

Dengue

Malaria

Kala-azar

Chikungunya



Japanese Encephalitis

Lymphatic Filariasis

Zika Virus

✓ NO MEDICAL TEST NEEDED

Insure your family  
against vector-borne diseases.



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# What is vector care?

Vector-borne diseases are a group of globally distributed and rapidly spreading serious diseases that are caused by vectors. These vectors are organisms transmitting pathogens and parasites from one infected organism to another.

There are many vector-borne diseases prevalent in India like malaria, dengue, lymphatic filariasis, chikungunya, kala-azar, Japanese encephalitis and Zika virus disease. All are transmitted by arthropods including ticks, fleas, mosquitoes and phlebotomine sandflies.

People suffer from a significant disease burden from these diseases, which is reflected in the form of morbidity and mortality.

## Benefits

Lump-sum payment of 100% will be made if the policyholder gets hospitalized due to any of the following conditions:

Malaria

Dengue

Lymphatic Filariasis

Kala-azar

Japanese Encephalitis

Chikungunya

Zika Virus

## Family Definition and Sum Insured eligibility

- Self, Spouse, Up to 3 Dependent children (Unmarried and up to the age of 25 years) and 2 dependent parents

Minimum Policy Term	1 year
Maximum Policy Term	3 years
Minimum Age at entry	1 day
Maximum Age at entry	65 years
Renewability	Lifelong
Sum insured options*	₹10000, 25000, 50000, 75000

\*Please note that in case multiple Future Vector Care policies are opted by single insured person, Our maximum liability for claim towards a single hospitalisation shall be restricted to Sum Insured of ₹ 75,000/- (all policies put together).

## Pre-insurance medical examination

No pre-insurance medical examination test is required, irrespective of the sum insured and age of the insured.

## Waiting Period

- Initial waiting period of 15 days from the date of commencement of risk will be applicable.
- The initial waiting period of 15 days will be increased to 60 days, if the insured is suffering or suffered within 60 days prior to the date of proposal, from any one of the listed condition except Lymphatic Filariasis at the time of taking the policy.
- In case, if the insured is suffering or suffered within 60 days prior to the date of proposal, from Lymphatic Filariasis at the time of taking the policy, Lymphatic Filariasis will be excluded from the policy and the other listed conditions shall have an initial waiting period increased to 60 days.

## Cooling off period

Cooling off period is a no claim period of 60 days, will be applicable from the date of admission of a claim against a covered condition. The same condition will not be covered during this period in the reinstated policy.

## Other benefits

1. Long term discount is applicable in case of single payment of premium.

### Long-term discount (Applicable in case of single payment of premium)

Policy Term	Discount
1 year	Nil
2 years	5%
3 years	7.5%

2. Portability can be offered as per the Portability guidelines.
3. There will be no loading on premium for adverse claims experience

## Free Look Period

1. The free look period shall be applicable at the inception of the Policy.
2. The insured will be allowed a period of at least 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable.
3. If the insured has not made any claim during the free look period, the insured shall be entitled to:
  - i. A refund of the premium paid less any expenses incurred by the Insurer on medical examination of the 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.

## Premium Tables

Sum Insured (in ₹)	Annual premium per person (in ₹ exclusive of Goods and Services Tax)
10000	254
25000	461
50000	923
75000	1384

- The brochure/ prospectus mentions the premium rates for the sum insured and the same would be applicable at 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.

## Exclusions

- Any condition other than listed under this policy
- Any condition with respect to the covered benefits, for which the insured was diagnosed, and/or received medical advice/ treatment within the waiting period
- Outpatient treatment
- Non-allopathic treatment
- The insured has delayed medical treatment.
- Diagnosis and treatment outside India. However, this exclusion shall not be applicable in the following countries/ cities: Canada, Dubai, Hong Kong, Japan, Malaysia, New Zealand, Singapore, Switzerland, USA, and countries of the European Union. The company may review the above list of accepted foreign countries from time to time. Claims documents from outside India are only acceptable in English language unless specifically agreed otherwise, and duly authenticated.

*\*The above list is indicative in nature, please refer to policy wordings for complete details.*

## Other features

- a) Continuous Hospitalization of minimum 24 hours
- b) If any of the listed conditions occur, 100% of sum insured shall be paid (subject to other terms and conditions mentioned in the policy document) and the sum insured shall be exhausted. Policy shall be reinstated automatically by deduction of pro-rata premium from the payable claim amount for the remaining duration of the policy year
- c) In case of renewal on admission of a claim, all conditions will be covered from day one except the condition for which the claim was made in the previous policy. This claimed condition will be covered after 60 days cooling off period post renewal. However If a claim is admitted against Lymphatic Filariasis, upon renewal of policy, coverage will be available for all conditions except Lymphatic Filariasis i.e. for Lymphatic Filariasis, once the sum insured is paid, no other claim for this particular condition shall be paid to the insured in the entire lifetime.

**Illustration** – Following arrangement shall be followed for the policy with claims:

<b>Policy term</b>	<b>1 year</b>		<b>2 years or 3 years</b>	
Policy Period	01-Jan-2018 to 31-Dec-2018		01-Jan-2018 to 31-Dec-2019	
1st Claim	Hospitalisation for Malaria on 01-Feb-2018		Hospitalisation for Malaria on 01-Feb-2018	
Claims admissible*	100% Sum Insured		100% Sum Insured	
Claims payable	(100% Sum Insured) – (Pro-rata premium for remaining duration of Policy year)		(100% Sum Insured) – (Pro-rata premium for remaining duration of Policy year)	
Claim paid on	15-Feb-2018		15-Feb-2018	
Reinstated Policy Period	02-Feb-2018 to 31-Dec-2018		02-Feb-2018 to 31-Dec-2018	
2nd Claim	Scenario 1 Hospitalisation for Dengue on 01-March-2018	Scenario 2 Hospitalisation for Malaria on 01-March-2018	Scenario 1 Hospitalisation for Dengue on 01-March-2018	Scenario 2 Hospitalisation for Malaria on 01-March-2018
Claims admissible*	100% Sum Insured	The claim will not be paid in view of the 60 days cooling off period	100% Sum Insured	The claim will not be paid in view of the 60 days cooling off period
Claims payable	(100% Sum Insured) – (Pro-rata premium for remaining duration of Policy year)	-	(100% Sum Insured) – (Pro-rata premium for remaining duration of Policy year)	-
Claim paid on	15-Mar-2018	-	15-Mar-2018	-
Reinstated Policy Period	02-Mar-2018 to 31-Dec-2018	-	02-Mar-2018 to 31-Dec-2018	-
2nd policy year in case of long term policies (2 / 3 years)	Not Applicable	Not Applicable	Policy will continue for the second policy year. In view of any further admissible claims, the policy shall be reinstated automatically by deduction of pro-rata premium from payable claim amount.	

(\* as per terms and conditions of the policy)

### Claims Department

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\*As per Fortune Global 500 Ranking (2017)

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