



Let Asia amaze you
as we keep the worries at bay.

Future Generali
Health

1800-220-233
general.futuregenerali.in












**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

Wherever you go, we keep you safe.

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

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

Your Benefits

-  Cashless Claims Settlement in network hospitals
-  Ease and convenience of purchase
-  Reimbursement of claims in non-network hospital as per policy terms and conditions
-  Instant policy issuance
-  Claims turnaround time of less than fourteen working days
-  No medical check-up required *
-  24X7 toll-free assistance when abroad
-  Cover extension in India, up to 90 days for medical expenses on evacuation
-  Comprehensive coverage for the entire trip

*Conditions apply

Age Eligibility

For Individual Standard Plan, the age eligibility is from the age of 6 months to 70 years

For Family Floater Plan, the maximum age of entry is 65 years and for dependent children, from the age of 6 months up to 25 years

Your Family

Self, Spouse and two dependent Children

Asia Plan Coverage

	Benefits	Family Floater		Individual
		Standard	Silver	Standard
Medical Care	Medical Expenses	USD 50,000	USD 1,00,000	USD 25,000
	Emergency Medical Evacuation, Repatriation of Remains (Limited to USD 10,000)			
	Deductible	USD 50	USD 50	USD 50
	Daily Hospital Allowances	USD 25 per day (max. up to 5 days)	USD 25 per day (max. up to 5 days)	N.A.
	Deductible	1 day	1 day	N.A.
	Emergency sickness, dental relief (included in medical cover)	USD 100	USD 50	N.A.
	Deductible	USD 50	USD 50	N.A.

Asia Plan Coverage

	Benefits	Family Floater		Individual
		Standard	Silver	Standard
Travel Inconvenience	Loss of Passport	USD 100	USD 100	USD 100
	Deductible	USD 25	USD 25	USD 25
Personal Care	Baggage Delay	USD 100	USD 100	N.A.
	Deductible	12 hours	12 hours	N.A.
	Baggage Loss	USD 200	USD 200	N.A.
	Deductible	N.A.	N.A.	N.A.
Personal Accident	Accidental Death & Permanent Total Disablement	USD 7,500	USD 15,000	USD 5,000
	Accidental Death Common Carrier	USD 2,500	USD 5,000	N.A.
Legal Liability	Personal Liability	USD 10,000	USD 10,000	N.A.
	Deductible	USD 100	USD 100	N.A.

For age above 55 years, sub limits applicable as detailed in the policy wording.

Premium in INR (Excluding Goods & Services Tax)

Standard - USD 25,000 Individual

Days of travel	6 months - 45 years	46 - 60 years	61 - 65 years	66 - 70 years
1 - 4	261	307	457	652
5 - 7	310	336	535	760
8 - 14	450	503	718	986
15 - 21	474	532	927	1379
22 - 30	532	607	1142	1752

Premium in INR (Excluding Goods & Services Tax)

Plan - Family Floater

Days of travel	Standard USD 50,000		Silver USD 100,000	
	Eldest Member - 45 years	Eldest Member - 65 years	Eldest Member - 45 years	Eldest Member - 65 years
1 - 4	835	982	1198	1306
5 - 7	991	1075	1283	1391
8 - 14	1442	1610	1708	1861
15 - 21	1516	1703	1936	2178
22 - 30	1703	1943	2220	2697

Countries Covered

All of Asia excluding Japan and Korea.

Requirement of Medical Test

*No requirement of medical test for individuals up to age 70 years, subject to clean proposal (without any health declaration).

Extension



For Asia Plan the maximum trip duration (including the extension, if any) shall not exceed 60 days in total. Extensions wherein the initial policy period and extended period does not exceed 30 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 30 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%

Your Exclusions



- The policy does not cover pre-existing diseases and complications arising from them.
- 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 which is not reported to the appropriate police authority within 24 hours of the discovery of loss.
- War or war like actions.
- Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.

*For detailed exclusions please refer to the policy wordings.

Services



- 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.
- Lost travel documents assistance.
- Embassy referral services, etc.

**For any Claims Assistance,
you may call Europ Assistance:**

For any Worldwide Emergency Assistance Services, Medical Assistance Services, Travel Assistance Services and for availing of Cashless Service during a travel abroad, please call on the below UIFN (Universal International Freephone Number) / ITFS (International Toll Free Service) numbers:

Europ Assistance Phone Numbers		
Country	Number to be dialed	Accessible from
Singapore	00180055331345	Fixed Line, Mobile networks UIFN or Payphone
Malaysia	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
China	0080055331345	Fixed Line
Hong Kong	00180055331345	Fixed Line, Mobile networks UIFN or Payphone
Thailand	00180055331345	Fixed Line, Mobile networks UIFN
Philippines	0080055331345	Fixed Line
India	1800 209 2333	All phones
Worldwide	02267347841	All phones (Chargeable number with call back facility)

You can also call on 24X7 Helpline Number: +91 22 6734 7841

For claims and related queries, you may call:

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

Landline number for Claims: +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.

Alternatively, you may also write to us at 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 - 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 | 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)

Regd. and Corp. Office: 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083.

Fax: 022-4097 6900 | Email: fgcare@futuregenerali.in.

ARN.: FG-NL/PD/MKTG/EN/FTS(AT)-001BR

UIN: IRDA/NL-HLT/FGII/P-T.V.I/76/13-14

BAP UIN: FGITOP14006V031314

ISO Ref. No.: FGH/UW/RET/23/07



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