

What is Corona Rakshak Policy, Future Generali India Insurance Company Limited?

Corona Rakshak Policy, Future Generali India Insurance Company Limited is a benefit health insurance policy that provides a lump sum amount in case you are diagnosed and hospitalized due to COVID infection.

Schedule of Benefits

Name	Corona Rakshak Policy, Future Generali India Insurance Company Limited
Product Type	Individual
Category of Cover	Benefit based
Sum insured	Rs 50,000/- (Fifty Thousand) to 2,50,000/- (Two and half Lakh) (in the multiples of fifty thousand)
Policy Period	<ul style="list-style-type: none"> • Three and half months (3 ½ months) i.e. 105 days • Six and half months (6 ½ months) i.e. 195 days • Nine and half months (9 ½ months) i.e. 285 days
Eligibility	Policy can be availed by persons between the age of 18 years and 65 years. Proposer with higher age can obtain policy for adult members of the family, without covering self.
Coverage	<p><u>COVID Cover</u></p> <p>Lump sum benefit equal to 100% of the Sum Insured shall be payable on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours. The positive diagnosis of COVID shall be from a government authorized diagnostic centre.</p>

Pre-insurance medical examination

- No pre-insurance medical examination test is required, irrespective of the sum insured and age of the insured
- Underwriting loading of premium will be applicable on the particular Insured's premium in case of adverse health conditions declared on the proposal form.

Exclusions

- Expenses related to any admission primarily for diagnostics and evaluation purposes.
- Any diagnosis which is not related and not incidental to COVID.
- Testing done at a Diagnostic center which is not authorized by the Government.
- Any claim with respect to COVID manifested prior to commencement date of this policy or during the waiting period.
- Cover under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.

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

Payment of Claim

All claims under the policy shall be payable in Indian currency only. On payment of 100% of sum insured the policy will be terminated.

Other features:

1. There will be no loading on premium for adverse claims experience
2. 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.

In case of any claims contact:

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@futuregeneralii.in

Premium Tables

The premiums as per the age slabs/ Sum Insured and the same would be charged as per the completed age at the time of policy issuance.

Premium Tables

a. Premium for 3 ½ months policy tenure is:

Premium – (in ₹, exclusive of Goods and Services Tax)					
Age band/SI	0.50 lakh	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs
18-39 years	244	263	282	302	321
40-59 years	282	339	396	453	510
60-65 years	356	487	618	749	880

b. Premium for 6 ½ months policy tenure is:

Premium – (in ₹, exclusive of Goods and Services Tax)					
Age band/SI	0.50 lakh	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs
18-39 years	263	302	340	378	416
40-59 years	339	453	567	681	795
60-65 years	487	749	1,010	1,272	1,534

c. Premium for 9 ½ months tenure is:

Premium – (in ₹, exclusive of Goods and Services Tax)					
Age band/SI	0.50 lakh	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs
18-39 years	282	340	397	455	512
40-59 years	396	567	738	909	1,079
60-65 years	618	1,010	1,403	1,796	2,189

Disclaimer: For detailed information on this product, terms and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Tax Benefits are subject to change due to change in tax laws.

Insurance is the subject matter of solicitation.