



Accident Suraksha

Accidents are not planned,
expenses can be.



Future Generali
Health

☎ 1800-220-233
general.futuregenerali.in



**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

A policy that takes care of your personal accident expenses.

Accidents can happen when you least expect them. They leave a mark on lives for years to come. While the value of human life and suffering can never be measured with money, certain amount of relief can be obtained through a sound Personal Accident policy. Wouldn't it be reassuring to think that you could afford to take a break to recuperate or hire someone to help if something were to happen to you?

With our Accident Suraksha plan, we take care of the injured person or members of his/her family during the unfortunate event of an accident.

Your Benefits



Following an accidental bodily injury to the insured person which results in any of the following events, we will pay the benefits as specified in the policy schedule.

A) Primary Covers:



Accidental Death



Permanent Total Disablement



Permanent Partial Disablement



Temporary Total Disablement

B) Additional Covers:



Repatriation Benefit and Funeral Expenses (Inbuilt Cover)

On payment of additional premium, you may also opt for the following covers



Child Education Support



Life Support Benefit



Accidental Medical Expenses



Accidental Hospitalisation



Hospital Cash Allowance



Loan Protector



Adaptation Allowance



Family Transportation Allowance

Table of Events



Event	Percentage of Sum Insured
Accidental Death	100%
Permanent Total Disablement	100%
Permanent Total Loss of sight of both eyes	100%
Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
Permanent Total Loss and physical separation of or the loss of ability to use both hands or both feet	100%
Permanent Total Loss and physical separation of or the loss of ability to use one hand and one foot	100%
Permanent Partial Disablement:	As Follows
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A thumb	25%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	75%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
Permanent Loss of sight of one eye	50%
Hearing of one ear	25%
Hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%
Shortening of leg by at least 5%	7%
Temporary Total Disablement	1% (per week up to a maximum of 100 weeks or as mentioned in the schedule)

Major Exclusions



- Any existing disablement prior to the inception of the policy
- Suicide, attempted suicide
- Serving in military, armed forces
- Under the influence of drugs, alcohol and other intoxicants
- Participation in felony, riots or war
- Exposure to nuclear and radioactive materials
- Loss due to child birth or pregnancy

Age Eligibility

- Individual from age of 18 years to 70 years
- Children from age of 5 years to 25 years as dependents
- Life-long Renewal for break-free policy

Period of Cover

1 year

Sum Assured



The Sum Insured is based on the monthly income commensuration and risk class

Cover	Maximum Multiplying Factor on Monthly income		
	Class 1	Class 2	Class 3
AD	144	120	96
PTD	72	60	48
PPD	36	36	24
TTD	24	24	NA

(AD – Accidental Death, PTD – Permanent Total Disablement due to Accident, PPD – Permanent Partial Disablement due to Accident, TTD –Temporary Total Disablement due to Accident)

- TTD - Maximum Sum Insured restricted to ₹10 lakh for Class 1, ₹5 lakh for Class 2
- Non-working spouse - 50% of Sum Insured of primary insured subject to maximum ₹10 lakh with TTD Sum Insured max ₹1 lakh (i.e. limited to ₹1000/- per week for 100 weeks)
- Dependent children from 5 years up to 25 years of age - 25% of Sum Insured of the primary insured subject to maximum ₹5 lakh without TTD
- In case of continuous renewals above age 70 years, the Sum Insured commensuration would be as follows
- Age 71 years to 75 years - 50% of the above commensuration table limits to a maximum of ₹25 lakh
- Age 76 years to 80 years - 25% of the above commensuration table limits to a maximum of ₹10 lakh

- Age 80 years and above – Max ₹5 lakh
- In case of persons from 71 years to 80 years having no gainful income, the maximum Sum Insured will be ₹5 lakh and above 80 years would be ₹2.5 lakh (TTD benefit is not available).

**Rate of Premium Per Mille:
(Goods & Services Tax extra)**



	Cover	Risk Class 1	Risk Class 2	Risk Class 3
A	Accidental Death	0.4	0.6	0.9
	Permanent Total Disablement	0.1	0.2	0.35
	Permanent Partial Disablement	0.25	0.45	0.75
	Temporary Total Disablement	0.5	0.75	Not applicable
B	Additional Benefits			
1	Child Education Support	0.5	0.8	1.25
2	Life Support Benefit	0.1	0.2	0.35
3	Accidental Hospitalisation	1.5	2	3
4	Accidental Medical Expenses	20% loading on total premium of primary covers	20% loading on total premium of primary covers	20% loading on total premium of primary covers
5	Hospital Cash Allowance	300	300	300
6	Loan Protector	2	2.8	4.25
7	Adaptation Allowance	0.7	0.75	0.8
8	Family Transportation Allowance	0.3	0.3	0.3
9	Repatriation of remains and funeral expenses	Inbuilt cover	Inbuilt cover	Inbuilt cover

- Your family: Self, spouse and maximum two dependent children
- 10% family discount on the total premium if more than one family member is covered under the same policy
- There will be no loading on premium for adverse claims experience
- Terrorism is an inbuilt cover

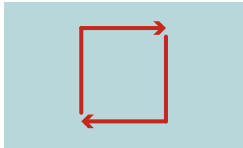
Free Look Period



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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Portability



As per the portability guidelines, if you are covered under any individual personal accident policy of a general insurance company, you are allowed to migrate from such an individual policy to a personal accident policy with any other insurer. If you are covered under Group Personal Accident policy of Future Generali India Insurance Company, then you have the right to migrate from such a group policy to our individual Accident Suraksha policy.

Classification of Occupations for Purposes of Rating

Class I:

Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, people engaged in administrative functions and in occupations of similar hazard.

Class II:

Builders, Contractors, Sales Executives and Engineers engaged in superintending functions only. Veterinary Doctors, paid drivers of motor cars and light motor vehicles and people engaged in occupations of similar hazard and not engaged in manual labour. All people engaged in manual labour (Except those falling under Group III), Cash Carrying Employees, Garage and Motor Mechanics, Machine Operators, Drivers of trucks or lorries and other heavy vehicles, Professional Athletes and Sportsmen, Woodworking Machinists and people engaged in occupations of similar hazard.

Class III:

People working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, people engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo and people engaged in occupations/activities of similar hazard.

In case of any service requirement, do call our care lines below:

1800-220-233, 1860-500-3333, 022-67837800.

Claims Assistance:

The claims would be serviced through In-House Health Administrator, Future Generali Health (FGH) Team. The claim documents can be submitted directly to the below mentioned address.

It is mandatory to intimate the accidents to Future Generali through:
Email ID - fgh@futuregenerali.in

Claims Department:

Future Generali Health (FGH)
Future Generali India Insurance Company Ltd.,
Office No. 3, 3rd Floor, Building A, G - O - Square,
Sr. No. 249-250, Near Mankar Chowk, Aundh Hinjewadi
Link Road, Wakad, Pune, Maharashtra-411 057.

For any claim related queries please call:

Toll free Number - 1800-209-1016 / 1800-103-8889

Toll free Fax - 1800-209-1017 / 1800-103-9998

Email ID - 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 - an 186 year 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)

Call us at: 1800-220-233 | 1860-500-3333 | 022-67837800 | Website: <https://general.futuregenerali.in>

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