



**FUTURE
GENERALI**

TOTAL INSURANCE SOLUTIONS

Suraksha made simple.

**SARAL SURAKSHA
BIMA**

Future Generali India
Insurance Company Ltd.

**Affordable Accidental Cover
for you and your family.**

Life is a mix, sprinkled with some uncertainties. Accidents are a part and can happen to anyone anywhere. They leave an imprint on lives for years to come. The value of human life and suffering cannot be measured with money. However, having the assurance that your loved ones will be supported in an unfortunate accident gives some peace to the mind. For that certainty, we have introduced ‘Saral Suraksha Bima, Future Generali India Insurance Company limited’.

SARAL SURAKSHA BIMA

Future Generali India
Insurance Company Ltd.

I. Scope of covers

A. Base Covers

- Accidental Death

- Permanent Partial Disablement

- Permanent Total Disablement

Note: The base sum insured chosen and cumulative bonus, if any, is applicable cumulatively for all the three covers i.e., there is a single sum insured for all the three covers namely, Accidental Death, Permanent Total Disability and Permanent Partial Disability.

TABLE OF EVENTS

EVENTS	Percentage of Sum insured
Accidental Death	100%
Permanent Total Disablement	As Follows
Total and irrecoverable loss of sight of both eyes	100%
Physical separation or loss of use of both hands or feet	100%
Physical separation or loss of use of one hand and one foot	100%
Loss of sight of one eye and physical separation or loss of use of hand or foot	100%
If such injury shall as a direct consequence thereof, permanently, and totally, disables the insured person from engaging in any employment or occupation of any description whatsoever	100%
Permanent Partial Disablement	As Follows
Loss of Use/ Physical Separation	
One entire hand	50%
One entire foot	50%
Loss of sight of one eye	50%
Loss of toes – all	20%
Great both phalanges	5%
Great – one phalanx	2%
Other than great if more than one toe lost	1%
Loss of use of both ears	50%
Loss of use of one ear	20%
Loss of four fingers and thumb of one hand	40%
Loss of four fingers	35%
Loss of thumb	
Both phalanges	25%
One phalanx	10%
Loss of Index finger	
Three phalanges	10%
Two phalanges	8%
One phalanx	4%
Loss of middle finger	
Three phalanges	6%
Two phalanges	4%
One phalanx	2%
Loss of ring finger	
Three phalanges	5%
Two phalanges	4%
One phalanx	2%
Loss of little finger	
Three phalanges	4%
Two phalanges	3%
One phalanx	2%
Loss of metacarpus	
First or second (additional)	3%
Third, fourth or fifth (additional)	2%
Any other permanent partial disablement	Percentage as assessed by the independent medical practitioner

B. Optional Covers

- **Temporary Total Disablement** – In case of an accident during the policy period, which temporarily disables the insured from his/her occupation, compensation shall be payable, at the rate of 0.2% of the base sum insured per week provided such period of temporary total disablement exceeds 4 weeks. The compensation is payable till the time the insured person is able to return to work, maximum upto 100 weeks in respect of any one injury.
- **Hospitalisation Expenses due to Accident:** Hospitalisation expenses arising due to accident shall be indemnified up to the limit of 10% of base sum insured.
- **Educational Grant:** Following an admissible claim of the insured person under the policy towards death or permanent total disability of the insured person, a one-time educational grant of 10% of the base sum insured, per child secured under the cover, shall be payable. The cover is payable to dependent children below 25 years of age and pursuing an educational course.

Note:

- The benefits payable under each of the optional covers are independent and over and above the base sum insured.*
- Claim admissibility under the optional covers “Temporary Total Disablement ” and “Hospitalisation Expenses due to Accident ” is independent of claim admissibility under the base covers.*



C. Cumulative Bonus

Sum insured (excluding CB) shall be increased by 5% in respect of each claim free policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured.

II. Main Exclusions

Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of insured person

- a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide;
- b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
- c. arising or resulting from the insured person committing any breach of law with criminal intent.
- d. due to participation as a professional in hazardous or adventure sports.

Note: This is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions.

III. Acceptance Limits

Policy Term	1 year
Minimum age at entry	3 months (for child) 18 years (for adults)
Maximum age at entry	25 years (for child) 70 years (for adults)
Renewal	Renewability will be up to 70 years
Family Definition	Family consists of the proposer and any one or more of the family members as mentioned below: (i) Legally wedded spouse. (ii) Parents and parents-in-law. (iii) Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals.



IV. Sum Insured Options

1. Minimum sum insured shall be Rs.2.5 lakhs and maximum sum insured shall be Rs.1 crore. Sum insured offered shall be in multiples of Rs. 50,000/-.
2. The sum insured is based on the monthly income commensuration.
3. Maximum sum Insured offered is 144 times the monthly income.
4. Our maximum liability in case of one or more personal accident policies is restricted to 144 times the monthly income.
5. Working spouse sum insured can be as per eligible income commensuration or maximum upto the sum insured of primary insured.
6. Non working spouse-50% of sum insured of the primary insured subject to maximum Rs.10 lakhs with TTD sum Insured max Rs.1lakh (i.e. limited to Rs 1000/- per week for 100 weeks.)
7. Dependent children from 3 months up to 25 years of Age - 25% of sum insured of the primary insured subject to maximum Rs. 5 lakhs without TTD.
8. Unemployed/Students – AD, PTD, PPD can be given up to maximum of Rs. 10 lakhs, without TTD .
9. Working parents/parents-in-law sum insured can be as per eligible income commensuration or maximum upto the sum insured of primary insured.
10. Non working parents/parents-in-law -50% of sum insured of the primary insured subject to maximum Rs.10 lakhs without TTD.
11. For any sums insured higher than commensuration limits, approval to be obtained from head office.

Note: In case 144 times of income commensuration of primary insured is less than Rs.2.5lakhs, the SI offered for the primary insured, will be Rs.2.5 lakhs without TTD.

V. Premium: (Goods And Services Tax Extra)

A	Base Cover	Rates
1	Accidental Death	0.40 Per Mille
2	Permanent Total Disablement	0.09 Per Mille
3	Permanent Partial Disablement	0.21 Per Mille
B	Optional Cover	
1	Temporary Total Disablement	0.07 Per Mille
2	Hospitalisation Expenses due to Accident	0.015%
3	Education Grant*	0.049 Per Mille

* Note:

- a) Premium for 'Education Grant' cover is irrespective of the number of child/ children.
- b) The details of the children need to be disclosed in the proposal form.

Premiums are calculated on the base sum insured opted.

PREMIUM ILLUSTRATION: (Example if an insured is opting for base sum insured of Rs.1 cr)

Covers	Calculation logic	Premium (₹)
Premium for base cover (Accidental Death, Permanent Total Disablement, Permanent Partial Disablement)	=Base SI*(AD + PTD + PPD rates)/1000	₹7000
Premium for Temporary Total Disablement	=Base SI*(TTD rates)/1000	₹700
Premium for Hospitalisation Expenses	=Base SI*(Hospitalisation Expenses)	₹1500
Premium for Education Grant	=Base SI*(Education grant rates)/1000	₹490

- 10% family discount on the total premium if more than one family member is covered under the same policy.
- There will be no loading on premium for adverse claims experience.

VI. Free Look Period

The free look period will be applicable on the new policy and not on renewals.

1. The insured will be allowed a period of thirty 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.
2. If the insured has not made any claim during the free look period, the insured shall be entitled to -
 - i. a refund of the premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges or;
 - ii. where the risk has already commenced and the option of return of the policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or;
 - iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

VII. Decline list

Military, Para-military and Police personnel, alcoholics, persons habitually under the influence of drugs, political activists in violence prone areas, aviation crew and pilots, persons working in underground mines, magazines,(military) explosives handler, workers involved in electrical installation with high tension supply, jockeys, circus personnel, persons engaged in activities like racing on wheels or horseback, skiing, ice hockey, ballooning, hand gliding, river rafting, air force, pilot, flight steward/ stewardess, army, military, radiologist, radiotherapist, reporter, seaman/sailor, stunt performer etc.

In case of any service requirement, do call our care lines below: 1800-220-233, 1860-500-3333, 022-67837800.

VIII. 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, the following conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 15 days - In case of monthly instalment premium and 30 days - in case of quarterly/half yearly installment premiums due for the policy.
- ii. The payment will be accepted through E-NACH. The updated list of banks for E-NACH is available under National Payments Corporation of India (NPCI) website <https://www.npci.org.in/>.
- iii. No interest will be charged if the instalment premium is not paid on due date.
- iv. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- v. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vi. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.
- vii. Given below are the loadings applicable on standard premiums in case insured person has opted for payment of premium on an instalment basis.

Instalment frequency	Loading on standard premiums
Monthly	5%
Quarterly	4%
Half-yearly	3%

IX. Claims Assistance

The claims would be serviced through in-house health administrator, Future Generali Health (FGH) Team. The claim documents can be submitted directly to the below mentioned address.

It is mandatory to intimate the accidents to Future Generali through: Email ID - fgh@futuregenerali.in

Claims Department: Future Generali Health (FGH), Future Generali India Insurance Company Ltd., Office No. 3, 3rd Floor, Building A, G - O - Square, Sr. No. 249-250, Near Mankar Chowk, Aundh Hinjewadi Link Road, Wakad, Pune, Maharashtra-411 057

For any claim related queries please call:

Toll free number - 1800 209 1016 / 1800 103 8889

Toll free Fax - 1800 209 1017 / 1800 103 9998

Email ID - fgh@futuregenerali.in

For further details, please refer to the policy wordings.

Disclaimer: The information in this brochure is only indicative in nature. For details of the coverage and exclusions please contact our nearest office. Insurance is the subject matter of solicitation.

 **1800-220-233**  general.futuregenerali.in | Follow us on:  |  |  |  | 

Future Generali India Insurance Company Limited (IRDAI Regn. No. 132), (CIN: U66030MH2006PLC165287) | Regd. and Corp. Office: Unit No. 801 and 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 Call us at: 1800-220-233 | 1860-500-3333 | 022-67837800 | Website: <https://general.futuregenerali.in>. For detailed information on this 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.

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