

1. What is FG Heart & Health Insurance Plan?

- FG Heart & Health Insurance Plan is an Individual / Non - Linked / Non - Participating / Fixed Benefit Health plan which pays lump sum to the life assured on diagnosis or undergoing the surgical procedure of the listed Minor, Moderate or Major stage Critical Illness as per options chosen.

2. How Does FG Heart & Health Insurance Plan work?

- This is a regular premium payment Individual / Non - Linked / Non - Participating/ Health plan
- As per your requirement, choose the option:-
 - **Option 1** - Heart Cover
 - **Option 2** - Critical Illness Cover
 - **Option 3** - Heart Cover with Return of Premium
 - **Option 4** - Critical Illness Cover with Return of Premium
- Pay the premium till the end of policy term
- Receive lump sum on diagnosis or undergoing the surgical procedure of the listed Minor, Moderate or Major stage critical illness
- On diagnosis/undergoing the surgical procedure of the Minor or Moderate critical illness, premiums will be waived off for the period of 5 policy years or till the end of the policy term, whichever is earlier. (Only once during the policy term)
- Death benefit in case life assured dies during the policy term
- Maturity Benefit if life assured survives till the end of policy term (Available only with option 3 and 4)

3. Why do I need FG Heart and Health Insurance Plan?

- Life is about enjoying all big and small moments with those who matter to you. And, these moments are best enjoyed when you are healthy and worry free. The modern lifestyle however, exposes us to many risks arising on account of lack of exercises, irregular eating schedule, sedentary work habits and erratic sleep patterns etc. Therefore, while prevention is the best solution, preparedness is equally important.
Presenting the **Future Generali Heart and Health Insurance Plan**, a comprehensive health protection plan, that safeguards you and your family against financial risks arising out of any defined unforeseen medical emergency. The plan provides a fixed financial benefit that will help you cover medical costs, especially in case of critical illness which require a long term treatment, cost of second opinions, post treatment nursing and above all a loss of income during the affected period.'

4. What are the key features of this plan?

- **Provides Comprehensive Health Cover** - Get cover against 59 Critical Illnesses and surgical procedures including Heart and Cancer related ailments. You have an option to opt for a separate Heart Cover as well that will provide cover against 18 Heart Related illnesses and surgical procedures.

- **Flexibility to Choose your cover** - you can choose from the available 4 options basis your needs
- **Lumpsum Payout on diagnosis/undergoing surgical procedure of the listed illnesses**
- **Inbuilt Death Benefit** - Has death cover from day 1 with all the options
- **Multiple Claim Benefit** - Claim upto 2Minor or 2 Moderate conditions provided you have not exhausted your Sum Assured
- **Waiver of Premium Benefit** - If you are diagnosed with any of the defined minor or moderate conditions, your premiums will be waived for the following 5 years. This means that the plan continues without you having to pay premiums for 5 years
- **Provides option to get your premiums back on maturity**
- **Buy for Self and Family** - You can also buy this plan for Your Spouse, Children and Parents. You will have to buy individual policy for each family member.
- **5% Discount** on premium rates on buying directly from our website
- **Tax Benefit** under both section 80C and 80D

5. But I already have a mediclaim policy, why do I need this Cover?

- The medical expenses incurred for a critical illness treatment may be very high, depending on the stage. Moreover, there are some other costs as well like Travel Expenses for second opinion and treatment, rehab, nursing at home and counseling costs post treatment, loss of income during the treatment and recovery period etc.

While it is advisable to have a mediclaim policy, you should objectively assess the limitations of it. Mediclaim policies offer only hospitalization expenses basis the bill amount and it may not be sufficient to cover all the expenses. FG Heart and Health Insurance Plan is a fixed benefit plan and pays out lump sum on diagnosis/undergoing of surgical procedure of the listed illnesses which can help you in taking care of both Medical and other incidental costs.

6. What is the eligibility criterion for taking this policy?

- Minimum Age at Entry - 18 years (as on last birthday)
- Maximum Age at Maturity - 65 years (as on last birthday)

7. What is the minimum/ maximum age at which policy will mature?

- Maximum Maturity age: 75 years (as on last birthday)

8. What are the minimum and maximum Sum Assured limits?

- Minimum Sum Assured: 5 Lac
- Maximum Sum Assured: 50 Lac
- SA Options to the Policyholder- 5 Lac/10Lac/20Lac/30Lac/40Lac/50Lac

9. What are the policy term options available under the plan?

- Policy Term Options are - 10, 15, 20, 25, 30, 75 minus age at entry

10. What are the premium payment term options available under this plan?

- This is a regular premium payment plan and premium payment term equals to the policy term.

11. What are the premium payment modes available with this plan?

- Annual, Half Yearly, Quarterly, Monthly
 - Half-yearly Premium- 52% of annual premium.
 - Quarterly Premium- 26.5% of annual premium.
 - Monthly Premium) - 8.83% of annual premium

12. When the risk under the policy would commence?

- Date of Commencement of Risk would be the date of issue of first premium receipt

13. What are the various types of claim available under the plan?

- All options provide lumpsum on diagnosis/undergoing of surgical procedure of Minor, Moderate or Major claim as per below table:-

Minor Claim	25% of Critical Illness Sum Assured is payable and future Premiums will be waived for 5 years or till the end of the Policy Term, whichever is earlier (only on first minor condition claim).
Moderate Claim	50% of Critical Illness Sum Assured is payable and future Premiums will be waived for 5 years or till the end of the Policy Term, whichever is earlier (only on first moderate condition claim).
Major Claim	100% of Critical Illness Sum Assured less the benefit amount already paid under Minor or Moderate Condition, if any during the entire Policy Term. Policy will terminate post payout of major claim.

14. If I don't claim any amount, what will happen?

If you have chosen option 3 and 4, and you stay healthy throughout the term of the policy, you will get your premiums back. Even if you have made a claim, but the claim amount paid to you is lower than the premiums paid by you – we will refund the balance of your premiums back as per the calculation given in the below table

Options	Maturity Benefit
Option 1 & 2	No benefit payable in case life assured survives till the maturity date. Policy will

	terminate on maturity
Option 3 & 4	<p>If Life Assured is alive on the Maturity Date and if all Installment Premiums have been received in full, then Maturity Payout will be-</p> <p>Sum of all Instalment Premiums paid (excluding taxes and extra premiums) less any other critical illness benefits paid under the Policy</p> <p>Any Premiums waived shall also be considered along with premiums paid by the Policyholder for calculation of the Maturity Benefit</p>

15. What is the death benefit under FG Heart & Health Insurance Plan?

- If the Life Assured dies on or after the Risk Commencement Date but during the Policy Term and provided that the Policy has not Lapsed, the Death Benefit payable shall be as follows
Death benefit payable shall be highest of the following -
 - 25% of Sum Assured ; or
 - 10 times Annualised Premium (excluding goods and services tax, rider premium, modal loadings, and underwriting extra premium, if any); or
 - 105% of all premiums paid (excluding goods and services tax, rider premium, modal loadings, and underwriting extra premium, if any) as on date of death ;
 - Guaranteed Maturity Benefit, if any (only applicable under Option 3 and 4)
- The Policy will terminate on payment of Death Benefit

16. When the waiver of premium will be applicable?

- On diagnosis/undergoing of surgical procedure of Minor or Moderate Condition, whichever occurs first, future Installment Premiums will be waived for next 5 policy years or till the end of Policy Term whichever is earlier
- Waiver of Premium will be applicable only once during the Policy Term

17. What are the illnesses/surgical procedures that are covered under this plan ?

- Please refer our product brochure for the list of illnesses , definitions and exclusions under this plan.

18. Will my premium be same during the policy term? Is there any premium guarantee?

- Premium rates are guaranteed for an initial period of 5 years from the date of issuance of the

Policy and thereafter for a period of every block of five years

- The Company can review the renewal premium after the completion of first 5 Policy years and that reviewed premiums will remain unchanged for a period of every block of five years.
- Any such change in premium shall be subject to prior approval from IRDAI.
- In case of any change in Premium rates, the revised Premium rates shall be applicable based on Age at Policy Commencement Date and original Policy Term chosen.
- Any revision in the Premium rates shall be notified to the policyholder at least three months prior to the date of such revision and the policyholder will be given a period of 30 days from Premium Due Date (on or after the effective date of change) to continue the Policy.

19. Is there any initial waiting period in the Policy?

- Yes, there is a waiting period of 180 days from the Risk Commencement or reinstatement date (whichever is later).
- No benefits shall be payable within 180 days
- In case of any Condition (Minor or Moderate or Major) diagnosed or manifested during Waiting Period, no Critical Illness benefit shall be payable and the Policy will terminate. In such case, Company will refund the premiums from Risk Commencement Date of the Policy or from the date of Revival, as applicable.

20. Is there any survival condition post diagnosis of critical illness?

- Yes. Survival conditions are applicable and no benefits shall be payable if Insured person has survived for less than or equal to below mentioned survival period
 - Major Stage Cancer or Early Stage Cancer or Carcinoma in-Situ - 0 days
 - Minor, Moderate and Major Heart Related Conditions /Other Critical Illness Conditions - 21 days

21. In case policy holder disagrees to the terms and conditions of the policy, what option is available to him?

- In case you disagree with any of the terms and conditions of the policy, you can return the policy to the company within 15 days (30 days if policy is sold through direct marketing mode) of its receipt for cancellation, stating your objections. Future Generali will refund the policy premium after the deduction of stamp duty charges, medical expenses, if any and proportional risk premium for period of cover, if any

22. In case policyholder is unable to pay premium on due date, what can he do?

- Policyholder get a grace period of 30 days for annual, half yearly and quarterly mode and 15 days for monthly mode from the premium due date to pay his missed premium. During this

grace period, he will continue to be insured and be entitled to receive the benefits. If a valid claim arises under the policy during the Grace Period, but before the payment of due premium, the claim will be honored. In such cases, the due premium will be deducted from the benefit payable.

23. If I am unable to pay premium during the grace period also, what will happen to my policy?

- **For Option 1 and 2** - If your due premium remains unpaid at the end of the grace period the policy shall lapse and no benefit will be provided to you during lapse period. You can revive the policy within 2 years from the date of last unpaid premium.
- **For Option 3 and 4** - If due premiums for the first three (3) policy years have not been paid within the grace period, the policy shall lapse and will have no value.

In case the Policy is not revived during the revival period no benefit shall be payable at the end of revival period and the policy will terminate

24. What are the revival period conditions?

- A lapsed policy may be revived during the Policy Term within a period of two years from the due date of first unpaid premium.
- The revival will be considered on receipt of a written application from the policyholder along with payment of all overdue premiums.
- No interest shall be charged on revival for Option 1 - Heart Cover and Option 2 - Critical Illness Cover

25. In case policyholder wants to surrender his policy, what benefit he would receive?

- We encourage you to continue your policy as planned, however, you have the option to surrender the same for immediate cash requirement, in case of an emergency, any time after the payment for first three full policy year's premium.
- There is no surrender value applicable under Option 1 - Heart Cover and Option 2 - Critical Illness Cover.
- Under Option 3 & 4, policy can be surrendered any time after the payment for first three full policy year's premium. The amount payable on surrender will be higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV)

26. Is there any premium discount available if I buy policy online?

- 5% online discount on Premium will be applicable for the policies bought through 'Online'

channel.

- The premium rates applicable for staff shall be the same as applicable for online channel i.e. 5% discount on the premium rates
- Staff buying 'Online' will only be eligible for 'Online discount'. Staff discount will not apply in such case

27. What happens in case life assured commits suicide?

- If the Life Assured's death arises directly or indirectly through or in consequence of suicide within 12 months :
 - from the date of inception of the Policy , the nominee or beneficiary shall be entitled to 80% of the premiums paid, provided the Policy is in force, or
 - from the date of revival of the Policy, the Nominee or beneficiary shall be entitled to an amount which is higher of 80% of premiums paid till the date of death or the Surrender Value , if any, as available on the date of death

28. What is pre-existing disease exclusion?

- Pre-Existing means any condition, ailment or injury or related condition(s) for which the Life Assured had signs or symptoms, and/or were diagnosed, and/or for which medical advice/treatment was received within 48 months prior to the first policy issued by the Company and renewed continuously thereafter. Any investigation or treatment for any Illness, disorder, complication or ailment arising out of or connected with the pre-existing Illness shall be considered part of that pre-existing illness.

29. Will I get any tax benefit under this policy?

- Tax benefits as per section 80C/80 D on premiums paid
- Premium will be divided and shown separately under 80C and 80D in schedule and BI and also in Premium Paid Certificate
- Tax on the premium will also be shown separately
- All payouts would be tax free u/s 10(10D)

30. Can an NRI apply for this Policy?

This plan is available for Residential Indians only

31. Can I buy this plan if I am a smoker or consume tobacco in any form?

Yes. However, smoker rates are higher than the non-smoker rates. A person is considered as a non-smoker if he/she has not been smoking or having/chewing tobacco in any form (cigarettes, bidis, gutkha etc.) for the last 3years.

32. How do I generate a premium receipt for submission at my office to claim Income Tax benefits?

The first premium receipt will be a part of the policy kit dispatched to you once the policy is issued. Also, on successful payment, an online acknowledgement is emailed to you which is printable. You can also go to Customer Service section in our website and generate the Premium Paid Certificate of your policy by entering your Policy No.

33. When and how do I pay my future premiums?

The due dates for premium payment are mentioned in the Policy Schedule of your Policy Document. However, it is recommended that you give us a Direct Debit / ECS Mandate / Standing Instruction for automatic premium debit from your Bank Account / Credit Card.

34. Can I pay premiums in any other currency?

No. All premiums are accepted only in Indian currency.

35. Do I have to undergo medical tests before enrolling for Future Generali Heart and Health Insurance Plan?

Basis your age and selection of Sum Assured you might have to undergo medical tests.

36. What are the exclusions under this plan?

Please refer our brochure for disease specific and generic exclusions under this plan