



Future Health Suraksha

GREAT HEALTHCARE, NOW GETS EVEN MORE ACCESSIBLE.

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**FUTURE
GENERALI**

TOTAL INSURANCE SOLUTIONS

Always within reach.

Your health is your most important asset and with Future Health Suraksha, we ensure that you will never have to go too far to protect it. Our network of hospitals across the nation will handle any medical problem that arises. It's our way of protecting you even against the unpredictable.

Benefits

- In-house Cashless settlement
- Innovative covers offered
- Quick settlement of claims
- No-claim cumulative bonus

Family Definition and Sum Insured eligibility

- Individual – Self, Spouse/Live-in partner, up to 4 Dependent children (Unmarried and up to the age of 25 years) and Dependent parents
- Family Floater – Family Floater means the Sum Insured shall be floating over the insured members. Here your family means Self, Spouse/Live-in partner and up to 3 Dependent children (Unmarried and up to the age of 25 years). The eldest age will be considered for premium calculation.

Minimum Policy Term	1 year
Maximum Policy Term	3 Years
Minimum Age at entry	90 Days
Maximum Age at entry	70 Years
Renewal	Lifelong

Age eligibility - age 90 days to 70 years

- Age of entry: 90 days – 70 years and renewed lifelong
- Children from 90 days – 25 years

Sums Insured Available in the product are as below

		Plans Options						
		Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
Sum Insured options (in ₹)		50000, 1 L, 1.5 L	2 L, 2.5 L	3 L, 3.5 L, 4 L, 4.5 L, 5 L	6 L, 7.5 L, 8 L, 9 L, 10 L	1 L	2L, 3 L, 4 L, 5 L	6 L, 7.5 L, 10 L
Sum Insured basis – Individual or Family Floater		Individual	Both – Individual and Family Floater			Individual	Both – Individual and Family Floater	
Family Definition	Individual SI basis	S+Sp/Lp+4C+2P						
	Family Floater SI basis	Not Applicable	S+Sp/ Lp+3C			Not Applicable	S+Sp/ Lp+3C	
Sum Insured of ₹ 50000, 100000, 150000 from Zone 1 /Zone 2 will be applicable for Children up to age of 25 years. SI : Sum Insured, S: Self, Sp: Spouse /Lp: Live-in partner, C: Child, P: Parent								

Pre-insurance medical examination

If you and your family members are up to the age of 50 years then no pre-insurance medical examination test is required, irrespective of the Sum Insured subject to the proposal form is clean (without health declaration).

If any of the member is of the age up to 55 years, with Sum Insured up to ₹ 3 lakh then no pre-acceptance medical test is required.

- Insured is eligible for 100% reimbursement of pre-insurance medical tests charges, subject to policy issuance and 64 VB compliance.
- All pre-insurance medical tests will have to be done at the Future Generali empanelled diagnostic centers only.
- The test reports would be valid for a period of 30 days from the date of test conducted.
- Underwriting loading on the standard premium rates will be applicable based on health status of the proposed Insured person. It will take into consideration the adverse health conditions declared on the proposal form and findings of medical tests conducted.
- In case of Individual or Family Floater policy, the loading of premium will be applicable on the particular Insured's premium.

Free-Look Period

1. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.
2. The insured person will be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.
3. If the insured has not made any claim during the free look period, the insured shall be entitled to:
 - i. A refund of the premium paid less any expenses incurred by the company on medical examination of the insured 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 insured person, 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 insurance coverage during such period.

Schedule of Benefits

			Plans Options						
			Gold Plan			Platinum Plan	Topaz Plan		Ruby Plan
A	Eligibility	Sum Insured options (in ₹)	50,000* 1,00,000* 1,50,000*	2,00,000 2,50,000	3,00,000 3,50,000 4,00,000 4,50,000 5,00,000	6,00,000 7,50,000 8,00,000 9,00,000 10,00,000	1,00,000*	2,00,000 3,00,000 4,00,000 5,00,000	6,00,000 7,50,000 10,00,000
		Entry age of Proposer	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years	18 years – 70 years
		Entry age of Child	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years	90 days – 25 years
		Maximum Renewal Age	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong	Lifelong
		Individual/ Family Floater SI Options	Individual	Both	Both	Both	Individual	Both	Both
		Policy Term	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years	1/ 2/ 3 years
		Family Definition – Individual SI	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P	S+Sp/Lp+ 4C+2P
		Family Definition – Family Floater SI	Not Applicable	S+Sp/Lp+ 3C	S+Sp/Lp+ 3C	S+Sp/Lp+ 3C	Not Applicable	S+Sp/Lp+ 3C	S+Sp/Lp+ 3C
B	Hospitalisation Benefits	Hospitalisation Room Rent Limit	Up to SI 1% of SI per day for non ICU and 2% of SI per day for ICU up to 35% of the SI per claim	Up to SI As per actuals	Up to SI As per actuals	Up to SI As per actuals	Up to SI 1% of the SI per day for non ICU room	Up to SI 1% of the SI per day for non ICU room	Up to SI 1% of the SI per day for non ICU room
		Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees	Up to 35% of the SI per claim	As per actuals	As per actuals	As per actuals	As per the co-payment clause for room rent	As per the co-payment clause for room rent	As per the co-payment clause for room rent

		Hospital Cash Benefit	Not Applicable	Not Applicable	Not Applicable	₹ 500 per day, up to 60 days	Not Applicable	Not Applicable	₹ 500 per day, up to 60 days
		Patient Care (Above 60 years) - Per day Benefit	₹ 500 per day, maximum up to 10 days and 30 days in a policy period	₹ 500 per day, maximum up to 10 days and 30 days in a policy period	₹ 500 per day, maximum up to 10 days and 30 days in a policy period	₹ 500 per day, maximum up to 10 days and 30 days in a policy period	₹ 350 per day, maximum up to 10 days and 30 days in a policy period	₹ 350 per day, maximum up to 10 days and 30 days in a policy period	₹ 350 per day, maximum up to 10 days and 30 days in a policy period
		Accidental Hospitalisation – 25% increase subject to Maximum of ₹ 1 lakh irrespective of number of claims in a Policy period	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		Accompanying Person - ₹500 per day for child up to 10 years, maximum up to 30 days in a Policy Year	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		Organ donor expenses	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
C	Sublimit for Specified procedure's	Mandatory Sub limits for Modern Treatment Methods and Advancement in Technologies	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
D	Recharge Benefit	Recharge Benefit	Not Applicable	Not Applicable	Applicable	Applicable	Not Applicable	Applicable for Sum Insured 3 L and above	Applicable

[illegible]

		1 year Waiting Period for listed conditions	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		2 years Waiting Period for listed conditions	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
		3 years Waiting Period - Joint Replacement and Organ Transplant	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
I	Zone wise pricing	Zone wise pricing	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
J	Disease wise sublimits	Applicable for specific ailments	Not Applicable except for Cataract	Not Applicable except for Cataract	Not Applicable except for Cataract	Not Applicable except for Cataract	Applicable as per sub-limits table	Applicable as per sub-limits table	Applicable as per sub-limits table
K	Medical Check up	Medical Check-up - At the end of every continuous period of 4 claim-free years	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable

* Note –

Sum Insured of ₹ 50000, 100000, 150000 from Zone 1/Zone 2 will be applicable only for Children up to age of 25 years.

SI : Sum Insured, S: Self, Sp: Spouse / Lp: Live-in partner, C: Child, P: Parent

Exclusions

- Any condition, ailment, injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to the inception of your first policy until 48 months from the date of inception.
- Any disease contracted during the first 30 days from the commencement of the policy.
- Organ transplant, Joint replacement Surgery due to degenerative conditions shall be covered after a waiting period of 36 months.
- Diseases like Cataract, Hernia and Tumour shall be covered after a waiting period of 24 months.
- Diseases / surgeries like Gallstones, Renal stones shall be covered after a waiting period of 12 months.
- Costs incurred on all methods of treatment including AYUSH treatments except Allopathic.
- Congenital External Illness/ disease/ defect/ anomaly.
- Expenses incurred towards treatment of illness or injury arising out of alcohol use/ misuse or abuse of alcohol, narcotic substance or drugs (Whether prescribed or not).

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

Other Benefits

- Subject to no-claim, cumulative bonus of 10% on the basic Sum Insured will be provided up to a maximum of 50% of the Sum Insured.
- Family discount of 10% is applicable in case more than one family member is covered on 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
<=65	10.0%
66-70	7.5%
71-75	5.0%
76 & above	4.0%

- Long term discount is 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 of 2.5% is applicable in case you already have a separate health insurance policy (other than Future Health Suraksha/Personal Accident/Travel) from Future Generali India Insurance Co. Ltd.
- Recharge of Sum Insured is available if Sum Insured and Cumulative Bonus (if any) is exhausted during the Policy Year.
- Portability can be offered as per the Portability guidelines.
- Migration can be offered as per the Migration guidelines.

Instalment Facility

- 1. Option for payment of premium on an instalment basis is available for 1 year, 2 years and 3 years policy terms.
- 2. 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%

Loading on Claim Experience

There will be no loading on premium for adverse claims experience.

Tax benefit

Premium paid by any mode other than cash and demand draft is eligible for tax relief as provided under Section 80-D of the Income Tax Act.

Zone wise Premium payment

- a) Premium will be calculated based on the Sum Insured opted, Age and Zone.
- b) Default Zone of Cover will be based on location of Your residence.
- c) All Premiums are age based and will vary each year as per the change in age group.
- d) Zone Classification:

Zone Classification	Areas covered
Zone 1	Mumbai, Navi Mumbai, Thane, Panvel, Delhi & NCR, Gujarat, Bangalore, Kolkata, Chennai, Hyderabad, Pune, Indore
Zone 2	Rest of Location

*Please note the Cities/Towns that fall under respective Zones shall be identified as per the updated/ latest Jurisdiction defined by Government.

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
A. For Gold and Platinum Plans

Zone 1															
One Adult/Individual															
Age (in years)	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
90 days-17	2506	3254	3948	4514	5004	5446	5848	6219	6566	6893	8056	8462	8720	9210	9672
18-25	2510	3336	4092	4710	5248	5730	6171	6579	6959	7318	8554	8999	9281	9821	10327
26-30	NA	NA	NA	5071	5651	6173	6648	7088	7499	7887	9199	9680	9986	10566	11113
31-35	NA	NA	NA	5849	6521	7125	7675	8184	8659	9109	10610	11166	11520	12193	12825
36-40	NA	NA	NA	6667	7436	8129	8757	9339	9883	10397	12076	12712	13117	13885	14609
41-45	NA	NA	NA	8427	9399	10279	11074	11809	12498	13146	15282	16086	16597	17570	18483
46-50	NA	NA	NA	10542	11757	12866	13861	14781	15643	16455	19163	20171	20809	22027	23171
51-55	NA	NA	NA	13136	14651	16040	17280	18427	19500	20512	23863	25117	25912	27428	28855
56-60	NA	NA	NA	17712	19758	21654	23326	24875	26325	27691	32196	33887	34961	37008	38935
61-65	NA	NA	NA	25411	28274	30959	33293	35454	37475	39379	45617	47969	49464	52320	55009
66-70	NA	NA	NA	32574	36251	39752	42747	45518	48111	50554	58534	61544	63461	67126	70577
71-75	NA	NA	NA	41757	46496	51088	54941	58506	61840	64982	75078	78942	81403	86120	90563
> 75	NA	NA	NA	49026	54572	60013	64516	68684	72580	76251	88296	92806	95680	101198	106394

Zone 1													
Two Adults													
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L	
18-25	6830	7608	8310	8948	9538	10091	10611	12402	13049	13459	14239	14973	
26-30	7353	8194	8951	9640	10278	10874	11436	13339	14037	14480	15322	16114	
31-35	8481	9454	10331	11129	11867	12557	13208	15383	16192	16704	17678	18596	
36-40	9667	10781	11786	12698	13542	14332	15076	17509	18432	19018	20133	21182	
41-45	12221	13629	14905	16056	17123	18121	19062	22157	23325	24066	25475	26800	
46-50	15286	17048	18656	20097	21432	22681	23858	27788	29248	30175	31939	33599	
51-55	19047	21244	23258	25055	26719	28275	29742	34601	36418	37572	39771	41840	
56-60	25681	28649	31398	33823	36069	38170	40151	46684	49136	50692	53662	56456	
61-65	36846	40997	44891	48275	51408	54339	57100	66145	69555	71723	75864	79762	
66-70	47232	52564	57640	61983	66003	69761	73303	84873	89240	92018	97334	102338	
71-75	60548	67418	74078	79664	84834	89668	94224	108863	114466	118034	124874	131315	
> 75	71089	79129	87019	93548	99590	105240	110564	128031	134569	138736	146737	154270	

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
A. For Gold and Platinum Plans

Zone 1												
One Adult + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	6593	7346	8023	8639	9209	9743	10246	11974	12599	12995	13749	14457
26-30	6847	7628	8335	8976	9569	10124	10647	12419	13069	13481	14265	15003
31-35	7604	8477	9263	9977	10639	11258	11842	13792	14516	14976	15850	16672
36-40	8335	9295	10160	10946	11674	12354	12996	15093	15891	16395	17357	18260
41-45	10114	11278	12335	13288	14171	14997	15776	18338	19304	19916	21083	22181
46-50	12123	13521	14796	15938	16998	17989	18923	22039	23196	23931	25330	26647
51-55	14449	16115	17644	19007	20270	21450	22563	26249	27628	28503	30172	31741
56-60	19040	21240	23278	25076	26741	28298	29767	34612	36428	37583	39784	41856
61-65	26681	29687	32506	34958	37226	39349	41348	47898	50367	51938	54936	57759
66-70	34203	38064	41740	44885	47795	50517	53082	61460	64622	66633	70483	74107
71-75	43845	48820	53643	57688	61431	64931	68231	78832	82889	85473	90426	95090
> 75	51478	57300	63014	67743	72117	76208	80063	92712	97446	100465	106257	111714

Zone 1												
Two Adults + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8713	9706	10602	11416	12170	12875	13539	15824	16649	17172	18167	19104
26-30	9128	10172	11111	11967	12757	13498	14196	16559	17425	17974	19020	20004
31-35	10236	11410	12469	13430	14322	15155	15941	18566	19542	20159	21337	22445
36-40	11335	12640	13819	14887	15876	16803	17676	20528	21611	22298	23605	24834
41-45	13907	15508	16959	18270	19485	20620	21691	25214	26542	27385	28988	30498
46-50	16866	18812	20586	22176	23650	25027	26326	30662	32273	33295	35242	37075
51-55	20359	22708	24862	26783	28561	30225	31793	36987	38930	40164	42514	44725
56-60	27009	30131	33022	35573	37935	40145	42228	49100	51678	53315	56437	59376
61-65	38118	42411	46438	49939	53180	56212	59069	68426	71953	74197	78481	82512
66-70	48861	54376	59628	64120	68279	72167	75832	87799	92317	95191	100691	105867
71-75	62636	69742	76633	82411	87758	92759	97472	112617	118413	122105	129181	135843
> 75	73540	81857	90020	96774	103025	108869	114376	132446	139209	143521	151798	159590

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
A. For Gold and Platinum Plans

Zone 1												
One Adult + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8478	9445	10315	11107	11841	12527	13173	15396	16198	16707	17677	18588
26-30	8622	9606	10495	11301	12050	12748	13407	15638	16458	16977	17964	18892
31-35	9358	10433	11400	12280	13094	13856	14574	16975	17867	18432	19508	20520
36-40	10001	11152	12193	13136	14008	14826	15596	18112	19068	19674	20828	21912
41-45	11799	13159	14390	15502	16533	17496	18405	21393	22521	23236	24596	25877
46-50	13704	15284	16726	18018	19215	20335	21390	24912	26222	27053	28635	30124
51-55	15763	17581	19249	20735	22113	23400	24614	28635	30140	31094	32914	34626
56-60	20368	22722	24902	26825	28607	30273	31843	37026	38970	40204	42559	44776
61-65	27953	31101	34055	36623	38999	41222	43317	50179	52766	54411	57552	60510
66-70	35831	39876	43728	47022	50071	52922	55610	64386	67699	69807	73840	77636
71-75	45933	51144	56198	60435	64357	68024	71479	82586	86836	89543	94733	99618
> 75	53930	60029	66014	70967	75552	79837	83877	97127	102087	105248	111318	117032

Zone 1												
Two Adults + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	10597	11806	12895	13884	14800	15657	16466	19244	20248	20884	22095	23235
26-30	10903	12150	13273	14293	15238	16123	16956	19778	20813	21470	22719	23893
31-35	11990	13366	14606	15733	16777	17752	18673	21749	22891	23616	24995	26291
36-40	13002	14499	15850	17077	18211	19273	20274	23547	24789	25577	27076	28487
41-45	15592	17387	19015	20486	21847	23120	24321	28271	29760	30704	32503	34194
46-50	18448	20576	22514	24254	25867	27375	28796	33537	35299	36417	38547	40551
51-55	21673	24173	26467	28510	30404	32176	33844	39373	41442	42755	45257	47611
56-60	28337	31613	34646	37323	39801	42120	44305	51514	54220	55937	59214	62296
61-65	39388	43825	47986	51604	54954	58086	61038	70706	74352	76670	81097	85263
66-70	50489	56189	61615	66258	70554	74572	78359	90727	95394	98364	104046	109395
71-75	64724	72068	79187	85159	90684	95852	100721	116370	122360	126175	133487	140372
> 75	75992	84586	93020	100001	106459	112498	118190	136860	143849	148305	156857	164910

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
A. For Gold and Platinum Plans

Zone 1												
One Adult + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	10362	11543	12608	13575	14471	15309	16099	18817	19798	20420	21605	22719
26-30	10397	11584	12656	13629	14529	15373	16168	18859	19846	20471	21662	22782
31-35	11113	12389	13537	14581	15548	16455	17307	20158	21216	21888	23165	24367
36-40	11668	13011	14225	15325	16343	17297	18195	21131	22246	22954	24299	25565
41-45	13485	15038	16446	17718	18895	19996	21034	24450	25739	26555	28110	29574
46-50	15286	17048	18656	20097	21432	22681	23858	27788	29248	30175	31939	33599
51-55	17077	19046	20852	22463	23954	25350	26666	31021	32651	33685	35657	37512
56-60	21696	24203	26526	28575	30472	32248	33921	39440	41512	42826	45334	47696
61-65	29223	32515	35603	38287	40773	43095	45286	52460	55164	56884	60169	63259
66-70	37459	41689	45714	49159	52346	55328	58138	67313	70776	72980	77197	81165
71-75	48021	53469	58751	63182	67281	71115	74729	86339	90783	93613	99038	104146
> 75	56380	62757	69016	74194	78986	83466	87689	101542	106727	110032	116377	122352

Zone 1												
Two Adults + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	12482	13904	15187	16352	17432	18441	19394	22665	23848	24598	26023	27364
26-30	12679	14127	15434	16620	17719	18747	19717	22998	24202	24965	26418	27783
31-35	13745	15322	16743	18035	19231	20351	21406	24931	26241	27072	28652	30140
36-40	14668	16357	17883	19265	20547	21744	22874	26565	27966	28855	30547	32138
41-45	17278	19268	21071	22700	24208	25620	26950	31327	32977	34024	36017	37891
46-50	20030	22339	24444	26333	28084	29721	31263	36411	38325	39539	41850	44026
51-55	22987	25639	28071	30238	32247	34124	35895	41760	43954	45346	47999	50496
56-60	29666	33095	36270	39072	41666	44093	46381	53928	56760	58558	61989	65217
61-65	40658	45239	49533	53269	56725	59959	63007	72987	76750	79142	83713	88014
66-70	52117	58001	63603	68395	72831	76978	80887	93653	98471	101538	107403	112925
71-75	66812	74392	81741	87905	93609	98944	103971	120124	126307	130243	137792	144900
> 75	78442	87315	96020	103227	109893	116126	122002	141275	148490	153088	161917	170230

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
A. For Gold and Platinum Plans

Zone 2															
One Adult/Individual															
Age (in years)	50000	1 L	1.5 L	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
90 days-17	1899	2466	2992	3422	3794	4128	4433	4714	4977	5226	6107	6414	6609	6982	7332
18-25	1902	2528	3101	3570	3977	4344	4678	4986	5274	5547	6483	6822	7036	7443	7827
26-30	NA	NA	NA	3844	4284	4679	5040	5372	5684	5978	6973	7338	7569	8010	8423
31-35	NA	NA	NA	4028	4490	4907	5287	5637	5965	6275	7307	7692	7935	8398	8834
36-40	NA	NA	NA	4775	5324	5820	6270	6688	7077	7445	8646	9102	9391	9942	10460
41-45	NA	NA	NA	5608	6254	6840	7368	7858	8316	8748	10168	10705	11044	11690	12299
46-50	NA	NA	NA	7101	7919	8666	9335	9955	10536	11083	12907	13586	14016	14836	15606
51-55	NA	NA	NA	7594	8470	9274	9989	10653	11274	11858	13797	14521	14981	15858	16683
56-60	NA	NA	NA	10240	11423	12519	13486	14382	15220	16010	18614	19592	20212	21396	22511
61-65	NA	NA	NA	14692	16347	17899	19249	20498	21666	22768	26374	27734	28598	30249	31804
66-70	NA	NA	NA	18832	20959	22982	24714	26317	27816	29228	33841	35582	36691	38810	40805
71-75	NA	NA	NA	24143	26881	29537	31765	33826	35753	37569	43406	45640	47063	49791	52358
> 75	NA	NA	NA	28345	31551	34697	37301	39710	41962	44085	51049	53656	55318	58508	61512

Zone 2													
Two Adults													
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L	
18-25	5176	5767	6299	6782	7229	7648	8044	9401	9890	10201	10793	11350	
26-30	5573	6211	6785	7307	7790	8242	8668	10111	10641	10976	11614	12215	
31-35	6429	7166	7831	8435	8995	9518	10012	11661	12273	12662	13400	14096	
36-40	6660	7426	8118	8747	9327	9872	10385	12060	12696	13100	13868	14590	
41-45	8750	9758	10672	11497	12261	12975	13649	15866	16702	17232	18241	19191	
46-50	10171	11344	12413	13373	14262	15093	15876	18490	19462	20078	21252	22357	
51-55	12829	14308	15665	16875	17996	19044	20032	23305	24529	25306	26787	28181	
56-60	14847	16564	18153	19555	20854	22068	23214	26991	28408	29308	31025	32641	
61-65	21303	23703	25953	27910	29721	31416	33012	38242	40214	41467	43861	46115	
66-70	27307	30390	33325	35835	38159	40332	42381	49070	51594	53201	56274	59167	
71-75	35006	38978	42828	46059	49046	51842	54475	62939	66178	68242	72196	75921	
> 75	41100	45749	50311	54085	57578	60844	63923	74022	77801	80211	84836	89192	

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
A. For Gold and Platinum Plans

Zone 2												
One Adult + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	4999	5569	6082	6548	6980	7385	7766	9077	9550	9850	10421	10959
26-30	5189	5783	6318	6803	7253	7673	8070	9414	9906	10219	10813	11372
31-35	5764	6425	7021	7563	8064	8533	8976	10455	11004	11352	12014	12638
36-40	5741	6402	6998	7540	8041	8509	8952	10397	10945	11293	11955	12578
41-45	7241	8076	8832	9514	10147	10738	11296	13130	13822	14261	15096	15881
46-50	8067	8998	9845	10606	11311	11969	12591	14664	15435	15924	16855	17731
51-55	9732	10855	11884	12802	13652	14447	15196	17679	18608	19198	20322	21379
56-60	11008	12280	13458	14497	15461	16361	17210	20010	21061	21728	23001	24199
61-65	15426	17164	18794	20211	21523	22750	23906	27693	29120	30028	31761	33393
66-70	19774	22007	24132	25950	27633	29206	30689	35534	37361	38525	40750	42845
71-75	25350	28226	31014	33352	35517	37540	39448	45577	47923	49416	52280	54977
> 75	29763	33128	36431	39165	41695	44060	46289	53601	56339	58084	61433	64588

Zone 2												
Two Adults + One Child												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	6605	7358	8036	8653	9224	9759	10263	11993	12619	13016	13771	14480
26-30	6920	7710	8423	9071	9671	10232	10761	12552	13208	13624	14417	15163
31-35	7758	8649	9451	10181	10856	11488	12083	14073	14813	15282	16173	17013
36-40	7808	8707	9518	10254	10936	11574	12174	14140	14886	15358	16259	17106
41-45	9957	11104	12143	13082	13951	14765	15532	18054	19005	19609	20756	21837
46-50	11223	12517	13697	14756	15736	16653	17518	20403	21475	22156	23451	24671
51-55	13713	15295	16746	18039	19237	20358	21414	24912	26221	27051	28635	30124
56-60	15615	17420	19091	20567	21933	23210	24414	28387	29878	30824	32630	34329
61-65	22038	24520	26849	28873	30746	32499	34151	39561	41600	42897	45374	47705
66-70	28249	31438	34474	37072	39475	41724	43842	50762	53373	55035	58214	61207
71-75	36213	40322	44305	47646	50739	53629	56354	65110	68461	70595	74686	78538
> 75	42518	47326	52045	55951	59564	62943	66127	76573	80484	82977	87762	92268

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
A. For Gold and Platinum Plans

Zone 2												
One Adult + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	6426	7159	7820	8419	8975	9495	9984	11670	12278	12665	13399	14089
26-30	6535	7282	7955	8567	9133	9663	10163	11854	12474	12868	13616	14320
31-35	7093	7908	8641	9307	9925	10503	11047	12867	13542	13972	14787	15555
36-40	6889	7682	8399	9048	9649	10212	10743	12476	13134	13551	14346	15093
41-45	8448	9422	10303	11100	11837	12528	13178	15319	16126	16638	17611	18529
46-50	9120	10171	11129	11990	12786	13531	14234	16577	17448	18002	19054	20045
51-55	10617	11842	12964	13966	14893	15760	16578	19287	20300	20943	22169	23322
56-60	11776	13137	14397	15509	16539	17502	18411	21406	22531	23244	24605	25887
61-65	16161	17981	19688	21174	22548	23833	25044	29011	30507	31458	33275	34984
66-70	20716	23055	25280	27185	28949	30598	32151	37225	39141	40359	42691	44885
71-75	26557	29569	32490	34940	37208	39328	41326	47747	50204	51769	54769	57595
> 75	31179	34705	38166	41031	43680	46158	48493	56154	59021	60850	64359	67663

Zone 2												
Two Adults + Two Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	8032	8948	9775	10524	11218	11869	12481	14587	15348	15830	16749	17612
26-30	8265	9209	10061	10834	11551	12221	12852	14992	15777	16274	17221	18111
31-35	9089	10132	11072	11926	12717	13457	14155	16485	17351	17901	18946	19929
36-40	8956	9986	10917	11762	12545	13276	13965	16219	17075	17617	18650	19621
41-45	11164	12450	13616	14668	15643	16555	17414	20243	21309	21985	23273	24484
46-50	12275	13691	14982	16140	17212	18215	19161	22316	23488	24232	25650	26983
51-55	14599	16282	17825	19203	20478	21671	22796	26520	27912	28797	30482	32068
56-60	16383	18278	20030	21578	23011	24352	25615	29783	31347	32340	34234	36017
61-65	22772	25337	27743	29835	31771	33582	35289	40880	42987	44327	46887	49296
66-70	29190	32487	35623	38307	40792	43114	45304	52453	55153	56870	60155	63247
71-75	37421	41666	45782	49234	52430	55417	58232	67280	70742	72948	77176	81156
> 75	43935	48903	53780	57815	61550	65041	68331	79126	83167	85743	90688	95343

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
A. For Gold and Platinum Plans

Zone 2												
One Adult + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	7854	8750	9556	10290	10969	11605	12204	14263	15006	15478	16377	17221
26-30	7880	8781	9593	10330	11013	11652	12254	14294	15043	15518	16419	17269
31-35	8423	9391	10261	11053	11787	12472	13119	15279	16082	16591	17559	18471
36-40	8037	8962	9798	10556	11257	11913	12533	14555	15324	15810	16737	17609
41-45	9656	10767	11776	12686	13529	14318	15061	17507	18429	19014	20128	21176
46-50	10171	11344	12413	13373	14262	15093	15876	18490	19462	20078	21252	22357
51-55	11502	12828	14045	15130	16134	17074	17960	20894	21992	22689	24016	25266
56-60	12544	13993	15336	16520	17618	18644	19611	22802	24000	24761	26210	27575
61-65	16895	18799	20584	22136	23573	24916	26182	30329	31893	32888	34787	36574
66-70	21658	24102	26430	28421	30265	31988	33612	38917	40919	42193	44631	46926
71-75	27763	30914	33968	36529	38899	41116	43205	49917	52487	54122	57260	60213
> 75	32596	36284	39902	42895	45666	48256	50697	58707	61705	63615	67284	70739

Zone 2												
Two Adults + Three Children												
Age (in years)	2 L	2.5 L	3 L	3.5 L	4 L	4.5 L	5 L	6 L	7.5 L	8 L	9 L	10 L
18-25	9461	10540	11511	12395	13213	13979	14700	17181	18076	18645	19725	20742
26-30	9610	10708	11699	12599	13431	14211	14945	17433	18345	18924	20024	21059
31-35	10418	11614	12691	13671	14577	15426	16226	18898	19891	20521	21718	22845
36-40	10104	11267	12318	13270	14152	14978	15755	18298	19264	19875	21041	22137
41-45	12371	13796	15088	16253	17334	18344	19297	22431	23612	24362	25788	27131
46-50	13328	14865	16266	17523	18687	19777	20804	24228	25502	26310	27848	29295
51-55	15483	17268	18906	20367	21719	22984	24177	28127	29605	30542	32329	34011
56-60	17152	19134	20969	22590	24090	25493	26815	31179	32816	33856	35839	37706
61-65	23507	26155	28638	30798	32796	34665	36428	42198	44374	45757	48399	50885
66-70	30132	33534	36772	39543	42107	44505	46765	54146	56931	58704	62095	65287
71-75	38628	43010	47259	50822	54121	57205	60111	69450	73025	75301	79665	83774
> 75	45352	50482	55515	59681	63535	67139	70535	81678	85850	88509	93613	98419

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 1								
One Adult/Individual								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
90 days-17	2994	4153	5065	5846	6548	7734	8124	9284
18-25	3070	4333	5330	6183	6953	8211	8639	9914
26-30	NA	4666	5741	6663	7492	8832	9293	10669
31-35	NA	5381	6627	7692	8654	10185	10720	12312
36-40	NA	6134	7559	8778	9877	11591	12203	14024
41-45	NA	7753	9560	11100	12489	14670	15443	17744
46-50	NA	9699	11965	13894	15631	18398	19363	22244
51-55	NA	12084	14918	17320	19487	22909	24112	27701
56-60	NA	16294	20138	23383	26306	30908	32532	37378
61-65	NA	23378	28791	33327	37410	43793	46051	52808
66-70	NA	29967	36969	42788	48027	56192	59083	67754
71-75	NA	38416	47512	54996	61732	72075	75784	86939
> 75	NA	45105	55812	64563	72438	84766	89094	102138

Zone 1							
Two Adults							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	6283	7729	8965	10080	11906	12527	14374
26-30	6766	8324	9660	10863	12805	13475	15470
31-35	7802	9608	11155	12548	14768	15544	17852
36-40	8894	10961	12730	14322	16808	17696	20335
41-45	11243	13861	16095	18109	21272	22392	25729
46-50	14064	17349	20146	22666	26676	28078	32255
51-55	17523	21630	25115	28255	33217	34962	40166
56-60	23626	29200	33905	38144	44818	47170	54198
61-65	33900	41748	48324	54245	63500	66773	76572
66-70	43454	53605	62043	69639	81478	85670	98245
71-75	55705	68892	79744	89513	104509	109887	126063
> 75	65401	80927	93615	105035	122909	129186	148100

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 1							
One Adult + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	6067	7462	8657	9734	11496	12094	13879
26-30	6299	7750	8994	10115	11922	12547	14403
31-35	6995	8614	10001	11249	13240	13936	16005
36-40	7668	9450	10974	12347	14490	15254	17531
41-45	9305	11471	13321	14987	17604	18531	21293
46-50	11153	13759	15978	17976	21157	22269	25581
51-55	13294	16410	19053	21435	25200	26523	30472
56-60	17516	21649	25137	28279	33227	34971	40181
61-65	24547	30231	34993	39281	45982	48353	55448
66-70	31466	38818	44927	50428	59002	62037	71143
71-75	40338	49887	57745	64819	75678	79573	91286
> 75	47360	58603	67790	76060	89004	93548	107245

Zone 1							
Two Adults + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	8016	9860	11439	12862	15190	15982	18340
26-30	8398	10334	11993	13486	15896	16729	19204
31-35	9416	11596	13462	15144	17823	18760	21546
36-40	10428	12851	14923	16791	19707	20747	23841
41-45	12793	15773	18316	20607	24206	25481	29278
46-50	15518	19144	22230	25011	29435	30982	35592
51-55	18731	23122	26847	30204	35508	37374	42937
56-60	24849	30711	35658	40116	47135	49610	57001
61-65	35068	43187	49990	56115	65689	69075	79212
66-70	44951	55454	64181	72040	84287	88624	101632
71-75	57626	71268	82493	92598	108112	113676	130409
> 75	67657	83719	96844	108657	127148	133641	153207

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 1							
One Adult + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7800	9593	11130	12514	14780	15550	17844
26-30	7932	9760	11326	12737	15013	15799	18137
31-35	8610	10602	12308	13846	16295	17152	19700
36-40	9202	11339	13167	14816	17388	18305	21037
41-45	10855	13384	15541	17484	20538	21620	24841
46-50	12608	15554	18063	20322	23916	25173	28919
51-55	14501	17900	20786	23383	27489	28933	33241
56-60	18738	23159	26890	30251	35545	37411	42985
61-65	25716	31671	36659	41151	48172	50656	58088
66-70	32964	40667	47067	52829	61811	64990	74530
71-75	42259	52264	60495	67906	79282	83362	95633
> 75	49615	61393	71018	79682	93242	98003	112352

Zone 1							
Two Adults + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9750	11992	13913	15643	18474	19437	22305
26-30	10031	12344	14325	16108	18988	19981	22938
31-35	11032	13584	15770	17739	20879	21976	25240
36-40	11961	14741	17119	19260	22604	23797	27347
41-45	14345	17684	20536	23104	27140	28569	32827
46-50	16972	20939	24315	27356	32196	33887	38928
51-55	19940	24614	28580	32152	37799	39784	45707
56-60	26071	32220	37413	42089	49454	52051	59805
61-65	36237	44627	51656	57986	67879	71378	81853
66-70	46449	57303	66322	74442	87097	91578	105019
71-75	59546	73644	85243	95686	111715	117466	134756
> 75	69912	86508	100072	112279	131386	138095	158314

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 1							
One Adult + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	9532	11725	13604	15295	18064	19007	21809
26-30	9564	11770	13658	15358	18105	19052	21870
31-35	10224	12590	14616	16442	19352	20368	23393
36-40	10734	13228	15363	17285	20286	21357	24541
41-45	12406	15295	17761	19982	23473	24709	28391
46-50	14064	17349	20146	22666	26676	28078	32255
51-55	15711	19392	22517	25332	29780	31345	36012
56-60	19961	24669	28645	32225	37862	39852	45788
61-65	26886	33111	38325	43022	50361	52958	60729
66-70	34462	42514	49206	55231	64621	67946	77917
71-75	44179	54639	63245	70992	82886	87152	99980
> 75	51869	64184	74247	83304	97481	102458	117459

Zone 1							
Two Adults + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	11483	14124	16386	18424	21759	22894	26271
26-30	11664	14354	16656	18731	22079	23233	26671
31-35	12645	15572	18077	20336	23934	25192	28933
36-40	13495	16630	19313	21730	25503	26848	30853
41-45	15895	19597	22756	25603	30074	31658	36376
46-50	18427	22733	26399	29700	34955	36791	42265
51-55	21148	26106	30312	34101	40090	42195	48476
56-60	27293	33731	39166	44063	51772	54490	62608
61-65	37406	46067	53322	59856	70068	73680	84493
66-70	47949	59151	68460	76843	89907	94533	108408
71-75	61467	76019	87993	98773	115320	121255	139103
> 75	72167	89300	103299	115901	135624	142550	163421

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 2								
One Adult/Individual								
Age (in years)	1 L	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
90 days-17	2269	3148	3840	4431	4964	5862	6158	7039
18-25	2326	3284	4040	4687	5270	6224	6548	7515
26-30	NA	3536	4352	5050	5679	6694	7044	8086
31-35	NA	3706	4564	5299	5961	7015	7384	8480
36-40	NA	4392	5413	6286	7073	8300	8738	10042
41-45	NA	5160	6360	7387	8310	9762	10276	11807
46-50	NA	6532	8059	9359	10528	12391	13043	14983
51-55	NA	6987	8625	10014	11266	13244	13941	16015
56-60	NA	9421	11643	13519	15208	17870	18808	21610
61-65	NA	13516	16646	19268	21629	25318	26624	30532
66-70	NA	17326	21374	24738	27766	32488	34159	39173
71-75	NA	22211	27469	31796	35691	41670	43815	50265
> 75	NA	26077	32268	37327	41880	49007	51510	59051

Zone 2							
Two Adults							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	4763	5858	6796	7641	9024	9495	10896
26-30	5128	6310	7323	8235	9707	10214	11725
31-35	5375	6618	7684	8643	10173	10707	12297
36-40	6369	7849	9114	10255	12035	12671	14560
41-45	7481	9223	10710	12050	14155	14900	17120
46-50	9472	11686	13569	15266	17967	18911	21725
51-55	10131	12506	14521	16336	19204	20214	23223
56-60	13660	16883	19602	22052	25911	27272	31334
61-65	19599	24137	27938	31362	36713	38605	44270
66-70	25123	30992	35870	40262	47107	49530	56800
71-75	32206	39830	46104	51751	60422	63531	72884
> 75	37812	46789	54124	60727	71061	74689	85624

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 2							
One Adult + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	4599	5655	6562	7377	8714	9168	10520
26-30	4774	5875	6817	7667	9038	9510	10918
31-35	4818	5934	6889	7749	9120	9599	11025
36-40	5490	6766	7857	8840	10375	10922	12552
41-45	6192	7633	8864	9973	11715	12331	14169
46-50	7512	9268	10761	12108	14250	14998	17230
51-55	7686	9486	11016	12393	14569	15334	17617
56-60	10127	12516	14533	16350	19210	20219	23231
61-65	14192	17478	20231	22711	26585	27955	32057
66-70	18193	22443	25975	29155	34112	35867	41131
71-75	23321	28843	33385	37475	43754	46006	52777
> 75	27381	33882	39193	43975	51457	54085	62003

Zone 2							
Two Adults + One Child							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	6076	7474	8671	9750	11514	12115	13901
26-30	6366	7833	9090	10223	12049	12680	14556
31-35	7138	8790	10204	11479	13510	14219	16333
36-40	7183	8852	10279	11566	13574	14290	16421
41-45	9160	11293	13115	14755	17332	18245	20964
46-50	10325	12739	14792	16642	19587	20616	23683
51-55	12616	15574	18083	20343	23916	25172	28920
56-60	14367	17756	20616	23194	27252	28683	32955
61-65	20274	24969	28902	32443	37978	39937	45797
66-70	25989	32061	37107	41650	48731	51238	58759
71-75	33316	41204	47694	53536	62505	65722	75397
> 75	39116	48402	55990	62821	73511	77264	88577

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 2							
One Adult + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	5912	7272	8437	9486	11203	11787	13526
26-30	6011	7398	8585	9654	11381	11976	13747
31-35	6526	8036	9329	10496	12352	13002	14932
36-40	6337	7810	9070	10205	11977	12609	14490
41-45	7773	9582	11127	12520	14705	15481	17787
46-50	8389	10350	12018	13522	15915	16751	19243
51-55	9768	12057	14000	15750	18516	19488	22389
56-60	10833	13390	15547	17490	20550	21630	24851
61-65	14868	18310	21195	23792	27851	29287	33584
66-70	19059	23511	27212	30544	35736	37575	43090
71-75	24432	30216	34976	39260	45837	48197	55291
> 75	28685	35495	41060	46069	53908	56661	64957

Zone 2							
Two Adults + Two Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7390	9090	10546	11857	14004	14734	16907
26-30	7603	9357	10858	12210	14392	15146	17386
31-35	8362	10296	11954	13447	15826	16658	19132
36-40	8239	10154	11791	13266	15570	16392	18837
41-45	10271	12662	14704	16544	19433	20456	23504
46-50	11294	13932	16179	18202	21424	22549	25903
51-55	13430	16578	19250	21655	25459	26796	30786
56-60	15073	18629	21630	24334	28592	30093	34577
61-65	20950	25801	29865	33525	39245	41268	47324
66-70	26855	33129	38344	43038	50355	52946	60718
71-75	34427	42578	49283	55321	64589	67913	77910
> 75	40419	50015	57857	64915	75961	79841	91529

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)
B. For Topaz and Ruby Plans

Zone 2							
One Adult + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	7226	8888	10311	11593	13692	14407	16532
26-30	7250	8922	10352	11642	13723	14441	16578
31-35	7749	9543	11079	12462	14668	15439	17732
36-40	7394	9113	10582	11907	13973	14710	16904
41-45	8883	10951	12718	14308	16807	17691	20329
46-50	9358	11545	13405	15082	17751	18683	21463
51-55	10581	13062	15166	17062	20059	21112	24255
56-60	11540	14263	16561	18631	21890	23040	26472
61-65	15544	19143	22158	24873	29117	30618	35111
66-70	19925	24580	28448	31932	37360	39283	45048
71-75	25542	31589	36565	41044	47921	50387	57804
> 75	29989	37109	42926	48162	56359	59236	67909

Zone 2							
Two Adults + Three Children							
Age (in years)	2 L	3 L	4 L	5 L	6 L	7.5 L	10 L
18-25	8703	10705	12420	13965	16494	17354	19913
26-30	8841	10880	12625	14197	16736	17611	20217
31-35	9586	11803	13703	15415	18142	19095	21932
36-40	9295	11455	13304	14968	17566	18493	21251
41-45	11382	14031	16293	18332	21533	22668	26046
46-50	12261	15128	17566	19763	23259	24482	28124
51-55	14244	17583	20416	22968	27002	28420	32651
56-60	15779	19502	22644	25475	29933	31504	36197
61-65	21627	26634	30829	34606	40510	42599	48850
66-70	27722	34198	39581	44427	51980	54654	62676
71-75	35537	43951	50874	57105	66672	70104	80423
> 75	41724	51628	59723	67009	78411	82416	94482

*Premiums exclusive of Goods & Services Tax.
**Age in completed years
*** For Family Floater, premium would applicable as per the age of the eldest member in the family.
**** The premiums above 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.

Basis of claims payment

- a) We shall make payment in Indian Rupees only.
- b) Claims related to Surgery for cataracts (after the expiry of the 2 year waiting period)
- i. For Gold and Platinum plans, Our liability shall be restricted to 10% of the Sum Insured for each eye, subject to a minimum of ₹ 15000 (or the actual incurred amount whichever is lower) and maximum of ₹ 50,000 per eye. This will be Our maximum liability irrespective of the number of Future Health Suraksha policies You hold.
 - ii. For Topaz and Ruby plans, Our obligation shall be restricted to the sub-limits table.
- c) Disease wise sub-limits applicable under the policy - For Topaz and Ruby Plans, Sub-limits will be applicable for listed diseases as mentioned in the sub-limits table.

Sub-limits table applicable for Topaz and Ruby Plans				
The Medical Expenses incurred during hospitalisation (inclusive of pre and post hospitalisation) due to the below listed treatments shall be limited to actual expenses or up to the Sub-limits (whichever is less). All values are in INR.				
Procedure/ Treatment	Topaz Plan	Topaz Plan	Topaz Plan	Ruby Plan
	1,00,000	2,00,000 3,00,000	4,00,000 5,00,000	6,00,000 7,50,000 10,00,000
Cataract surgery (per eye)	10000	20000	30000	40000
Hysterectomy	20000	35000	45000	55000
Gall Bladder removal	20000	35000	45000	55000
Surgery on piles	15000	20000	30000	40000
Surgery Fissure, Fistula, Sinus	15000	20000	30000	40000
Surgery of Deviated Nasal Septum correction	15000	20000	30000	40000
Angiography invasive	10000	15000	20000	30000
Percutaneous Transluminal Coronary Angioplasty (PTCA)	40000	80000	120000	150000
Appendectomy	20000	30000	40000	50000
Hernia	20000	30000	40000	50000
Surgery of renal stone/Lithotripsy	20000	30000	40000	50000
Prostate Surgery TURP	30000	75000	100000	120000
Coronary Artery Bypass Grafting (CABG)	80000	100000	150000	200000

Total Knee Replacement (per knee)	40000	80000	120000	150000
Total Hip Replacement (per hip)	40000	80000	120000	150000
Tonsillectomy/ Adenoidectomy	15000	25000	35000	45000
Transplant surgery (this includes total cost of organ donor surgery, recipient surgery and hospitalisation)	80000	100000	150000	200000
Dialysis (policy limit)	10000	15000	20000	30000

d) Co-payments are applicable in case of admission in room with higher room rent than the eligible limit in case of Topaz and Ruby Plans

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

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: fgh@futuregenerali.in

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

Future Health Suraksha – Gold Plan, Zone - 1

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
50 years	16,455	500000	16,455	1,645	14,810	500000	46,017	14,754	31,263	500000
42 years	13,146	500000	13,146	1,315	11,831	500000				
20 years	7,318	500000	7,318	732	6,586	500000				
18 years	7,318	500000	7,318	732	6,586	500000				
16 years	6,893	500000	6,893	689	6,204	500000				
Total Premium for all members of the family is Rs. 51,130/-, when each member is covered separately.			Total Premium for all members of the family is Rs. 46,017/-, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 31,263/-.			
Sum insured available for each individual is Rs. 500000.			Sum insured available for each family member is Rs. 500000.				Sum insured of Rs. 500000 is available for the entire family.			

Note:

- This is just an illustration of premium calculation.
- Premiums may vary with respect to Zones, Plan and Sum Insured opted by the insured.
- Premium rates specified in the above illustration are the standard premium rates without considering any loading and/or discounts like – Loyalty discount, Websales/ Telesales discount etc.
- In case premium is paid on instalment basis, the loading will be applicable accordingly.
- Premium rates are exclusive of Goods and Services Tax applicable.

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

Future Generali India Insurance Company Limited (IRDAI Regn. No. 132), (CIN: U66030MH2006PLC165287)

Regd. and Corp. Office: Regd. & Corp. Office: 801 & 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083.

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

ARN: FG-NL/PD/MKTG/ENG/HEALTHTOTALOCT2020-001BRO

UIN: FGIHLIP23121V042223

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