

**FUTURE EASY TRAVEL WORLDWIDE**  
**Customer Information Sheet/Know Your Policy**

**This document provides key information about your policy. You are also advised to go through your policy documents.**

SI No	Title	Description	Policy Clause Number
1	Name of Insurance Product /Policy	<b>Future Easy Travel Worldwide</b>	Not Applicable
2	Policy Number	Not Applicable	Not Applicable
3	Type of Insurance Product/Policy	Both Indemnity and benefit	Not Applicable
4	Sum Insured (Basis)	<ul style="list-style-type: none"> <li>• <b>Plan Opted</b> – Pearl I &amp; II, Topaz I &amp; II, Ruby I &amp; II, Emerald I &amp; II, Sapphire I &amp; II, Diamond I &amp; II.</li> <li>• <b>Sum Insured Options</b> – ₹50,000, ₹1Lac ₹2 Lacs, ₹3 Lacs, ₹4 Lacs, and ₹5 Lacs</li> </ul>	Not Applicable
5	Policy Coverage (What the policy covers?)	<b>Expenses in respect of:</b>	Section II (A)
		<b>Medical Care</b>	
		Medical Expenses for the treatment of an injury or illness sustained by You while this policy is in effect.	
		Emergency Medical Evacuation -Expenses incurred in respect of transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation.	
		Repatriation Of Remains – indemnify the expenses incurred for repatriation of remains of the Insured to India or for cost of a burial in the place of death occurred subject to the maximum limit as USD 10000	
		Continuation of Medical Treatment in India – Medical expenses incurred by you within India as a continuation of medical treatment commenced by You while overseas immediately prior to any Medical Evacuation to a hospital in India, arising out of any illness or Accidental Bodily Injury during the course of Your Journey	
		Daily Hospital allowance in case of Hospitalization for at least 2 consecutive days due to an illness or injury sustained during period of insurance.	
		Emergency Sickness Dental Relief	
		<b>Travel inconvenience</b>	
Hijack Benefit – daily benefit amount in event the common carrier in which you are travelling is hijacked for period of more than 12			

	consecutive hours and your journey is interrupted or disrupted for more than 24 hours	
	Trip Delay - compensation in event of Trip Delay, for more than 12 hours due to Covered Hazard.	
	Trip Cancellation - compensation in event of cancellation of Trip in India prior to its commencement towards non-refundable expenses on cancellation of the Travel Tickets, Hotel Booking or Scheduled Tour Booking.	
	Trip Curtailment - compensation in event of curtailment of trip overseas towards non-refundable expenses on cutting short the Travel Tickets, Hotel Booking or Scheduled Tour Booking.	
	Missed Connection - compensation if the aircraft on which you have booked to travel from India is cancelled or delayed in event of inclement weather beyond 12 hours than the original scheduled arrival time, resulting in you missing the connecting flight at the destination of the connecting flight	
	Loss of Passport - expenses necessarily incurred by you in obtaining a by duplicate /temporary passport overseas.	
	<b>Personal Care</b>	Section II (C)
	Baggage Loss (Checked in baggage) - reinstate or replace the Checked Baggage in respect of the complete and permanent total loss or destruction of Your checked in Baggage.	
	Baggage Delay (Checked in baggage) – if Your Checked in Baggage is delayed or misdirected by a common carrier by more than 12 hours beyond the time of Your arrival at the intended destination outside India, we will pay You in respect of Your emergency purchase of toiletries, medication, and clothing to replace those contained in Checked Baggage.	
	Compassionate Visit - reimburse the actual cost of economy class ticket by the most direct route via a common carrier for one immediate family member to travel from that Immediate Family member's place of residence to the Insured Place of Hospitalization.	
	Financial Emergency Assistance - In the event you require financial emergency Assistance following incidents like burglary/ theft of luggage/ money. The Service provider shall co-ordinate with your relatives in India to provide emergency cash assistance to You as per Your requirement.	
	<b>Personal Accident</b>	Section II (D)
	Accidental Death and Permanent Total Disability occur within 12 months from the date of Accident, which caused the Injury.	
	Accidental Death (Common Carrier) occur within 12 months from the date of Accident, which caused the Injury while You are riding as a passenger in or on, boarding or alighting on a common carrier, during the course of Your overseas Journey while this policy is in effect.	
	Accidental Death (Air Travel only) - if You sustain Accidental Bodily Injury during the course of Your Journey while this policy is in effect	

		<p>results in Your Accidental Death, while You are riding as a passenger in or on, boarding or alighting from any commercial airline subject to event has occurred once you are in the aircraft.</p> <p><b>Special Care</b></p> <p>Golfers Hole in One Celebration - expenses incurred in celebration of achieving a hole-in-one by you during the trip, anywhere in the world excluding India, in a United States Golfers Association (USGA) recognized golf course.</p> <p>Automatic extension of the period of insurance up to a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by scheduled Airlines, which is beyond your control, and no alternative air transportation is made available to you.</p> <p>Home Burglary Insurance - indemnify for loss of or damage to contents in event of a burglary at the residence normally occupied by You in India (located at the address mentioned in the Schedule) during the period of travel overseas.</p> <p>Child Return Journey - reimburse travelling expenses for returned journey of your children aged below 17 and insured under our travel policy, in the event of your death while on the covered trip due to a covered illness or accident.</p> <p><b>Legal Liability</b></p> <p>Personal Liability - Legal liability incurred by you in your private capacity to pay damages for the third-party civil claims arising out of Accidental bodily injury or Accidental Property Damage occurring during Your Trip overseas.</p> <p><i>Note: All the above covers are offered under this Product. However, the cover offerings are plan specific and shall be applicable as per the opted plan.</i></p>	<p>Section II (E)</p> <p>Section II (F)</p>
6	<p>Exclusions (What the policy does not cover)</p>	<ul style="list-style-type: none"> <li>• Any Pre-Existing diseases.</li> <li>• Any claim relating to events occurring before the commencement of the Period of Insurance or after the completion of the Period of Insurance.</li> <li>• Any hospital admission or routine examination for investigation/diagnostic purpose.</li> <li>• Non-allopathic medicines.</li> <li>• Cosmetic surgery and plastic surgery.</li> <li>• Any cost incurred on spectacles, contact lenses, hearing aids, corrective and cosmetic dental surgeries.</li> <li>• In so far as it relates to, the Insured - <ul style="list-style-type: none"> <li>a) travelling against the advice of a Medical Practitioner.</li> <li>b) receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate.</li> <li>c) received terminal prognosis for a medical condition.</li> <li>d) taking part in a naval, military or air force operation.</li> </ul> </li> </ul>	Section III

		<ul style="list-style-type: none"> <li>• Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials.</li> <li>• In respect of Your travel to any country other than declared in proposal form which is in the sanctioned list of travel restrictions issued by Government of India, Coverage for travel on ship, travel to Mansarovar, Haj.</li> <li>• Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection.</li> <li>• Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.</li> <li>• Any treatment related to alcoholism or drug dependency.</li> <li>• Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.</li> <li>• Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft.</li> <li>• Participation in skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or diving in races or rallies using a motorized vehicle or bicycle , caving or potholing hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any professional sports, any bodily contact sport or any other potentially dangerous sport for which you are untrained.</li> <li>• Act of terrorism by the Insured or which is abetted by the Insured in any manner.</li> <li>• Injury or illnesses directly or indirectly caused by or arising from or attributed to war, invasion, act of foreign enemy, war like operations (weather war declared or not).</li> </ul>	
7	Waiting period	Not Applicable	Not Applicable
8	<p>Financial Limits of Coverage</p> <p>i. Sub Limits- (It is a predefined limit, and the insurance company will not pay</p>	<p>The Policy will pay only up to the Sub limits specified hereunder for the following diseases/procedures. In case of claim, this policy require you to share the following costs: Expenses exceeding the following Sub-limits.</p> <p>Please refer to point no. 14 (Benefit Chart)</p>	

	any amount in excess of this limit)																														
	ii. Co-payment – (It is a specified amount /percentage of the admissible claim amount to be paid by policy holder/ Insured)	Not Applicable	Not Applicable																												
	iii. Deductible- (It is a specified amount up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount)	<table border="1"> <thead> <tr> <th>Benefit</th> <th>Deductible (in USD)</th> </tr> </thead> <tbody> <tr> <td>Medical Expenses, Emergency Medical Evacuation, Repatriation of Remains, Continuation of Medical Treatment in India</td> <td>75</td> </tr> <tr> <td>Daily Hospital allowance</td> <td>1 Day</td> </tr> <tr> <td>Emergency Sickness Dental Relief</td> <td>100</td> </tr> <tr> <td>Hijack Benefit</td> <td>1 Day</td> </tr> <tr> <td>Trip Delay</td> <td>12 hours</td> </tr> <tr> <td>Trip Cancellation</td> <td>100</td> </tr> <tr> <td>Trip Curtailment</td> <td>100</td> </tr> <tr> <td>Missed Connection</td> <td>50</td> </tr> <tr> <td>Loss of Passport</td> <td>25</td> </tr> <tr> <td>Checked in Baggage Delay</td> <td>12 hours</td> </tr> <tr> <td>Checked in Baggage Loss</td> <td>25</td> </tr> <tr> <td>Compassionate Visit</td> <td>200</td> </tr> <tr> <td>Personal Liability</td> <td>0.1% of SI</td> </tr> </tbody> </table>	Benefit	Deductible (in USD)	Medical Expenses, Emergency Medical Evacuation, Repatriation of Remains, Continuation of Medical Treatment in India	75	Daily Hospital allowance	1 Day	Emergency Sickness Dental Relief	100	Hijack Benefit	1 Day	Trip Delay	12 hours	Trip Cancellation	100	Trip Curtailment	100	Missed Connection	50	Loss of Passport	25	Checked in Baggage Delay	12 hours	Checked in Baggage Loss	25	Compassionate Visit	200	Personal Liability	0.1% of SI	
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	Any other limit (as applicable)	Not Applicable	Not Applicable																												
9	Claims/ Claims Procedure	<p>Reimbursement of covered expenses up to specified limits or Fixed amount on the occurrence of covered events, depending on the nature of the benefit.</p> <p>Please find the details /web link for following:</p> <p>i. Helpline Number (toll free) - 1800 209 1016 / 1800-103-8889</p> <p>ii. Downloading/getting claim form - <a href="https://general.futuregenerali.in/customer-service/downloads">https://general.futuregenerali.in/customer-service/downloads</a></p>	Section V																												

10	Policy Servicing	<p>a) Call Centre number of Insurer Policy Servicing: 1800 220 233/1860 500 3333/ 022-67837800 Timing: 7 am to 10 pm Claims Servicing:1800 103 8889/1800 209 1016 Timing: 24*7</p> <p>b) Details of company officials Policy Servicing Office: Refer the Policy Schedule&gt;&gt;</p>						
11	Grievances /Complaints	<p>Details of -Grievance Redressal Officer of the Insurer: <a href="https://general.futuregenerali.in/customer-service/grievance-redressal">https://general.futuregenerali.in/customer-service/grievance-redressal</a> -Insurance Company grievance portal / Department:</p> <ul style="list-style-type: none"> <li>• Helplines: 1800-220-233/ 1860-500-3333/ (022) 67837800</li> <li>• Email: <a href="mailto:Fgcare@futuregenerali.in">Fgcare@futuregenerali.in</a></li> <li>• Website: <a href="http://www.futuregenerali.in">www.futuregenerali.in</a></li> </ul> <p>-Ombudsman: The guidelines of taking up a complaint in ombudsman and the addresses of ombudsman are available on: <a href="http://www.policyholder.gov.in/Ombudsman.aspx">http://www.policyholder.gov.in/Ombudsman.aspx</a></p>	Grievance Redressal Procedures					
12	Things to remember	<ul style="list-style-type: none"> <li>• Free Look Cancellation</li> <li>• Policy Renewal</li> <li>• Migration &amp; Portability</li> <li>• Change in Sum Insured</li> <li>• Moratorium Period</li> </ul>	Not Applicable					
13	Your Obligations	Please disclose all Pre-Existing Disease/s, or condition/s before buying a policy. Non-disclosure may affect claim settlement.	Section V					
14	Benefit Chart							
	Coverage		Plans					
			Pearl I & II	Topaz I & II	Ruby I & II	Emerald I & II	Sapphire I & II	Diamond I & II
	Medical Care	Medical Expenses	USD 50000 included	USD 100000 included	USD 200000 included	USD 300000 included	USD 400000 included	USD 500000 included
		Emergency Medical Evacuation						
		Repatriation of remains. (limited to USD 10000)						
		Continuation of medical treatment in India*						

		Daily Hospital Allowance	USD 15 per Day (max 5 days)	USD 20 per Day (max 5 days)	USD 25 per Day (max 5 days)	USD 25 per Day (max 5 days)	USD 30 per Day (max 5 days)	USD 50 per Day (max 5 days)
		Emergency Sickness Dental Relief	NA	NA	USD 300	USD 300	USD 300	USD 400
Travel Inconvenience		Trip Delay	NA	USD 10 per 12 hrs. (max 120 hrs.)	USD 20 per 12 hrs. (max 120 hrs.)	USD 20 per 12 hrs. (max 120 hrs.)	USD 20 per 12 hrs. (max 120 hrs.)	USD 25 per 12 hrs. (max 120 hrs.)
		Trip Cancellation	NA	USD 250	USD 300	USD 400	USD 400	USD 500
		Trip Curtailment	NA	NA	USD 200	USD 200	USD 300	USD 300
		Missed Connection	NA	NA	USD 300	USD 400	USD 400	USD 500
		Loss of Passport	USD 250	USD 250	USD 250	USD 300	USD 300	USD 300
		Hijack Benefit	NA	USD 50 per day (max 7 days)	USD 50 per day (max 7 days)	USD 100 per day (max 7 days)	USD 150 per day (max 7 days)	USD 150 per day (max 7 days)
Personal Care		Checked in Baggage Delay	NA	USD 50	USD 75	USD 100	USD 100	USD 250
		Checked in Baggage Loss***	NA	USD 250	USD 500	USD 1000	USD 1000	USD 1250
		Compassionate Visit	NA	NA	NA	NA	Up to a max USD 1000	Up to a max USD 1000
		Financial Emergency Assistance	NA	NA	NA	USD 500	USD 500	USD 500
Personal Accident		Accidental Death & Permanent Total Disablement	USD 3000	USD 5000	USD 7500	USD 10000	USD 15000	USD 20000
		Accidental Death - Common Carrier	NA	NA	USD 5000	USD 5000	USD 5000	USD 5000

	Accidental Death- Air Travel Only	NA	NA	NA	NA	USD 5000	USD 5000
Legal Liability	Personal Liability	NA	USD 100000	USD 150000	USD 200000	USD 200000	USD 200000
Special Care	Golfers Hole-in-one celebration	NA	NA	NA	NA	USD 100	USD 100
	Automatic Extension for 7 Days	NA	NA	Available	Available	Available	Available
	Burglary (Home Contents)	NA	NA	INR 100000	INR 150000	INR 200000	INR 200000
	Child Return Journey	NA	NA	NA	USD 2000	USD 2500	USD 3000
<p>*- This cover is applicable subject to balance Sum Insured being available under Medical Care Section subject to policy terms &amp; conditions.          ***- per baggage max 50% &amp; pe item in the baggage max 10%.</p>							

Declaration by the Policy Holder:

I have read the above and confirm having noted the details:

Place \_\_\_\_\_

Date \_\_\_\_\_ (Signature of the Policyholder)

Note

- i. The web-link, where the product related documents including the Customer Information Sheet are available on the website of FGII, is at <https://general.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.
- iii. **Your confirmation, being the policyholder, regarding receiving of the Customer Information Sheet is necessary.**