



When it comes to a life-threatening condition,  
your family is not alone.

## 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 especially if diagnosed with a critical illness. Critical illness can also mean loss of income and change in lifestyle. In such a situation, the biggest concern is to be able to afford the treatment. The financial burden could be far more than what an indemnity health plan which pays hospital bills, would cover. Given the ever rising healthcare costs in India, one major ailment is all it takes to wobble your financial health. With Future Criticare, we lessen the burden on the financial front so that you can take care of your health.

### What is Future Criticare

Future Criticare offers monetary benefit to take care of miscellaneous expenses in case you are diagnosed with a critical illness. You can opt for this plan in addition to other medical plans with minimum paperwork. It is a standalone critical benefit plan that insures you against twelve critical illnesses. Should you ever be diagnosed with one of these, you will be provided with a fixed sum, regardless of your actual medical expenses and other health indemnity policies. Subsequent to 90 days from the policy's commencement, the policy shall cover the following major medical illnesses and procedures, subject to survival of 28 days from the date of diagnosis / procedure.

### Know More About the Critical Illnesses:



#### Cancer Of Specified Severity

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy and confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.



#### Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.



#### Primary Pulmonary Arterial Hypertension

Primary pulmonary hypertension is an increase in blood pressure in the pulmonary artery, pulmonary vein, or pulmonary capillaries, leading to shortness of breath, dizziness, fainting, and other symptoms, all of which are exacerbated by exertion. The pulmonary artery is the blood vessel that carries blood from the heart through the lungs.



#### Liver Failure

It is the inability of the liver to perform its normal synthetic and metabolic function as part of normal physiology.



#### Multiple Sclerosis With Persisting Symptoms

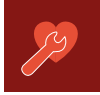
The definite occurrence of multiple sclerosis. The diagnosis must be supported by all of the following:

- i. Investigations including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple sclerosis.
- ii. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with at least two clinically documented episodes, at least one month apart.



### **Major Organ/Bone Marrow Transplant**

- i. The actual undergoing of a transplant of one of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using hematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.



### **Open Chest Cabg (Coronary Artery Bypass Graft)**

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.



### **Aorta Graft Surgery**

The aorta is the main artery that supplies oxygenated blood to all other parts of the body. Sometimes, a part of the aorta becomes blocked or weak and needs replacing. You will be able to claim compensation if you need surgery to remove and replace a part of, or the entire aorta.



### **Stroke Resulting In Permanent Symptoms**

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolization from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.



### **First Heart Attack (Myocardial Infarction) - Of Specified Severity**

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain).
- ii. New characteristic electrocardiogram changes.
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical Markers.



### **Coma Of Specified Severity**

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- i. No response to external stimuli continuously for at least 96 hours;
- ii. Life support measures are necessary to sustain life; and
- iii. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- iv. The condition has to be confirmed by a specialist medical practitioner.

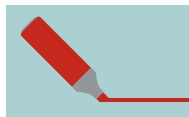


### **Total Blindness:**

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. Total blindness as a result of cataract, glaucoma, corneal lesions and retinopathies are excluded.

For details of the complete definitions please refer the policy wordings.

## Product Highlights



- This product is available on Individual Sum Insured as well as Floater Sum Insured basis
- Family means and includes you, your spouse, your first two dependent children and your two dependent parents
- Upon survival of 28 days from the first diagnosis / actual undergoing of the surgical procedures that are mentioned above, you and your family members can claim the entire sum insured under the policy
- You receive the entire sum insured amount as a lump sum thus helping you to plan the treatment accordingly
- No medical examination required up to the age of 45 years and sum insured up to 5 lakhs, subject to the proposal form having no adverse medical declarations
- Pre-policy check-up, if advised to you, has to be done in our empanelled diagnostic center. Up to 50% cost of the diagnostic tests charges would be reimbursed by us for accepted cases wherein the policy has been issued to you. The test reports would be valid for 1 month
- The premium paid is exempt under section 80 D of the Income Tax Act

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## Eligibility of Age and Sum Insured

- The product is for those between the ages of 6 years to 65 years.

Maximum Policy Term	1 year
Minimum age at entry	6 years
Maximum age at entry	65 years
Renewal	Lifelong
Minimum Sum Insured	₹1,00,000
Maximum Sum Insured	₹50,00,000 (for age ≤45 years) ₹20,00,000 (for age 46 years - 65 years)

- The maximum sum insured eligibility for renewals –

Age	Max Sum Insured option (INR)
66 years to 70 years	₹1,000,000
71 years to 75 years	₹5,00,000
Above 75 years	₹2,00,000

- 1) Renewals will be invited for the above age bands as per respective Sum Insured mentioned in the table.
- 2) Premium would be charged as per the restricted Sum Insured with loading as given below.

## Renewal premium



Following loadings in premiums will be applicable for policies above 65 years of age for lifelong renewal:

Above 65 years up to 70 years	10% (loading on 61-65 years age band)
71 years to 75 years	20% (loading on 61-65 years age band)
Above 75 years	25% (loading on 61-65 years age band)

## Family Definition



Self, spouse, 2 dependent children (up to 25 years) and 2 dependant parents.

The brochure/prospectus mentions the premium rates as per the age slabs/sum insured and the same would be charged as per the completed age at every renewal.

The premiums as shown in the prospectus/brochure are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.

Premium Illustration (All figures in ₹) Goods & Services Tax Extra									
SI(₹)/ Age in years	6 to 25 years	26 to 30 years	31 to 35 years	36 to 40 years	41 to 45 years	46 to 50 years	51 to 55 years	56 to 60 years	61 to 65 years
1 lakh	262	320	391	636	933	1,746	2,598	4,614	5,768
2 lakh	487	601	740	1,229	1,821	3,166	4,869	8,247	10,309
3 lakh	711	881	1,090	1,822	2,709	4,587	7,,140	11,880	14,850
4 lakh	936	1,162	1,439	2,415	3,597	6,374	9,778	15,513	19,391
5 lakh	1,160	1,442	1,788	3,009	4,485	7,795	12,049	19,147	23,934
6 lakh	1,634	1,972	2,387	4,238	6,010	9,207	14,312	23,364	29,205
7 lakh	1,859	2,253	2,736	4,831	6,898	10,627	16,583	26,997	33,746
8 lakh	2,083	2,533	3,086	5,424	7,786	12,048	18,854	30,630	38,288
9 lakh	2,308	2,814	3,435	6,017	8,674	13,469	21,125	34,264	42,830
10 lakh	2,532	3,094	3,785	6,610	9,562	14,889	23,396	37,897	47,371
11 lakh	2,957	3,519	4,209	6,648	9,599	14,927	23,433	37,899	47,374
12 lakh	3,404	4,078	4,906	7,832	11,373	17,766	27,974	45,163	56,454
13 lakh	3,629	4,359	5,256	8,425	12,262	19,187	30,245	48,797	60,996
14 lakh	3,853	4,639	5,605	9,018	13,150	20,607	32,516	52,430	65,538
15 lakh	4,078	4,920	5,954	9,611	14,038	22,028	34,787	56,063	70,079
16 lakh	4,712	5,610	6,713	10,614	15,335	24,285	37,895	59,691	74,614
17 lakh	4,936	5,890	7,063	11,207	16,223	25,706	40,166	63,325	79,156
18 lakh	5,161	6,171	7,412	11,800	17,111	27,127	42,437	66,958	83,698

Premium Illustration (All figures in ₹) Goods & Services Tax Extra									
SI(₹)/ Age in years	6 to 25 years	26 to 30 years	31 to 35 years	36 to 40 years	41 to 45 years	46 to 50 years	51 to 55 years	56 to 60 years	61 to 65 years
19 lakh	5,385	6,451	7,761	12,393	17,999	28,547	44,708	70,591	88,239
20 lakh	5,610	6,732	8,111	12,986	18,887	29,968	46,980	74,224	1,00,202
21 lakh	5,834	7,013	8,460	13,579	19,775	31,388	49,251	77,858	1,05,108
22 lakh	6,059	7,293	8,810	14,172	20,663	32,809	51,522	81,491	1,10,013
23 lakh	6,283	7,574	9,159	14,765	21,552	34,230	53,793	85,124	1,14,917
24 lakh	6,508	7,854	9,508	15,358	22,440	35,650	56,064	88,757	1,19,822
25 lakh	6,732	8,135	9,858	15,951	23,328	37,071	58,335	92,391	1,24,728
26 lakh	7,375	8,834	10,626	16,963	24,634	38,483	60,597	96,015	1,29,620
27 lakh	7,600	9,114	10,975	17,556	25,522	39,903	62,869	99,648	1,34,525
28 lakh	7,824	9,395	11,324	18,149	26,410	41,324	65,140	1,03,282	1,39,431
29 lakh	8,049	9,675	11,674	18,742	27,298	42,745	67,411	1,06,915	1,44,335
30 lakh	8,273	9,956	12,023	19,335	28,186	44,165	69,682	1,10,548	1,49,240
31 lakh	8,498	10,236	12,373	19,928	29,074	45,586	71,953	1,14,182	1,54,146
32 lakh	8,722	10,517	12,722	20,521	29,962	47,006	74,224	1,17,815	1,59,050
33 lakh	8,947	10,798	13,071	21,114	30,850	48,427	76,495	1,21,448	1,63,955
34 lakh	9,171	11,078	13,421	21,707	31,738	49,848	78,767	1,25,081	1,68,859
35 lakh	9,396	11,359	13,770	22,301	32,626	51,268	81,038	1,28,715	1,73,765
36 lakh	9,620	11,639	14,120	22,894	33,515	52,689	83,309	1,32,348	1,91,905
37 lakh	9,845	11,920	14,469	23,487	34,403	54,110	85,580	1,35,981	1,97,172
38 lakh	10,070	12,200	14,818	24,080	35,291	55,530	87,851	1,39,615	2,02,442
39 lakh	10,294	12,481	15,168	24,673	36,179	56,951	90,122	1,43,248	2,07,710
40 lakh	10,519	12,761	15,517	25,266	37,067	58,372	92,393	1,46,881	2,12,977
41 lakh	10,743	13,042	15,867	25,859	37,955	59,792	94,664	1,50,514	2,18,245
42 lakh	10,968	13,323	16,216	26,452	38,843	61,213	96,936	1,54,148	2,23,515
43 lakh	11,192	13,603	16,565	27,045	39,731	62,633	99,207	1,57,781	2,28,782
44 lakh	11,417	13,884	16,915	27,638	40,619	64,054	1,01,478	1,61,414	2,34,050
45 lakh	11,641	14,164	17,264	28,231	41,507	65,475	1,03,749	1,65,047	2,39,318
46 lakh	11,866	14,445	17,614	28,824	42,395	66,895	1,06,020	1,68,681	2,44,587
47 lakh	12,090	14,725	17,963	29,418	43,283	68,316	1,08,291	1,72,314	2,49,855
48 lakh	12,315	15,006	18,312	30,011	44,171	69,737	1,10,562	1,75,947	2,55,123
49 lakh	12,539	15,286	18,662	30,604	45,059	71,157	1,12,833	1,79,581	2,60,392
50 lakh	12,764	15,567	19,011	31,197	45,947	72,578	1,15,105	1,83,214	2,65,660

## Family Floater Discounts



The maximum sum insured under family floater plan can be provided up to sum insured eligibility of the eldest member. Premium for the primary insured remains at actuals from the individual table.

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

Family Floater Discounts	
Age Group	Premium Discounts
6 yrs to 25 years	50%
26 to 30 years	30%
31 to 35 years	30%
36 to 40 years	30%
41 to 45 years	20%
46 to 50 years	10%
Above 51 years	5%

## Free Look Period



The free look period shall be applicable at the inception of the policy.

- a. In case any of the terms of the policy are not acceptable, you can return the policy to the company within 15 days of its receipt, stating your objections clearly.
- b. If you have not made any claim during the free look period, you shall be entitled to
  - i. A refund of the premium paid less any expenses incurred by Future Generali on medical examination for you or other insured persons 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.

## Cost of Pre-insurance Health Check-up

We will reimburse 50% of the cost of any pre-insurance medical examination once the proposal is accepted and the policy is issued to you. We shall maintain a list of and the fees chargeable by institutions where such pre-insurance medical examination may be conducted, the reports from which will be accepted by us. Such a list shall be furnished to you at the time of pre-insurance medical examination.

## Portability

Portability can be offered as per the portability guidelines.

## Claims Procedure



If you are diagnosed with a medical condition / underwent a surgical procedure as per the definition of the critical illness mentioned in the policy document that may result in a claim, you need to inform us about it in writing. We will require the following documents for processing the claim:

(You have to submit all documents in original and photocopy. We will return the original documents post verification).

- i. Claim form
- ii. Discharge certificate/card from the hospital
- iii. Attending Doctor's/Consultant's/Specialist's certificate regarding diagnosis
- iv. Surgeon's certificate stating nature of operation performed and Surgeon's bill and receipt
- v. Indoor case papers from the hospital

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## Renewal



- a. Upon the occurrence of an event of Critical Illness and (subject to the terms, conditions and exclusions of this Policy) without prejudice to the company's obligation to make payment, this policy shall immediately cease to exist with reference to that Insured.
- b. Applicable for family floater policy - Upon the occurrence of an event of Critical Illness and (subject to the terms, conditions and exclusions of this Policy) for any insured under the family floater policy, without prejudice to the company's obligation to make payment, this policy shall immediately cease to exist. The rest of the family members can opt for a separate critical illness policy and they will be given continuity for the period they have been insured under the Future Criticare Policy.

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## Exclusions



1. Benefits will not be available for any pre-existing conditions or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of your first policy, unless such a condition is stated in the proposal form and specifically accepted by us and endorsed thereon.
2. We will not be liable to make any payment under this policy in connection with or in respect of any insured event, as stated in this section, occurred or suffered before the commencement of period of insurance or arising within the first 90 days of the commencement of the period of insurance.
3. Any medical procedure or treatment, which is not medically necessary or not performed by a doctor.
4. Any treatment relating to birth defects and external or internal congenital illnesses.
5. Birth control procedures and hormone replacement therapy.
6. Any treatment / surgery for change of sex or any cosmetic surgery or treatment / surgery / complications / illness arising as a consequence thereof.



7. Treatment by a family member and self-medication or any treatment that is NOT scientifically recognized.
8. Ayurvedic, Homeopathy, Unani, naturopathy, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments including alternative treatments other than Allopathy / western medicines.
9. 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) and Human Immune deficiency Virus (HIV) infection.
10. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and dosage taken as prescribed.
11. War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether war be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power.
12. Participation in winter sports, skydiving / parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, 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 hazardous or potentially dangerous sport for which you are untrained.
13. Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease
14. Diagnosis outside India; unless reaffirmed by physician in India and subject to presentation of all claim documents in English.

For detailed exclusions please refer the policy wordings.

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## Claim Assistance



If you are suffering from an illness / disease or if you meet with an accident which requires hospitalisation, please contact us at the following address

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 / 1800 209 1016

Toll Free Fax : 1800 103 9998 / 1800 209 1017

Email: [fgf@futuregenerali.in](mailto:fgf@futuregenerali.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 - a 186 years 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 | 1860-500-3333 | 022-67837800 | Website: <https://general.futuregenerali.in>

Future Generali India Insurance Company Limited (IRDAI Regn. No. 132), (CIN: U66030MH2006PLC165287)  
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Mumbai – 400013. Fax No.: 022 4097 6900 | Email: [fgcare@futuregenerali.in](mailto:fgcare@futuregenerali.in)

ARN: FG-NL/PD/MKTG/EN/CRITICARE17-001BRO

UIN: IRDA/NL-HLT/FGII/P-H(C)/V.I/74/13-14

BAP UIN: FGIHLIP14004V021314

ISO Ref. No.: FGH/UW/RET/18/05

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