2,50,000	5,00,000	1,00,000	75
	Emergency medical evacuation	Included	Included	Included	Included	Included	Included	Included	-
	Repatriation of Remains(Limited to USD 10000)	Included	Included	Included	Included	Included	Included	Included	-
	Daily hospital allowances	-	-	25 per day (max. 5 days)	25 per day (max. 5 days)	25 per day (max. 5 days)	25 per day (max. 5 days)	-	1 day
	Emergency sickness dental relief	300	300	300	300	300	300	-	100
Travel inconvenience	Hijack benefit	50 per day (max. for 7 days)	50 per day (max. for 7 days)	100 per day (max. for 7 days)	150 per day (max. for 7 days)	100 per day (max. for 7 days)	150 per day (max. for 7 days)	50 per day (max. for 7 days)	1 day
	Trip delay	-	-	20 per 12 hours (max. 120)	20 per 12 hours (max. 120)	20 per 12 hours (max. 120)	20 per 12 hours (max. 120)	-	12 hrs
	Trip cancellation	-	-	-	500	-	500	-	100
	Trip curtailment	-	-	-	300	-	300	-	100
	Missed connection	-	-	-	500	-	500	-	50
	Loss of passport	200	200	250	250	250	250	200	25
Personal care	Baggage delay	50	50	100	200	100	200	50	12 hours
	Baggage loss*** (checked in)	250	500	1,000	1,000	1,000	1,000	500	25
	Compassionate visit	-	-	-	Up to a max. of 1,000	-	Up to a max. of 1,000	-	200
	Financial emergency visit	100	200	500	500	500	500	200	-
Personal accident	Accidental death and permanent total disablement	5,000	5,000	10,000	20,000	10,000	20,000	5,000	-
	Accidental death common carrier	3000	5,000	5,000	5,000	5,000	5,000	5,000	-
	Accidental death air travel only	-	-	5,000	5,000	5,000	5,000	-	-
Legal liability	Personal liability	1,00,000	1,00,000	2,00,000	2,00,000	2,00,000	2,00,000	1,00,000	0.1% of SI
Special care	Golfers hole in one celebration	100	100	100	200	100	200	-	-
	Automatic extension for 7 days	-	-	Available	Available	Available	Available	-	-
	Home burglary insurance	-	-	INR 1,00,000	INR 2,00,000	INR 1,00,000	INR 2,00,000	-	-
	Child escort	-	-	2,500	2,500	2,500	2,500	-	-

** For age above 70 years, subject to medical underwriting as advised.

*** 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.

Single trip premium

Travel Suraksha Standard (In INR) (Excluding service tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Travel	½ - 45 years	46 -60 years	61 - 65 years	66 - 70 years	½ - 45 years	46 - 60 years	61 - 65 years	66 - 70 years
1-4	348	409	609	737	539	661	821	943
5-7	413	448	713	823	622	696	957	1,031
8-14	601	671	957	1,130	887	957	1,409	1,479
15-21	632	710	1,235	1,445	949	1,085	1,914	2,050
22-28	710	809	1,523	1,785	1,085	1,223	2,393	2,531
29-35	888	1,026	1,827	2,161	1,341	1,539	2,915	3,112
36-47	1,026	1,184	2,349	2,758	1,539	1,757	3,741	3,959
48-60	1,203	1,401	2,871	3,376	2,088	2,836	4,698	5,446
61-75	1,480	1,716	3,872	4,519	3,089	4,133	5,873	6,917
76-90	1,775	2,032	4,959	5,737	3,698	5,003	7,238	8,543
91-120	2,262	2,697	6,786	7,943	4,437	5,916	11,223	12,702
121-150	2,567	3,045	8,874	10,287	5,133	6,743	14,964	16,573
151-180	3,263	3,828	10,527	12,201	6,047	7,439	18,443	19,835

Travel Suraksha Silver In INR (Excluding service tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Travel	½ - 45 years	46 - 60 years	61 - 65 years	66 - 70 years	½ - 45 years	46 - 60 years	61 - 65 years	66 - 70 years
1-4	499	544	883	1,021	742	826	1,077	1,173
5-7	535	580	999	1,149	805	901	1,286	1,371
8-14	712	775	1,190	1,380	1,055	1,142	1,795	1,883
15-21	807	908	1,529	1,793	1,098	1,324	2,307	2,532
22-28	925	1,124	1,856	2,260	1,319	1,517	2,903	3,101
29-35	1,109	1,309	2,250	2,694	1,631	1,858	3,527	3,754
36-47	1,327	1,627	2,872	3,490	1,999	2,405	4,555	4,962
48-60	1,613	1,894	3,607	4,276	2,791	3,868	5,658	6,735
61-75	1,916	2,423	4,737	5,769	4,131	5,757	6,941	8,567
76-90	2,188	2,793	5,947	7,208	4,945	6,183	8,605	9,844
91-120	3,053	3,647	8,136	9,603	5,133	6,241	14,030	15,138
121-150	3,974	5,062	11,203	13,520	6,801	8,410	19,487	21,095
151-180	4,815	5,971	13,460	16,078	8,232	9,949	23,187	24,903

Travel Suraksha Gold (In INR)(Excluding service tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Travel	½ - 45 years	46 - 60 years	61 - 65 years	66 - 70 years	½ - 45 years	46 - 60 years	61 - 65 years	66 - 70 years
1-4	909	940	1,309	1,529	1,089	1,146	1,719	1,860
5-7	963	1,006	1,505	1,759	1,148	1,206	2,050	2,544
8-14	1,171	1,260	1,855	2,202	1,426	1,615	2,745	3,407
15-21	1,392	1,546	2,439	2,920	1,632	1,839	3,126	3,879
22-28	1,624	1,866	2,969	3,599	1,929	2,224	3,782	4,693
29-35	1,939	2,145	3,710	4,402	2,290	2,689	4,571	5,673
36-47	2,250	2,671	4,618	5,621	2,872	3,434	5,838	7,245
48-60	2,702	3,451	5,659	7,102	3,776	4,869	8,278	10,272
61-75	3,443	4,039	7,121	8,616	5,262	7,107	12,082	14,993
76-90	4,043	5,209	8,549	10,759	6,318	7,153	12,161	15,091
91-120	5,949	7,126	12,544	15,190	7,812	8,936	15,191	18,851
121-150	7,283	9,353	17,497	21,657	10,774	12,538	21,314	26,449
151-180	9,055	10,926	20,785	25,208	13,183	14,947	25,411	31,532

Travel Suraksha Platinum (In INR) (Excluding service tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Travel	½ - 45 years	46 - 60 years	61 - 65 years	66 - 70 years	½ - 45 years	46 - 60 years	61 - 65 years	66 - 70 years
1-4	991	1,025	1,426	1,666	1,187	1,249	1,874	2,027
5-7	1,050	1,096	1,640	1,918	1,252	1,314	2,234	2,773
8-14	1,276	1,373	2,022	2,400	1,555	1,760	2,992	3,713
15-21	1,517	1,686	2,659	3,182	1,778	2,005	3,408	4,229
22-28	1,770	2,034	3,236	3,923	2,102	2,425	4,122	5,115
29-35	2,113	2,339	4,044	4,798	2,496	2,931	4,983	6,183
36-47	2,453	2,912	5,033	6,127	3,130	3,743	6,364	7,897
48-60	2,945	3,762	6,168	7,741	4,116	5,308	9,023	11,197
61-75	3,753	4,403	7,761	9,392	5,735	7,747	13,170	16,342
76-90	4,406	5,678	9,319	11,727	6,887	7,797	13,255	16,449
91-120	6,484	7,768	13,574	16,558	8,515	9,740	16,558	20,547
121-150	7,939	10,195	19,071	23,606	11,744	13,666	23,233	28,830
151-180	9,870	11,910	22,656	27,476	14,370	16,293	27,697	34,370

Premium - Annual Multi-Trip

Annual Multi-trip (In INR.)(Excluding service tax)						
	USD 2,50,000			USD 5,00,000		
Single Trip	18 - 45 years	46 - 60 years	61 - 70 years	18 - 45 years	46 - 60 years	61 - 70 years
30 days	3,891	3,932	10,540	5,424	5,732	12,372
45 days	4,328	4,498	16,944	6,085	6,245	19,582

Premium Superior Care

Superior Care (In INR) (Excluding Service Tax)						
	Including USA & Canada			Excluding USA & Canada		
Days of Travel	71 - 73 years	74 - 76 years	77 - 80 years	71 - 73 years	74 - 76 years	77 - 80 years
1-4	2,241	3,735	6,229	1,997	3,423	5,349
5-7	2,560	4,105	6,970	2,246	3,957	6,239
8-14	2,795	4,772	7,953	2,552	4,376	6,837
15-21	3,484	5,809	9,681	3,104	5,322	8,317
22-28	4,732	7,887	13,146	4,406	7,553	11,803
29-35	5,681	9,470	15,784	5,275	9,044	14,131
36-47	6,837	13,416	22,361	6,343	10,875	16,994
48-60	9,260	15,436	25,725	8,259	14,158	22,122
61-75	11,630	19,384	32,308	10,208	17,500	27,343
76-90	14,162	23,270	38,786	12,179	20,880	32,624
91-120	18,195	30,327	50,547	15,857	27,183	42,475
121-150	23,413	39,021	65,037	20,569	35,262	55,097
151-180	26,604	44,343	73,905	23,491	40,272	62,925

For age 56-70 & 71-80, sub limits applicable as detailed in the policy wording.

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 table below:

Loadings for extensions		
Extension period	Up to 60 yrs	61 yrs- 70 yrs
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%

Exclusions

- Policy does not cover pre-existing diseases & complications arising from them.
- 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.

For detailed exclusions kindly refer to the policy wordings.

For claim Intimation / any claims assistance, kindly call Europ Assistance:

Overseas policy holders can call us on any of the Toll free numbers listed below. Kindly refer to the column 'Accessible from (Phone type)'.

Country	Number to be dialed	Accessible from
U.S.A.	8775729854	Mobile phone
Canada	8775729855	Mobile phone
Russia	8-10-8002-7554011	Local landline or Payphone
New Zealand	00 +800-18001900	Local landline or Payphone
Singapore	001 +800-18001900	Local landline or Payphone
Malaysia	00 +800-18001900	Local landline or Payphone
Australia	0011+800-18001900	Local landline or Payphone
Austria	00 +800-18001900	Local landline or Payphone
China	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
Hong Kong	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
Thailand	00 +800-18001900	Local landline or Payphone
Ireland	00 +800-18001900	Local landline or Payphone
Philippines	00 +800-18001900	Local landline or Payphone
Italy	00 +800-18001900	Local landline or Payphone
Hungary	00 +800-18001900	Local landline or Payphone

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@futuregeneral.in

For claims and related queries, kindly call:

National toll-free number: 1800 209 2333

(only from MTNL /BSNL network)

Land line number for Claims: +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 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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