



Future Student Suraksha

While chasing dreams,  
let worries take a back seat.

Future Generali  
**Health**



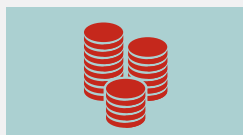
**FUTURE  
GENERALI**  
TOTAL INSURANCE SOLUTIONS

## Add wings to your dreams

You know all your efforts and hard work over the years have been worth it when you receive that admission letter from your chosen international university. While studying abroad is exciting, it comes with its own share of uncertainties. Imagine losing your documents in a foreign land or a medical expense going overtly expensive. With our two-year plan, Future Student Suraksha, you can keep all your worries at bay and make your travel and stay secured. It covers everything right from your medical expenses and passport loss to special allowances like tuition fees and sponsor protection.

Policy Coverage	
<b>Medical Care</b>	Medical Expenses
	Transfer to the nearest location (or country) where the treatment you need is available
	Transfer of mortal remains to your country in case of a death
	Emergency Dental Treatment
	Maternity Benefits
	Mental and Nervous Disorders
<b>Personal Accident*</b>	Accidental Death and Permanent Total Disability
	Accidental Death (Common Carrier)
<b>Personal Care</b>	Baggage Loss (Checked-in baggage)
	Baggage Delay (Checked-in baggage)
	Compassionate Visit
<b>Travel Inconvenience</b>	Loss of Passport
<b>Legal Liability</b>	Personal Liability
<b>Special Allowances</b>	Tuition Fee
	Sponsor Protection**
	Bail Bond
	Felonious Assault (an attack or threat of attack to you intending serious harm)
*The benefit under Accidental Death (Common Carrier) would be payable in addition to the benefits payable under Accidental Death and Permanent Total Disability.	
**For a single event insured, you can lodge a claim either under Tuition Fee/Sponsor Protection.	

## Your Benefits



- Cashless Claims Settlement
- Reimbursement of claims as per policy terms and conditions
- Claims turnaround time of less than fourteen working days
- Worldwide Service Provider
- Worldwide Emergency, Medical and Travel Assistance Services
- Flexibility of choosing a Travel Insurance Plan as per your need
- Ease and convenience of purchase
- Instant policy issuance

## Eligibility



Minimum age at entry – 18 years

Maximum age at entry – 35 years

No pre-acceptance medical tests are required (subject to clean proposal form i.e. no health declaration)

In case of an adverse declaration in the proposal form, the medical tests would be required. We will bear 50% of the costs of medical tests for accepted cases, if the policy is already issued to you and premium is received as well.

### Plan Types: (All benefits are in USD)

Main Benefit	Sub-Benefit	Basic	Standard	Silver		Gold		Platinum	Asia-Pacific Excluding Japan	
Medical Care	Medical Expenses & Medical Evacuation & Repatriation	50,000	50,000	1,00,000	1,50,000	2,00,000	2,50,000	5,00,000	25,000	
	Deductible	100	100	100	100	100	100	100	100	
	Emergency Dental Treatment	250	250	250	250	500	500	500	100	
	Deductible	50	50	50	50	100	100	100	25	
	Mental & Nervous Disorders	-	500	500	500	500	500	1,000	500	
	Deductible		75	75	75	75	75	75	100	75
	Maternity Benefit*	-	500	500	500	500	1,000	1,000	2,000	500
Personal Accident	Accidental Death and Permanent Total Disability	7,500	7,500	15,000	22,500	30,000	37,500	40,000	5,000	
	Accidental Death (Common Carrier)	10,000	10,000	15,000	20,000	25,000	25,000	50,000	7,000	
Personal Care	Loss of Checked Baggage	1,000	1,000	1,250	1,500	1,750	2,000	3,000	750	
	Deductible	50%	50%	50%	50%	50%	50%	50%	50%	
	Delay of Checked Baggage	50	150	150	150	150	150	150	50	
	Deductible	12 hrs	12 hrs	12 hrs	12 hrs	12 hrs	12 hrs	12 hrs	12 hrs	
	Compassionate Visit	-	5,000	5,000	5,000	5,000	7,500	7,500	10,000	3,000
Travel Inconvenience	Loss of Passport	200	200	200	200	250	250	300	150	
	Deductible	25	25	25	25	30	30	50	20	

**Plan Types: (All benefits are in USD)**

Main Benefit	Sub-Benefit	Plan Types: (All benefits are in USD)							
		Basic	Standard	Silver		Gold		Platinum	Asia-Pacific Excluding Japan
Personal Liability	Personal Liability	-	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,00,000	1,00,000
	Deductible	-	200	200	200	200	200	500	200
Special Allowances	Tuition Fee	-	10,000	10,000	15,000	15,000	20,000	25,000	7,000
	Sponsor Protection	-	10,000	10,000	10,000	10,000	10,000	15,000	7,000
	Felonious Assault	-	5,000	5,000	5,000	5,000	5,000	10,000	3,000
	Bail Bond	-	500	1,000	1,500	2,000	2,500	2,500	1,000

\* Waiting period of 10 months.

Period of policy would be as per the “Days of Travel” opted for.

**All premium rates in INR**

**Worldwide Rates (Excluding Service Tax)**

Plan	Worldwide Rates (Excluding Service Tax)						
	Basic	Standard	Silver		Gold		Platinum
SI	USD 50,000	USD 50,000	USD 1,00,000	USD 1,50,000	USD 2,00,000	USD 2,50,000	USD 5,00,000
30 days	1,269	1,813	2,267	2,720	3,173	3,626	4,080
60 days	2,221	3,173	3,626	4,080	4,533	4,986	5,440
90 days	3,173	4,533	4,986	5,440	5,893	6,346	6,800
120 days	4,125	5,893	6,346	6,800	7,253	7,706	8,160
180 days	5,077	7,253	7,706	8,160	8,613	9,066	9,519
240 days	6,346	9,066	9,519	9,973	10,426	10,879	11,333
270 days	7,933	11,333	11,786	12,239	12,693	13,146	13,599
365 days	9,519	13,599	14,053	14,506	14,959	15,413	15,866
1.5 years	14,597	20,852	21,306	21,759	22,212	22,665	23,119
2 years	19,356	27,652	28,105	28,558	29,012	29,465	29,918

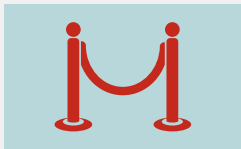
**Excluding USA and Canada (Excluding Service Tax)**

Plan	Basic	Standard	Silver		Gold		Platinum
SI	USD 50,000	USD 50,000	USD 1,00,000	USD 1,50,000	USD 2,00,000	USD 2,50,000	USD 5,00,000
30 days	825	1,179	1,473	1,768	2,063	2,357	2,652
60 days	1,444	2,063	2,357	2,652	2,947	3,241	3,536
90 days	2,063	2,947	3,241	3,536	3,830	4,125	4,420
120 days	2,682	3,830	4,125	4,420	4,714	5,009	5,304
180 days	3,300	4,714	5,009	5,304	5,598	5,893	6,188
240 days	4,125	5,893	6,188	6,482	6,777	7,072	7,366
270 days	5,157	7,366	7,661	7,956	8,250	8,545	8,840
365 days	6,188	8,840	9,134	9,429	9,723	10,018	10,313
1.5 years	9,488	13,554	13,849	14,143	14,438	14,733	15,027
2 years	12,582	17,974	18,268	18,563	18,858	19,152	19,447

**Asia-Pacific Excluding Japan (Excluding Service Tax)**

SI	USD 25,000
30 days	907
60 days	1,587
90 days	2,267
120 days	2,947
180 days	3,626
240 days	4,533
270 days	5,666
365 days	6,800
1.5 years	10,426
2 years	13,826

**Your Exclusions:**



- Benefits will not be available for any condition, ailment or injury 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 and until 48 consecutive months have elapsed, after the date of inception of the first policy with us.
- The amount/time mentioned as deductibles in the Policy Schedule.
- Congenital anomalies or any complications or conditions arising there from.
- Suicide, attempted suicide or intentionally self-inflicted injury or illness, or sexually transmitted conditions, anxiety, stress or depression, Acquired Immuno Deficiency Syndrome (AIDS) and Human Immunodeficiency Virus (HIV) infection.

- Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and dosage taken as prescribed.
- Illness and accidents that are results of war and warlike scenarios or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.

For more details on the exclusions specific to different benefits, please refer to the policy document.

Please contact our 24-hour Helpline (Europ Assistance Alarm Centre) Numbers as mentioned.

For any product details, you may call - 1800-220-233 (MTNL/BSNL) or 1860-500-3333 (any other service provider)

**For any Claims Assistance, you may call**

Europ Assistance:

For any Worldwide Emergency Assistance Services, Medical Assistance Services, and Travel Assistance Services and for availing Cashless Service during travel abroad you may call on the Toll free numbers listed below. All lines are accessible from Local Landline or payphone except for USA & Canada, which are accessible from mobile phone.

Country	Number to be dialed
USA	8775729854
Canada	8775729855
Russia	8-10-8002-7554011
New Zealand	00 +800-18001900
Singapore	001 +800-18001900
Malaysia	00 +800-18001900
Australia	0011+800-18001900
Austria	00 +800-18001900
China	00 +800-18001900
France	00 +800-18001900
Germany	00 +800-18001900
UK	00 +800-18001900
Netherlands	00 +800-18001900

Country	Number to be dialed
Belgium	00 +800-18001900
Portugal	00 +800-18001900
Denmark	00 +800-18001900
Hong Kong	00 +800-18001900
Norway	00 +800-18001900
Spain	00 +800-18001900
Finland	00 +800-18001900
Poland	00 +800-18001900
Thailand	00 +800-18001900
Ireland	00 +800-18001900
Philippines	00 +800-18001900
Italy	00 +800-18001900
Hungary	00 +800-18001900

In case there is no Toll free number for the country you are calling from, you may please call us on our India Landline number - +91 22 67347841 (This number is chargeable and accessible 24 X 7 X 365). You may also request for a call back on this number. On your request, we will immediately call back on your preferred number as provided during the call request. Additionally, the National Toll Free number for your relatives in India is 1800 209 2333. Alternatively, you may also write to us at [fgi@europ-assistance.in](mailto:fgi@europ-assistance.in) or [fgi.travel@futuregenerali.in](mailto:fgi.travel@futuregenerali.in).

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### **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 184 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.

Call us at: 1800-220-233, 1860-500-3333, 022-6783 7800

For product enquiries: SMS PRODUCT to 9222211100 | Website: [www.futuregenerali.in](http://www.futuregenerali.in)

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

Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6<sup>th</sup> Floor, Senapati Bapat Marg, Elphinstone Road (W), Mumbai – 400013

Fax: 022-4097 6900, Email: [fgcare@futuregenerali.in](mailto:fgcare@futuregenerali.in).

ARN: FG-NL/PD/MKTG/EN/TSS-001BR

UIN: IRDA/NL-HLT/FGII/P-T.V.I/77/13-14

ISO Ref. No.: FGH/UW/RET/25/04

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TOTAL INSURANCE SOLUTIONS