



Future
Health Surplus

Boost your Health Insurance coverage
with a smart top up plan.

Get additional Sum Insured
with Health Surplus plan.



1800-220-233
general.futuregenerali.in



**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

We are there for you during the time of distress

There is a lot on your mind when you are not well – anxieties, uncertainties and even fear. You want the best treatment, be it for yourself or your family. In such a situation, the biggest concern is to be able to afford the treatment. As healthcare costs soar, it is important to review your health insurance needs and cover any shortfall immediately. You could face a crisis in case the expenses for a hospitalization go beyond your cover amount or if you have multiple hospitalizations in a year. In such a case, in spite of having a cover, you will have to shell out money from your pocket. With Future Health Surplus, we lessen the burden on your financial front so that you can focus on your health without any unnecessary worry. It provides an additional cover to add to your existing cover in a very economical way.

What is Future Health Surplus

Future Health Surplus is a high deductible health insurance plan which can also act as a top up plan to your existing health insurance cover. This policy covers medical expenses incurred during hospitalization due to accident or illness.



Policy Coverage



This Policy will give you cover against hospitalization expenses in excess of the deductible per hospitalization incurred by you but not exceeding the sum insured during the period stated in the Policy Schedule.

- I. Hospitalization cover: Expenses incurred for in-patient hospitalization (minimum period of 24 hours) are covered. These include room, board and nursing expenses as provided by the hospital/nursing home
- II. Expenses for Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis / internal implants and any medical expenses incurred which is integral part of the operation
- III. Pre-hospitalization expenses incurred within 60 days prior to Hospitalization on illness / injury sustained
- IV. Post-hospitalization expenses incurred within 90 days after the date of discharge from the hospital

Key Features



- This product is available on Individual Sum Insured basis as well as Floater Sum Insured basis
- Family floater is available with coverage for spouse and children
- There is no medical examination up to the age of 55 years, 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 centre. 50% cost of the diagnostic tests charges would be reimbursed by us, for accepted cases wherein policy has been issued. The test reports would be valid for one month.
- Maximum loading for health status at the time of underwriting would be 10%
- There will be no loading on premium for adverse claims experience
- You can opt for Sum Assured from ₹3,00,000 to ₹10,00,000 subject to deductible specified
- Continuity would be given from similar indemnity type of high deductible products of any insurer
- Portability can be offered as per the portability guidelines
- Migration can be offered as per the Migration guidelines
- Premium paid is exempt under the section 80D of Income Tax Act.

Eligibility



- If you are covered under Medical expenses (Hospitalization) policy, you can avail this plan. This policy covers the medical expenses in excess of the specified deductible amount.
- Even if you do not have any Health policy, you can also opt for this policy. Here in this case, the expenses up to the deductible limit (per hospitalization) have to be borne by the member.
- Age of entry ranges from 3 Months - 65 years and can be renewed lifelong

Child's Age	Coverage Eligibility
3M - 5 Yrs	Covered if both parents insured with Future Generali
6 - 18 Yrs	Covered if either parents covered with Future Generali
18 - 25 Yrs	Covered as Self-Proposer or as Dependant/s

Free Look Period



1. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.
2. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document 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 Company on medical examination of the insured person 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 insured person, a deduction towards the proportionate risk premium for period of cover or
 - iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

Premium rates are exclusive of Goods & Services Tax (All figures in ₹)

Plan	A	B	C	D	E
Sum Insured (in ₹)	3 lakhs	5 lakhs	5 lakhs	7 lakhs	10 lakhs
Deductible (in ₹)	2 lakhs	2 lakhs	3 lakhs	3 lakhs	5 lakhs
3 months - 17 years	1,008	1,430	1,414	1,885	2,172
18 - 35 years	1,248	1,596	1,514	2,207	2,530
36 - 45 years	1,759	2,477	2,386	3,450	3,909
46 - 55 years	2,912	3,905	3,810	4,680	5,427
56 - 65 years	4,596	5,977	5,733	6,772	7,738
66 - 70 years	7,888	9,555	9,430	11,325	14,308
71 - 75 years	10,944	12,777	12,044	14,611	18,278
76 - 80 years	15,777	16,711	15,777	19,044	24,178
81 - 85 years	18,144	19,217	18,144	21,901	27,804
86 - 90 years	16,329	17,296	16,330	19,711	25,024
91 years & Above	1,377	1,761	1,670	2,207	2,790

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

Family Floater Discounts



Premium for the primary insured remains as per table above.

For remaining members, discounts applicable on their respective premium as specified in the table below:

Age	Floater Discount
3 months -17 years	60%
18 - 35 years	55%
36 - 45 years	50%
46 - 55 years	45%
56 - 65 years	40%
66 - 70 years	35%
71 - 75 years	30%
76 - 80 years	25%
81 - 85 years	20%
86 - 90 years	20%
91 years & Above	20%

Sum Insured Options



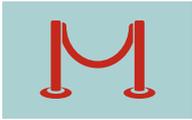
The limit of indemnity / Sum Insured is the maximum liability above the deductible.

For example—If the Sum Insured is ₹10 lakhs and deductible is ₹5 lakhs, our liability for a claim of ₹15 lakhs would be ₹10 lakhs (which is over and above the deductible).

Deductible would apply afresh on every claim in a policy period. In case of our own renewals also, deductible would apply afresh every year except in case of a relapse within 45 days for which a claim has been made, wherein such relapse shall be deemed to be part of the same claim.

Sum Insured (₹)	Deductible per hospitalisation (₹)
3,00,000	2,00,000
5,00,000	2,00,000
5,00,000	3,00,000
7,00,000	3,00,000
10,00,000	5,00,000

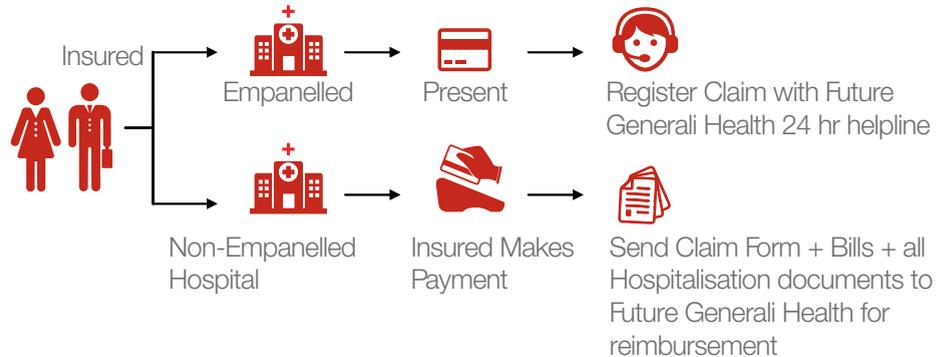
Major Exclusions



- Any condition, ailment, injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to the inception of your first policy until 48 months from the date of inception.
- Any disease contracted during the first 30 days from the commencement of the policy
- Non-allopathic treatment
- Congenital external illness/ disease/ defect anomaly
- Venereal /Sexually Transmitted disease other than HIV/AIDS
- Joint replacement surgery shall be covered after a waiting period of 3 years, unless required due to an accident
- Use of intoxicating drugs or alcohol

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

Claim Process



- The Claim under cashless and reimbursement would be admissible in excess of the deductible limit, subject to terms, conditions, exclusions & definitions as per the policy wordings.
- The proof of settlement of the deductible amount has to be produced at the time of claim in case of any other existing insurance policy.

Claims Assistance



- In house claims servicing is through Future Generali Health Team (FGH)
- Cashless facility is offered through our network hospitals.
- Cashless facility is subject to mandatory pre-authorization by Future Generali Health Team and subject to policy conditions.
- Cashless facility can be availed on producing the FGH – Health Id card along with photo identification proof.

In case cashless facility is not availed, the claim documents can be submitted directly to the below mentioned address for reimbursement.

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

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: fgh@futuregenerali.in | Website – general.futuregenerali.in

**Disclaimer: The above information is indicative in nature and for more details on the coverage, terms and exclusions please check policy clause.*

For further details please get in touch with our nearest office as per Branch Locator on our website: <https://general.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)

Benefit Illustration in respect of policies offered on individual and family floater basis

Plan C (Sum Insured 5 lacs, deductible 3L)

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (₹)	Sum insured (₹)	Premium (₹)	Discount, if any	Premium after discount (₹)	Sum insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum insured (₹)
46 years	3,810	500000	3,810	NA	3,810	500000	3,810		3,810	500000
41 years	2,386	500000	2,386	NA	2,386	500000	2,386	1,193	1,193	
17 years	1,414	500000	1,414	NA	1,414	500000	1,414	848	566	
20 years	1,514	500000	1,514	NA	1,514	500000	1,514	833	681	
Total Premium for all members of the family is ₹ 9,124/-, when each member is covered separately. Sum insured available for each individual is ₹ 500000 with Deductible of ₹ 300000			Total Premium for all members of the family is ₹ 9,124/-, when they are covered under a single policy. Sum insured available for each family member is ₹ 500000 with Deductible of ₹ 300000				Total Premium when policy is opted on floater basis is ₹ 6,250/-. Sum insured of ₹ 500000 is available for the entire family with Deductible of Rs. 300000			

Note

- This is just an illustration of premium calculation.
- Premiums may vary with respect to Plan, Sum Insured and Deductible opted by the insured.
- Premium rates specified in the above illustration are the standard premium rates without considering any loading and/or discounts.
- Premium rates are exclusive of Goods and Services Tax applicable.

Call us at: 1800-220-233 | 1860-500-3333 | 022-67837800 | Website: <https://general.futuregenerali.in>

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Fax No: 022 4097 6900 | Email: fgcare@futuregenerali.in

ARN: FG-NL/PD/MKTG/EN/HLTSURPLUS17-001BRO

UIN: FGIHLIP21158V022021

ISO Ref. No.: FGH/UW/RET/08/06

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