

JET SET SECURE.
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 N	Title	Description	Policy Clause Number																								
1	Name of Insurance Product /Policy	Jet Set Secure	Not Applicable																								
2	Policy Number	Not Applicable	Not Applicable																								
3	Type of Insurance Product/Policy	Both Indemnity & Benefit	Not Applicable																								
4	Sum Insured (Basis)	<ul style="list-style-type: none"> • Plans: <ul style="list-style-type: none"> i) Single Trip Plans-Standard, Silver, Gold, Platinum, Senior Citizen ii) Annual Multi Trip Plans- Gold Plus, Platinum Plus, Senior Citizen Plus • Sum Insured Options (in USD): <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="5" style="text-align: left;">Single Trip Plans</th> </tr> <tr> <th style="width: 20%;">Standard</th> <th style="width: 20%;">Silver</th> <th style="width: 20%;">Gold</th> <th style="width: 20%;">Platinum</th> <th style="width: 20%;">Senior Citizen</th> </tr> </thead> <tbody> <tr> <td>50,000,1Lac</td> <td>1 Lac, 2 Lacs</td> <td>2 Lacs, 2.5 Lacs</td> <td>3.5 Lacs, 5 Lacs</td> <td>35,000, 50,000, 1 Lac</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Annual Multi Trip Plans</th> </tr> <tr> <th style="width: 33%;">Gold Plus</th> <th style="width: 33%;">Platinum Plus</th> <th style="width: 33%;">Senior Citizen Plus</th> </tr> </thead> <tbody> <tr> <td>2 Lacs, 2.5 Lacs</td> <td>3.5 Lacs, 5 Lacs</td> <td>35,000, 50,000, 1 Lac</td> </tr> </tbody> </table> 	Single Trip Plans					Standard	Silver	Gold	Platinum	Senior Citizen	50,000,1Lac	1 Lac, 2 Lacs	2 Lacs, 2.5 Lacs	3.5 Lacs, 5 Lacs	35,000, 50,000, 1 Lac	Annual Multi Trip Plans			Gold Plus	Platinum Plus	Senior Citizen Plus	2 Lacs, 2.5 Lacs	3.5 Lacs, 5 Lacs	35,000, 50,000, 1 Lac	Not Applicable
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5	Policy Coverage (What the policy covers?)	<p>Expenses in respect of:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Base Covers</td> </tr> <tr> <td>Emergency Medical Expenses</td> </tr> <tr> <td>Emergency Medical Evacuation (within Emergency Medical Expenses S.I)</td> </tr> <tr> <td>Emergency Outpatient Treatment (within Emergency Medical Expenses S.I)</td> </tr> </table>	Base Covers	Emergency Medical Expenses	Emergency Medical Evacuation (within Emergency Medical Expenses S.I)	Emergency Outpatient Treatment (within Emergency Medical Expenses S.I)	Section 4																				
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	Legal Expenses
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	Sports Equipment Cover
	Weather Protection
	Debit Card / Credit Card / Forex Card Fraud
	Identity Theft

		Cruise Cover Substitute Employee Expenses Bail Bond Cancer Screening & Mammography Cover Sponsor Protection Study Interruption Maternity & New-born Baby Cover	
<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>			
6	Exclusions (What the policy does not cover)	We shall not be liable to make any payment under any Section of this Policy directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following: <ul style="list-style-type: none"> a) Any Pre-Existing Disease. b) Any claim relating to events occurring before the commencement of the Period of Insurance or after the completion of the Period of Insurance. c) Any hospital admission or routine examination for investigative/ diagnostic purpose. d) Non-allopathic medicine and Alternative Treatments. e) Cosmetic surgery and plastic surgery. f) Any costs incurred on corrective and cosmetic dental surgeries. g) In so far as it relates to, the Insured: <ul style="list-style-type: none"> i) travelling against the advice of a Medical Practitioner. ii) receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate. iii) received terminal prognosis for a medical condition. iv) taking part in a naval, military or air force operation. h) Injury or Illness directly or indirectly caused by or contributed to by nuclear weapons/materials. i) 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, travel to Mansarovar, Haj. j) 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. k) Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed. l) Any treatment related to alcoholism or drug dependency. m) Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion. 	Section 5

		<ul style="list-style-type: none"> n) Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft. o) Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. p) Act of Terrorism by the Insured or which is abetted by the Insured in any manner. q) Injury or Illness directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operations (whether war be declared or not). r) Maternity related expenses <ul style="list-style-type: none"> i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except for ectopic pregnancy. ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period. s) Any dental treatment or surgery unless necessitated due to an injury or acute pain. t) Unproven Treatments-Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. u) Charges incurred in connection with cost of durable medical equipment (including but not limited to cost of instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and oxygen concentrator for asthmatic condition, wheel chair, crutches, belts, braces, stocking, Glucometer and the like), any costs incurred on spectacles, contact lenses, hearing aids and purchase of BiPAP machine, namely that equipment used externally for the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose, such cost of all appliances/devices whether for diagnosis or treatment after discharge from the Hospital. v) External Congenital Anomaly and related illness/ defect. w) Any internal congenital anomaly known to the Insured Person at the time of taking the Policy. x) Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex. 	
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		<p>y) All preventive care, vaccination/inoculation (except as post bite treatment), vitamins and tonics.</p> <p>z) Stem cell storage.</p> <p>aa) Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the Policy.</p>	
7	<p>Waiting period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/ treatments are not covered. • It is counted from the beginning of the policy coverage 	<ul style="list-style-type: none"> • Initial waiting period: Not Applicable 	Not Applicable
		<ul style="list-style-type: none"> • Specific waiting periods: <ul style="list-style-type: none"> a) 10 Months waiting period for Maternity and New-born Baby Cover 	Section 4.2.36
		<ul style="list-style-type: none"> • Pre-existing diseases - 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 any amount in excess of this limit)</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 requires you to share the following costs: Expenses exceeding the following Sub-limits.</p> <p>Please refer to point no. 14 (Benefit Chart)</p>	
	<p>ii. Co-payment – (It is a specified amount /percentage of the admissible claim amount to be paid by policy holder/ Insured)</p>	Not Applicable	Not Applicable

	<p>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))</p>	<table border="1"> <thead> <tr> <th>Benefit</th> <th>Deductible</th> </tr> </thead> <tbody> <tr> <td>Emergency Medical Expenses</td> <td rowspan="5">USD 75</td> </tr> <tr> <td>Emergency Medical Evacuation</td> </tr> <tr> <td>Emergency Outpatient Treatment</td> </tr> <tr> <td>Continuation of Medical Treatment in India</td> </tr> <tr> <td>Repatriation of Remains</td> </tr> <tr> <td>Dental Treatment Expenses</td> <td>USD 100</td> </tr> <tr> <td>Hijack Cover</td> <td>1 day</td> </tr> <tr> <td>Trip Delay</td> <td>4 hrs</td> </tr> <tr> <td>Delay of Checked-in Baggage</td> <td>12 hrs</td> </tr> <tr> <td>Loss of Checked-in Baggage</td> <td>USD 25</td> </tr> <tr> <td>Personal Liability</td> <td>0.1% of Sum Insured</td> </tr> <tr> <td>Loss of Passport & Driving License</td> <td>USD 25</td> </tr> <tr> <td>Daily Hospital Allowances</td> <td>1 day</td> </tr> <tr> <td>Compassionate Visit</td> <td>USD 200</td> </tr> <tr> <td>Common Carrier Delay</td> <td>3 hrs</td> </tr> <tr> <td>Missed Connection</td> <td>USD 50</td> </tr> <tr> <td>Loss of Gadgets (Laptop, Tablet, Mobile Phone & Camera)</td> <td>USD 100</td> </tr> <tr> <td>Bounced Booking - Hotel / Common Carrier</td> <td>USD 200</td> </tr> <tr> <td>Car Rental Excess Cover</td> <td>USD 100</td> </tr> <tr> <td>Pet Care</td> <td>INR 500</td> </tr> <tr> <td>Travel with Pet Cover</td> <td>USD 100</td> </tr> <tr> <td>Legal Expenses</td> <td>USD 100</td> </tr> <tr> <td>Sports Equipment Cover</td> <td>USD 100</td> </tr> <tr> <td>Cruise Cover</td> <td>USD 200</td> </tr> <tr> <td>Bail Bond</td> <td>USD 100</td> </tr> </tbody> </table>	Benefit	Deductible	Emergency Medical Expenses	USD 75	Emergency Medical Evacuation	Emergency Outpatient Treatment	Continuation of Medical Treatment in India	Repatriation of Remains	Dental Treatment Expenses	USD 100	Hijack Cover	1 day	Trip Delay	4 hrs	Delay of Checked-in Baggage	12 hrs	Loss of Checked-in Baggage	USD 25	Personal Liability	0.1% of Sum Insured	Loss of Passport & Driving License	USD 25	Daily Hospital Allowances	1 day	Compassionate Visit	USD 200	Common Carrier Delay	3 hrs	Missed Connection	USD 50	Loss of Gadgets (Laptop, Tablet, Mobile Phone & Camera)	USD 100	Bounced Booking - Hotel / Common Carrier	USD 200	Car Rental Excess Cover	USD 100	Pet Care	INR 500	Travel with Pet Cover	USD 100	Legal Expenses	USD 100	Sports Equipment Cover	USD 100	Cruise Cover	USD 200	Bail Bond	USD 100	Annexure III
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	<p>iv. Any other limit (as applicable)</p>	Not Applicable	Not Applicable																																																
9	<p>Claims/ Claims Procedure</p>	<p>Reimbursement of covered expenses up to specified limits. Fixed amount on the occurrence of covered events. Please find below the details /web link for following:</p> <ul style="list-style-type: none"> i. Network hospital details- https://general.futuregenerali.in/hospital-locator ii. Helpline Number (toll free) - 1800 209 1016 / 1800-103-8889 iii. Hospitals which are blacklisted or from where no claims will be accepted by Insurer. - https://general.futuregenerali.in/hospital-locator 																																																	

		Downloading/getting claim form - https://general.futuregenerali.in/customer-service/downloads																													
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</p>																													
11	Grievances /Complaints	<p>Details of -Grievance Redressal Officer of the Insurer: https://general.futuregenerali.in/customer-service/grievance-redressal</p> <p>-Insurance Company grievance portal / Department:</p> <ul style="list-style-type: none"> • Helplines: 1800-220-233/ 1860-500-3333/ (022) 67837800 • Email: Fgcare@futuregenerali.in • Website: www.futuregenerali.in <p>-Ombudsman: The guidelines of taking up a compliant in ombudsman and the addresses of ombudsman are available on: http://www.policyholder.gov.in/Ombudsman.aspx</p>																													
12	Things to remember	<p>Free Look Cancellation</p> <p>Policy Renewal</p> <p>Migration & Portability</p> <p>Change in Sum Insured</p> <p>Moratorium Period</p>	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.																													
14	<p>Benefit Chart</p> <p><u>Single Trip Plans (Worldwide Including / Excluding USA and Canada)</u></p> <table border="1"> <thead> <tr> <th>Sr. No</th> <th>Benefits</th> <th>Standard</th> <th>Silver</th> <th>Gold</th> <th>Platinum</th> <th>Senior Citizen (Above 70 years)</th> </tr> </thead> <tbody> <tr> <td colspan="7">Base Cover</td> </tr> <tr> <td>1</td> <td>Emergency Medical Expenses</td> <td>USD 50K, 1L</td> <td>USD 1 L, 2L</td> <td>USD 2L, 2.5L</td> <td>USD 3.5L, 5L</td> <td>USD 35K, 50K, 1L</td> </tr> <tr> <td></td> <td>Emergency Medical Evacuation (Within Emergency Medical Expenses S.I)</td> <td>Included</td> <td>Included</td> <td>Included</td> <td>Included</td> <td>Included</td> </tr> </tbody> </table>			Sr. No	Benefits	Standard	Silver	Gold	Platinum	Senior Citizen (Above 70 years)	Base Cover							1	Emergency Medical Expenses	USD 50K, 1L	USD 1 L, 2L	USD 2L, 2.5L	USD 3.5L, 5L	USD 35K, 50K, 1L		Emergency Medical Evacuation (Within Emergency Medical Expenses S.I)	Included	Included	Included	Included	Included
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	Emergency Outpatient Treatment (within Emergency Medical Expenses S.I)	Included	Included	Included	Included	Included
	Continuation of Medical Treatment in India (within Emergency Medical Expenses S.I)	Included	Included	Included	Included	Included
	Repatriation of Remains (within Emergency Medical Expenses S.I)	USD 10K	10% of Emergency Medical expenses S.I	10% of Emergency Medical expenses S.I	10% of Emergency Medical expense SI	USD 10K
2	Dental Treatment Expenses	USD 300	USD 300	USD 500	USD 1000	USD 300
3	Accidental Death & Disablement - AD, PTD & PPD	USD 7.5K	USD 10K	USD 15K	USD 25K	USD 7.5K
4	Hijack Cover	USD 100 per day; Max 7 days per trip	USD 100 per day; Max 7 days per trip	USD 150 per day; Max 7 days per trip	USD 200 per day; Max 7 days per trip	USD 100 per day; Max 7 days per trip
5	Trip Delay	USD 20 per 4 hrs; Max. USD 120	USD 20 per 4 hrs; Max. USD 120	USD 30 per 4 hrs; Max. USD 180	USD 40 per 4 hrs, Max. USD 240	USD 20 per 4 hrs; Max. USD 120
6	Trip Cancellation	USD 500	USD 750	USD 1K	USD 2K	USD 500
7	Trip Curtailment	USD 500	USD 750	USD 1K	USD 2K	USD 500
8	Delay of Checked-in Baggage	USD 100	USD 100	USD 200	USD 300	USD 100
9	Loss of Checked-in Baggage	USD 250	USD 500	USD 1000	USD 1000	USD 250
10	Personal Liability	USD 50K	USD 1 L	USD 2 L	USD 2 L	USD 50K
11	Loss of Passport & Driving License	USD 200	USD 200	USD 300	USD 400	USD 300
12	Automatic Trip Extension (up to 7 days)	Available	Available	Available	Available	Available
Optional cover						
1	Waiver of Medical Sub limits	Available	Available	Available	Available	Available

2	Pre-Existing Disease Cover	USD 5K	USD 5K	USD 10K	USD 15K	71-80 yrs - USD 5K 81-90 yrs - USD 1.5K
3	Daily Hospital Allowances	USD 25 per day; Max 5 days per trip	USD 25 per day; Max 5 days per trip	USD 35 per day; Max 5 days per trip	USD 40 per day; Max 5 days per trip	USD 25 per day; Max 5 days per trip
4	Additional Sum Insured for Accidental Hospitalization	100% of Medical Expenses Sum Insured	100% of Medical Expenses Sum Insured	100% of Medical Expenses Sum Insured	100% of Medical Expenses Sum Insured	100% of Medical Expenses Sum Insured
5	Accidental Death & Disablement – Common Carrier (AD, PTD & PPD)	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K
6	Home to Home Cover	INR 1L, 2L, 5L, 10L	INR 1L, 2L, 5L, 10L	INR 1L, 2L, 5L, 10L	INR 1L, 2L, 5L, 10L	INR 1L, 2L
7	Mobility Aids	USD 150, 250, 500	USD 150, 250, 500	USD 150, 250, 500	USD 150, 250, 500	USD 150
8	Lifestyle Support	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500
9	Compassionate Visit	USD 750, 1K	USD 750, 1K	USD 750, 1K	USD 750, 1K	Not available
10	Compassionate Stay	USD 750, 1K	USD 750, 1K	USD 750, 1K	USD 750, 1K	Not available
11	Emergency Reunion & Resumption of trip	USD 1.5K, 2K	USD 1.5K, 2K	USD 1.5K, 2K	USD 1.5K, 2K	Not available
12	Political Risk & Catastrophic Evacuation	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K
13	Common Carrier Delay	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500
14	Missed Connection	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500
15	Child Escort	USD 2K	USD 2K	USD 2.5K	USD 2.5K	Not available
16	Loss of Gadgets (Laptop, Tablet, Mobile Phone & Camera)	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K
17	Bounced Booking - Hotel / Common Carrier	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K

18	Car Rental Excess Cover	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
19	Adventure Sports Cover	Available	Available	Available	Available	Not available
20	Home Contents	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L
21	Pet Care	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K
22	Travel with Pet Cover	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K
23	Legal Expenses	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
24	Mugging Benefit	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
25	Golfer's Hole-in-one	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
26	Sports Equipment Cover	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K
27	Weather Protection	USD 200, 500	USD 200, 500	USD 200, 500	USD 200, 500	USD 200, 500
28	Debit Card / Credit Card / Forex Card Fraud	INR 5K, 10K, 20K	INR 5K, 10K, 20K	INR 5K, 10K, 20K	INR 5K, 10K, 20K	INR 5K, 10K, 20K
29	Identity Theft	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
30	Cruise Cover	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 750, 1K, 2K
31	Substitute Employee Expenses	USD 2K	USD 2K	USD 2.5K	USD 2.5K	Not available
32	Bail Bond*	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K	Not available
33	Cancer Screening & Mammography Cover*	USD 100, 150, 200	USD 100, 150, 200	USD 100, 150, 200	USD 100, 150, 200	Not available
34	Sponsor Protection*	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	Not available
35	Study Interruption*	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	USD 5K, 7.5K, 10K	Not available
36	Maternity & New-born Baby Cover*	USD 1K, 1.5K	USD 1K, 1.5K	USD 1K, 1.5K	USD 1K, 1.5K	Not available

Note-* This cover is available only for people who are traveling overseas on student visa for full time college or school education.

Annual Multi Trip (Worldwide Including / Excluding USA and Canada)

Sr. No.	Benefits	Gold Plus	Platinum Plus	Senior Citizen Plus (Above 70 years)
Base Cover				
1	Emergency Medical Expenses	USD 2L, 2.5 L	USD 3.5L, 5 L	USD 35K, 50K, 1L
	Emergency Medical Evacuation (within Emergency Medical Expenses S.I)	Included	Included	Included
	Emergency Outpatient Treatment (within Emergency Medical Expenses S.I)	Included	Included	Included
	Continuation of Medical Treatment in India (within Emergency Medical Expenses S.I)	Included	Included	Included
	Repatriation of Remains (Within Emergency Medical Expenses S.I)	10% of Emergency Medical expenses S. I	10% of Emergency Medical expenses S. I	USD 10K
2	Dental Treatment Expenses	USD 500	USD 1000	USD 300
3	Accidental Death & Disablement - AD, PTD & PPD	USD 15K	USD 25K	USD 7.5K
4	Hijack Cover	USD 150 per day; Max 7 days per trip	USD 200 per day; Max 7 days per trip	USD 100 per day; Max 7 days per trip
5	Trip Delay	USD 30 per 4 hrs; Max. USD 180	USD 40 per 4 hrs, Max. USD 240	USD 20 per 4 hrs; Max. USD 120
6	Trip Cancellation	USD 1K	USD 2K	USD 500
7	Trip Curtailment	USD 1K	USD 2K	USD 500
8	Delay of Checked-in Baggage	USD 200	USD 300	USD 100
9	Loss of Checked-in Baggage	USD 1000	USD 1000	USD 250
10	Personal Liability	USD 2 L	USD 2 L	USD 50K
11	Loss of Passport & Driving License	USD 300	USD 400	USD 300

12	Automatic Trip Extension (up to 7 days)	Available	Available	Available
Optional Cover				
1	Waiver of Medical Sub limits	Available	Available	Available
2	Pre-Existing Disease Cover	USD 10K	USD 15K	71-80 yrs - USD 5K 81-90 yrs - USD 1.5K
3	Daily Hospital Allowances	USD 35 per day; Max 5 days per trip	USD 40 per day; Max 5 days per trip	USD 25 per day; Max 5 days per trip
4	Additional Sum Insured for Accidental Hospitalization	100% of Medical Expenses SI	100% of Medical Expenses SI	100% of Medical Expenses Sum Insured
5	Accidental Death & Disablement – Common Carrier (AD, PTD & PPD)	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K	USD 3K, 5K, 7K, 10K
6	Home to Home Cover	INR 1L, 2L, 5L, 10L	INR 1L, 2L, 5L, 10L	INR 1L, 2L
7	Mobility Aids	USD 250	USD 500	USD 150
8	Lifestyle Support	USD 750	USD 1K	USD 500
9	Compassionate Visit	USD 1K	USD 1K	NA
10	Compassionate Stay	USD 750, 1K, 1.5K	USD 750, 1K, 1.5K	NA
11	Emergency Reunion & Resumption of trip	USD 1.5K, 2K	USD 1.5K, 2K	NA
12	Political Risk & Catastrophic Evacuation	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K	USD 3K, 4K, 7.5K
13	Common Carrier Delay	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500
14	Missed Connection	USD 250, 300, 500	USD 250, 300, 500	USD 250, 300, 500
15	Child Escort	USD 2.5K	USD 2.5K	NA
16	Loss of Gadgets (Laptop, Tablet, Mobile Phone & Camera)	USD 500, 1K, 2K	USD 500, 1K, 2K	USD 500, 1K, 2K
17	Bounced Booking - Hotel / Common Carrier	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
18	Car Rental Excess Cover	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
19	Adventure Sports Cover	Available	Available	NA
20	Home Contents	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L	INR 1L, 1.5L, 2L, 5L
21	Pet Care	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K	INR 2K, 3K, 5K, 7.5K

22	Travel with Pet Cover	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K	USD 1K, 1.5K, 2K
23	Legal Expenses	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
24	Mugging Benefit	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
25	Golfer's Hole-in-one	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
26	Sports Equipment Cover	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K	USD 1K, 1.5K, 2.5K, 3.5K
27	Weather Protection	USD 200, 500	USD 200, 500	USD 200, 500
28	Debit Card / Credit Card / Forex Card Fraud	INR 5K, 10K, 20K	INR 5K, 10K, 20K	INR 5K, 10K, 20K
29	Identity Theft	USD 500, 750, 1K	USD 500, 750, 1K	USD 500, 750, 1K
30	Cruise Cover	USD 750, 1K, 2K	USD 750, 1K, 2K	USD 750, 1K, 2K
31	Substitute Employee Expenses	USD 2.5K	USD 2.5K	NA

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.futuregeneralali.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.**