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FGILI launches new heart & health insurance plan

New Delhi, Feb 8 (UNI) Good health does not always mean proper diet and exercise, it needs an insurance plan which takes care of your heart and cover critical illness.

Keeping this in mind, Future Generali India Life Insurance (FGILI), India's fastest growing life insurance firm, on Thursday announced the launch of its latest offering, a new heart and health insurance plan further strengthening its health portfolio.

The plan will provide financial protection to insured against 59 heart related, cancer related and other illnesses.

FGILI's heart and health plan will be the first insurance product to introduce customers to a modular combination of four distinct types of coverage options, allowing them to choose from an exclusive heart cover, a heart cover with return of premium, a critical illness cover (related to heart, cancer and other illnesses) and a critical illness cover with return of premium.

All the options will have critical illness benefits diversified among 3 severity groups i.e. minor, moderate and major, benefit payout for which will be 25per cent, 50per cent and 100per cent respectively. Furthermore, the product has an inbuilt waiver of premium benefit for 5 years or end of policy term whichever is nearer (only once, on the occurrence of first minor claim or first moderate claim).

In addition to offering a maturity benefit whereby the policyholder (of option 3 and 4) can get back the sum of all premiums paid in case of survival till maturity, the plan also has an in built death benefit (25 per cent of sum assured) on all the 4 cover options.

Future Generali Heart & Health Insurance Plan is a unique and comprehensive defined benefit plan that provides financial protection against 59 Critical Illnesses including 18 Heart ailments - making it a truly comprehensive critical illness plan in the market. With a modular design to cater to specific requirements of our customers, it offers flexibility to choose between 4 types of coverage options including option to receive the premiums back on survival of policy term. Plan offers lumpsum benefit upon diagnosis or treatment as the case may be and allows for multiple claims to be made. As demonstrated through our Heart and Health Insurance plan, we continue to stay committed to our brand ideology of offering, simple yet differentiated products that caters to specific needs of our customers." said MD and CEO Munish Sharda.

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