



Future Health Suraksha  
Individual

When it comes to health,  
more is merrier.

Presenting a wide network of  
hospitals across the nation.

Future Generali  
**Health**

1800-220-233  
[general.futuregenerali.in](http://general.futuregenerali.in)

 **FUTURE  
GENERALI**  
TOTAL INSURANCE SOLUTIONS

### Always within your reach.

There is a lot on your mind when you are not well – 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. Given the ever rising healthcare cost in India, one major ailment is enough to wobble your financial health.

With Future Health Suraksha, we lessen the burden on your financial front so that you can be worry free & focus on 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 - 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

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

### Life Long Renewals

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

### Sum Assured Eligibility

Up to ₹10 lakhs

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

### Pre-Acceptance Medical Tests



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

If you are at 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 in Future Generali empanelled diagnostic centres only. The reports would be valid for a period of 30 days from the date of test.

## Free Look Period



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

- a. 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.
- b. 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.

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## 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
- Family discount of 10% is available in case more than one person is covered in the same policy
- Portability can be offered as per the portability guidelines
- There will be no loading on premium for adverse claims experience
- 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

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## 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

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## 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 ₹1,500
- 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 centers after every four claims free years
- Patient care expenses up to a maximum of ₹350 per day for persons above 60 yrs.
- 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
- ₹50,000/- Sum Insured would be available for dependent children only
- Porting of similar health policy to Future Health Suraksha as per portability guidelines

#### Premium Exclusive of Goods & Services Tax

Basic Plan Individual 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
50,000	713	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1,00,000	1,258	1,491	1,747	2,547	4,143	6,627	7,537	8,143	9,364	8,429	1,331
1,50,000	1,547	1,755	2,193	3,419	5,640	9,022	10,064	10,872	12,503	11,253	1,567
2,00,000	2,067	2,312	2,877	4,121	7,074	9,713	11,307	12,215	14,047	12,643	1,959
2,50,000	2,356	2,590	3,069	4,608	8,116	10,194	12,060	13,029	14,984	13,485	2,195
3,00,000	2,847	3,194	3,795	5,592	9,564	11,864	12,915	13,966	16,060	14,454	2,852
3,50,000	3,046	3,380	4,068	6,122	10,200	13,757	15,538	16,787	19,305	17,374	3,018
4,00,000	3,336	3,813	4,599	7,035	11,136	14,755	16,959	18,323	21,071	18,964	3,316
4,50,000	3,609	3,928	4,864	7,493	12,073	15,326	17,164	19,001	21,851	19,666	3,507
5,00,000	4,758	5,186	6,428	9,035	12,398	16,144	19,347	20,901	24,036	21,633	4,630

Silver Plan Individual 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
50,000	785	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1,00,000	1,384	1,640	1,922	2,801	4,557	7,290	8,291	8,958	10,301	9,272	1,464
1,50,000	1,701	1,930	2,412	3,761	6,204	9,925	11,070	11,959	13,753	12,378	1,723
2,00,000	2,273	2,543	3,164	4,533	7,781	10,684	12,437	13,436	15,452	13,907	2,155
2,50,000	2,591	2,849	3,376	5,068	8,928	11,214	13,266	14,332	16,482	14,834	2,414

### Silver Plan Individual 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
3,00,000	3,132	3,513	4,175	6,151	10,521	13,050	14,206	15,362	17,666	15,900	3,137
3,50,000	3,351	3,718	4,475	6,734	11,220	15,133	17,092	18,466	21,235	19,112	3,320
4,00,000	3,670	4,195	5,059	7,739	12,250	16,231	18,655	20,155	23,178	20,860	3,648
4,50,000	3,970	4,320	5,350	8,242	13,280	16,859	18,880	20,901	24,036	21,633	3,857
5,00,000	5,234	5,705	7,071	9,939	13,638	17,758	21,281	22,991	26,440	23,796	5,093

### Gold Plan Individual 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
50,000	855	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1,00,000	1,509	1,787	2,095	3,053	4,968	7,946	9,037	9,764	11,228	10,106	1,596
1,50,000	1,854	2,104	2,630	4,099	6,762	10,818	12,066	13,036	14,991	13,492	1,878
2,00,000	2,478	2,772	3,449	4,941	8,481	11,646	13,557	14,646	16,843	15,159	2,349
2,50,000	2,825	3,105	3,680	5,524	9,731	12,223	14,460	15,622	17,965	16,169	2,631
3,00,000	3,414	3,830	4,550	6,705	11,468	14,225	15,485	16,745	19,256	17,331	3,419
3,50,000	3,652	4,053	4,877	7,340	12,229	16,495	18,630	20,128	23,146	20,832	3,619
4,00,000	4,000	4,572	5,514	8,435	13,352	17,691	20,334	21,969	25,264	22,738	3,976
4,50,000	4,327	4,709	5,831	8,984	14,475	18,376	20,579	22,782	26,200	23,580	4,205
5,00,000	5,705	6,218	7,707	10,833	14,865	19,356	23,197	25,061	28,819	25,938	5,552

### Platinum Plan Individual 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	7,454	8,371	9,151	14,949	19,611	24,733	27,228	32,675	37,576	33,818	7,680
7,50,000	7,668	9,184	9,924	15,216	20,842	26,842	29,551	35,461	40,781	36,703	8,426
8,00,000	7,882	10,352	13,264	16,370	22,073	28,109	30,946	37,134	42,704	38,434	9,497
9,00,000	8,800	11,545	14,432	18,308	23,725	29,578	32,564	39,076	44,937	40,444	10,592
10,00,000	9,795	12,680	14,937	20,481	24,974	29,827	32,837	39,404	45,315	40,783	11,633

\*₹50,000/- Sum insured available for dependent children only if insured along with parents. 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) With respect to surgery for cataracts (after the expiry of the two year 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 ₹15,000 (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 may 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 has 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 has 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 at the following address

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](mailto:fgh@futuregenerali.in)

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### **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)