

CUSTOMER INFORMATION SHEET

Description is illustrative and not exhaustive

SN	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Future Advantage Top-Up	
2	What I am covered for	<ol style="list-style-type: none"> Hospital admission longer than 24 Inpatient Care consecutive hours. Related medical expenses incurred 60 days prior to hospitalization Related medical expenses incurred within 90 days from date of discharge from the hospital Specified / Listed procedures requiring less than 24 hours hospitalization (day care) Alternative treatment – Hospitalization under Ayurveda, Unani, Siddha or Homeopathy at the end of continuous period of 2 years provided that the Alternative Treatment has been undergone in a Government Hospital or in any institute recognized by government and/or accredited by Quality Council of India/ National Accreditation Board on Health for that Alternative Treatment Emergency Ambulance charges covered, maximum up to Rs. 2000 per Hospitalisation. 	Section B
3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> Any hospital admission primarily for investigation diagnostic purpose Pregnancy, infertility Domiciliary treatment, treatment outside India. Circumcision, sex change surgery, cosmetic surgery & plastic surgery. Refractive error correction, hearing impairment correction, corrective & cosmetic dental surgeries. Substance abuse, self-inflicted injuries, STDs other than HIV/AIDS. Hazardous activities, war, civil war or breach of law. Any kind of service charge, surcharge, admission fees, registration fees levied by the hospital. <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	Section C. ii
4	Waiting period	<ul style="list-style-type: none"> Initial waiting Period: 30 days for all illnesses (not applicable on renewal or for accidents) Specific Waiting periods <ul style="list-style-type: none"> 24 months for Internal Congenital Anomalies, Benign Prostatic Hypertrophy, dysfunctional uterine bleeding, Fibromyoma, Endometriosis, Hysterectomy, all internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps with exception of malignant tumor or growth, Surgery for prolapsed inter vertebral disc unless arising from Accident, any types of gastric or duodenal ulcers, stones in the urinary and biliary systems, Surgery on ears. Organ transplant, Rheumatoid Arthritis, Gout, joint replacement Surgery due to degenerative condition, Age related Osteoarthritis and Osteoporosis unless such joint replacement Surgery is medically necessary due to Injury 24 months for Alternative treatments (Ayurveda, Unani, Siddha or Homeopathy) 48 months waiting period of any mental illness or psychiatric illness and Behavioural and Neuro developmental disorders 48 months waiting period for any hospitalisation expenses related to AIDS and/ or infection with HIV Pre-existing diseases: Covered after 24 months 	<p>Section C. i. iii</p> <p>Section C. i. b. i</p> <p>Section C. i. b. i</p> <p>Section C. i. b. ii</p> <p>Section C. i. b. ii</p> <p>Section C. i. a.</p>
5	Payment basis	<ul style="list-style-type: none"> Reimbursement of covered expenses up to specified limits as, mentioned in the Schedule of benefits. 	Section D. 4. B.
6	Loss Sharing	<ul style="list-style-type: none"> In case of a claim, this policy requires you to share the following costs: Deductible amount per policy year, as per plan and Sum Insured opted and stated in the Policy Schedule. 	Section D. 4. B. c)
7	Renewal Conditions	<ul style="list-style-type: none"> Renewable lifelong except on grounds of fraud, moral hazard, misrepresentation or non-cooperation by the insured. Grace Period of 30 days is permissible. Any Medical expenses incurred as a result of disease, condition, accident contracted during the break period will not be admissible under the Policy. 	Section D. G 1)
8	Renewal Benefits	<ul style="list-style-type: none"> 10% increase in your annual limit for every claim free year, subject to maximum of 50%. In the case a claim is made during a policy year, the bonus proportion would reduce by 10% in the following year. Waiver of Deductible: Insured have an option of converting this high deductible plan to an indemnity health insurance policy. If he/she is insured with Us for the first 	<p>Section D. G. 2)</p> <p>Section D. G. 3)</p>

		time under this Policy before the Age of 50 years and completed Age is within the Age group of 54-60 years and have Renewed with Us continuously for a minimum period of 5 years.																																																			
9	Cancellation	<ul style="list-style-type: none"> We may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud. In case the Policy Period is of one year, We shall refund premium for the unexpired Policy period as detailed below. <table border="1"> <thead> <tr> <th>Period on risk</th> <th>Rate of premium refunded</th> </tr> </thead> <tbody> <tr> <td>Up to one month</td> <td>75% of annual rate</td> </tr> <tr> <td>Up to three months</td> <td>50% of annual rate</td> </tr> <tr> <td>Up to six months</td> <td>25% of annual rate</td> </tr> <tr> <td>Exceeding six months</td> <td>Nil</td> </tr> </tbody> </table> <ul style="list-style-type: none"> In case the Policy Period exceeds one year, We shall refund premium on a pro-rata basis by reference to the time period for which cover is provided, subject to a minimum retention of premium of 25%. In case the Policy Period is one year, with instalment premium, the cancellation shall be as follows: <table border="1"> <thead> <tr> <th>Instalment Frequency</th> <th>Cancellation request received</th> <th>Rate of Premium refunded</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>Anytime</td> <td>No Refund</td> </tr> <tr> <td rowspan="3">Quarterly</td> <td>1st Quarter</td> <td>12.5% of the respective quarter premium</td> </tr> <tr> <td>2nd Quarter</td> <td>12.5% of the respective quarter premium</td> </tr> <tr> <td>3rd Quarter and above</td> <td>No Refund</td> </tr> <tr> <td rowspan="3">Half-Yearly</td> <td>Up to 3 months</td> <td>25% of the half-yearly instalment premium</td> </tr> <tr> <td>Above 3 months to 6 months</td> <td>12.5% of the half-yearly instalment premium</td> </tr> <tr> <td>Above 6 months</td> <td>No refund</td> </tr> </tbody> </table> <ul style="list-style-type: none"> In case of Policy Period more than one year, with instalment premium, the cancellation shall be as follows: <table border="1"> <thead> <tr> <th>Instalment Frequency</th> <th>Cancellation request received</th> <th>Rate of Premium refunded</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>Anytime within the Policy Period</td> <td>No Refund</td> </tr> <tr> <td rowspan="3">Quarterly</td> <td>1st Quarter of 1st Policy Year</td> <td>12.5% of the respective quarter premium</td> </tr> <tr> <td>2nd Quarter of 1st Policy Year</td> <td>12.5% of the respective quarter premium</td> </tr> <tr> <td>3rd Quarter of 1st Policy Year and above</td> <td>No Refund</td> </tr> <tr> <td rowspan="3">Half-Yearly</td> <td>Up to first 3 months of the 1st Policy Year</td> <td>25% of the half-yearly instalment premium</td> </tr> <tr> <td>Above first 3 months to 6 months of the 1st Policy Year</td> <td>12.5% of the half-yearly instalment premium</td> </tr> <tr> <td>Above first 6 months of the 1st Policy Year and thereafter</td> <td>No refund</td> </tr> </tbody> </table> <ul style="list-style-type: none"> No refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy. In case of one-year or long-term policies with single premium payment, in the event of death of an insured member in a particular policy year, the corresponding premium for the insured person for the subsequent (unutilized) Policy period(s) shall be refunded under both individual and floater policies, if there has been no claim in the underlying policy year by the deceased member. If there has been a claim in the underlying policy year by the deceased member, the subsequent (unutilized) policy year(s) premium of the deceased member shall not be refunded. Similarly, in the case of one-year and long-term policy with instalment premium option, in the event of death of any insured person in a particular Policy Year, the coverage for deceased person shall not continue for subsequent Policy period(s) and subsequent policy period(s) instalment premium for the deceased person shall not be applicable. If deceased person has not given a claim in the underlying policy year, the deceased member's premium for the underlying instalment period shall be refunded on pro-rata basis. 	Period on risk	Rate of premium refunded	Up to one month	75% of annual rate	Up to three months	50% of annual rate	Up to six months	25% of annual rate	Exceeding six months	Nil	Instalment Frequency	Cancellation request received	Rate of Premium refunded	Monthly	Anytime	No Refund	Quarterly	1 st Quarter	12.5% of the respective quarter premium	2 nd Quarter	12.5% of the respective quarter premium	3 rd Quarter and above	No Refund	Half-Yearly	Up to 3 months	25% of the half-yearly instalment premium	Above 3 months to 6 months	12.5% of the half-yearly instalment premium	Above 6 months	No refund	Instalment Frequency	Cancellation request received	Rate of Premium refunded	Monthly	Anytime within the Policy Period	No Refund	Quarterly	1 st Quarter of 1 st Policy Year	12.5% of the respective quarter premium	2 nd Quarter of 1 st Policy Year	12.5% of the respective quarter premium	3 rd Quarter of 1 st Policy Year and above	No Refund	Half-Yearly	Up to first 3 months of the 1 st Policy Year	25% of the half-yearly instalment premium	Above first 3 months to 6 months of the 1 st Policy Year	12.5% of the half-yearly instalment premium	Above first 6 months of the 1 st Policy Year and thereafter	No refund	Section D. 2. 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10	Claims	<ul style="list-style-type: none"> For availing Cashless Service at a network hospitals <ul style="list-style-type: none"> Insured should call Us at Our Toll Free number and get the pre-authorization done Hospital Network details can be obtained: https://general.futuregeneral.in/general-insurance/network-hospitals 																																																			

		<ul style="list-style-type: none"> • For Reimbursement of claims :- <ul style="list-style-type: none"> o The Insured should notify the claim within 48 hours of Illness or Bodily Injury. o Insured should submit the claim documents within 15 days of discharge from a Hospital. 	Section D. 4. A. b) (i) (ii)
11	Policy Servicing/ Grievances/ Complaints	<ul style="list-style-type: none"> • Company Officials Grievance Redressal Officer (GRO): <ul style="list-style-type: none"> o Helplines : 1800-220-233/ 1860-500-3333/ (022) 67837800 o Email: Fgcare@futuregenerali.in o Website: www.futuregenerali.in • IRDAI/(IGMS/Call Centre): <ul style="list-style-type: none"> o Call Centre: Toll Free Number (155255). o Compliant can be registered online at: HTTP://WWW.IGMS.IRDA.GOV.IN/ • Ombudsman: The guidelines of taking up a compliant in ombudsman and the addresses of ombudsman are available on: http://www.policyholder.gov.in/Ombudsman.aspx 	Grievance Redressal Procedure
12	Insured's Rights	<ul style="list-style-type: none"> • Free Look Period: 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. • Renewability: The policy is renewable lifelong except on grounds of fraud, misrepresentation by the insured. • Portability will be granted to Policy holders of a similar Health Policy of another Insurer to Future Advantage Top-up Policy. Insured may apply 45 days in advance of the policy renewal date, but not earlier than 60 days from the premium renewal date of his/ her existing policy to avail portability benefits. • The e-mail and address to be contacted for outward migration is: <p style="text-align: center;">Customer Service Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Office 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083 Email: Fgcare@futuregenerali.in</p> • Increase or decrease in Sum Insured is not allowed during the currency of the Policy • Turn Around Time (TAT) for issue of Pre- Auth and settlement of Reimbursement 	Section D. 2. (ix) Section G. 1) Section D. 1. (i) a) Section G. 1. (xi)
13	Insured's Obligations	<p>The Insured Person must disclose all Pre-Existing Disease/s, injury/ disability before taking the Policy. Non-disclosure may result in claim not being paid.</p> <p>The Insured Person must disclose any material information during the Policy Period.</p>	

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.

FUTURE ADVANTAGE TOP-UP

This **Policy** has been issued to **You** based on the questions in **Your Proposal** to **Us** and the Disclosure to information norm which form a part of the Policy and on the receipt of premium due.

This **Policy** covers eligible **Insured Persons** of all ages and may continue to be renewed throughout the life of the **Insured Persons**.

This **Policy** records the agreement between **You** and **Us** and sets out the terms, conditions and exclusions applicable under this **Policy** as well as the obligations of **You, Us**, the **Insured Persons** and claimants.

A. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this **Policy**, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Note: Insect and mosquito bites is not included in the scope of this definition.
2. **AYUSH Treatment** refers to the medical and / or hospitalization treatments given under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.
3. **Any one illness** means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.
4. **Bank Rate** means Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
5. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved excluding non-payable items as per the policy terms and conditions.
6. **Condition Precedent** shall mean a **Policy** term or condition upon which the **Insurer's** liability under the **Policy** is conditional upon.
7. **Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. **Internal Congenital Anomaly - Congenital Anomaly** which is not in the visible and accessible parts of the body.
 - b. **External Congenital Anomaly - Congenital Anomaly** which is in the visible and accessible parts of the body.
8. **Co-payment** means a cost sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
9. **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.
10. **Day care centre** means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner and must comply with all minimum criterion as under -
 - a. has qualified nursing staff under its employment;
 - b. has qualified medical practitioner/s in charge;
 - c. has fully equipped operation theatre of its own where surgical procedures are carried out;
 - d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
11. **Day care treatment** means medical treatment, and/or surgical procedure which is:
 - a. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
 - b. which would have otherwise required hospitalization of more than 24 hours.Treatment normally taken on an out-patient basis is not included in the scope of this definition.
12. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
13. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
14. **Dependent Child** refers to a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/ her independent sources of income.
15. **Diagnostic Centre** means the diagnostic centers which have been empanelled by Us as per the latest version of the Schedule of diagnostic centers maintained by Us, which is available to You on request.
16. **Disclosure to information norm:**
The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

17. **Domiciliary hospitalization** means medical treatment for an illness/ disease/ injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:
i) the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
ii) the patient takes treatment at home on account of non-availability of room in a hospital.
18. **Emergency care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
19. **Family** means and includes You, Your Spouse, Your dependent children up to the age of 25 years and two dependent parents in the Individual Policy.
Or You, Your Spouse and Your up to 3 dependent children up to the age of 25 years in the Family Floater Policy.
Or, You, Your spouse and Your 5 dependent children up to the age of 25 years in the Family Floater Policy.
20. **Family Floater** means a Policy described as such in the Schedule where under You and Your Dependents named in the Schedule are insured under this Policy as at the Commencement Date. The Sum Insured for a Family Floater means the sum shown in the Schedule which represents our maximum liability for any and all claims made by You and/ or all of Your Dependents during the Policy Period. Deductible under Family Floater will be applicable on aggregate basis.
21. **Grace period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
22. **Hazardous Activities** mean recreational or occupational activities which pose high risk of injury.
23. **Hospital:** A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
i. has qualified nursing staff under its employment round the clock;
ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
iii. has qualified medical practitioner(s) in charge round the clock;
iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
24. **Hospitalization** means admission in a **Hospital** for a minimum period of 24 consecutive '**In- patient Care**' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
25. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
a. **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.
b. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
(i) it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
(ii) it needs ongoing or long-term control or relief of symptoms
(iii) it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
(iv) it continues indefinitely
(v) it recurs or is likely to recur
26. **Injury** means accidental physical bodily harm excluding **Illness** or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
27. **Inpatient Care** means treatment for which the insured person has to stay in a **Hospital** for more than 24 hours for a covered event.
28. **Insured Person** means the persons covered under this Policy and named in the Schedule.
29. **Intensive care unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
30. **ICU (Intensive Care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivists charges.
31. **Maternity expense/treatment** means:
a. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
b. expenses towards lawful medical termination of pregnancy during the policy period.
32. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
33. **Medical expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of **Illness** or **Accident** on the advice of a Medical Practitioner, as long as these are no more than would have been payable

if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

Note: Medical Treatment would include medical treatment and/ or surgical treatment

34. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The registered practitioner should not be the insured or close Family members.
35. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
 - i. is required for the medical management of the illness or injury suffered by the insured;
 - ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - iii. must have been prescribed by a medical practitioner;
 - iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
36. **Migration** means, the right accorded to health insurance policyholders (including all members under family cover and members of group Health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer
37. **Network Provider** means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility
38. **New Born baby** means baby born during the Policy Period and is aged upto 90 days.
39. **Non-Network Provider** means any hospital, day care centre or other provider that is not part of the network.
40. **Notification of claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
41. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
42. **Policy** means the complete documents consisting of the Proposal, Policy wording, Schedule and Endorsements and attachments if any.
43. **Policy Period** means the period commencing with the start date mentioned in the Schedule till the end date mentioned in the Schedule.
44. **Policy Year** means every annual period within the Policy Period starting with the commencement date.
45. **Portability** means the right accorded to an individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.
46. **Pre-existing Disease** means any condition, ailment, injury or disease:
 - a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or
 - b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.
47. **Pre-hospitalization Medical Expenses** means medical expenses incurred during predefined number of days preceding the hospitalization of the Insured Person, provided that:
 - i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
48. **Post-hospitalization Medical Expenses** means medical expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital provided that:
 - i. Such Medical Expenses are for the same condition for which the insured person's hospitalization was required, and
 - ii. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.
49. **Primary Insurer** means the insurer with whom the Insured Person first lodges his claim for Hospitalization expenses.
50. **Proposal form** means a form to be filled in by the prospect in written or electronic or any other format as approved by the Authority, for furnishing all material information as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.
51. **Qualified nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
52. **Reasonable and Customary charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
53. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
54. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated

medical expenses.

55. **Schedule** means that portion of the **Policy** which sets out **Your** personal details, the type of insurance cover in force, the **period** and the sum insured. Any Annexure or Endorsement to the **Schedule** shall also be a part of the **Schedule**.
56. **Schedule of Benefits** means that portion of the Policy which sets out the benefits available to You/Insured Person that may be opted by You in accordance with the terms of the Policy.
57. **Sum Insured** means the amount specified in the Schedule which is Our maximum, total and cumulative liability under this Policy for any and all claims arising under this Policy in a Policy Year in respect of the Insured Person(s).
58. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.
59. **Unproven/ Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India.
60. **We, Our, Us, Insurer** means Future Generali India Insurance Company Limited.
61. **You, Your, Yourself** means the Insured Person shown in the **Schedule**.

B. SCOPE OF COVER

1. If an **Insured Person** suffers an **Illness** or **Accident** during the **Policy Period** which requires the Insured Person's Hospitalization for Inpatient Care/ Emergency Care or for any Day Care Treatment listed in Annexure I, which is undertaken at any **Hospital** in India, during the **Policy Period**, We will reimburse the **Medical Expenses** incurred in respect of the Insured Person provided that these **Medical Expenses** are Reasonable and Customary Charges which are medically necessary and incurred on Medical advice.

Our liability to make payment for claims shall be in excess of the Deductible as stated in the Schedule which shall apply in aggregate to all admissible claims arising under the Policy in respect to Hospitalisation(s) of **Insured Person** (on Individual basis in case of Individual Policy and on Family Floater basis in case of Family Floater Policy) in a Policy Year.

Our maximum, total and cumulative liability for any and all claims in respect of all **Insured Persons** shall not exceed the Sum Insured.

In the event of any claims becoming admissible under the **Policy**, **We** will pay to **You** or the Nominee as under:

- a) **In-patient treatment: the Medical Expenses** for:
 - i. Room Rent, ICU Charges and nursing expenses as provided by the Hospital/ nursing home charges.
 - ii. Surgeon, anaesthetist, Medical Practitioner, consultants, specialist's fees.
 - iii. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances
 - iv. Medicines and drugs
 - v. Diagnostic materials and X-ray
 - vi. Cost of pacemaker, prosthesis/ internal implants and any Medical Expenses incurred which is an integral part of the Surgery.
- b) **Day Care Treatment Expenses**
The **Medical Expenses** for a day care procedure mentioned in Annexure I of the **Policy**, where the treatment taken by the **Insured Person** on advanced technological Surgical Procedures requiring less than 24 hours of Hospitalization.
- c) **Pre-hospitalisation Medical Expenses**
The **Medical Expenses** incurred within 60 days prior to hospitalisation due to Illness/ Injury sustained provided that **We** have accepted a claim for In-Patient hospitalisation claim under Section B 1. a).
- d) **Post-hospitalisation Medical Expenses**
The **Medical Expenses** incurred within 90 days immediately after the date of discharge from the **Hospital** provided that **We** have accepted a claim for In-Patient hospitalisation claim under Section B 1. a).
- e) **Alternative Treatment**
The **Medical Expenses** incurred under Alternative Treatment with respect to You for Hospitalization under Ayurveda, Unani, Siddha or Homeopathy provided that the Treatment has been undergone in a government Hospital or in any institute recognized by government and/or accredited by Quality Council of India/ National Accreditation Board on Health for that Alternative Treatment.
Special Conditions applicable for Section B. 1 e, Alternative Treatment
 - i. The waiting period of 24 months from policy inception of **Your** first Health **Policy** with **Us**, shall apply to any **medical expenses** in connection with Alternative treatments.
 - ii. All preventive and rejuvenation treatments (non-curative in nature) including without limitation, treatments that are not **Medically Necessary** Treatments are excluded.
 - iii. Any Alternative Treatment other than Ayurveda, Unani, Siddha or Homeopathy are excluded.
- f) **Organ Donor Expenses**
The **Medical Expenses** incurred for an organ donor's treatment for the harvesting of the organ donated provided that:
 - i. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and

- ii. We will not pay the donor's screening expenses or pre and post hospitalisation expenses or for any other medical treatment for the donor consequent on the harvesting
- iii. We have accepted claim under hospitalisation for the Insured Person and the Insured Person has been Medically Advised to undergo an organ transplant;
- iv. Costs directly or indirectly associated with the acquisition of the donor's organ will not be covered.
- v. These expenses shall be covered under the recipient's policy.

g) **Emergency Ambulance**

We will reimburse the ambulance charges up to a maximum of the amount specified in the Schedule of Benefits, per **Hospitalisation** from Home to Hospital or between Hospitals or Hospital to Home, if necessary. **We** will reimburse payments under this benefit only in respect of ambulance services of a **Hospital** or a registered service provider and only upon **You** producing the bills in original.

2. Types of plans available:

a) **Supreme Plan**

The Supreme Plan includes cover for all ailments including Heart related conditions and Cancer.

The deductible under this plan shall include the claims related to all ailments including Heart related conditions and Cancer.

b) **Elite Plan**

The Elite Plan includes cover for Cancer and ailments related to Heart, as defined below. A discount of 30% shall be available on the premium payable for the **Insured Person**.

The deductible under this plan shall include the claims related to Cancer and ailments related to Heart only.

Heart related ailments include following diseases/ conditions:

- i. Acute rheumatic heart diseases
- ii. Chronic rheumatic heart diseases
- iii. Hypertensive diseases
- iv. Ischaemic Heart Diseases
- v. Pulmonary heart disease and diseases of pulmonary circulation
- vi. Diseases of arteries, arterioles and capillaries

Cancer means a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are also included:

- i. All tumours which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.
- ii. Any non-melanoma skin carcinoma.
- iii. Malignant melanoma.
- iv. All tumours of the prostate.
- v. All Thyroid cancers.
- vi. Chronic lymphocytic leukaemia.
- vii. Non-invasive papillary cancer of the bladder.
- viii. All Gastro-Intestinal Stromal Tumours.

3. Deductible shall apply on aggregate of all the admissible claims under the Policy including claims related to any one illness.

4. It is clarified that for the purpose of calculation of the Deductible, the **Medical Expenses** incurred on Room Rent, nursing expenses, ICU Charges, surgeon's, anaesthetist's, Medical Practitioner's, consultant's and specialist's fees, anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, cost of pacemaker and similar expenses, Pre-hospitalisation Medical Expenses, Post-hospitalisation Medical Expenses and Ambulance charges will be taken into account. Further, the non-payable items are not considered for the calculation of the Deductible.

For the purpose of calculation of claim amount we will consider eligible Medical Expenses incurred less the Deductible amount.

C. EXCLUSIONS

i. **Waiting Periods**

All **Illnesses** and treatments shall be covered subject to the waiting periods specified below:

a. **Pre-Existing Disease- Excl 01**

- i. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
- iv. Coverage under the policy after the expiry of 24 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

b. **Specified disease/procedure waiting period- Code- Excl02**

- i. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24/ 48 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.

- iv. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- v. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- vi. List of specific diseases/procedures:
 - i. **24 months waiting period:**
 - a. Internal Congenital Anomalies
 - b. Benign Prostatic Hypertrophy
 - c. Dysfunctional Uterine Bleeding
 - d. Fibromyoma
 - e. Endometriosis
 - f. Hysterectomy
 - g. all internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps with exception of malignant tumor or growth
 - h. Surgery for prolapsed inter vertebral disc unless arising from Accident
 - i. Any types of gastric or duodenal Ulcers
 - j. Stones in the Urinary and Biliary systems
 - k. Surgery on ears
 - l. Organ transplant
 - m. Organ donor expenses
 - n. Rheumatoid Arthritis, Gout, Joint replacement **Surgery** due to Degenerative condition,
 - o. Age related Osteoarthritis and Osteoporosis unless such joint replacement Surgery is necessitated by Accidental Bodily Injury
 - p. Alternative Treatment
 - ii. **48 months waiting period:**
 - a. Any medical expenses in connection with treatment for any mental illness or psychiatric illness
 - b. Any hospitalisation expenses in connection with treatment for AIDS (Acquired Immune Deficiency Syndrome) and/ or infection with HIV (Human Immunodeficiency Virus)
 - c. Behavioural and Neuro developmental disorders
 - i. Disorders of adult personality
 - ii. Disorders of speech and language including stammering, dyslexia
 - iii. **30 days waiting period Excl -03**
 - a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
 - b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
 - c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.
- ii. **Standard Exclusions**
 We will not pay for any expenses incurred by **You** in respect of claims arising out of or howsoever related to any of the following:
 - a) **Investigation & Evaluation- Code- Excl04**
 - i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
 - ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
 - b) **Rest Cure, rehabilitation and respite care- Code- Excl05**
 Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - (i) Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - (ii) Any services for people who are terminally ill to address medical, physical, social, emotional and spiritual needs.
 - c) **Obesity/ Weight Control: Code- Excl06**
 Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
 - 1) Surgery to be conducted is upon the advice of the Doctor
 - 2) The surgery/Procedure conducted should be supported by clinical protocols
 - 3) The member has to be 18 years of age or older and
 - 4) Body Mass Index (BMI);
 - a) greater than or equal to 40 or
 - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes
 - d) **Change-of-Gender treatments: Code- Excl07**
 Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
 - e) **Cosmetic or Plastic Surgery: Code- Excl08**
 Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
 - f) **Hazardous or Adventure sports: Code- Excl09**
 Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including

but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

- g) **Breach of law: Code- Excl10**
Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- h) **Excluded Providers: Code- Excl11**
Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/ notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- i) **Code- Excl12**
Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
- j) **Code- Excl13**
Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or a Hospital where the Hospital has effectively become the Insured Person's home or permanent abode or where admission is arranged wholly or partly for domestic reasons.
- k) **Code- Excl14**
Dietary supplements and substances which are available naturally and that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedures.
- l) **Refractive Error: Code- Excl15**
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.
- m) **Unproven Treatments: Code- Excl16**
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- n) **Birth control, Sterility and Infertility: Code- Excl17**
Expenses related to Birth Control, sterility and infertility. This includes:
 - (i) Any type of contraception, sterilization
 - (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - (iii) Gestational Surrogacy
 - (iv) Reversal of sterilization
- o) **Maternity : Code Excl 18**
 - i. Medical treatment expenses traceable to child birth (including complicated deliveries and caesarean section incurred during hospitalization) except ectopic pregnancy;
 - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during policy period.
- p) Outpatient Diagnostic, Medical and Surgical Procedures or OPD treatments
- q) Hormone replacement therapy
- r) Dental treatment or Surgery of any kind unless requiring Hospitalisation as a result of accidental Bodily Injury
- s) Medical Practitioner's home visit charges during pre and post Hospitalisation period, Attendant Nursing charges.
- t) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an Accident.
- u) Vaccination/ inoculation (except as post bite treatment)
- v) Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, durable medical equipment (including but not limited to cost of instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Asthmatic condition, wheel chair, crutches, artificial limbs, belts, braces, stocking, Glucometer), namely that equipment used externally for the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose, such cost of all appliances/devices whether for diagnosis or treatment after discharge from the Hospital.
- w) Non-prescribed drugs and medical supplies
- x) Intentional self-Injury
- y) Venereal/ Sexually Transmitted disease other than HIV/AIDS
- z) Congenital External Illness/ disease/ defect anomaly.
- aa) Stem cell storage.
- bb) Expenses related to donor screening, treatment, excluding Surgery to remove organs from the donor in case of a transplant Surgery. We will also not pay donor's pre and post Hospitalisation expenses or any other medical treatment for the donor consequent to Surgery.
- cc) Domiciliary hospitalisation/ treatment.
- dd) Injury or Disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not).
- ee) Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials.
- ff) Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.
- gg) Treatment received outside India.
- hh) Standard list of excluded items as mentioned in Annexure 2 and on our website <https://general.futuregenerali.in>
- ii) Any specific exclusion(s) applied by Us, specified in the Schedule and accepted by the insured.

D. CONDITIONS

1. Condition Precedent to the contract

Portability

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link

https://general.futuregenerali.in/general-insurance/pdf/Guide_to_Portability_and_Migration_25-Mar-2020.pdf

Migration

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://general.futuregenerali.in/general-insurance/pdf/Guide_to_Portability_and_Migration_25-Mar-2020.pdf

2. Conditions applicable during the contract

(i) Due Care

Where this **Policy** requires **You** to do or not to do something, then the complete satisfaction of that requirement by **You** or someone claiming on **Your** behalf is a precondition to any obligation under this **Policy**. If **You** or someone claiming on **Your** behalf fails to completely satisfy that requirement, then **We** may refuse to consider **Your** claim. **You** will cooperate with **Us** at all times.

(ii) Insured Persons

The following persons shall be eligible to be Insured Persons under the Policy:

- a) You, Your spouse, Your up to 3 dependent children up to the Age of 25 years can be covered in a Floater Policy subject to maximum of 5 members.
Or, You, Your spouse, Your 5 dependent children up to the Age of 25 years can be covered in a Floater Policy.
- b) You, Your spouse, Your dependent children up to the Age of 25 years and Your dependent parents can be covered in the Individual Policy.

Only those persons named, as the Insured in the **Schedule** shall be covered under this **Policy**. The details of the Insured are as provided by **You**. A person may be added as an insured during the **Policy Period** after his application has been accepted by **Us**, an additional premium has been paid and **Our** agreement to extend cover has been indicated by it issuing an endorsement confirming the addition of such person as an Insured Person.

(iii) Cost of pre-insurance medical examination

We will reimburse 100% of the cost of any pre-insurance medical examination conducted at our empanelled diagnostic center, once the Proposal is accepted and the Policy is issued for that Insured Person.

(iv) Communications

- a) Any communications, notifications or declarations meant for **Us** must be in writing and delivered to **Our** address specified in the Schedule.
- b) Any communication meant for **You** will be sent by **Us** to **Your** address shown in the Schedule. **You** must notify **Us** immediately of any change in **Your** address.
- c) **Our** agents are not authorized to receive communications, notices or declarations on **Our** behalf.

(v) Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a. the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b. the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c. any other act fitted to deceive; and
- d. any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

(vi) Multiple Policies

- a) In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- b) Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- c) If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose

insurer from whom he/she wants to claim the balance amount.

- d) Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

(vii) **Policy Period**

The **Policy** can be issued for tenure of 1 year, 2 years and 3 years.

(viii) **Territorial Limits and Law**

- a) We cover Accidental Bodily **Injury** or sickness sustained by the Insured Person during the **Policy Period** anywhere in India.
 b) All medical/ surgical treatments including investigations under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency (Indian Rupees).
 c) The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with Indian Law.
 d) The **Policy** constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by **Us**, which approval shall be evidenced by an endorsement on the **Schedule**.

(ix) **Free Look Period**

- i. 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.
 ii. 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.
 iii. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
 iv. 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
 v. 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
 vi. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

(x) **Cancellation**

- i. The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below

A. Premium paid in Single Instalment

- a) In case the **Policy Period** is one year, the Company shall refund premium for the unexpired policy period as detailed below.

Period on risk	Rate of premium refunded
Up to one month	75% of annual rate
Up to three months	50% of annual rate
Up to six months	25% of annual rate
Exceeding six months	Nil

- b) In case the **Policy Period** exceeds one year, We shall refund premium on a pro-rata basis by reference to the time period for which cover is provided, subject to a minimum retention of premium of 25%.

B. Premium paid in Multiple Instalments

- a) In case the **Policy Period** is one year, with instalment premium, the cancellation shall be as follows:

Instalment Frequency	Cancellation request received	Rate of Premium refunded
Monthly	Anytime	No Refund
Quarterly	1 st Quarter	12.5% of the respective quarter premium
	2 nd Quarter	12.5% of the respective quarter premium
	3 rd Quarter and above	No Refund
Half-Yearly	Up to 3 months	25% of the half-yearly instalment premium
	Above 3 months to 6 months	12.5% of the half-yearly instalment premium
	Above 6 months	No refund

- b) In case of **Policy Period** more than one year, with instalment premium, the cancellation shall be as follows:

Instalment Frequency	Cancellation request received	Rate of Premium refunded
Monthly	Anytime within the Policy Period	No Refund
Quarterly	1 st Quarter of 1 st Policy Year	12.5% of the respective quarter premium
	2 nd Quarter of 1 st Policy Year	12.5% of the respective quarter premium
	3 rd Quarter of 1 st Policy Year and above	No Refund
Half-Yearly	Up to first 3 months of the 1 st Policy Year	25% of the half-yearly instalment premium
	Above first 3 months to 6 months of the 1 st Policy Year	12.5% of the half-yearly instalment premium
	Above first 6 months of the 1 st Policy Year and thereafter	No refund

- ii. In case of one-year or long-term policies with single premium payment, in the event of death of an insured member in a particular policy year, the corresponding premium for the insured person for the subsequent (unutilized) **Policy period(s)** shall be refunded under both individual and floater policies, if there has been no claim in the underlying policy year by the deceased member. If there has been a claim in the underlying policy year by the deceased member, the subsequent (unutilized) policy year(s) premium of the deceased member shall be not be refunded.

- iii. Similarly, in the case of one-year and long-term policy with instalment premium option, in the event of death of any insured person in a particular **Policy Year**, the coverage for deceased person shall not continue for subsequent **Policy period(s)** and subsequent policy period(s) instalment premium for the deceased person shall not be applicable. If deceased person has not given a claim in the underlying policy year, the deceased member's premium for the underlying instalment period shall be

refunded on pro-rata basis

- IV. Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.
 - V. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.
- (xi) **Special Conditions applicable for Policies issued with Premium Payment on Instalment Basis.**
If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)
- i. Grace Period of 15 days would be given to pay the instalment premium due for the policy.
 - ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
 - iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
 - iv. No interest will be charged if the instalment premium is not paid on due date
 - v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
 - vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
 - vii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.
 - viii. If the claim amount is lesser than the balance premium payable, then no claims would be payable till the applicable premium is recovered.
 - ix. Duly filled and signed ACH/ECS/E-Mandate form shall be submitted along with the proposal form specifying the instalment premium amount and the frequency of instalment.
 - x. On successful registration of the mandate of the ECS mandate, the premium shall be auto debited as per the frequency opted.
 - xi. In case of withdrawal of ECS, a written communication will be required from policyholder
 - xii. In case there is failure in transaction in ECS mode or the instalment premiums are not received within the grace period, the Policy will get cancelled.
 - xiii. A fresh policy with all waiting periods would be issued

- (xii) **Special Conditions Applicable for Policies Issued for covering Cancer and Heart related Ailments only.**
If **You** have opted for covering ailments related to Heart and Cancer only, then a discount of 30% shall be applicable on the premium payable.

(xiii) **Nomination**

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

(xiv) **Moratorium Period**

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

3. **Condition Precedent to Admission of Liability**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

4. **Conditions when a claim arises**

A. **Claims Procedure**

If You meet with any accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to Our liability, You must comply with the following:

- a) Cashless treatment is only available at a Network Provider. In order to avail cashless treatment, the following procedure must be followed by **You**:
 - (i) For availing **cashless** at a **Network Provider**, We must be called at **Our** call centre and a request for pre-authorisation must be made by way of the written form prescribed by **Us**.
 - (ii) After considering the request and obtaining any further information or documentation that **We** have sought, **We** may, if satisfied, send the **Network Provider** an authorisation letter. Such pre-authorization shall be issued by **Us** within 24 hours of receiving the complete information.
 - (iii) The authorisation letter, the ID card issued to **You** along with this Policy and any other information or documentation that **We** have specified must be produced to the Network Provider identified in the pre-authorisation letter at the time of the Insured Person's admission to the **Hospital**.
 - (iv) If the above procedure is followed, **You** will not be required to directly pay for those Medical Expenses to the Network Provider that **We** are liable to indemnify under this **Policy**. The original bills and evidence of treatment in respect of the same shall be left with the Network Provider. Pre-authorisation does not guarantee that all costs and expenses that are incurred will be covered. We reserve the right to review each claim for **Medical Expenses** incurred and accordingly coverage will be determined according to the terms, conditions and exclusions of this Policy. All other costs and expenses that are not covered under this Policy must be settled directly with the **Network Provider** and **We** shall have no liability in this regard.
- b) If pre-authorisation as above is denied by **Us** or if treatment is taken in a **Hospital** which is Non-Network or if **You** do not wish to avail cashless facility, then:

- (i) **We** must be given Notification of Claim in writing immediately and in any event within 48 hours of the commencement of the Illness or Injury. You must immediately consult a Medical Practitioner and follow the advice and treatment that he/she recommends. **You** must take reasonable steps or measures in good faith to minimise the quantum of any claim that may be made under this **Policy**.
- (ii) **You** must have **Yourself** examined by **Our** medical advisors if **We** ask, the cost for which will be borne by **Us**.
- (iii) **You** or someone claiming on **Your** behalf must promptly and in any event within 15 days of discharge from a **Hospital** give **Us** the necessary documents, including written details of the quantum of any claim along with all original supporting documentation, including but not limited to the following, and other information **We** ask for, to investigate the claim for **Our** obligation to make payment for it:

- a. the claim form specified by Us duly completed and signed by the claimant or a family member;
- b. first consultation letter;
- c. first prescription from the Medical Practitioner;
- d. original vouchers;
- e. original Hospital bills giving a detailed break up of all expense heads mentioned in the bill;
- f. Money receipt duly signed with a revenue stamp;
- g. birth/death certificate (as applicable);
- h. the original Hospital discharge card;
- i. all original laboratory and diagnostic test Reports such as X-Ray, E.C.G, USG, MRI Scan, Haemogram etc;
- j. If medicines have been purchased in cash and if this has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner and the supporting medicine bill from the chemist;
- k. If diagnostic or radiology tests have been paid for in cash and it has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner advising the tests, the actual test reports and the bill from the diagnostic centre for the tests.

- (iv) In the event of **Your/Insured Person's** death, **You/Insured Person's** nominee/legal heir claiming on his/her behalf must inform Us in writing immediately and send **Us** a copy of the post mortem report (if any) within 14 days.
- (v) If **We** are not given notice/ documentation within the time frames set out above, then **We** may accept the claim notice/ documentation if it is demonstrated to **Us** that the delay was for reasons beyond the control of the claimant.
- (vi) The periods for intimation as stipulated under 4. A. b (i), or submission of any documents as stipulated under 4. A. b (i), (iii) and (iv) will be waived in case of any hardships being faced by the insured or his representative which is supported by some documentation.

*Note: Waiver of conditions 4. A. b (i), (iii) and (iv) may be considered where it is proved to **Our** satisfaction that under the circumstances in which the **Insured Person** was placed it was not possible from him/her or any other person to give notice or file a claim within the prescribed time limit. This would also be considered in case of every claim where the **Insured Person** may have intimated the **Primary Insurer** only, as he/she may not know initially that his/her claim will cross the **Deductible** limit.

- (vii) In case the original documents are required by the **Primary Insurer**, **We** would return the original documents to the **Primary Insurer** after stamping the documents for the amount we have settled under the **Policy**. In case of settlement of claim by any other existing insurance **policy**, the proof of the settlement of claim along with the attested claim document has to be provided at the time of claim to **Us**.

c) **Claim Settlement**

- i. Our Claims team will scrutinize the claims on the receipt of the last necessary documents specified in Section 4. A. b (iii) above
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)
- v. In case of 'pending' claims, **We** will ask for submission of incomplete documents.
- vi. 'Rejected' claims will be informed to the Insured Person in writing with reason for rejection.

B. **Basis of claims payment**

a) **Claims related to Any One Illness**

Deductible shall apply on aggregate of all the admissible claims under the **Policy** including claims related to any one illness.

b) **Claims for Day Care Treatment**

The Day Care Treatments listed are subject to the exclusions, terms and conditions of the **Policy** and will not be treated as independent coverage under the **Policy**.

c) **Application of Deductible**

Our liability to make payment for claims shall be in excess of the **Deductible** stated in the **Schedule** which shall apply in the aggregate to all the admissible claims arising under the **Policy** in respect of all **Insured Persons** in a **Policy Year**. The **Deductible** stated in the **Schedule** shall be borne by **You** for all admissible **Medical Expenses** which are cumulatively incurred within the **Policy Year**, in respect of any **Insured Persons**, either individually or in the aggregate. It is clarified that for the purpose of calculation of the **Deductible**, any **Medical Expenses** incurred on Room Rent, ICU Charges, nursing expenses, surgeon's, anaesthetist's, **Medical Practitioner's**, consultant's and specialist's fees, anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, cost of pacemaker and similar expenses, **Pre-hospitalisation** Medical Expenses, **Post-hospitalization** Medical Expenses and Ambulance charges will be taken into account. Further, the non-payable items are not considered for the calculation of the **Deductible**.

d) **Reimbursement Claims**

For reimbursement claims, the payment will be made to **You**. In the event of **Your** death, **We** will pay the nominee (as named in the **Schedule**) and in case the nominee is deceased or untraceable, payment to Your legal heir who holds a succession certificate or indemnity bond to that effect, whichever is available and where discharge shall be treated as full and final discharge of Our liability under the **Policy**.

C. **Complete Discharge**

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

D. **Policy Currency**

We shall make payment in Indian Rupees only.

E. **Dispute Resolution**

Any and all disputes or differences under or in relation to this Policy shall be subject to the exclusive jurisdiction of the Indian Courts and subject to Indian law.

F. **Redressal of Grievance**

Insured person may approach the grievance cell at any of the company's branches with the details of grievance.

For updated details of grievance officer, kindly refer the Annexure on Grievance Redressal Procedures

Insured can also refer to the Grievance Redressal Procedures at our website link

https://general.futuregeneralii.in/general-insurance/pdf/Grievance_Redressal_Procedures.pdf

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

G. **Conditions for renewal of the contract**

1) **Renewal**

- (i) The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.
- (ii) The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- (iii) Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- (iv) Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- (v) At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
- (vi) Coverage is not available during the grace period.
- (vii) No loading shall apply on renewals based on individual claims experience
- (viii) Your Future Advantage Top-Up Policy shall be renewable lifelong
- (ix) For Renewal Proposal received after completion of Grace Period of 30 days, all waiting periods would apply afresh.
- (x) The brochure/ prospectus mentions the premiums as per the age slabs/ Sum Insured and the same would be charged as per the completed age at every Renewal.
- (xi) If any Dependent Child has completed 25 years at the time of Renewal, then such person can be covered under a separate policy. The Cumulative Bonus will be passed on to the separate policy taken by such person.
- (xii) No increase/ decrease in Sum Insured during the currency of the Policy. However increase/ decrease in Sum Insured and/or deductible or change in cover, can be requested at the time of Renewal of the Policy. You can submit a request for the changes by filling the Proposal before the expiry of the Policy
- (xiii) In case of enhancement of sum insured the waiting period shall apply afresh to the extent of sum insured increase.

2) **Cumulative Bonus**

- a) **We** will provide cumulative bonus for every claim free year. **We** shall increase in the **Sum Insured** by 10% towards Cumulative Bonus for every claim free year on the basic **Sum Insured** up to the maximum of 50% of the sum insured.
- b) In case of a claim in the **Policy**, the Cumulative Bonus will get reduced by 10% for each claim year. Increase/ Reduction in cumulative bonus will depend on the claims in the previous year, but the base **Sum Insured** (excluding cumulative bonus amount if any) of the **Policy** issued by **Us** shall be preserved.
- c) In case You have opted for the 'Family Floater' option as specified in the Schedule, the Cumulative Bonus so applied will only be available to those Insured Persons who were Insured Persons in the claim free Policy Year and continue to be Insured Persons in the subsequent Policy Year.
- d) The Cumulative Bonus is provisional and is subject to revision if a claim is made in respect of the expiring Policy Year, which is notified after the acceptance of Renewal premium, such awarded Cumulative Bonus shall be withdrawn.

3) **Waiver of Deductible**

You/ Insured Person have an option to opt for waiver of the **Deductible** and opt for any indemnity health insurance **policy** (without any Deductible) offered by **Us** for the same Sum Insured without re-valuation of health status or any Pre-Policy check-up provided that:

- (i) **You/ Insured Person** has been insured with **Us** for the first time under this **Policy** before the age of 50 years and have Renewed with **Us** continuously and without any break in insurance for a minimum period of 5 years.
- (ii) This option for waiver of **Deductible** can be exercised by **You/ Insured person** at Renewal when **Your/ Insured Person's** completed age is within the age group of 54-60 years however only after being continuously renewed under this **Policy** without any break for a period of 5 years or more.
- (iii) **You/ Insured person** will be offered continuity of coverage in terms of waiver of waiting periods to the extent of benefits covered under this **Policy**. If requested by the Insured Person, Cumulative Bonus, if any, will be accrued and premium will be applicable for the enhanced sum insured (Sum Insured + Cumulative Bonus) and if the same is not available, to the next higher Sum Insured available if requested by the Insured Person.
- (iv) Premium for the opted indemnity health insurance **policy** (without any Deductible) would be charged as per the Age of the **Insured Person** at Renewal and the Sum Insured.
- (v) No benefits shall accrue to **You/ Insured Person** by virtue of continuity of coverage in the event of discontinuation of this **Policy** at any point of time or shifting to any other health insurance policy with **Us**.

4) **Withdrawal of Policy**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

5) **Possibility of Revision of Terms of the Policy Including the Premium Rates**

- The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.
- The premiums as shown in the brochure/ prospectus are subject to revision as and when approved by the IRDAI. However such revised premiums would be applicable only from subsequent Renewals and with due notice whenever implemented.

E. SCHEDULE OF BENEFITS

Future Advantage Top-Up																
Options	Individual/ Family Floater Basis															
Family Definitions	Individual					a. S	b. Sp	c. C	d. P							
	Family Floater*					a. S+Sp	b. S+Sp+1C	c. S+Sp+2C	d. S+Sp+3C							
						e. S/Sp+1C	f. S/Sp+2C	f. S/Sp+3C	g. S+Sp+5C							
	Where, S – Self, Sp – Spouse, C – Dependent Child(ren) (Unmarried and up to the age of 25 years), P – Dependent Parent(s) * Family floater means the sum insured shall be floating over the insured members															
Features	Policy Term					1Year /2 Year/3 Year										
	Minimum age of entry					Day 1										
	Maximum age of entry					Life long										
	Renewal					Life long										
Sum Insured (₹)	0.5 L	1 L	1.5 L	2 L	3 L	5 L	7.5 L	10 L	15 L	20 L	25 L	30 L	40 L	50 L	100 L	
Deductible (₹)	0.5 L	0.5 L, 1L	0.5 L	0.5 L, 1L, 2L	0.5 L, 1L, 2L, 3L	0.5 L, 1L, 4L, 5L	2L, 3L, 4L, 5L, 7.5L	2L, 3L, 4L, 5L, 7.5L, 10L	2L, 3L, 4L, 5L, 7.5L, 10L, 15L	2L, 3L, 4L, 5L, 7.5L, 10L, 15L, 20L	2L, 3L, 4L, 5L, 7.5L, 10L, 15L, 20L	5L, 7.5L, 10L, 15L, 20L, 30L	5L, 7.5L, 10L, 15L, 20L, 30L, 40L	5L, 7.5L, 10L, 15L, 20L, 30L, 40L	5L, 7.5L, 10L, 15L, 20L, 30L, 40L	
Plans	Supreme Plan ,Elite Plan															
Coverage	a) Supreme Plan – includes cover for all ailments including Heart related conditions and Cancer b) Elite Plan – includes cover for Cancer and ailments related to Heart only															
Inpatient Hospitalization	Covered															
Pre-Hospitalisation	60 days															
Post-Hospitalisation	90 days															
Day care Procedures	Covered															
Alternative treatments	Ayurveda, Unani, Siddha, Homeopathy is covered after a continuous coverage of 2 years															
Organ Donor	Only hospitalisation expenses are covered after 2 years (excluding donor screening charges and pre and post hospitalisation)															
30 Days Waiting Period	Applicable															
2 Years Waiting Period	Applicable for specific illness or procedures: Internal Congenital Anomalies, Benign Prostatic Hypertrophy, dysfunctional uterine bleeding, Fibromyoma, Endometriosis, Hysterectomy, all internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps with exception of malignant tumor or growth, Surgery for prolapsed inter vertebral disc unless arising from Accident, any types of gastric or duodenal ulcers, stones in the urinary and biliary systems, Surgery on ears. Organ transplant, Rheumatoid Arthritis, Gout, joint replacement Surgery due to degenerative condition, Age related Osteoarthritis and Osteoporosis unless such joint replacement Surgery is medically necessary due to Injury															
Pre-existing Waiting Period	2 years															
Mental Illness or Psychiatric Illness Waiting Period	4 years															
HIV/AIDS Waiting Period	4 years															
Behavioural and Neuro developmental disorders Waiting Period	4 years															
Emergency Ambulance	Covered - up to Rs. 2000 per hospitalisation															
Waiver of Deductible	Available															
Cumulative bonus	10% for every claim free years to maximum up to 50%															
Pre-insurance medical examination	On the basis of adverse medical declarations in the proposal form, age of member, sum insured and deductible opted, through empaneled Diagnostic centres only with the validity of 30 days from the date of test conducted. 100% reimbursement of pre-insurance medical tests charges, subject to policy issuance and 64 VB compliance. Underwriting loading of premium will be applicable on the particular Insured's premium in case of Individual policy and Floater policy															
Family discount	10% is Applicable in case two or more family members are covered with individual sum insured basis in the same policy except for the policy with coverage for one adult with one or more children, the family discount shall be on basis of age of the Adult as per below table:															
	Family Discount (Individual policies)															

		Age Bands	Discount
		<=70	10.0%
		71-75	7.5%
		76 & above	5%
Long term discount (2 and 3 years policy term)	Applicable in case the policy term is more than 1 year and in case of single payment of premium.		
	Long-term discount (Applicable in case of single payment for more than 1 year)		
	Policy Term	Discount	
	1 year	Nil	
	2 years	5%	
	3 years	10%	
Loyalty discount	2.5% loyalty discount if the client already has a separate Retail Health insurance policy (other than Future Advantage Top-Up/ Personal Accident/ Travel) from Future Generali India Insurance Co. Ltd. The loyalty discount shall continue only if the insured maintains the separate health insurance policy with Us.		
Instalment facility	Available for policy term of 1 /2/3 years. Loadings on standard premium will be applicable in case instalment facility is opted.		
	Instalment frequency	Loading on standard premiums	
	Monthly	5%	
	Quarterly	4%	
	Half-yearly	3%	

F. Annexure I DAY CARE LIST

In addition to Day Care list **We** would also cover any other surgeries/ procedures agreed by **Us** in a **Hospital** or a **Day care centre** which require less than 24 hours **Hospitalisation** for inpatient care due to subsequent advancement in technology.

- I. Cardiology Related:**
1. Coronary Angiography
- II. ENT Related:**
2. Myringotomy With Grommet Insertion
 3. Tympanoplasty (closure Of An Eardrum Perforation reconstruction Of The Auditory Ossicles)
 4. Removal Of A Tympanic Drain
 5. Operations On The Turbinates (nasal Concha)
 6. Stapedotomy To Treat Various Lesions In Middle Ear
 7. Revision Of A Stapedectomy
 8. Other Operations On The Auditory Ossicles
 9. Myringoplasty (post-aura/endaural Approach As Well As Simple Type-I Tympanoplasty)
 10. Fenestration Of The Inner Ear
 11. Revision Of A Fenestration Of The Inner Ear
 12. Palatoplasty
 13. Transoral Incision And Drainage Of A Pharyngeal Abscess
 14. Tonsillectomy Without Adenoidectomy
 15. Tonsillectomy With Adenoidectomy
 16. Excision And Destruction Of A Lingual Tonsil
 17. Revision Of A Tympanoplasty
 18. Other Microsurgical Operations On The Middle Ear
 19. Incision Of The Mastoid Process And Middle Ear
 20. Mastoidectomy
 21. Reconstruction Of The Middle Ear
 22. Other Excisions Of The Middle And Inner Ear
 23. Other Operations On The Middle And Inner Ear
 24. Excision And Destruction Of Diseased Tissue Of The Nose
 25. Nasal Sinus Aspiration
 26. Foreign Body Removal From Nose
 27. Adenoidectomy
 28. Stapedectomy Under GA
 29. Stapedectomy Under LA
 30. Tympanoplasty (type IV)
 31. Turbinectomy
 32. Endoscopic Stapedectomy
 33. Incision And Drainage Of Perichondritis
 34. Septoplasty
 35. Thyroplasty Type I
 36. Pseudocyst Of The Pinna - Excision
 37. Incision And Drainage - Haematoma Auricle
 38. Reduction Of Fracture Of Nasal Bone
 39. Excision Of Angioma Septum
 40. Turbinoplasty
 41. Incision & Drainage Of Retro Pharyngeal Abscess
 42. Uvulo Palato Pharyngo Plasty
 43. Adenoidectomy With Grommet Insertion
 44. Adenoidectomy Without Grommet Insertion
 45. Incision & Drainage Of Para Pharyngeal Abscess
- III. Gastroenterology Related:**
46. Pancreatic Pseudocyst Eus & Drainage
 47. RF Ablation For Barrett's Oesophagus
 48. EUS + Aspiration Pancreatic Cyst
 49. Small Bowel Endoscopy (therapeutic)
 50. Colonoscopy, Lesion Removal
 51. ERCP
 52. Colonoscopy Stenting Of Stricture
 53. Percutaneous Endoscopic Gastrostomy
 54. EUS And Pancreatic Pseudo Cyst Drainage
 55. ERCP And Choledochoscopy
 56. Proctosigmoidoscopy Volvulus Detorsion
 57. ERCP And Sphincterotomy
 58. Esophageal Stent Placement
 59. ERCP + Placement Of Biliary Stents
 60. Sigmoidoscopy W / Stent
 61. EUS + Coeliac Node Biopsy
- IV. General Surgery Related:**
62. Incision Of A Pilonidal Sinus / Abscess
 63. Fissure In Ano Sphincterotomy
 64. Piles Banding
 65. Surgery for Hernia
 66. Surgical Treatment Of Anal Fistulas
 67. Division Of The Anal Sphincter (sphincterotomy)
 68. Epididymectomy
 69. Incision Of The Breast Abscess
 70. Operations On The Nipple
 71. Excision Of Single Breast Lump
 72. Incision And Excision Of Tissue In The Perianal Region
 73. Surgical Treatment Of Hemorrhoids
 74. Sclerotherapy
 75. Wound Debridement And Cover
 76. Abscess-decompression
 77. Infected Sebaceous Cyst
 78. Incision And Drainage Of Abscess
 79. Suturing Of Lacerations
 80. Scalp Suturing
 81. Infected Lipoma Excision
 82. Maximal Anal Dilatation
 83. Piles Sclerotherapy
 84. Liver Abscess- Catheter Drainage
 85. Fissure In Ano- Fissurectomy
 86. Fibroadenoma Breast Excision
 87. Oesophageal Varices Sclerotherapy
 88. ERCP - Pancreatic Duct Stone Removal
 89. Perianal Abscess I & D
 90. Perianal Hematoma Evacuation
 91. UGI Scopy And Polypectomy Oesophagus
 92. Breast Abscess I & D
 93. Oesophagoscopy And Biopsy Of Growth Oesophagus
 94. ERCP - Bile Duct Stone Removal
 95. Splenic Abscesses Laparoscopic Drainage
 96. UGI Scopy And Polypectomy Stomach
 97. Feeding Jejunostomy
 98. Varicose Veins Legs - Injection Sclerotherapy
 99. Pancreatic Pseudocysts Endoscopic Drainage
 100. Zadek's Nail Bed Excision
 101. Rigid Oesophagoscopy For Dilation Of Benign Strictures
 102. Lord's Plication
 103. Jaboulay's Procedure
 104. Scrotoplasty
 105. Circumcision For Trauma
 106. Meatoplasty
 107. Intersphincteric Abscess Incision And Drainage
 108. PSOAS Abscess Incision And Drainage
 109. Thyroid Abscess Incision And Drainage
 110. Tips Procedure For Portal Hypertension
 111. Esophageal Growth Stent
 112. Pair Procedure Of Hydatid Cyst Liver
 113. Tru Cut Liver Biopsy
 114. Laparoscopic Reduction Of Intussusception
 115. Microdocheotomy Breast
 116. Sentinel Node Biopsy
 117. Testicular Biopsy
 118. Sentinel Node Biopsy Malignant Melanoma
 119. TURBT
 120. URS + LL
- V. Gynaecology Related:**
121. Conization Of The Uterine Cervix
 122. Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
 123. Incision Of Vulva
 124. Salpingo-oophorectomy Via Laparotomy
 125. Endoscopic Polypectomy
 126. Hysteroscopic Removal Of Myoma
 127. D & C
 128. Hysteroscopic Resection Of Septum
 129. Thermal Cauterisation Of Cervix
 130. Mirena Insertion
 131. Hysteroscopic Adhesiolysis
 132. LEEP (Loop Electrosurgical Excision Procedure)

133. Cryocauterisation Of Cervix
134. Polypectomy Endometrium
135. Hysteroscopic Resection Of Fibroid
136. LLETZ (large loop excision of the transformation zone)
137. Conization
138. Polypectomy Cervix
139. Hysteroscopic Resection Of Endometrial Polyp
140. Vulval Wart Excision
141. Laparoscopic Paraovarian Cyst Excision
142. Uterine Artery Embolization
143. Laparoscopic Cystectomy
144. Hymenectomy (Imperforate Hymen)
145. Vaginal Wall Cyst Excision
146. Vulval Cyst Excision
147. Laparoscopic Paratubal Cyst Excision
148. Vaginal Mesh For POP
149. Laparoscopic Myomectomy
150. Repair Recto- Vagina Fistula
151. Pelvic Floor Repair (Excluding Fistula Repair)
152. Laparoscopic Oophorectomy

VI. Neurology Related:

153. Facial Nerve Glycerol Rhizotomy
154. Stereotactic Radiosurgery
155. Percutaneous Cordotomy
156. Diagnostic Cerebral Angiography
157. VP Shunt
158. Ventriculoatrial Shunt

VII. Oncology Related:

159. Radiotherapy For Cancer
160. Cancer Chemotherapy
161. IV Push Chemotherapy
162. HBI-hemibody Radiotherapy
163. Infusional Targeted Therapy
164. SRT-stereotactic ARC Therapy
165. SC Administration Of Growth Factors
166. Continuous Infusional Chemotherapy
167. Infusional Chemotherapy
168. CCRT-concurrent Chemo + RT
169. 2D Radiotherapy
170. 3D Conformal Radiotherapy
171. IGRT- Image Guided Radiotherapy
172. IMRT- Step & Shoot
173. Infusional Bisphosphonates
174. IMRT- DMLC
175. Rotational Arc Therapy
176. Tele Gamma Therapy
177. FSRT-fractionated SRT
178. VMAT-volumetric Modulated Arc Therapy
179. SBRT-stereotactic Body Radiotherapy
180. Helical Tomotherapy
181. SRS-stereotactic Radiosurgery
182. X-knife SRS
183. Gammaknife SRS
184. TBI- Total Body Radiotherapy
185. Intraluminal Brachytherapy
186. Electron Therapy
187. TSET-total Electron Skin Therapy
188. Extracorporeal Irradiation Of Blood Products
189. Telecobalt Therapy
190. Telecesium Therapy
191. External Mould Brachytherapy
192. Interstitial Brachytherapy
193. Intracavity Brachytherapy
194. 3D Brachytherapy
195. Implant Brachytherapy
196. Intravesical Brachytherapy
197. Adjuvant Radiotherapy
198. Afterloading Catheter Brachytherapy
199. Conditioning Radiotherapy For BMT
200. Nerve Biopsy
201. Muscle Biopsy
202. Epidural Steroid Injection
203. Extracorporeal Irradiation To The Homologous Bone Grafts
204. Radical Chemotherapy
205. Neoadjuvant Radiotherapy
206. LDR Brachytherapy

207. Palliative Radiotherapy
208. Radical Radiotherapy
209. Palliative Chemotherapy
210. Template Brachytherapy
211. Neoadjuvant Chemotherapy
212. Adjuvant Chemotherapy
213. Induction Chemotherapy
214. Consolidation Chemotherapy
215. Maintenance Chemotherapy
216. HDR Brachytherapy

VIII. Operations On The Salivary Glands & Salivary Ducts:

217. Incision And Lancing Of A Salivary Gland And A Salivary Duct
218. Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
219. Resection Of A Salivary Gland
220. Reconstruction Of A Salivary Gland And A Salivary Duct

IX. Operations On The Skin & Subcutaneous Tissues:

221. Surgical Wound Toilet (wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
222. Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
223. Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
224. Free Skin Transplantation, Donor Site
225. Free Skin Transplantation, Recipient Site
226. Revision Of Skin Plasty
227. Chemosurgery To The Skin.
228. Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues
229. Reconstruction Of Deformity/defect In Nail Bed
230. Excision Of Bursitis
231. Tennis Elbow Release

X. Operations On The Tongue:

232. Incision, Excision And Destruction Of Diseased Tissue Of The Tongue
233. Partial Glossectomy
234. Glossectomy
235. Reconstruction Of The Tongue

XI. Ophthalmology Related

236. Surgery For Cataract
237. Incision Of Tear Glands
238. Incision Of Diseased Eyelids
239. Excision And Destruction Of Diseased Tissue Of The Eyelid
240. Operations On The Canthus And Epicanthus
241. Corrective Surgery For Entropion And Ectropion
242. Corrective Surgery For Blepharoptosis
243. Removal Of A Foreign Body From The Conjunctiva
244. Removal Of A Foreign Body From The Cornea
245. Incision Of The Cornea
246. Operations For Pterygium
247. Removal Of A Foreign Body From The Lens Of The Eye
248. Removal Of A Foreign Body From The Posterior Chamber Of The Eye
249. Removal Of A Foreign Body From The Orbit And Eyeball
250. Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (bilateral)
251. Correction Of Eyelid Ptosis By Fascia Lata Graft (bilateral)
252. Diathermy/cryotherapy To Treat Retinal Tear
253. Anterior Chamber Paracentesis/ Cyclodiathermy/ Cyclocryotherapy/ Goniotomy Trabeculotomy And Filtering And Allied Operations To Treat Glaucoma
254. Enucleation Of Eye Without Implant
255. Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland
256. Laser Photocoagulation To Treat Retinal Tear
257. Biopsy Of Tear Gland

XII. Orthopedics Related:

258. Incision On Bone, Septic And Aseptic
259. Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis

260. Suture And Other Operations On Tendons And Tendon Sheath
261. Reduction Of Dislocation Under GA
262. Arthroscopic Knee Aspiration
263. Surgery For Ligament Tear
264. Surgery For Hemoarthrosis/pyoarthrosis
265. Removal Of Fracture Pins/nails
266. Removal Of Metal Wire
267. Closed Reduction On Fracture, Luxation
268. Reduction Of Dislocation Under GA
269. Epiphyseolysis With Osteosynthesis
270. Excision Of Various Lesions In Coccyx
271. Arthroscopic Repair Of Acl Tear Knee
272. Closed Reduction Of Minor Fractures
273. Arthroscopic Repair Of PCL Tear Knee
274. Tendon Shortening
275. Arthroscopic Meniscectomy - Knee
276. Treatment Of Clavicle Dislocation
277. Haemarthrosis Knee- Lavage
278. Abscess Knee Joint Drainage
279. Carpal Tunnel Release
280. Closed Reduction Of Minor Dislocation
281. Repair Of Knee Cap Tendon
282. ORIF With K Wire Fixation- Small Bones
283. Release Of Midfoot Joint
284. ORIF With Plating- Small Long Bones
285. Implant Removal Minor
286. K Wire Removal
287. Closed Reduction And External Fixation
288. Arthrotomy Hip Joint
289. Syme's Amputation
290. Arthroplasty
291. Partial Removal Of Rib
292. Treatment Of Sesamoid Bone Fracture
293. Shoulder Arthroscopy / Surgery
294. Elbow Arthroscopy
295. Amputation Of Metacarpal Bone
296. Release Of Thumb Contracture
297. Incision Of Foot Fascia
298. Partial Removal Of Metatarsal
299. Repair / Graft Of Foot Tendon
300. Amputation Follow-up Surgery
301. Exploration Of Ankle Joint
302. Remove/graft Leg Bone Lesion
303. Repair/graft Achilles Tendon
304. Remove Of Tissue Expander
305. Biopsy Elbow Joint Lining
306. Removal Of Wrist Prosthesis
307. Biopsy Finger Joint Lining
308. Tendon Lengthening
309. Treatment Of Shoulder Dislocation
310. Lengthening Of Hand Tendon
311. Removal Of Elbow Bursa
312. Fixation Of Knee Joint
313. Treatment Of Foot Dislocation
314. Surgery Of Bunion
315. Tendon Transfer Procedure
316. Removal Of Knee Cap Bursa
317. Treatment Of Fracture Of Ulna
318. Treatment Of Scapula Fracture
319. Removal Of Tumor Of Arm/ Elbow Under RA/GA
320. Repair Of Ruptured Tendon
321. Decompress Forearm Space
322. Revision Of Neck Muscle (torticollis Release)
323. Lengthening Of Thigh Tendons
324. Treatment Fracture Of Radius & Ulna

XIII. Other Operations On The Mouth & Face:

325. External Incision And Drainage In The Region Of The Mouth, Jaw And Face
326. Incision Of The Hard And Soft Palate
327. Excision And Destruction Of Diseased Hard And Soft Palate

XIV. Pediatric Surgery Related:

328. Excision Of Fistula-in-ano
329. Excision Juvenile Polyps Rectum
330. Vaginoplasty
331. Dilatation Of Accidental Caustic Stricture Oesophageal
332. Presacral Teratomas Excision

333. Removal Of Vesical Stone
334. Excision Sigmoid Polyp
335. Sternomastoid Tenotomy
336. Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
337. Excision Of Soft Tissue Rhabdomyosarcoma
338. Mediastinal Lymph Node Biopsy
339. High Orchidectomy For Testis Tumours
340. Excision Of Cervical Teratoma
341. Rectal-myomectomy
342. Rectal Prolapse (delorme's Procedure)
343. Detorsion Of Torsion Testis

XV. Thoracic Surgery Related:

344. Thoracoscopy And Lung Biopsy
345. Excision Of Cervical Sympathetic Chain Thoracoscopic
346. Laser Ablation Of Barrett's Oesophagus
347. Pleurodesis
348. Thoracoscopy And Pleural Biopsy
349. EBUS + Biopsy
350. Thoracoscopy Ligation Thoracic Duct
351. Thoracoscopy Assisted Empyema Drainage

XVI. Urology Related:

352. Haemodialysis
353. Lithotripsy/nephrolithotomy For Renal Calculus
354. Excision Of Renal Cyst
355. Drainage Of Pyonephrosis/perinephric Abscess
356. Incision Of The Prostate
357. Transurethral Excision And Destruction Of Prostate Tissue
358. Transurethral And Percutaneous Destruction Of Prostate Tissue
359. Open Surgical Excision And Destruction Of Prostate Tissue
360. Operations On The Seminal Vesicles
361. Other Operations On The Prostate
362. Incision Of The Scrotum And Tunica Vaginalis Testis
363. Operation On A Testicular Hydrocele
364. Other Operations On The Scrotum And Tunica Vaginalis Testis
365. Incision Of The Testes
366. Excision And Destruction Of Diseased Tissue Of The Testes
367. Unilateral Orchidectomy
368. Bilateral Orchidectomy
369. Surgical Repositioning Of An Abdominal Testis
370. Reconstruction Of The Testis
371. Other Operations On The Testis
372. Excision In The Area Of The Epididymis
373. Operations On The Foreskin
374. Local Excision And Destruction Of Diseased Tissue Of The Penis
375. Other Operations On The Penis
376. Cystoscopic Removal Of Stones
377. Lithotripsy
378. Biopsy Of Temporal Artery For Various Lesions
379. External Arterio-venous Shunt
380. AV Fistula - Wrist
381. URSL With Stenting
382. URSL With Lithotripsy
383. Cystoscopic Litholapaxy
384. ESWL
385. Cystoscopy & Biopsy
386. Cystoscopy And Removal Of Polyp
387. Suprapubic Cystostomy
388. Percutaneous Nephrostomy
389. Cystoscopy And "SLING" Procedure
390. TUNA- Prostate
391. Excision Of Urethral Diverticulum
392. Excision Of Urethral Prolapse
393. Mega-ureter Reconstruction
394. Kidney Renoscopy And Biopsy
395. Ureter Endoscopy And Treatment
396. Surgery For Pelvi Ureteric Junction Obstruction
397. Anderson Hynes Operation
398. Kidney Endoscopy And Biopsy
399. Paraphimosis Surgery
400. Surgery For Stress Urinary Incontinence
401. Injury Prepuce- Circumcision
402. Frenular Tear Repair

- 403. Meatotomy For Meatal Stenosis
- 404. Surgery For Fournier's Gangrene Scrotum
- 405. Surgery Filarial Scrotum
- 406. Surgery For Watering Can Perineum

- 407. Repair Of Penile Torsion
- 408. Drainage Of Prostate Abscess
- 409. Orchiectomy

Note: The standard exclusions and waiting periods are applicable to all of the above procedures depending on the medical condition/ disease under treatment. Only 24 hours **Hospitalisation** is not mandatory.

In case of any claims contact

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

Toll Free Fax: 1800 103 9998

Email: fgf@futuregenerali.in



ISO No: FGH/UW/RET/194/02

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. Call us at: 1800-220-233 / 1860-500-3333 / 022-67837800 | Fax No: 022 4097 6900 | Website: <https://general.futuregenerali.in> | Email: fgcare@futuregenerali.in. Trade Logo displayed above belongs to M/S Assicurazioni Generali - Societa Per Azioni and used by Future Generali India Insurance Co Ltd. under license.

G. Annexure 2

List I – Items for which coverage is not available in the Policy

SI No.	Item
1.	BABY FOOD
2.	BABY UTILITES CHARGES
3.	BEAUTY SERVICES
4.	BELTS/ BRACES
5.	BUDS
6.	COLD PACK/HOT PACK
7.	CARRY BAGS
8.	EMAIL / INTERNET CHARGES
9.	FOOD CHARGES (OTHER THAN PATIENT's DIET PROVIDED BY HOSPITAL)
10.	LEGGINGS
11.	LAUNDRY CHARGES
12.	MINERAL WATER
13.	SANITARY PAD
14.	TELEPHONE CHARGES
15.	GUEST SERVICES
16.	CREPE BANDAGE
17.	DIAPER OF ANY TYPE
18.	EYELET COLLAR
19.	SLINGS
20.	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21.	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22.	TELEVISION CHARGES
23.	SURCHARGES
24.	ATTENDANT CHARGES
25.	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26.	BIRTH CERTIFICATE
27.	CERTIFICATE CHARGES
28.	COURIER CHARGES
29.	CONVENYANCE CHARGES
30.	MEDICAL CERTIFICATE
31.	MEDICAL RECORDS
32.	PHOTOCOPIES CHARGES
33.	MORTUARY CHARGES
34.	WALKING AIDS CHARGES
35.	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36.	SPACER
37.	SPIROMETRE
38.	NEBULIZER KIT
39.	STEAM INHALER
40.	ARMSLING
41.	THERMOMETER
42.	CERVICAL COLLAR
43.	SPLINT
44.	DIABETIC FOOT WEAR
45.	KNEE BRACES (LONG/ SHORT/ HINGED)
46.	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47.	LUMBO SACRAL BELT
48.	NIMBUS BED OR WATER OR AIR BED CHARGES
49.	AMBULANCE COLLAR
50.	AMBULANCE EQUIPMENT
51.	ABDOMINAL BINDER
52.	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53.	SUGAR FREE TABLETS
54.	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55.	ECG ELECTRODES
56.	GLOVES
57.	NEBULISATION KIT
58.	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59.	KIDNEY TRAY
60.	MASK
61.	OUNCE GLASS
62.	OXYGEN MASK
63.	PELVIC TRACTION BELT
64.	PAN CAN
65.	TROLLY COVER
66.	UROMETER, URINE JUG
67.	AMBULANCE
68.	VASOFIX SAFETY

List II – Items that are to be subsumed into room charges

SI No.	Item
1.	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2.	HAND WASH
3.	SHOE COVER
4.	CAPS
5.	CRADLE CHARGES
6.	COMB
7.	EAU-DE-COLOGNE / ROOM FRESHNERS
8.	FOOT COVER
9.	GOWN
10.	SLIPPERS
11.	TISSUE PAPER
12.	TOOTH PASTE
13.	TOOTH BRUSH
14.	BED PAN
15.	FACE MASK
16.	FLEXI MASK
17.	HAND HOLDER
18.	SPUTUM CUP
19.	DISINFECTANT LOTIONS
20.	LUXURY TAX
21.	HVAC
22.	HOUSE KEEPING CHARGES
23.	AIR CONDITIONER CHARGES
24.	IM IV INJECTION CHARGES
25.	CLEAN SHEET
26.	BLANKET/WARMER BLANKET
27.	ADMISSION KIT
28.	DIABETIC CHART CHARGES
29.	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30.	DISCHARGE PROCEDURE CHARGES
31.	DAILY CHART CHARGES
32.	ENTRANCE PASS / VISITORS PASS CHARGES
33.	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34.	FILE OPENING CHARGES
35.	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36.	PATIENT IDENTIFICATION BAND / NAME TAG
37.	PULSEOXYMETER CHARGES

List III – Items that are to be subsumed into Procedure Charges

Sl No.	Item
1.	HAIR REMOVAL CREAM
2.	DISPOSABLES RAZORS CHARGES (for site preparations)
3.	EYE PAD
4.	EYE SHEILD
5.	CAMERA COVER
6.	DVD, CD CHARGES
7.	GAUSE SOFT
8.	GAUZE
9.	WARD AND THEATRE BOOKING CHARGES
10.	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS
11.	MICROSCOPE COVER
12.	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER
13.	SURGICAL DRILL
14.	EYE KIT
15.	EYE DRAPE
16.	X-RAY FILM
17.	BOYLES APPARATUS CHARGES
18.	COTTON
19.	COTTON BANDAGE
20.	SURGICAL TAPE
21.	APRON
22.	TORNIQUET
23.	ORTHOBUNDLE, GYNAEC BUNDLE

List IV – Items that are to be subsumed into cost of treatment

Sl No.	Item
1.	ADMISSION/REGISTRATION CHARGES
2.	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3.	URINE CONTAINER
4.	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5.	BIPAP MACHINE
6.	CPAP/ CAPD EQUIPMENTS
7.	INFUSION PUMP - COST
8.	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9.	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10.	HIV KIT
11.	ANTISEPTIC MOUTHWASH
12.	LOZENGES
13.	MOUTH PAINT
14.	VACCINATION CHARGES
15.	ALCOHOL SWABES
16.	SCRUB SOLUTION/STERILLIUM
17.	GLUCOMETER & STRIPS
18.	URINE BAG

ALL FIELDS IN THIS FORM ARE MANDATORY AND THE CLAIM WILL BE NOT BE PROCESSED IF ANY OF THE DETAILS ARE MISSING

Claim Number (For FGH Use Only)

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POLICY / INSURED DETAILS

Policy No.:			Health Card No. Of Patient:					
Policy Start Date	DD / MM / YYYY	Policy End Date	DD / MM / YYYY	Date Of Joining Policy	DD / MM / YYYY			
Corporate Name	(Only for group policies)						Employee ID:	

PERSONAL DETAILS OF EMPLOYEE / PROPOSER

1. Name of the Employee / Individual	
2. E-Mail address of the Employee/Individual	
3. Mobile No.	
4. Permanent Account Number (PAN)	

CLAIMANT / PATIENT DETAILS

1. Name of the Patient					
2. Relationship with the Employee / Proposer	<input type="checkbox"/> Self	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child	<input type="checkbox"/> Parent	<input type="checkbox"/> Others _____
3. Date of Birth of Claimant: DD / MM / YYYY	Age: _____ (years)	Gender:	<input type="checkbox"/> Male	<input type="checkbox"/> Female	
4. Residential Address:					

CLAIM DETAILS

Total Claimed Amount:

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Claimed Amount in Words: Rupees _____

Diagnosis	Enclosure Check List:	
Admission Date: DD / MM / YYYY	Discharge Date: DD / MM / YYYY	i. Original Discharge Summary containing all relevant details
Name of Treating Doctor:		ii. All Original Bills and their Receipts
Mobile No. of Treating Doctor:		iii. Copies of all Reports & prescriptions
Name of Family Physician:		iv. First Prescription / Consultation Letter from your Doctor.
Mobile No. of Family Physician:		v. Original Money Receipt duly signed with a Revenue Stamp.
		vi. Copy of Proposer/Employee Photo ID Proof & Address Proof

CONSENT REQUIREMENT FOR ACCESS TO TREATMENT PAPERS / INDOOR CASE SHEETS / MEDICAL RECORDS / INVESTIGATOR VISIT
I hereby authorize Future Generali India Insurance or any agency / individual authorized by them to obtain copies or review in person all my medical records including but not limited to admission notes, treatment sheets, indoor case papers, investigation reports, prescriptions and all other documents present in the hospital case file. Details related to my past hospitalisations in your hospital can also be provided / shown to Future Generali or its authorized representatives. I agree that all information provided above by me in the claim documents is true and that if I have provided any false or untrue information, my right to claim the reimbursement of expenses shall be absolutely forfeited.

Name of Patient / Relative: _____
Relationship with Patient: _____

Signature of Patient / Relative
Date: DD / MM / YYYY

Please attach this form in Original to the hospital bill and other claim documents. Separate claim form required for each claim. PLEASE ENCLOSE A PHOTOCOPY OF THE FUTURE GENERALI HEALTH ID CARD.

Authorization for Transfer of Claim Amount by National Electronic Fund Transfer

Name as per Bank Account														
Bank Name														
Branch Name & Address														
Branch Phone No.														
Branch MICR Code														
Branch IFSC Code for NEFT														
<i>(Please attach a Photocopy of a cheque or a blank cheque of your bank duly cancelled for ensuring accuracy of the bank name, branch name, account number & name of account holder printed)</i>														
Account Type (Please Tick)	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash / Credit													
Account No. (As appearing in Cheque Book)														
HR Authorization & Stamp							Bank Authorization & Stamp							

Date from which the mandate should be effective: _____

I hereby declare that the particulars given above are correct and complete and request you to remit any amount due to me, if any to the aforesaid bank account. I herewith further declare that if any transaction is delayed or not effected at all or is wrongly credited to any other account for reasons of incomplete or incorrect information as provided above, I shall not hold Future Generali India Insurance Company Ltd ("Company") or any of its directors, employees or agents responsible for the same. I also declare that the remittance of any dues to the aforesaid bank account shall be considered as full and valid discharge of its obligations by the company. I also undertake to advise any change in the particulars of my bank account to facilitate updation of records for the purpose of credit of any amount due, through NEFT.

Name of Employee / Proposer: _____
 Policy No.: _____
 Claimant Name: _____

Signature of Employee / Proposer
 Date: DD / MM / YYYY

FEEDBACK AND SUGGESTIONS

We thank you for choosing Future Generali as your Insurance provider. We always strive to ensure that our service levels exceed our customer's expectations. In the spirit of this endeavour, we will greatly appreciate your valuable inputs and feedback. Kindly provide your feedback on your experience with Future Generali and any suggestions for improving our services. We value your time and promise to evaluate your suggestions for improvement of our service.

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. Call us at: 1800-220-233 / 1860-500-3333 / 022-67837800 | Fax No: 022 4097 6900 | Website: <https://general.futuregenerali.in> | Email: fgcare@futuregenerali.in. Trade Logo displayed above belongs to M/S Assicurazioni Generali - Societa Per Azioni and used by Future Generali India Insurance Co Ltd. under license.

Dear Customer,

At **Future Generali** we are committed to provide “**Exceptional Customer-Experience**” that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

What Constitutes a Grievance?

“Complaint” or “Grievance” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities;

Explanation: An Inquiry/Query or Request would not fall within the definition of the “complaint” or “grievance”.

“Complainant” means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel

If you have a complaint or grievance you may reach us through the following avenues:


	Help – Lines	1800-220-233 / 1860-500-3333 / 022-67837800		Email	Fgcare@futuregenerali.in
				Website	https://general.futuregenerali.in/
	GRO at each Branch	Walk-in to any of our branches and request to meet the Grievance Redressal Officer (GRO) .			

What can I expect after logging a Grievance?

- We will acknowledge receipt of your concern within 3 - business days.
- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

How do I escalate?

- You can directly contact our **Grievance Redressal Officer** at our Head office.
 - ⇒ **You can email to :** fggro@futuregenerali.in or **call at: 7900197777**
 - ⇒ You can write directly to our **Grievance Redressal Cell at our Head office:**

	Grievance Redressal Cell	Grievance Redressal Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Office:- 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083 Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster
--	---------------------------------	---

What should I do, if I face difficulty in registering a grievance?

While we constantly endeavour to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDAI (Insurance Regulatory and Development Authority of India)**.

- **CALL CENTER: TOLL FREE NUMBER (155255)**
- **REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)**

Grievances of Senior Citizens:

We have established a separate channel to address the grievances of Senior Citizens. The concerns will be addressed to the Senior Citizen's channel for faster attention or speedy disposal of grievance, if any

Insurance Ombudsman:

If you are still dissatisfied with the resolution provided or if it is already 30 days since you filed your complaint, you can approach the office of Insurance Ombudsman, provided the same is under their purview. The guidelines for taking up a complaint with the Insurance Ombudsman, along with their addresses are available on the consumer education website of the IRDAI. <http://www.policyholder.gov.in/Ombudsman.aspx>
 For ease of reference, the list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman 6 th Floor, Jeevan Prakash Building, Tilak Marg, Relief Road, AHMEDABAD - 380 001 , Tel: 079-25501201/02/05/06 E-mail: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of the Insurance Ombudsman Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road,JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 26652048 / 26652049 E-mail: bimalokpal.bengaluru@ecoi.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL - 462 003 Tel: 0755 - 2769201 / 2769202 Fax: 0755-2769203 E-mail: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh & Chhattisgarh

BHUBANESHWAR	Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR - 751 009 Tel: 0674-2596461/2596455 Fax: 0674-2596429 E-mail: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman S.C.O. No.101 - 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017 Tel: 0172-2706196/2706468 Fax: 0172-2708274 E-mail: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018 Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: bimalokpal.chennai@ecoi.co.in	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
DELHI	Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI - 110 002 Tel: 011-2323481/23213504 Fax: 011-23230858 E-mail: bimalokpal.delhi@ecoi.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, GUWAHATI - 781 001 Tel:0361-2132204/05 Fax: 0361- 2732937 E-mail: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman 6-2-46 , 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004 Tel: 040-65504123/23312122 Fax: 040-23376599 E-mail: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Pondicherry
JAIPUR	Office of the Insurance Ombudsman Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005 . Tel : 0141-2740363 E-mail: bimalokpal.jaipur@ecoi.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 Tel: 0484-2358759/2359338 Fax: 0484-2359336 E-mail: bimalokpal.ernakulam@ecoi.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA	Office of the Insurance Ombudsman Hindusthan Bldg. Annexe, 4 th Floor,4, C.R.Avenue, KOLKATA - 700 072 Tel: 033-22124339 /40 Fax: 033-22124341 E-mail : bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim and UT of Andaman & Nicobar Islands
LUCKNOW	Office of the Insurance Ombudsman 6th Floor, Jeevan Bhawan, Phase 2, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001 Tel: 0522 -2231331/30 Fax: 0522-2231310 E-mail: bimalokpal.lucknow@ecoi.co.in	Districts of U.P:- Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Office of the Insurance Ombudsman 3rd Floor, Jeevan Seva Annexe, S.V.Road, Santacruz (W), MUMBAI - 400 054 Tel: 022-26106960/26106552 Fax: 022- 26106052 E - mail: bimalokpal.mumbai@ecoi.co.in	Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301 . Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna, Bihar, 800006 , Tel.: 0612-2680952, Email: bimalokpal.patna@ecoi.co.in	Bihar and Jharkhand
PUNE	Office of the Insurance Ombudsman Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030 . Tel: 020-41312555 E-mail: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane but excluding Mumbai Metropolitan Region

The updated details of Insurance Ombudsman are available on IRDA website: www.irdai.gov.in, on the website of Office of Executive Council of Insurers: <http://www.ecoi.co.in/>, our website www.futuregenerali.in or from any of our offices.

I want to submit a Request Complaint Suggestion / Feedback Appreciation

Policy Type Motor Health Personal Accident Other _____

Policy Details Policy No. Claim No. Cover Note Health Card Existing Service Request

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Customer Name _____

Address _____

City: _____ Pin code: _____ Telephone No. : _____ Mobile No. : _____

Detailed Description _____

Date

D	D	M	M	Y	Y	Y	Y
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Customer's Signature _____

You may submit the form to the Nearest Branch Office or mail it to our Customer Service Cell at:
 Customer Service Cell | Future Generali India Insurance Company Ltd.
 Registered and Corporate Office: 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083. Website: <https://general.futuregenerali.in> | Email: fgcare@futuregenerali.in | Call us at: 1800-220-233 / 1860-500-3333 / 022-67837800

For office use only Service / Case #

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Comments: _____

