



Sukshma Hospi-Cash
(Micro-Insurance Product)

Waqt par kijiye
bewaqt aanewali museebaton
ki tayyari.

Pesh hai Sukshma Hospi-Cash.
Aspatal mein bharti hone ke baad, prati din milegi dhanrashi.

1800-220-233

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 **FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

We are there for you during the time of distress.

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. You and your dependents have too much at stake to be left without financial protection. Given the ever rising healthcare costs in India, one ailment is all it takes to wobble your financial health. With Sukshma Hospi-cash, we lessen the burden on the financial front so that you can take care of your health.

What is Sukshma Hospi-Cash?

Sukshma Hospi-Cash provides cash benefit in case you get hospitalised. It is specifically designed to take care of the incidental expenses in case of hospitalisation. This product will be offered on individual Sum Insured basis or on Family Floater basis, covering Self, Spouse, and up to a maximum of three dependent children (up to 25 years). Sukshma Hospi-Cash policy guards you and your family against the trauma you face because of increased financial burden during hospitalisation. It gives you fixed benefit for each day of hospitalisation irrespective of the actual medical cost thus providing you with additional protection at all times.

Your Benefits



1. You can claim for each day of hospitalisation as per your plan.
2. ICU benefit is available for a maximum period of 10 days for each hospitalisation and a maximum period of 20 days during the policy period (as per plan opted).
3. Per day benefit will be doubled when you are hospitalised in an ICU.
4. The product is offered from the age of 6 months to 65 years and renewable lifelong.
5. Children above the age of 6 months are eligible if the parent(s) are concurrently insured with us

| | |
|--------------------------------|---|
| Policy Term | 1 year |
| Minimum Age at Entry | 6 months |
| Maximum Age at Entry | 65 years |
| Renewal | Lifelong |
| Policy Coverage Options | a) Individual basis b) Family Floater basis, covering Self, Spouse, and up to a maximum of three dependent children (up to 25 years) |

6. You may make a change in your plan at the time of renewal
7. The hospitalisation benefit should be uniform for all the members covered under Family Floater policy and/or Individual policy
8. You may get certain optional benefits by paying additional premium, like:
 - a) Maternity Benefit with 9 months waiting period applicable
 - b) Maternity Benefit without 9 months waiting period applicable

Maternity Benefit cover will be available to females within age band of 0-45 years only

- c) Pre-existing Disease Cover
- d) Convalescence benefit can be offered for hospitalisation of more than 10 days; payable only once per hospitalisation event

This benefit will be applicable for plan options of 15 days, 20 days and 25 days, if opted for:

| Per day Benefit | Convalescence Benefit Amount |
|---------------------------|------------------------------|
| ₹100 / day to ₹400 / day | ₹1000 |
| ₹500 / day to ₹700 / day | ₹1500 |
| ₹800 / day to ₹1000 / day | ₹2000 |

- e) Deductible: Discount will be available if any of the deductible type is opted under the Policy

| Deductible Options |
|--------------------|
| 1 Day |
| 2 Days |
| 3 Days |

- 9. Continuity would be offered from similar Hospital Cash Policy with the same per day benefit amount
- 10. Premium paid is exempted under the section 80 D of Income Tax
- 11. Portability can be offered as per the Portability guidelines from a similar Hospital Cash Policy
- 12. There will be no loading on premium for adverse claims experience in our individual Hospi-cash Policy

Free-Look Period



- 1. The Insured will be allowed a period of at least 30 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 you haven't made any claim during the free-look period, you will be entitled to
 - i. A refund of the premium paid less any expenses incurred by you on your medical examination 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

Plan Benefits

Plans A, B, C, D, E, F, G, H, I and J can be offered for different options of 5 days / 10 days / 15 days / 20 days and 25 days

| Benefits | Plans | | | | | | | | | |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | A (in ₹) | B (in ₹) | C (in ₹) | D (in ₹) | E (in ₹) | F (in ₹) | G (in ₹) | H (in ₹) | I (in ₹) | J (in ₹) |
| Daily Hospitalisation benefit due to sickness | 100 | 200 | 300 | 400 | 500 | 600 | 700 | 800 | 900 | 1000 |
| ICU benefit (maximum period of 10 days for each hospitalization and maximum period of 20 days during the policy period) | 200 | 400 | 600 | 800 | 1000 | 1200 | 1400 | 1600 | 1800 | 2000 |

I Age Band-wise Individual Premium Table: Premium rates are exclusive of Goods & Services Tax.

| 5 days | | | 10 days | | | 15 days | | |
|-----------------|-----------------------|-----------------------|-----------------|-----------------------|-----------------------|-----------------|-----------------------|-----------------------|
| Per day Benefit | Up to 45 years (in ₹) | Above 45 years (in ₹) | Per day Benefit | Up to 45 years (in ₹) | Above 45 years (in ₹) | Per day Benefit | Up to 45 years (in ₹) | Above 45 years (in ₹) |
| ₹100 / day | 38 | 55 | ₹100 / day | 42 | 59 | ₹100 / day | 46 | 63 |
| ₹200 / day | 73 | 110 | ₹200 / day | 83 | 115 | ₹200 / day | 91 | 125 |
| ₹300 / day | 109 | 165 | ₹300 / day | 123 | 173 | ₹300 / day | 136 | 186 |
| ₹400 / day | 144 | 218 | ₹400 / day | 163 | 230 | ₹400 / day | 181 | 249 |
| ₹500 / day | 180 | 273 | ₹500 / day | 204 | 288 | ₹500 / day | 226 | 310 |
| ₹600 / day | 215 | 328 | ₹600 / day | 246 | 344 | ₹600 / day | 270 | 371 |
| ₹700 / day | 250 | 381 | ₹700 / day | 286 | 400 | ₹700 / day | 315 | 433 |
| ₹800 / day | 286 | 436 | ₹800 / day | 326 | 459 | ₹800 / day | 360 | 496 |
| ₹900 / day | 321 | 491 | ₹900 / day | 367 | 515 | ₹900 / day | 405 | 557 |
| ₹1000 / day | 359 | 546 | ₹1000 / day | 407 | 573 | ₹1000 / day | 450 | 618 |

| 20 days | | |
|-----------------|-----------------------|-----------------------|
| Per day Benefit | Up to 45 years (in ₹) | Above 45 years (in ₹) |
| ₹100 / day | 50 | 67 |
| ₹200 / day | 99 | 133 |
| ₹300 / day | 147 | 199 |
| ₹400 / day | 196 | 263 |
| ₹500 / day | 244 | 330 |
| ₹600 / day | 292 | 396 |
| ₹700 / day | 341 | 460 |
| ₹800 / day | 391 | 526 |
| ₹900 / day | 439 | 592 |
| ₹1000 / day | 488 | 657 |

| 25 days | | |
|-----------------|-----------------------|-----------------------|
| Per day Benefit | Up to 45 years (in ₹) | Above 45 years (in ₹) |
| ₹100 / day | 54 | 70 |
| ₹200 / day | 105 | 139 |
| ₹300 / day | 159 | 209 |
| ₹400 / day | 210 | 278 |
| ₹500 / day | 262 | 347 |
| ₹600 / day | 315 | 417 |
| ₹700 / day | 367 | 486 |
| ₹800 / day | 418 | 555 |
| ₹900 / day | 471 | 625 |
| ₹1000 / day | 523 | 694 |

II Family Floater Discount



For Family Floater Policy, the number of the days of hospitalisation, chosen as per the Plan will float over the members of the Floater Policy.

Premium for the primary insured remains at actuals from the individual table.

For remaining dependant members, discounts applicable are as per the table below (on their respective individual premium):

| Plan Limit | Family Floater Discount | | | |
|----------------|-------------------------|------------|------------|------------|
| | 2nd member | 3rd member | 4th member | 5th member |
| 5 days | 9.00% | 12.50% | 15.50% | 18.25% |
| 10 days | 6.50% | 7.50% | 8.25% | 9.25% |
| 15 days | 5.75% | 6.00% | 6.50% | 6.75% |
| 20 days | 5.40% | 5.60% | 5.80% | 6.00% |
| 25 days | 5.30% | 5.40% | 5.60% | 5.70% |

Primary member/ Proposer will always be the member with the highest age. For calculation of Family Floater premium, the discount is applied in the descending order of age of the persons covered in the family.

An illustration of calculation for Family Floater option:

Plan Limit: 15 days

Benefit Amount: ₹300 per day

Family Floater: Self (Age: 49 years), Spouse (Age: 47 years), 1 Child (Age: 16 years)

Self-Premium: ₹186

Spouse Premium: ₹186 (Individual Premium) * (5.75% discount) = ₹(186-10.70) = ₹175.31

Child Premium: ₹136 (Individual Premium) * (6% discount) = ₹(136-8.16) = ₹127.84

Total Premium=186+175.31+127.84 = ₹489.15 (exclusive of Goods & Services Tax)

III Premium Loading for Optional Coverage



- Maternity with 9 months waiting period applicable:** Loading of 30% on the premium for all the plan limits.
- Maternity without 9 months waiting period applicable:** Loading of 40% on the premium for all the plan limits.

Maternity Benefit loading will be applicable to the corresponding female member only, if opted.
- Pre-existing disease cover:** Pre-existing disease loading of 20% on the premium will be applicable to the corresponding family member only.
- Convalescence Benefit**

Age Band wise Individual Premium Table: Premium rates are exclusive of Goods & Services Tax.

| Per day Benefit | Convalescence Benefit Amount | Up to 45 years | Above 45 years |
|---------------------------|------------------------------|----------------|----------------|
| ₹100 / day to ₹400 / day | ₹1000 | ₹4 | ₹15 |
| ₹500 / day to ₹700 / day | ₹1500 | ₹6 | ₹22 |
| ₹800 / day to ₹1000 / day | ₹2000 | ₹7 | ₹29 |

5. **Deductible:** It is a cost-sharing requirement under this product which states that Future Generali will not be liable for a specified number of days in case of hospitalisation which will apply before any benefits that are payable by the company. There are 3 deductible options that we plan to provide - 1 day, 2 days or 3 days. The discount rates will be applicable as per the table mentioned below, in case you have opted for deductible.

| Deductible Option | Discount Rate |
|-------------------|---------------|
| 1 Day | 6% |
| 2 Days | 20% |
| 3 Days | 35% |

Direct Sales Discount

An additional discount of 15% will be applicable in case the proposal comes through direct sales channel (without any intermediary).

Renewal

The policy is renewable lifelong.

How can you make a claim?

We have a simple claims process, which includes submission of following documents – Completed Sukshma Hospi-Cash Policy Claim Form, Photocopy of the discharge card from the Hospital, Photocopy of Final Hospital Bill/ Receipt and any other relevant document as required by the company.

General Exclusions (indicative):

1. Hospitalisation for cosmetic treatments, plastic surgery, refractive error corrective procedures, experimental, investigational or unproven procedures or treatments
2. Hospitalization for General debility, 'Run-down' condition or rest cure, sexually transmitted disease other than HIV/ AIDS, intentional self-Injury.
3. Non-Allopathic Treatment / Hospitalisation
4. Any hospitalisation outside India

The detailed exclusions would be mentioned in the policy clause.

Disclaimer: The above information is only indicative in nature. For details of the coverage and exclusions, please contact our nearest office.

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
Toll Free Fax: 1800 103 9998
Email: fgh@futuregenerali.in

Schedule of Benefits

Plans A, B, C, D, E, F, G, H, I, J can be offered for different options of 5 days/ 10 days/ 15 days/ 20 days/ 25 days

| Option – 5 Days | | | | | | | | | | | | |
|-------------------|---|----------------------------------|-----|----------|-----|------|------|------|------|------|------|--|
| Sr. No. | Benefits | Plans | | | | | | | | | | |
| | | A | B | C | D | E | F | G | H | I | J | |
| 1 | Daily Hospital Cash (in INR), maximum up to 5 days | 100 | 200 | 300 | 400 | 500 | 600 | 700 | 800 | 900 | 1000 | |
| 2 | Daily ICU Cash (in INR), subject to maximum up to 5 days for each hospitalization and maximum up to 5 days during the policy period | 200 | 400 | 600 | 800 | 1000 | 1200 | 1400 | 1600 | 1800 | 2000 | |
| Optional Benefits | | | | | | | | | | | | |
| 3 | Deductible | 1 day / 2 days / 3 days as opted | | | | | | | | | | |
| 4 | Maternity Benefit Expenses Cover | With 9 months waiting period | | Optional | | | | | | | | |
| | | Without 9 months waiting period | | Optional | | | | | | | | |
| 5 | Pre-Existing Disease Cover | Optional | | | | | | | | | | |

| Option – 10 Days | | | | | | | | | | | |
|-------------------|--|----------------------------------|-----|----------|-----|------|------|------|------|------|------|
| | | Plans | | | | | | | | | |
| Sr. No. | Benefits | A | B | C | D | E | F | G | H | I | J |
| 1 | Daily Hospital Cash (in INR), maximum up to 10 days | 100 | 200 | 300 | 400 | 500 | 600 | 700 | 800 | 900 | 1000 |
| 2 | Daily ICU Cash (in INR), subject to maximum up to 5 days for each hospitalisation and maximum up to 10 days during the policy period | 200 | 400 | 600 | 800 | 1000 | 1200 | 1400 | 1600 | 1800 | 2000 |
| Optional Benefits | | | | | | | | | | | |
| 3 | Deductible | 1 day / 2 days / 3 days as opted | | | | | | | | | |
| 4 | Maternity Benefit Expenses Cover | With 9 months waiting period | | Optional | | | | | | | |
| | | Without 9 months waiting period | | Optional | | | | | | | |
| 5 | Pre-Existing Disease Cover | Optional | | | | | | | | | |

| Option – 15 Days | | | | | | | | | | | |
|-------------------|---|----------------------------------|------|----------|------|------|------|------|------|------|------|
| | | Plans | | | | | | | | | |
| Sr. No. | Benefits | A | B | C | D | E | F | G | H | I | J |
| 1 | Daily Hospital Cash (in INR), maximum up to 15 days | 100 | 200 | 300 | 400 | 500 | 600 | 700 | 800 | 900 | 1000 |
| 2 | Daily ICU Cash (in INR), subject to maximum up to 10 days for each hospitalisation and maximum up to 10 days during the policy period | 200 | 400 | 600 | 800 | 1000 | 1200 | 1400 | 1600 | 1800 | 2000 |
| Optional Benefits | | | | | | | | | | | |
| 3 | Deductible | 1 day / 2 days / 3 days as opted | | | | | | | | | |
| 4 | Convalescence Benefit, Fixed amount (in INR) beyond 10 consecutive days will be payable once per Hospitalisation event | 1000 | 1000 | 1000 | 1000 | 1500 | 1500 | 1500 | 2000 | 2000 | 2000 |
| 5 | Maternity Benefit Expenses Cover | With 9 months waiting period | | Optional | | | | | | | |
| | | Without 9 months waiting period | | Optional | | | | | | | |
| 6 | Pre-Existing Disease Cover | Optional | | | | | | | | | |

| Option – 20 Days | | | | | | | | | | | |
|-------------------|---|----------------------------------|------|----------|------|------|------|------|------|------|------|
| | | Plans | | | | | | | | | |
| Sr. No. | Benefits | A | B | C | D | E | F | G | H | I | J |
| 1 | Daily Hospital Cash (in INR), maximum up to 20 days | 100 | 200 | 300 | 400 | 500 | 600 | 700 | 800 | 900 | 1000 |
| 2 | Daily ICU Cash (in INR), subject to maximum up to 10 days for each hospitalisation and maximum up to 20 days during the policy period | 200 | 400 | 600 | 800 | 1000 | 1200 | 1400 | 1600 | 1800 | 2000 |
| Optional Benefits | | | | | | | | | | | |
| 3 | Deductible | 1 day / 2 days / 3 days as opted | | | | | | | | | |
| 4 | Convalescence Benefit, Fixed amount (in INR) beyond 10 consecutive days will be payable once per Hospitalisation event | 1000 | 1000 | 1000 | 1000 | 1500 | 1500 | 1500 | 2000 | 2000 | 2000 |
| 5 | Maternity Benefit Expenses Cover | With 9 months waiting period | | Optional | | | | | | | |
| | | Without 9 months waiting period | | Optional | | | | | | | |
| 6 | Pre-Existing Disease Cover | Optional | | | | | | | | | |

| Option – 25 Days | | | | | | | | | | | |
|-------------------|---|----------------------------------|------|----------|------|------|------|------|------|------|------|
| | | Plans | | | | | | | | | |
| Sr. No. | Benefits | A | B | C | D | E | F | G | H | I | J |
| 1 | Daily Hospital Cash (in INR), maximum up to 25 days | 100 | 200 | 300 | 400 | 500 | 600 | 700 | 800 | 900 | 1000 |
| 2 | Daily ICU Cash (in INR), subject to maximum up to 10 days for each hospitalization and maximum up to 20 days during the policy period | 200 | 400 | 600 | 800 | 1000 | 1200 | 1400 | 1600 | 1800 | 2000 |
| Optional Benefits | | | | | | | | | | | |
| 3 | Deductible | 1 day / 2 days / 3 days as opted | | | | | | | | | |
| 4 | Convalescence Benefit, Fixed amount (in INR) beyond 10 consecutive days will be payable once per Hospitalisation event | 1000 | 1000 | 1000 | 1000 | 1500 | 1500 | 1500 | 2000 | 2000 | 2000 |
| 5 | Maternity Benefit Expenses Cover | With 9 months waiting period | | Optional | | | | | | | |
| | | Without 9 months waiting period | | Optional | | | | | | | |
| 6 | Pre-Existing Disease Cover | Optional | | | | | | | | | |

- a) In case of Sec I (Daily Hospital Cash) and II (Daily ICU Cash) the maximum benefits would however be restricted to **5 days / 10 days / 15 days / 20 days /25 days** as per the plan opted for each **Hospitalisation** or all **Hospitalisations** during the Policy period.
- b) In case the Hospitalisation exceeds the maximum stipulated under Sec I (Daily Hospital Cash) as per the selected plan while adjudicating any claim, the benefits under ICU would have precedence over non-ICU **Hospitalisation**.
- c) In case the **Hospitalisation** in ICU exceeds the per **Hospitalisation** maximum limit of 5 days/ 10 days (as per the plan opted) or the per Policy period limit of 5 days/ 10 days/ 20 days (as per the plan opted), the remaining period of Hospitalisation in ICU will be paid as per non-ICU **Hospitalisation** benefits subject to the overall Policy maximum of **5 days/10 days/15 days/20 days/ 25 days**.
- d) **For Family Floater cover:**
- The maximum number of **Hospitalisation** as mentioned in the **Schedule** would float over all members of each Family under the **Policy**
 - In the event of **Family** member being hospitalised at the same time, the number of days each member has been hospitalised would be added, and the maximum allowable for the whole Family would be restricted to the number of days as mentioned in the **Schedule** (maximum number of days would float over the **Family**) under the **Policy**

Why choose Future Generali?

Future Generali India Insurance Company Limited is a joint venture between Future Group – the game changers in Retail Trade in India and Generali – a 190 years old global insurance group featuring among the world's 60 largest companies*. The company was incorporated in September 2007 with the objective of providing retail, commercial, personal and rural insurance solutions to individuals and corporates to help them manage and mitigate risks. Future Generali India has been aptly benefitting from the global Insurance expertise in diverse classes of products of Generali Group and the Indian retail game changers Future Group. Having firmly established its credentials in this segment and effectively leveraging on the skill set of both its JV parents, Future Generali India has evolved to become a Total Insurance Solutions Company.

*As per Fortune Global 500 Ranking (2017)

Premium Benefit Illustration in respect of Policies offered on individual and floater basis

| Age of the members insured | Coverage opted on individual basis covering each member of the family separately (at a single point in time) | | Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family) | | | |
|---|--|--|---|------------------|----------------------------|--|---|--------------------------|----------------------------|--|
| | Premium (₹) | Sum insured (₹) | Premium (₹) | Discount, if any | Premium after discount (₹) | Sum insured (₹) | Premium or consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum insured (₹) |
| 45 years | 288 | Daily Hospital cash of ₹ 500/day for 10 days | 288 | NA | 288 | Daily Hospital cash of ₹ 500/day for 10 days | 288 | | 288 | Daily Hospital cash of ₹ 500/day for 10 days |
| 37 years | 204 | Daily Hospital cash of ₹ 500/day for 10 days | 204 | NA | 204 | Daily Hospital cash of ₹ 500/day for 10 days | 204 | 13 | 191 | |
| 12 years | 204 | Daily Hospital cash of ₹ 500/day for 10 days | 204 | NA | 204 | Daily Hospital cash of ₹ 500/day for 10 days | 204 | 15 | 189 | |
| 10 years | 204 | Daily Hospital cash of ₹ 500/day for 10 days | 204 | NA | 204 | Daily Hospital cash of ₹ 500/day for 10 days | 204 | 17 | 187 | |
| 8 years | 204 | Daily Hospital cash of ₹ 500/day for 10 days | 204 | NA | 204 | Daily Hospital cash of ₹ 500/day for 10 days | 204 | 19 | 185 | |
| Total Premium for all members of the family is ₹ 1,104/-, when each member is covered separately. | | | Total Premium for all members of the family is ₹ 1,104/-, when they are covered under a single policy. | | | | Total Premium when policy is opted on floater basis is ₹ 1,040/-. | | | |
| Sum insured available for each individual is Daily Hospital cash of ₹ 500/day for 10 days | | | Sum insured available for each family member is Daily Hospital cash of ₹ 500/day for 10 days. | | | | Sum insured available for the entire family is Daily Hospital cash of ₹ 500/day for 10 days. | | | |

Note

- This is just an illustration of premium calculation.
- Premiums may vary with respect to Plan and Sum Insured opted by the insured.
- Premium rates specified in the above illustration are the standard premium rates without considering any loading and/or discounts like – Online (Website) Sales discount etc.
- In case premium is paid on instalment basis, the loading will be applicable accordingly.
- Premium rates are exclusive of Goods and Services Tax applicable.

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UIN: FGIHMIP22106V032122

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Health products are eligible for deduction under Section 80D of the Income Tax Act. Tax benefits are subject to change due to change in Income Tax Act.



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