

Dear Policyholder,

With reference to IRDAI's directions, we are pleased to inform you that there are few modifications in the existing policy terms & conditions. These changes in health insurance indemnity policies (excluding PA and Domestic / Overseas Travel) will be effective for renewals due from **1<sup>st</sup> October 2020**. The revision is also applicable for the existing policy holders. Gist of the modifications cited below for your ready reference. You are requested to kindly go through the same. For any further queries or details please call us on 1800-220-233 / 1860-500-3333 / 022-67837800 or e-mail us at [fgcare@futuregenerali.in](mailto:fgcare@futuregenerali.in) or visit any of our nearest Future Generali Branch/ our website- <https://general.futuregenerali.in>

### **Regulatory updates that effect your Health Insurance Policies**

Insurance Regulatory and Development Authority of India (IRDAI) has introduced modified Guidelines to Standardize the Health Insurance Contracts. These guidelines are aimed at introducing standard wordings for common clauses and exclusions across health insurance indemnity policies (excluding PA and Domestic / Overseas Travel). These guidelines will benefit the policyholders by bringing in uniformity in the policy Terms & Conditions, help in simplification and ease in understanding of policies.

#### **Standardization of Exclusions in Health Insurance Contracts**

Wordings of certain exclusions such as obesity, cosmetic surgery, gender change treatments, breach of law, birth control, etc., have been standardised. Conditions like genetic disorder, mental illness etc., have been removed from the list of exclusion and same shall be covered at par with other Physical illness.

#### **Advanced and Modern Treatment Methods**

Advanced Modern Treatment Methods like Robotic surgeries, Stem cell therapy, etc., procedures shall be covered in health insurance policies, subject to the sub-limits.

**For more details on above information please click or visit on link**  
[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3916&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3916&flag=1)

#### **Change in list of payable and non-payable items** issued on 27<sup>th</sup> Sep 2019

There are certain generally excluded items which may be covered on optional basis. IRDAI has categorised those items under **four list items** as mentioned below:

1. LIST – I: Items specified in this list are retained “as it is” and can be covered on optional basis.
2. LIST – II: Items specified in this list shall form part of room charges
3. LIST – III: Items specified in this list shall be considered as part of surgical procedure charges.
4. LIST – IV: Items specified in this list shall be considered as part of costs of treatment.

**For more details on above information please click or visit on link**  
[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3914&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3914&flag=1)

#### **Standardization of General Terms and Conditions**

Clauses pertains to – Disclosure of Information, Claim Settlement (provision for Penal Interest), Complete Discharge, Multiple Policies, Fraud, Cancellation, Migration, Portability, Renewal of Policy, Withdrawal of Policy, Free look period, Redressal of Grievance, Nomination, etc., will be standardised across health insurance policies(excluding PA and Domestic / Overseas Travel).

**For more details on above information please click or visit on link**  
[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo4157&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo4157&flag=1)

#### **Norms on Proportionate Deductions**

Proportionate deductions will be applicable on the defined “Associated Medical Expenses”, when a policyholder chooses a higher room category than the category that is eligible as per terms and conditions of the policy. No Proportionate deductions are applicable for **ICU** charges

**For more details on above information please click or visit on link**  
[https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo4156&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo4156&flag=1)



#### **FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED**

Corporate & Registered Office:- 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083.  
Care Lines:- 1800-220-233 / 1860-500-3333 / 022-67837800 Email:- [fgcare@futuregenerali.in](mailto:fgcare@futuregenerali.in) Website:- [www.futuregenerali.in](http://www.futuregenerali.in)  
IRDA Regn. No. 132, CIN - U66030MH2006PLC165287