



When it comes to a life-threatening condition,
your family is not alone.

We are there for you during the time of distress

There is a lot on your mind when you are ill – anxieties, uncertainties and even fear. You want the best treatment, be it for yourself or your family especially if diagnosed with a critical illness. Critical illness can also mean loss of income and change in lifestyle. In such a situation, the biggest concern is to be able to afford the treatment. The financial burden could be far more than what an indemnity health plan which pays hospital bills, would cover. Given the ever rising healthcare costs in India, one major ailment is all it takes to wobble your financial health. With Future Criticare, we lessen the burden on the financial front so that you can take care of your health.

What is Future Criticare

Future Criticare offers monetary benefit to take care of miscellaneous expenses in case you are diagnosed with a critical illness. You can opt for this plan in addition to other medical plans with minimum paperwork. It is a standalone critical benefit plan that insures you against twelve critical illnesses. Should you ever be diagnosed with one of these, you will be provided with a fixed sum, regardless of your actual medical expenses and other health indemnity policies. Subsequent to 90 days from the policy's commencement, the policy shall cover the following major medical illnesses and procedures, subject to survival of 28 days from the date of diagnosis / procedure.

Know More About the Critical Illnesses:



Cancer Of Specified Severity

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy and confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.



Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.



Primary Pulmonary Arterial Hypertension

Primary pulmonary hypertension is an increase in blood pressure in the pulmonary artery, pulmonary vein, or pulmonary capillaries, leading to shortness of breath, dizziness, fainting, and other symptoms, all of which are exacerbated by exertion. The pulmonary artery is the blood vessel that carries blood from the heart through the lungs.



Liver Failure

It is the inability of the liver to perform its normal synthetic and metabolic function as part of normal physiology.



Multiple Sclerosis With Persisting Symptoms

The definite occurrence of multiple sclerosis. The diagnosis must be supported by all of the following:

- i. Investigations including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple sclerosis.
- ii. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with at least two clinically documented episodes, at least one month apart.



Major Organ/Bone Marrow Transplant

- i. The actual undergoing of a transplant of one of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using hematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.



Open Chest Cabg (Coronary Artery Bypass Graft)

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.



Aorta Graft Surgery

The aorta is the main artery that supplies oxygenated blood to all other parts of the body. Sometimes, a part of the aorta becomes blocked or weak and needs replacing. You will be able to claim compensation if you need surgery to remove and replace a part of, or the entire aorta.



Stroke Resulting In Permanent Symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolization from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.



First Heart Attack (Myocardial Infarction) - Of Specified Severity

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain).
- ii. New characteristic electrocardiogram changes.
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical Markers.



Coma Of Specified Severity

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- i. No response to external stimuli continuously for at least 96 hours;
- ii. Life support measures are necessary to sustain life; and
- iii. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- iv. The condition has to be confirmed by a specialist medical practitioner.

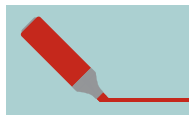


Total Blindness:

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. Total blindness as a result of cataract, glaucoma, corneal lesions and retinopathies are excluded.

For details of the complete definitions please refer the policy wordings.

Product Highlights



- This product is available on Individual Sum Insured as well as Floater Sum Insured basis
- Family means and includes you, your spouse, your first two dependent children and your two dependent parents
- Upon survival of 28 days from the first diagnosis / actual undergoing of the surgical procedures that are mentioned above, you and your family members can claim the entire sum insured under the policy
- You receive the entire sum insured amount as a lump sum thus helping you to plan the treatment accordingly
- No medical examination required up to the age of 45 years and sum insured up to 5 lakhs, subject to the proposal form having no adverse medical declarations
- Pre-policy check-up, if advised to you, has to be done in our empanelled diagnostic center. Up to 50% cost of the diagnostic tests charges would be reimbursed by us for accepted cases wherein the policy has been issued to you. The test reports would be valid for 1 month
- The premium paid is exempt under section 80 D of the Income Tax Act

Eligibility of Age and Sum Insured

- The product is for those between the ages of 6 years to 65 years.

| | |
|----------------------|--|
| Maximum Policy Term | 1 year |
| Minimum age at entry | 6 years |
| Maximum age at entry | 65 years |
| Renewal | Lifelong |
| Minimum Sum Insured | ₹1,00,000 |
| Maximum Sum Insured | ₹50,00,000 (for age ≤45 years) ₹20,00,000 (for age 46 years - 65 years) |

- The maximum sum insured eligibility for renewals –

| Age | Max Sum Insured option (INR) |
|----------------------|------------------------------|
| 66 years to 70 years | ₹1,000,000 |
| 71 years to 75 years | ₹5,00,000 |
| Above 75 years | ₹2,00,000 |

- 1) Renewals will be invited for the above age bands as per respective Sum Insured mentioned in the table.
- 2) Premium would be charged as per the restricted Sum Insured with loading as given below.

Renewal premium



Following loadings in premiums will be applicable for policies above 65 years of age for lifelong renewal:

| | |
|-------------------------------|---------------------------------------|
| Above 65 years up to 70 years | 10% (loading on 61-65 years age band) |
| 71 years to 75 years | 20% (loading on 61-65 years age band) |
| Above 75 years | 25% (loading on 61-65 years age band) |

Family Definition



Self, spouse, 2 dependent children (up to 25 years) and 2 dependant parents.

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

The premiums as shown in the prospectus/brochure are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.

| Premium Illustration (All figures in ₹) Goods & Services Tax Extra | | | | | | | | | |
|--|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| SI(₹)/ Age in years | 6 to 25 years | 26 to 30 years | 31 to 35 years | 36 to 40 years | 41 to 45 years | 46 to 50 years | 51 to 55 years | 56 to 60 years | 61 to 65 years |
| 1 lakh | 262 | 320 | 391 | 636 | 933 | 1,746 | 2,598 | 4,614 | 5,768 |
| 2 lakh | 487 | 601 | 740 | 1,229 | 1,821 | 3,166 | 4,869 | 8,247 | 10,309 |
| 3 lakh | 711 | 881 | 1,090 | 1,822 | 2,709 | 4,587 | 7,,140 | 11,880 | 14,850 |
| 4 lakh | 936 | 1,162 | 1,439 | 2,415 | 3,597 | 6,374 | 9,778 | 15,513 | 19,391 |
| 5 lakh | 1,160 | 1,442 | 1,788 | 3,009 | 4,485 | 7,795 | 12,049 | 19,147 | 23,934 |
| 6 lakh | 1,634 | 1,972 | 2,387 | 4,238 | 6,010 | 9,207 | 14,312 | 23,364 | 29,205 |
| 7 lakh | 1,859 | 2,253 | 2,736 | 4,831 | 6,898 | 10,627 | 16,583 | 26,997 | 33,746 |
| 8 lakh | 2,083 | 2,533 | 3,086 | 5,424 | 7,786 | 12,048 | 18,854 | 30,630 | 38,288 |
| 9 lakh | 2,308 | 2,814 | 3,435 | 6,017 | 8,674 | 13,469 | 21,125 | 34,264 | 42,830 |
| 10 lakh | 2,532 | 3,094 | 3,785 | 6,610 | 9,562 | 14,889 | 23,396 | 37,897 | 47,371 |
| 11 lakh | 2,957 | 3,519 | 4,209 | 6,648 | 9,599 | 14,927 | 23,433 | 37,899 | 47,374 |
| 12 lakh | 3,404 | 4,078 | 4,906 | 7,832 | 11,373 | 17,766 | 27,974 | 45,163 | 56,454 |
| 13 lakh | 3,629 | 4,359 | 5,256 | 8,425 | 12,262 | 19,187 | 30,245 | 48,797 | 60,996 |
| 14 lakh | 3,853 | 4,639 | 5,605 | 9,018 | 13,150 | 20,607 | 32,516 | 52,430 | 65,538 |
| 15 lakh | 4,078 | 4,920 | 5,954 | 9,611 | 14,038 | 22,028 | 34,787 | 56,063 | 70,079 |
| 16 lakh | 4,712 | 5,610 | 6,713 | 10,614 | 15,335 | 24,285 | 37,895 | 59,691 | 74,614 |
| 17 lakh | 4,936 | 5,890 | 7,063 | 11,207 | 16,223 | 25,706 | 40,166 | 63,325 | 79,156 |
| 18 lakh | 5,161 | 6,171 | 7,412 | 11,800 | 17,111 | 27,127 | 42,437 | 66,958 | 83,698 |

| Premium Illustration (All figures in ₹) Goods & Services Tax Extra | | | | | | | | | |
|--|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| SI(₹)/ Age in years | 6 to 25 years | 26 to 30 years | 31 to 35 years | 36 to 40 years | 41 to 45 years | 46 to 50 years | 51 to 55 years | 56 to 60 years | 61 to 65 years |
| 19 lakh | 5,385 | 6,451 | 7,761 | 12,393 | 17,999 | 28,547 | 44,708 | 70,591 | 88,239 |
| 20 lakh | 5,610 | 6,732 | 8,111 | 12,986 | 18,887 | 29,968 | 46,980 | 74,224 | 1,00,202 |
| 21 lakh | 5,834 | 7,013 | 8,460 | 13,579 | 19,775 | 31,388 | 49,251 | 77,858 | 1,05,108 |
| 22 lakh | 6,059 | 7,293 | 8,810 | 14,172 | 20,663 | 32,809 | 51,522 | 81,491 | 1,10,013 |
| 23 lakh | 6,283 | 7,574 | 9,159 | 14,765 | 21,552 | 34,230 | 53,793 | 85,124 | 1,14,917 |
| 24 lakh | 6,508 | 7,854 | 9,508 | 15,358 | 22,440 | 35,650 | 56,064 | 88,757 | 1,19,822 |
| 25 lakh | 6,732 | 8,135 | 9,858 | 15,951 | 23,328 | 37,071 | 58,335 | 92,391 | 1,24,728 |
| 26 lakh | 7,375 | 8,834 | 10,626 | 16,963 | 24,634 | 38,483 | 60,597 | 96,015 | 1,29,620 |
| 27 lakh | 7,600 | 9,114 | 10,975 | 17,556 | 25,522 | 39,903 | 62,869 | 99,648 | 1,34,525 |
| 28 lakh | 7,824 | 9,395 | 11,324 | 18,149 | 26,410 | 41,324 | 65,140 | 1,03,282 | 1,39,431 |
| 29 lakh | 8,049 | 9,675 | 11,674 | 18,742 | 27,298 | 42,745 | 67,411 | 1,06,915 | 1,44,335 |
| 30 lakh | 8,273 | 9,956 | 12,023 | 19,335 | 28,186 | 44,165 | 69,682 | 1,10,548 | 1,49,240 |
| 31 lakh | 8,498 | 10,236 | 12,373 | 19,928 | 29,074 | 45,586 | 71,953 | 1,14,182 | 1,54,146 |
| 32 lakh | 8,722 | 10,517 | 12,722 | 20,521 | 29,962 | 47,006 | 74,224 | 1,17,815 | 1,59,050 |
| 33 lakh | 8,947 | 10,798 | 13,071 | 21,114 | 30,850 | 48,427 | 76,495 | 1,21,448 | 1,63,955 |
| 34 lakh | 9,171 | 11,078 | 13,421 | 21,707 | 31,738 | 49,848 | 78,767 | 1,25,081 | 1,68,859 |
| 35 lakh | 9,396 | 11,359 | 13,770 | 22,301 | 32,626 | 51,268 | 81,038 | 1,28,715 | 1,73,765 |
| 36 lakh | 9,620 | 11,639 | 14,120 | 22,894 | 33,515 | 52,689 | 83,309 | 1,32,348 | 1,91,905 |
| 37 lakh | 9,845 | 11,920 | 14,469 | 23,487 | 34,403 | 54,110 | 85,580 | 1,35,981 | 1,97,172 |
| 38 lakh | 10,070 | 12,200 | 14,818 | 24,080 | 35,291 | 55,530 | 87,851 | 1,39,615 | 2,02,442 |
| 39 lakh | 10,294 | 12,481 | 15,168 | 24,673 | 36,179 | 56,951 | 90,122 | 1,43,248 | 2,07,710 |
| 40 lakh | 10,519 | 12,761 | 15,517 | 25,266 | 37,067 | 58,372 | 92,393 | 1,46,881 | 2,12,977 |
| 41 lakh | 10,743 | 13,042 | 15,867 | 25,859 | 37,955 | 59,792 | 94,664 | 1,50,514 | 2,18,245 |
| 42 lakh | 10,968 | 13,323 | 16,216 | 26,452 | 38,843 | 61,213 | 96,936 | 1,54,148 | 2,23,515 |
| 43 lakh | 11,192 | 13,603 | 16,565 | 27,045 | 39,731 | 62,633 | 99,207 | 1,57,781 | 2,28,782 |
| 44 lakh | 11,417 | 13,884 | 16,915 | 27,638 | 40,619 | 64,054 | 1,01,478 | 1,61,414 | 2,34,050 |
| 45 lakh | 11,641 | 14,164 | 17,264 | 28,231 | 41,507 | 65,475 | 1,03,749 | 1,65,047 | 2,39,318 |
| 46 lakh | 11,866 | 14,445 | 17,614 | 28,824 | 42,395 | 66,895 | 1,06,020 | 1,68,681 | 2,44,587 |
| 47 lakh | 12,090 | 14,725 | 17,963 | 29,418 | 43,283 | 68,316 | 1,08,291 | 1,72,314 | 2,49,855 |
| 48 lakh | 12,315 | 15,006 | 18,312 | 30,011 | 44,171 | 69,737 | 1,10,562 | 1,75,947 | 2,55,123 |
| 49 lakh | 12,539 | 15,286 | 18,662 | 30,604 | 45,059 | 71,157 | 1,12,833 | 1,79,581 | 2,60,392 |
| 50 lakh | 12,764 | 15,567 | 19,011 | 31,197 | 45,947 | 72,578 | 1,15,105 | 1,83,214 | 2,65,660 |

Family Floater Discounts



The maximum sum insured under family floater plan can be provided up to sum insured eligibility of the eldest member. Premium for the primary insured remains at actuals from the individual table.

For remaining dependant members, discounts applicable as table below (on their respective individual premium)

| Family Floater Discounts | |
|--------------------------|-------------------|
| Age Group | Premium Discounts |
| 6 yrs to 25 years | 50% |
| 26 to 30 years | 30% |
| 31 to 35 years | 30% |
| 36 to 40 years | 30% |
| 41 to 45 years | 20% |
| 46 to 50 years | 10% |
| Above 51 years | 5% |

Free Look Period



The free look period shall be applicable at the inception of the policy.

- a. In case any of the terms of the policy are not acceptable, you can return the policy to the company within 15 days of its receipt, stating your objections clearly.
- b. If you have not made any claim during the free look period, you shall be entitled to
 - i. A refund of the premium paid less any expenses incurred by Future Generali on medical examination for you or other insured persons and the stamp duty charges or;
 - ii. Where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;
 - iii. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

Cost of Pre-insurance Health Check-up

We will reimburse 50% of the cost of any pre-insurance medical examination once the proposal is accepted and the policy is issued to you. We shall maintain a list of and the fees chargeable by institutions where such pre-insurance medical examination may be conducted, the reports from which will be accepted by us. Such a list shall be furnished to you at the time of pre-insurance medical examination.

Portability

Portability can be offered as per the portability guidelines.

Claims Procedure



If you are diagnosed with a medical condition / underwent a surgical procedure as per the definition of the critical illness mentioned in the policy document that may result in a claim, you need to inform us about it in writing. We will require the following documents for processing the claim:

(You have to submit all documents in original and photocopy. We will return the original documents post verification).

- i. Claim form
- ii. Discharge certificate/card from the hospital
- iii. Attending Doctor's/Consultant's/Specialist's certificate regarding diagnosis
- iv. Surgeon's certificate stating nature of operation performed and Surgeon's bill and receipt
- v. Indoor case papers from the hospital

Renewal



- a. Upon the occurrence of an event of Critical Illness and (subject to the terms, conditions and exclusions of this Policy) without prejudice to the company's obligation to make payment, this policy shall immediately cease to exist with reference to that Insured.
- b. Applicable for family floater policy - Upon the occurrence of an event of Critical Illness and (subject to the terms, conditions and exclusions of this Policy) for any insured under the family floater policy, without prejudice to the company's obligation to make payment, this policy shall immediately cease to exist. The rest of the family members can opt for a separate critical illness policy and they will be given continuity for the period they have been insured under the Future Criticare Policy.

Exclusions



1. Benefits will not be available for any pre-existing conditions or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of your first policy, unless such a condition is stated in the proposal form and specifically accepted by us and endorsed thereon.
2. We will not be liable to make any payment under this policy in connection with or in respect of any insured event, as stated in this section, occurred or suffered before the commencement of period of insurance or arising within the first 90 days of the commencement of the period of insurance.
3. Any medical procedure or treatment, which is not medically necessary or not performed by a doctor.
4. Any treatment relating to birth defects and external or internal congenital illnesses.
5. Birth control procedures and hormone replacement therapy.
6. Any treatment / surgery for change of sex or any cosmetic surgery or treatment / surgery / complications / illness arising as a consequence thereof.

7. Treatment by a family member and self-medication or any treatment that is NOT scientifically recognized.
8. Ayurvedic, Homeopathy, Unani, naturopathy, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments including alternative treatments other than Allopathy / western medicines.
9. Attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS) and Human Immune deficiency Virus (HIV) infection.
10. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and dosage taken as prescribed.
11. War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether war be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power.
12. Participation in winter sports, skydiving / parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any professional sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are untrained.
13. Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease
14. Diagnosis outside India; unless reaffirmed by physician in India and subject to presentation of all claim documents in English.

For detailed exclusions please refer the policy wordings.

Claim Assistance



If you are suffering from an illness / disease or if you meet with an accident which requires hospitalisation, please contact us at the following address

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 / 1800 209 1016

Toll Free Fax : 1800 103 9998 / 1800 209 1017

Email: fgf@futuregenerali.in

Why choose Future Generali

Future Generali India Insurance is a joint venture between the Future Group - the game changers in Retail Trade in India and Generali - a 186 years old global insurance group featuring among the world's 50 largest companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

*As per Fortune Global 500 Ranking (2015)

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

Future Generali India Insurance Company Limited (IRDAI Regn. No. 132), (CIN: U66030MH2006PLC165287)
Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (W),
Mumbai – 400013. Fax No.: 022 4097 6900 | Email: fgcare@futuregenerali.in

ARN: FG-NL/PD/MKTG/EN/CRITICARE17-001BRO

UIN: IRDA/NL-HLT/FGII/P-H(C)/V.I/74/13-14

BAP UIN: FGIHLIP14004V021314

ISO Ref. No.: FGH/UW/RET/18/05

For detailed information on the product including risk factors, terms and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Health products are eligible for deduction under Section 80D of the Income Tax Act. Tax benefits are subject to change due to change in Income Tax Act. Trade Logo displayed above belongs to M/S Assicurazioni Generali - Societa Per Azioni and used by Future Generali India Insurance Co Ltd. under license. Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Insurance Company Limited.



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS