

Future Health Suraksha



FUTURE GENERALI

TOTAL INSURANCE SOLUTIONS

We value your family's health as much as you do.
Presenting a wide network of hospital tie-ups across the nation.



Family Plan

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



Always within reach.

Your health is your most important asset. And with Future Health Suraksha, we ensure that you will never have to go too far to protect it. Our network of hospitals across the nation will handle any medical problem that arises. It's our way of protecting you even against the unpredictable.

Benefits

- In-house Cashless settlement
- Innovative covers offered
- Quick settlement of claims
- No claim cumulative bonus

Eligibility

Age eligibility - age 90 days to 70 years

- Age at entry is restricted to 70 years
- Children above age of 90 days eligible if the parent(s) are concurrently insured with Future Generali.
- Children will be covered as dependants' upto 25 yrs of age.

Max Policy Term	1 Year
Min Age at entry	90 Days
Max Age at entry	70 Years
Renewal	Lifelong

Life Long Renewals:

The policy if renewed continuously without any break will be renewed lifelong.

Sum assured eligibility: Maximum Upto ₹ 10 lacs

For the insured at age of entry above 55 years the maximum sum insured available would be ₹ 5 lakhs. For insured persons above 55 years porting from other insurance policies the maximum sum insured available would also be ₹ 5 lacs.

Pre-acceptance medical tests

Pre-acceptance medical tests are not required for all proposers upto the age of 45 yrs irrespective of the sums insured, if the proposal form is clean (without health declaration).

For age 46 years and above medical tests are required.

In case the policy is issued for that particular client, the client is eligible for 50% of reimbursement of pre-acceptance medical tests charges.

All pre-acceptance medical tests will have to be done in Future Generali empanelled diagnostic centers only. The reports would be valid for a period of 30 days from the date of test conducted.

Family Floater Definition:

Family floater means the Sum Insured shall be floating over the insured members. Here Family means Self, Spouse and 2 dependent children.

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.

Other benefits

1. Subject to no claim, cumulative bonus of 10% on the basic sum insured will be provided up to a maximum of 50% of the sum insured.
2. Portability can be offered as per the Portability guidelines.
3. There will be no loading on premium for adverse claims experience.

Tax benefit

Premium paid by any mode other than cash is eligible for tax relief as provided under Section 80-D of the Income Tax Act.

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.
- Diseases like cataract, hernia and tumour shall be covered after a waiting period of two years.
- Diseases / surgeries like gallstones, renal stones shall be covered after a waiting period of one year.
- Non-allopathic treatment.
- Congenital diseases.
- All expenses related to AIDS and related diseases.
- Joint replacement surgery shall be covered after a waiting period of three years, unless required due to an accident.
- Use of intoxicating drugs or alcohol

Details of the coverage

- With Health Suraksha, the member has access to cashless facility at our empanelled hospitals across India.
- Pre and post hospitalisation expenses incurred from 60 days prior up to 90 days after hospitalisation.
- Ambulance charges upto ₹ 1500/-
- 130 Day-care procedures.
- Hospital cash benefit for Platinum Plan.
- Pre-existing disease covered after four years of consecutive renewal.
- Free Medical check-up in our empanelled diagnostic centres after every four claims free years. The above benefit would be available for any two of the insured family members.
- Patient care expenses up to a maximum of ₹ 350 per day for persons above 60 yrs of age.
- Accompanying person expenses up to ₹ 500 per day.
- Additional accidental hospitalisation limit enhanced by 25% of balance sum insured, subject to a maximum of ₹ 1 lakh.
- Grace period of 30 days from date of expiry for renewal.
- Porting of similar health policy to Future Health Suraksha as per portability guidelines.

Family Floater Premiums

Premium would applicable as per the age of the eldest member in the family.

Premium is excluding Service tax

Two Adults

Basic Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3100	3467	4315	6181	10611	14569	16960	18322	21071	18964	2939
300000	4271	4791	5693	8388	14347	17796	19372	20948	24090	21681	4278
400000	5004	5720	6899	10553	16704	22133	25439	27484	31606	28446	4974
500000	7137	7779	9642	13553	18597	24216	29020	31352	36054	32449	6945

Silver Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3410	3814	4747	6800	11672	16026	18656	20155	23178	20861	3232
300000	4698	5270	6262	9227	15781	19576	21309	23043	26499	23849	4706
400000	5505	6292	7589	11608	18375	24346	27983	30233	34767	31290	5471
500000	7850	8557	10606	14908	20456	26637	31922	34487	39660	35694	7640

Gold Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3717	4157	5174	7412	12722	17469	20335	21968	25264	22738	3523
300000	5121	5745	6825	10057	17202	21337	23227	25117	28884	25996	5129
400000	6000	6858	8272	12653	20029	26537	30502	32953	37896	34106	5964
500000	8557	9327	11561	16250	22297	29035	34795	37591	43229	38907	8328

Platinum Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
600000	11181	12557	13727	22423	29416	37099	40843	49012	56364	50727	11520
750000	11503	13776	14887	22824	31263	40264	44327	53192	61171	55054	12639
800000	11823	15527	19896	24555	33110	42163	46418	55701	64057	57651	14245
900000	13200	17317	21647	27462	35588	44368	48846	58614	67406	60666	15887
1000000	14693	19020	22405	30721	37462	44740	49255	59107	67972	61175	17450

Two Adults + 1 Child

Basic Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3616	4045	5034	7212	12379	16998	19787	21376	24583	22125	3428
300000	4983	5590	6641	9786	16738	20762	22601	24440	28105	25295	4991
400000	5838	6674	8049	12312	19488	25821	29679	32065	36874	33187	5803
500000	8326	9075	11249	15812	21696	28252	33857	36577	42063	37857	8103

Silver Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3978	4450	5538	7933	13617	18697	21765	23514	27041	24337	3771
300000	5481	6149	7306	10765	18411	22838	24861	26884	30915	27824	5490
400000	6422	7341	8853	13543	21437	28403	32647	35271	40561	36505	6383
500000	9159	9983	12374	17393	23866	31077	37242	40235	46270	41643	8913

Gold Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	4336	4850	6036	8647	14843	20380	23724	25630	29474	26528	4111
300000	5974	6702	7963	11734	20068	24894	27098	29303	33698	30329	5984
400000	7000	8002	9650	14762	23367	30960	35585	38446	44212	39791	6958
500000	9983	10881	13487	18958	26014	33874	40594	43856	50434	45391	9715

Platinum Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
600000	13044	14650	16015	26161	34319	43282	47650	57180	65757	59181	13440
750000	13420	16072	17368	26628	36474	46974	51715	62058	71366	64230	14745
800000	13793	18115	23212	28648	38628	49190	54155	64985	74733	67260	16619
900000	15400	20203	25255	32039	41519	51762	56987	68383	78641	70777	18535
1000000	17142	22190	26139	35841	43705	52197	57464	68958	79301	71371	20358

Two Adults + 2 Children

Basic Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	4133	4623	5754	8242	14148	19426	22613	24430	28094	25286	3918
300000	5694	6388	7590	11184	19129	23728	25830	27931	32120	28908	5704
400000	6672	7627	9198	14070	22272	29510	33919	36646	42141	37927	6632
500000	9516	10372	12856	18071	24796	32288	38693	41802	48073	43266	9261

Silver Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	4546	5086	6329	9066	15562	21369	24875	26873	30904	27814	4310
300000	6264	7027	8349	12303	21042	26101	28413	30724	35332	31799	6274
400000	7340	8390	10118	15477	24500	32461	37311	40310	46356	41720	7295
500000	10467	11409	14141	19878	27275	35516	42563	45983	52880	47592	10187

Gold Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	4956	5543	6899	9882	16963	23292	27113	29291	33685	30317	4698
300000	6828	7659	9101	13410	22935	28450	30970	33489	38511	34661	6839
400000	8000	9145	11029	16870	26705	35383	40669	43938	50528	45475	7952
500000	11409	12436	15414	21667	29730	38713	46393	50121	57639	51876	11103

Platinum Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
600000	14908	16743	18303	29898	39221	49465	54457	65349	75151	67636	15360
750000	15337	18368	19849	30432	41684	53685	59102	70923	81561	73405	16852
800000	15764	20703	26528	32740	44147	56217	61891	74268	85409	76869	18994
900000	17600	23090	28863	36616	47450	59157	65128	78152	89875	80888	21183
1000000	19591	25360	29873	40962	49949	59654	65674	78809	90629	81567	23266

One Adult + 1 Child

Basic Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	2583	2890	3596	5151	8842	12141	14133	15269	17559	15803	2449
300000	3559	3993	4744	6990	11955	14830	16143	17457	20075	18068	3565
400000	4170	4767	5749	8794	13920	18444	21199	22903	26338	23705	4145
500000	5947	6482	8035	11294	15497	20180	24183	26126	30045	27041	5788

Silver Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	2842	3179	3956	5666	9726	13355	15547	16795	19315	17384	2694
300000	3915	4392	5218	7689	13151	16313	17758	19203	22082	19875	3921
400000	4587	5243	6324	9673	15312	20288	23319	25194	28972	26075	4560
500000	6542	7131	8838	12424	17047	22198	26602	28739	33050	29745	6367

Gold Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3097	3465	4312	6176	10602	14557	16946	18307	21053	18948	2936
300000	4267	4787	5688	8381	14335	17781	19356	20931	24070	21663	4274
400000	5000	5715	6893	10544	16690	22114	25418	27461	31580	28422	4970
500000	7131	7772	9634	13542	18581	24196	28996	31326	36024	32422	6940

Platinum Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
600000	9317	10464	11439	18686	24513	30916	34036	40843	46970	42272	9600
750000	9586	11480	12405	19020	26053	33553	36939	44327	50976	45878	10532
800000	9852	12939	16580	20463	27592	35136	38682	46418	53381	48043	11871
900000	11000	14431	18039	22885	29656	36973	40705	48845	56172	50555	13239
1000000	12244	15850	18671	25601	31218	37283	41046	49255	56643	50979	14541

One Adult + 2 Children

Basic Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3100	3467	4315	6181	10611	14569	16960	18322	21071	18964	2939
300000	4271	4791	5693	8388	14347	17796	19372	20948	24090	21681	4278
400000	5004	5720	6899	10553	16704	22133	25439	27484	31606	28446	4974
500000	7137	7779	9642	13553	18597	24216	29020	31352	36054	32449	6945

Silver Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3410	3814	4747	6800	11672	16026	18656	20155	23178	20861	3232
300000	4698	5270	6262	9227	15781	19576	21309	23043	26499	23849	4706
400000	5505	6292	7589	11608	18375	24346	27983	30233	34767	31290	5471
500000	7850	8557	10606	14908	20456	26637	31922	34487	39660	35694	7640

Gold Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
200000	3717	4157	5174	7412	12722	17469	20335	21968	25264	22738	3523
300000	5121	5745	6825	10057	17202	21337	23227	25117	28884	25996	5129
400000	6000	6858	8272	12653	20029	26537	30502	32953	37896	34106	5964
500000	8557	9327	11561	16250	22297	29035	34795	37591	43229	38907	8328

Platinum Plan Floater Premiums

SI/Age in yrs	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 yrs
600000	11181	12557	13727	22423	29416	37099	40843	49012	56364	50727	11520
750000	11503	13776	14887	22824	31263	40264	44327	53192	61171	55054	12639
800000	11823	15527	19896	24555	33110	42163	46418	55701	64057	57651	14245
900000	13200	17317	21647	27462	35588	44368	48846	58614	67406	60666	15887
1000000	14693	19020	22405	30721	37462	44740	49255	59107	67972	61175	17450

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

The premiums above 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.

Basis of claims payment

- a) We shall make payment in Indian Rupees only.
- b) In respect of surgery for cataracts (after the expiry of the 2 year period referred to in Exclusion 2) above, liability shall be restricted to 10% of the Sum Insured for each eye, subject to a minimum of ₹ 15000 (or the actual incurred amount whichever is lower) and maximum of ₹ 50,000/- per eye. This will be our maximum liability irrespective of the number of Health Suraksha policies You hold.
- c) The payment of claim under the medical Section will be as follows

Benefit Plan	Zone A	Zone B	Zone C
Platinum Plan	No sublimit applicable	No sublimit applicable	No sublimit applicable
Gold Plan	100%*	100%*	100%*
Silver Plan	80%*	100%*	100%*
Basic Plan	70%*	80%*	100%*

The geographical zones for specific plans as mentioned above are based on the location of the hospital where treatment is taken and not the residence of the insured.

- Platinum plan is for Insured who have paid premium for sum insured 6 lacs and above.
- Gold Plan is for insured who paid the premium for Zone A region which comprises of Mumbai including Thane and Panvel, Delhi including NCR (National Capital Region). The eligibility of the claim amount will be 100% for all the Zones subject to the Policy terms and conditions.
- Silver Plan is for insured who paid the premium for Zone B region which comprises of Chennai, Kolkatta, Bangalore, Ahmedabad and Hyderabad. The eligibility of the claim amount will be 100% for Zone B and Zone C, 80% for Zone A subject to the Policy terms and conditions.

- Basic Plan is for insured who has paid the premium for Zone C region which comprises of rest of India excluding Zone A and Zone B. The eligibility of the claim amount will be 100% for Zone C, 80% for Zone B and 70% for Zone A subject to the Policy terms and conditions.

*Please note the Cities/Towns that fall under respective Zones shall be identified as per the updated /latest Jurisdiction defined by Government.

*The percentage of amount shown in the above table is with respect to the eligible claim amount.

**The co-payment stands waived for all plans in case of claims due to any of the medical emergencies stated below

- 1) Acute Myocardial infarction
- 2) Major Accidents requiring immediate hospitalisation and treatment
- 3) Acute Cerebrovascular Accident
- 4) Third degree burns

- Benefits may vary from plan to plan.

- For further details, please refer to the policy wordings. If you are suffering from an illness / disease or if you meet with an accident which requires hospitalisation, please contact us on the following

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 / 1800 209 1016

Toll Free Fax : 1800 103 9998 / 1800 209 1017

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 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.



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

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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 (IRDA Regn. No.: 132) (CIN: U66030MH2006PLC165287)

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