

Bring back only good memories from Europe.



Future Generali
Health

 1800-220-233
 general.futuregenerali.in



**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

Now enjoy your Europe trip to its fullest and let us take care of your safety.

What matters most on a holiday is not where you're going or where you're staying but you being able to leave all your worries behind to enjoy your trip. The last thing you want during your holiday is to worry about a sudden illness or loss of documents.

Future Travel Suraksha - Schengen Travel takes care of any unforeseen event that might arise during your holiday. With us, you just enjoy travelling across Europe* and leave the worry to us. Every holiday is different and we know having the right cover gives you peace of mind to truly enjoy it.

Schengen Travel is a plan specially designed for customers travelling to Europe on a Schengen visa (*which include Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland) for business or leisure.

Note: This list of countries will be updated from time to time to include all countries which come under the definition of Schengen countries and where the Schengen visa is applicable. Travel to these countries will be covered under this plan.

The Future Generali Advantage

- Global knowledge and indigenous expertise
- Quick disbursement of claims

Age Eligibility

- From 6 months to 70 years
- For Multi-trip policies, eligibility is from 18 years to 70 years
- For Family Floater plan, eligibility is from 6 months to 70 years

Benefits



- Cashless claims settlement
- Worldwide service provider
- Worldwide emergency, medical and travel assistance
- Universal International Free phone number (UIFN)
- Flexibility of choosing a plan as per your need
- Ease and convenience of purchase
- Instant policy issuance

Plan Coverage

All figures in Euro		Standard	Silver	Gold
Medical Care	Medical Expenses	30,000	50,000	1,00,000
	Emergency Medical Evacuation & Repatriation of Remains			
	Deductible	50	50	50
	Emergency Sickness Dental Relief (included in medical cover)	200	200	200
	Deductible	70	70	70
Travel Inconvenience	Hijack cover	NA	50/day (Max 7 days)	100/day (Max 7 days)
	Deductible	NA	1 Day	1 Day
	Trip Delay	NA	NA	20/12 hrs (Max 120 hrs)
	Deductible	NA	NA	12 hrs

All figures in Euro		Standard	Silver	Gold
Travel Inconvenience	Trip Cancellation	NA	NA	300
	Deductible	NA	NA	70
	Trip Curtailment	NA	NA	200
	Deductible	NA	NA	70
	Missed Connection	NA	NA	350
	Deductible	NA	NA	50
	Loss of Passport	200	200	250
	Deductible	25	25	25
Personal Care	Baggage Delay (checked in baggage)	NA	50	100
	Deductible	NA	12 hrs	12 hrs
	Baggage Loss ** (checked in baggage)	200	350	500
	Deductible	25	25	25
	Compassionate Visit	NA	NA	500
	Deductible	NA	NA	100
	Financial Emergency Assistance	NA	NA	300
Personal Accident	Accidental Death & Permanent Total Disability	3,500	3,500	10,000
Legal Liability	Personal Liability	NA	50,000	1,00,000
	Deductible	NA	100	200
	Automatic Extension for 7 days	NA	NA	Available

**Per baggage max 50% & per item in the baggage max 10%. Period of policy would be as per the "Days of Travel" opted for. For annual Multi-trip policies, the total policy period is one year subject to terms and conditions.

Premium in INR (excluding Goods & Services Tax)

Single Trip - Standard				
No. of Days	6 months-45 Years	46-60 Years	61-66 Years	67-70 Years
1-4	336	396	589	714
5-7	400	433	691	797
8-14	541	616	926	1,094
15-21	612	686	1,196	1,398
22-28	686	784	1,473	1,728
29-35	859	993	1,768	2,092
36-47	993	1,146	2,273	2,669
48-60	1,164	1,355	2,779	3,267
61-75	1,432	1,662	3,747	4,374
76-90	1,718	1,966	4,799	5,552
91-120	2,189	2,610	6,568	7,687
121-150	2,484	2,947	8,587	9,955
151-180	3,158	3,704	10,188	11,808

Single Trip - Silver

No. of Days	6 months-45 Years	46-60 Years	61-66 Years	67-70 Years
1-4	407	443	720	832
5-7	435	472	814	937
8-14	580	632	970	1,124
15-21	657	740	1,247	1,461
22-28	754	916	1,512	1,842
29-35	904	1,067	1,833	2,196
36-47	1,081	1,326	2,341	2,844
48-60	1,315	1,544	2,939	3,485
61-75	1,561	1,975	3,860	4,702
76-90	1,783	2,277	4,847	5,874
91-120	2,489	2,972	6,631	7,826
121-150	3,238	4,125	9,130	11,018
151-180	3,924	4,866	10,969	13,102

Single Trip - Gold

No. of Days	6 months-45 Years	46-60 Years	61-66 Years	67-70 Years
1-4	648	671	933	1,091
5-7	686	717	1,073	1,255
8-14	835	898	1,324	1,570
15-21	993	1,103	1,740	2,082
22-28	1,158	1,331	2,117	2,567
29-35	1,383	1,530	2,646	3,139
36-47	1,605	1,905	3,293	4,008
48-60	1,927	2,461	4,035	5,064
61-75	2,455	2,880	5,078	6,144
76-90	2,882	3,714	6,096	7,672
91-120	4,242	5,082	8,880	10,832
121-150	5,193	6,669	12,476	15,443
151-180	6,457	7,791	14,821	17,975

Annual Multi-trip - Standard

No. of Days	18 years- 45 Years	46-60 Years	61-66 Years	67-70 Years
30	1,719	1,986	3,537	4,182
45	1,986	2,291	4,546	5,338
60	3,493	4,067	8,335	9,801
90	5,155	5,899	14,397	16,655

Annual Multi-trip - Silver

No. of Days	18 years- 45 Years	46-60 Years	61-66 Years	67-70 Years
30	1,808	2,133	3,666	4,392
45	2,162	2,652	4,682	5,689
60	3,945	4,631	8,818	10,455
90	5,349	6,829	14,540	17,621

Annual Multi-trip - Gold

No. of Days	18 years- 45 Years	46-60 Years	61-66 Years	67-70 Years
30	2,766	3,060	5,290	6,277
45	3,209	3,811	6,585	8,016
60	5,781	7,383	12,105	15,193
90	8,647	11,143	18,289	23,016

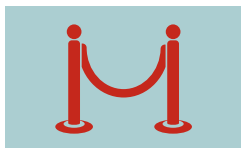
Family Floater



- The single trip plans are also available on floater basis
- The Sum insured in the floater policy would be a single Sum insured for the entire family
- Family would mean self, spouse and dependent children (maximum up to age of 25 years)
- Age eligibility for family floater is from 6 months to 70 years
- Premium for the primary insured remains at actuals
- For the remaining members, discounts are applicable as specified in the table below on their respective premiums

Age Group	Premium Discounts
6 to 25 Years	50%
26 to 30 Years	50%
31 to 35 Years	50%
36 to 40 Years	50%
41 to 45 Years	50%
46 to 50 Years	40%
51 to 55 Years	30%
56 to 60 Years	25%
61 to 70 Years	15%

Your Exclusions



- The policy does not cover pre-existing diseases and its complications
- Routine physical or other examination where there are no objective indication of impairment of normal health and medical expenses beyond the expiry of the policy period
- Suicide, attempt to suicide or willfully self-inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness, abuse of drugs, HIV and AIDS
- Pregnancy, resulting childbirth, miscarriage, abortion or complication arising out of any of the foregoing
- Loss or damage to your passport as a result of the confiscation or detention by customs, police or any other authority
- Loss, which is not reported to the appropriate police authority within 24 hours of the discovery of loss
- War or war like scenarios

Note: Terrorism is covered under the policy. For detailed exclusions please refer to the policy wordings.

Premiums for Extensions



- Extensions wherein the initial policy period and extended period do not exceed 180 days, the premium would be charged calculating the difference in premium applicable for the total period less the initial policy period
- Extensions wherein the initial policy period and extended period exceed 180 days, the premium for the extended period would be charged by loading the premium applicable for extended period of travel as per the brochure

Loadings For Extensions		
Extension period	Up to 60 Years	61 Years-70 Years
Up to 30 days	5%	10%
31-60 days	10%	15%
61-90 days	15%	20%
91-120 days	25%	30%
121 -180 days	30%	50%

Worldwide Emergency Assistance Services



- Emergency medical evacuation
- Transfer to the nearest location (or country) where the treatment you need is available
- Transfer of mortal remains to your country in case of a death
- Communicate messages to your family in case of emergency

Medical Assistance Services



- Medical advice over telephone
- Medical service provider referral
- Organise appointment with local doctors
- Organise hospital admission
- Guarantee of payment to hospital for medical expenses incurred during hospitalisation and monitoring of medical condition
- Dispatch of essential medicine that is not available locally
- Organise a compassionate visit from your family
- Claims payment and management

Travel Assistance Services



- Pre-trip information
- Embassy referral
- Lost luggage and passport assistance
- Organise your hotel accommodation

Please contact our 24-hour Helpline (Europ Assistance Alarm Centre) numbers as mentioned.

For any product details, you may call - 1800-220-233 (MTNL/BSNL) or 1860-500-3333 (any other service provider)

For any Claims Assistance, you may call

Europ Assistance:

For any Worldwide Emergency Assistance Services, Medical Assistance Services, Travel Assistance Services and for availing Cashless Service during travel abroad you may call on the toll free numbers listed below. All lines are accessible from local landline or payphone except for USA & Canada, which are accessible from mobile phone.

Country	Number to be dialed	Accessible from Phone type
Austria	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
France	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Germany	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
UK	0080055331345	Fixed Line, Mobile networks UIFN
Netherlands	0080055331345	Fixed Line or Payphone
Belgium	0080055331345	Fixed Line
Portugal	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Denmark	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Norway	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Spain	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Poland	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Italy	0080055331345	Fixed Line
Hungary	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
India	1800 209 2333	All phones
Worldwide	02267347841	All phones (Chargeable number with call back facility)

In case there is no toll free number for the country you are calling from, you may please call us on our India landline number - +91 22 67347841 (This number is chargeable and accessible 24 X 7 X 365). You may also request for a call back on this number. On your request, we will immediately call back on your preferred number as provided during the call request. Additionally, the National Toll Free number for your relatives in India is 1800 209 2333. Alternatively, you may also write to us at fji@euro-assistance.in or fgh.travel@futuregenerali.in

For claims and related queries, you may call:

National toll free number: 1800 209 2333 (only from MTNL / BSNL network)

Claims landline number: +91 22 6734 7878, Fax number: +91 22 6734 7888

Address: Europ Assistance India Pvt. Ltd. 7th Floor, Star Hub, Bldg No. 2, Near ITC Maratha Hotel, Sahar Andheri East, Mumbai – 400 059. Email ID: fji@europ-assistance.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 | Website: <https://general.futuregenerali.in/>

Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Insurance Company Limited.

Future Generali India Insurance Company Limited (IRDAI Regn. No.: 132) (CIN: U66030MH2006PLC165287)

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ISO Ref. No.: FGH/UW/RET/26/08

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