

# Ask **THE EXPERT**



**Shreeraj Deshpande,**  
Principal Officer and CEO (Officiating),  
Future Generali India Insurance

## **GENERAL INSURANCE**

### ***Compare existing products while porting health insurance plan***

**I had taken a floater policy from a private insurer seven years back, for my son, daughter-in-law and two granddaughters for Rs 3 lakh. Additional bonus sum insured is Rs 2,10,000. Its renewal of Rs 22,600 is due in June. I am not happy with the insurance provider and want to port to another health insurer without losing any benefits. Can you suggest an equivalent plan? A N AGRAWAL**

We assume that you too are covered in the policy. While porting you can compare the health products in the market. Look for a health plan that offers covers other than traditional features, for example, maternity cover, domiciliary cover, alternative treatment, long-term policy, instalment facility, minimal co-payment, minimal waiting periods, hassle free and good claim settlement. You could consider the following plans from Future Generali India: Health Total Vital - It has sum insured options of -Rs 3 lakh /Rs 5 lakh /Rs 10 lakh. You will have to opt for minimum Rs 10 lakh sum insured. You will have to opt for two separate policies: one individual for self and another floater for son, daughter-in-law and two granddaughters. Your son will have to be the proposer to cover his spouse and children. Health Total Superior - It has sum insured options of - Rs 15 lakh /Rs 20 lakh /Rs 25 lakh. You will have to opt for minimum Rs 15 lakh sum insured. You can opt for the floater policy for entire family.



Clear your doubts with regard to general insurance.  
Send your queries to [personalfinance@dnaindia.net](mailto:personalfinance@dnaindia.net)