

Future Generali
Health



Future Health Suraksha
Family Plan

Because a growing family
needs more healthcare options.

Get access to better healthcare with
our growing network of hospitals.

1800-220-233
general.futuregenerali.in



**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

Always within your reach.

There is a lot on your mind when you are ill – anxieties, uncertainties and even fear. You want the best treatment, be it for yourself or your family. In such a situation, the biggest concern is to be able to afford the treatment. With Future Health Suraksha, we lessen the burden on the financial front so that you can take care of your health. Our network of hospitals across the nation, take care of any medical problem that may arise.

Benefits



In-house Cashless Settlement



Quick Settlement of Claims



Innovative Covers Offered



No Claim Cumulative Bonus

Eligibility



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

Eligibility Table

Maximum Policy Term	1 Year
Minimum age at entry	90 Days
Maximum age at entry	70 Years
Renewal	Lifelong

Lifelong Renewals

If you continue with the policy without any break, then it can be renewed for lifelong.

Sum Assured Eligibility

Maximum up to ₹10 lakhs

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

Pre-acceptance Medical Tests



If you and your family members are up to the age of 45 years then no pre-acceptance medical test is required, irrespective of the sum insured and if the proposal form is clean (without health declaration).

If any of the member is of the age of 46 years and above, medical tests are required. In case the policy is issued to you then you are eligible for 50% of reimbursement of pre-acceptance medical tests charges. All pre-acceptance medical tests will have to be done at the 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 your family means self, spouse and two dependent children.

Free Look Period



The Free Look Period shall be applicable at the inception of your policy period

- In case any of the terms of the policy are not acceptable, you can return the policy to the company within 15 days of its receipt, stating your objections clearly
 - If you haven't made any claim during the Free Look Period, you shall be entitled to:
 - I. A refund of the premium paid less any expenses incurred by Future Generali on medical examination for you or other insured persons and the stamp duty charges or;
 - II. Where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;
 - III. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.
-

Other Benefits



- 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
 - Portability can be offered as per the Portability guidelines
 - There will be no loading on premium for adverse claims experience
-

Tax Benefit

Premium paid by any mode other than Cash and Demand Draft 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

Policy Coverage



- With Health Suraksha, you have 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 up to ₹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 at our empanelled diagnostic centres after every four claim-free years. This benefit will 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 years 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 be applicable as per the age of the eldest member in the family.
Premium is excluding Goods & Services Tax

Two Adults



Basic Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,100	3,467	4,315	6,181	10,611	14,569	16,960	18,322	21,071	18,964	2,939
3,00,000	4,271	4,791	5,693	8,388	14,347	17,796	19,372	20,948	24,090	21,681	4,278
4,00,000	5,004	5,720	6,899	10,553	16,704	22,133	25,439	27,484	31,606	28,446	4,974
5,00,000	7,137	7,779	9,642	13,553	18,597	24,216	29,020	31,352	36,054	32,449	6,945

Silver Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,410	3,814	4,747	6,800	11,672	16,026	18,656	20,155	23,178	20,861	3,232
3,00,000	4,698	5,270	6,262	9,227	15,781	19,576	21,309	23,043	26,499	23,849	4,706
4,00,000	5,505	6,292	7,589	11,608	18,375	24,346	27,983	30,233	34,767	31,290	5,471
5,00,000	7,850	8,557	10,606	14,908	20,456	26,637	31,922	34,487	39,660	35,694	7,640

Gold Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,717	4,157	5,174	7,412	12,722	17,469	20,335	21,968	25,264	22,738	3,523
3,00,000	5,121	5,745	6,825	10,057	17,202	21,337	23,227	25,117	28,884	25,996	5,129
4,00,000	6,000	6,858	8,272	12,653	20,029	26,537	30,502	32,953	37,896	34,106	5,964
5,00,000	8,557	9,327	11,561	16,250	22,297	29,035	34,795	37,591	43,229	38,907	8,328

Platinum Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
6,00,000	11,181	12,557	13,727	22,423	29,416	37,099	40,843	49,012	56,364	50,727	11,520
7,50,000	11,503	13,776	14,887	22,824	31,263	40,264	44,327	53,192	61,171	55,054	12,639
8,00,000	11,823	15,527	19,896	24,555	33,110	42,163	46,418	55,701	64,057	57,651	14,245
9,00,000	13,200	17,317	21,647	27,462	35,588	44,368	48,846	58,614	67,406	60,666	15,887
10,00,000	14,693	19,020	22,405	30,721	37,462	44,740	49,255	59,107	67,972	61,175	17,450

Two Adults + 1 Child



Basic Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,616	4,045	5,034	7,212	12,379	16,998	19,787	21,376	24,583	22,125	3,428
3,00,000	4,983	5,590	6,641	9,786	16,738	20,762	22,601	24,440	28,105	25,295	4,991
4,00,000	5,838	6,674	8,049	12,312	19,488	25,821	29,679	32,065	36,874	33,187	5,803
5,00,000	8,326	9,075	11,249	15,812	21,696	28,252	33,857	36,577	42,063	37,857	8,103

Silver Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,978	4,450	5,538	7,933	13,617	18,697	21,765	23,514	27,041	24,337	3,771
3,00,000	5,481	6,149	7,306	10,765	18,411	22,838	24,861	26,884	30,915	27,824	5,490
4,00,000	6,422	7,341	8,853	13,543	21,437	28,403	32,647	35,271	40,561	36,505	6,383
5,00,000	9,159	9,983	12,374	17,393	23,866	31,077	37,242	40,235	46,270	41,643	8,913

Gold Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	4,336	4,850	6,036	8,647	14,843	20,380	23,724	25,630	29,474	26,528	4,111
3,00,000	5,974	6,702	7,963	11,734	20,068	24,894	27,098	29,303	33,698	30,329	5,984
4,00,000	7,000	8,002	9,650	14,762	23,367	30,960	35,585	38,446	44,212	39,791	6,958
5,00,000	9,983	10,881	13,487	18,958	26,014	33,874	40,594	43,856	50,434	45,391	9,715

Platinum Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
6,00,000	13,044	14,650	16,015	26,161	34,319	43,282	47,650	57,180	65,757	59,181	13,440
7,50,000	13,420	16,072	17,368	26,628	36,474	46,974	51,715	62,058	71,366	64,230	14,745
8,00,000	13,793	18,115	23,212	28,648	38,628	49,190	54,155	64,985	74,733	67,260	16,619
9,00,000	15,400	20,203	25,255	32,039	41,519	51,762	56,987	68,383	78,641	70,777	18,535
10,00,000	17,142	22,190	26,139	35,841	43,705	52,197	57,464	68,958	79,301	71,371	20,358

Two Adults + 2 Children



Basic Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	4,133	4,623	5,754	8,242	14,148	19,426	22,613	24,430	28,094	25,286	3,918
3,00,000	5,694	6,388	7,590	11,184	19,129	23,728	25,830	27,931	32,120	28,908	5,704
4,00,000	6,672	7,627	9,198	14,070	22,272	29,510	33,919	36,646	42,141	37,927	6,632
5,00,000	9,516	10,372	12,856	18,071	24,796	32,288	38,693	41,802	48,073	43,266	9,261

Silver Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	4,546	5,086	6,329	9,066	15,562	21,369	24,875	26,873	30,904	27,814	4,310
3,00,000	6,264	7,027	8,349	12,303	21,042	26,101	28,413	30,724	35,332	31,799	6,274
4,00,000	7,340	8,390	10,118	15,477	24,500	32,461	37,311	40,310	46,356	41,720	7,295
5,00,000	10,467	11,409	14,141	19,878	27,275	35,516	42,563	45,983	52,880	47,592	10,187

Gold Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	4,956	5,543	6,899	9,882	16,963	23,292	27,113	29,291	33,685	30,317	4,698
3,00,000	6,828	7,659	9,101	13,410	22,935	28,450	30,970	33,489	38,511	34,661	6,839
4,00,000	8,000	9,145	11,029	16,870	26,705	35,383	40,669	43,938	50,528	45,475	7,952
5,00,000	11,409	12,436	15,414	21,667	29,730	38,713	46,393	50,121	57,639	51,876	11,103

Platinum Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
6,00,000	14,908	16,743	18,303	29,898	39,221	49,465	54,457	65,349	75,151	67,636	15,360
7,50,000	15,337	18,368	19,849	30,432	41,684	53,685	59,102	70,923	81,561	73,405	16,852
8,00,000	15,764	20,703	26,528	32,740	44,147	56,217	61,891	74,268	85,409	76,869	18,994
9,00,000	17,600	23,090	28,863	36,616	47,450	59,157	65,128	78,152	89,875	80,888	21,183
10,00,000	19,591	25,360	29,873	40,962	49,949	59,654	65,674	78,809	90,629	81,567	23,266

One Adult + 1 Child



Basic Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	2,583	2,890	3,596	5,151	8,842	12,141	14,133	15,269	17,559	15,803	2,449
3,00,000	3,559	3,993	4,744	6,990	11,955	14,830	16,143	17,457	20,075	18,068	3,565
4,00,000	4,170	4,767	5,749	8,794	13,920	18,444	21,199	22,903	26,338	23,705	4,145
5,00,000	5,947	6,482	8,035	11,294	15,497	20,180	24,183	26,126	30,045	2,7041	5,788

Silver Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	2,842	3,179	3,956	5,666	9,726	13,355	15,547	16,795	19,315	17,384	2,694
3,00,000	3,915	4,392	5,218	7,689	13,151	16,313	17,758	19,203	22,082	19,875	3,921
4,00,000	4,587	5,243	6,324	9,673	15,312	20,288	23,319	25,194	28,972	26,075	4,560
5,00,000	6,542	7,131	8,838	12,424	17,047	22,198	26,602	28,739	33,050	29,745	6,367

Gold Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,097	3,465	4,312	6,176	10,602	14,557	16,946	18,307	21,053	18,948	2,936
3,00,000	4,267	4,787	5,688	8,381	14,335	17,781	19,356	20,931	24,070	21,663	4,274
4,00,000	5,000	5,715	6,893	10,544	16,690	22,114	25,418	27,461	31,580	28,422	4,970
5,00,000	7,131	7,772	9,634	13,542	18,581	28,996	28,996	31,326	36,024	32,422	6,940

Platinum Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
6,00,000	9,317	10,464	11,439	18,686	24,513	30,916	34,036	40,843	46,970	42,272	9,600
7,50,000	9,586	11,480	12,405	19,020	26,053	33,553	36,939	44,327	50,976	45,878	10,532
8,00,000	9,852	12,939	16,580	20,463	27,592	35,136	38,682	46,418	53,381	48,043	11,871
9,00,000	11,000	14,431	18,039	22,885	29,656	36,973	40,705	48,845	56,172	50,555	13,239
10,00,000	12,244	15,850	18,671	25,601	31,218	37,283	41,046	49,255	56,643	50,979	14,541

One Adult + 2 Children



Basic Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,100	3,467	4,315	4,315	10,611	14,569	16,960	18,322	21,071	18,964	2,939
3,00,000	4,271	4,791	5,693	5,693	14,347	17,796	19,372	20,948	24,090	21,681	4,278
4,00,000	5,004	5,720	6,899	6,899	16,704	22,133	25,439	27,484	31,606	28,446	4,974
5,00,000	7,137	7,779	9,642	9,642	18,597	24,216	29,020	31,352	36,054	32,449	6,945

Silver Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,410	3,814	4,747	6,800	11,672	16,026	18,656	20,155	23,178	20,861	3,232
3,00,000	4,698	5,270	6,262	9,227	15,781	19,576	21,309	23,043	26,499	23,849	4,706
4,00,000	5,505	6,292	7,589	11,608	18,375	24,346	27,983	30,233	34,767	31,290	5,471
5,00,000	7,850	8,557	10,606	14,908	20,456	26,637	31,922	34,487	39,660	35,694	7,640

Gold Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
2,00,000	3,717	4,157	5,174	7,412	12,722	17,469	20,335	21,968	25,264	22,738	3,523
3,00,000	5,121	5,745	6,825	10,057	17,202	21,337	23,227	25,117	28,884	25,996	5,129
4,00,000	6,000	6,858	8,272	12,653	20,029	26,537	30,502	32,953	37,896	34,106	5,964
5,00,000	8,557	9,327	11,561	16,250	22,297	29,035	34,795	37,591	43,229	38,907	8,328

Platinum Plan Floater Premiums

SI (₹)/Age in years	90 days - 25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	81-85	86-90	Above 90 years
6,00,000	11,181	12,557	13,727	22,423	29,416	37,099	40,843	49,012	56,364	50,727	11,520
7,50,000	11,503	13,776	14,887	22,824	31,263	40,264	44,327	53,192	61,171	55,054	12,639
8,00,000	11,823	15,527	19,896	24,555	33,110	42,163	46,418	55,701	64,057	57,651	14,245
9,00,000	13,200	17,317	21,647	27,462	35,588	44,368	48,846	58,614	67,406	60,666	15,887
10,00,000	14,693	19,020	22,405	30,721	37,462	44,740	49,255	59,107	67,972	61,175	17,450

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 years period referred to in Exclusion 2) in clause, 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 paid premium for sum insured of 6 lakh and above.
- Gold Plan is for insured who paid the premium for Zone A region which comprises of Mumbai including Thane and Panvel and 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, Kolkata, 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

Why Choose Future Generali?

Future Generali India Insurance is a joint venture between the Future Group - the game changers in Retail Trade in India and Generali - a 186 years old global insurance group featuring among the world's 50 largest companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

*As per Fortune Global 500 Ranking (2015)