

PROTECTING YOUR ENTIRE FAMILY IS NOW WITHIN YOUR REACH.

Health Insurance for the family at an affordable premium.

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**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

What is Future Aarogya Bima?

Future Aarogya Bima is an affordable health insurance policy that covers entire family.

Benefits

- Single plan, wider coverage for the whole family at a reasonable premium
- Sum insured on Individual and Floater basis

Schedule of Benefits

| Future Aarogya Bima | | | |
|---------------------|--------------------------|---|---|
| A | Eligibility | Sum Insured options (in ₹) | 2 Lacs, 3 Lacs, 5 Lacs |
| | | Entry age of Proposer | 18 years – 70 years |
| | | Entry age of Child | From birth – 25 years |
| | | Maximum Renewal Age | Lifelong |
| | | Individual/ Family Floater Sum Insured options | Individual/ Family Floater |
| | | Policy Term | 1/ 2/ 3 years |
| | | Family Definition* – Individual SI | S+Sp+4C+2P |
| | | Family Definition* – Family Floater SI | S+Sp+3C |
| | | Plan options | 1. Plan A – with Mandatory co-payment of 10% 2. Plan B – with Mandatory co-payment of 10% and additional co-payment of 20% 3. Plan C – with Mandatory co-payment of 10% and additional co-payment of 30% The above co-payment shall be applicable on each and every claim on the admissible hospitalisation bill, excluding claim related to pre and post hospitalisation. |
| B | Hospitalisation Benefits | Hospitalisation | Covered |
| | | Room rent including Boarding, Nursing expenses | up to 1% of Sum Insured per day |
| C | Other Benefits | Day Care Treatment | Covered |
| | | Pre- Hospitalisation for 60 days and Post-Hospitalisation for 90 days | Pre and Post hospitalisation combined expenses subject to 2% of Sum Insured opted |

| D | Discount | <ol style="list-style-type: none"> 1. Long term discount (2 and 3 years policy term) in case of single payment of premium - 5% discount for 2 year policy, 10% for 3 years policy. 2. Family discount - 5% discount if more than 1 member is covered under single proposal with Individual sum insured | | | | | | | | |
|----------------------|--|--|----------------------|------------------------------|---------|----|-----------|----|-------------|----|
| E | Instalment option (monthly, quarterly, half yearly) with Loading | <p>Available for policy term of 1/ 2/ 3 years. Loadings on standard premium will be applicable in case instalment facility is opted for premium payment.</p> <table border="1"> <thead> <tr> <th>Instalment frequency</th> <th>Loading on standard premiums</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>5%</td> </tr> <tr> <td>Quarterly</td> <td>4%</td> </tr> <tr> <td>Half-yearly</td> <td>3%</td> </tr> </tbody> </table> | Instalment frequency | Loading on standard premiums | Monthly | 5% | Quarterly | 4% | Half-yearly | 3% |
| Instalment frequency | Loading on standard premiums | | | | | | | | | |
| Monthly | 5% | | | | | | | | | |
| Quarterly | 4% | | | | | | | | | |
| Half-yearly | 3% | | | | | | | | | |
| F | Waiting Periods | <ol style="list-style-type: none"> 1. 48 months Waiting Period for Pre-existing Disease 2. 48 months Waiting Period for any mental illness and psychiatric illness 3. 48 months Waiting Period for any hospitalisation expenses in connection with treatment for AIDS and/ or infection with HIV 4. 30 days Waiting Period, except for Accidental Hospitalization 5. 24 months Waiting Period for listed conditions | | | | | | | | |
| G | Co-payments | <p>Co-payments will be applicable:</p> <ol style="list-style-type: none"> 1. as per plan opted 2. in case of admission in room with higher room rent | | | | | | | | |
| H | Pre-insurance medical examination | <ol style="list-style-type: none"> 1. Applicable for proposal form with any medical declaration for any sum insured 2. Mandatory Pre-insurance medical examination for age above 50 years | | | | | | | | |

(* S- Self, Sp – Spouse, C – Dependent Child, P – Dependent Parents)

Pre-insurance medical examination

- No pre-insurance medical test is required for Insured up to the age of 50 years, subject to no medical declaration in the proposal form.
- Insured is eligible for 50% reimbursement of pre-insurance medical tests charges, subject to policy issuance and 64 VB compliance.
- All pre-insurance medical tests will be conducted at the Future Generali empanelled diagnostic centers only.
- The test reports would be valid for a period of 30 days from the date of test conducted.
- Underwriting loading, if any, shall be applicable on the individual's insured premium based on health status declared on the proposal form and findings of medical tests conducted.

Free Look Period

1. The insured will be allowed a period of at least 15 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 Insurer on medical examination of the insured persons 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 policyholder, a deduction towards the proportionate risk premium for period on cover or;
- iii. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

Exclusions

- Any condition, ailment, injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to the inception of your first policy until 48 months from the date of inception.
- Any disease contracted during the first 30 days from the commencement of the policy.
- Diseases/ surgeries like Cataract, Hernia, Tumour, Gallstones, Renal stones, etc shall be covered after a waiting period of 24 months.
- Costs incurred on all methods of treatment including AYUSH treatments except Allopathic.
- Congenital External Illness/ disease/ defect anomaly.
- All expenses related to Sexually Transmitted Diseases.
- Expenses incurred towards treatment of illness or injury arising out of alcohol use/ misuse or abuse of alcohol, narcotic substance or drugs (Whether prescribed or not).
- The treatment of obesity (Including morbid obesity) and other weight control programs, services and supplies.

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

Basis of claims payment

- a) We shall make payment in Indian Rupees only.
- b) Co-Payments Applicable under the policy
 - i. **Mandatory co-payment** – 10% co-payment is applicable on each and every claim, on the admissible hospitalisation bill, excluding claim related to pre and post hospitalisation.
 - ii. **Optional co-payment** – You have the option to choose additional co-payment of 20% or 30% on each and every claim, on the admissible hospitalisation bill, excluding claim related to pre and post hospitalisation. Discount on premium will be applicable if additional co-payment is opted by the Insured.
 - iii. Co-payment in view of admission in higher room category
 - In case Insured opts for a room with rent higher than the entitled room limit, the following co-payment will be applicable on the admissible hospitalisation claim amount

Co-payment in case of admission in room with higher room rent is as below

| Sum insured (in ₹) | 200000 | 300000 | 500000 |
|-------------------------------------|--------|--------|--------|
| Applicable limit on the sum insured | 1% | 1% | 1% |
| Applicable room rent | 2000 | 3000 | 5000 |
| above 2000 to 3000 | 15% | 0% | 0% |
| above 3000 to 5000 | 15% | 15% | 0% |
| above 5000 to 10000 | 15% | 15% | 15% |
| above 10000 | 15% | 15% | 15% |

- Room, Boarding and Nursing Expenses as provided by the Hospital/ Nursing Home up to 1% of Sum Insured per day or actual, whichever is lower.
- During your hospital stay if at any time you are admitted in a Non-ICU room having room rent of more than the defined limit then the co-payment shall be applicable on the total hospitalisation admissible bill.
- If a person is admitted in ICU any time during the hospitalisation and later shifted to Non-ICU room within the defined room rent limit, no co-payment shall apply and in case shifted to Non-ICU room with higher room rent limit, co-payment shall applicable on the total hospitalisation admissible bill.
- If a person is admitted only in ICU during entire hospitalisation, we will pay up to actual expenses and no co-payment shall apply.
- Reasonable and Customary charges would be applicable only in cases where the services (like Professional Fees, OT charges etc), applied are higher as compared to standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/ injury involved.

Other features

1. There will be no loading on premium for adverse claims experience
2. Portability can be offered as per the Portability guidelines.
3. 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.

If you are suffering from an illness / disease or if you meet with an accident which requires hospitalisation, please contact us on the following:

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@futuregenerali.in

Premium Table – (Premium and Sum Insured in ₹, without Goods and Services Tax)

a) Individual Premium

| Individual Premium | | | | | | | | | |
|--------------------|--------|-------|-------|--------|-------|-------|--------|-------|-------|
| Age in years | Plan A | | | Plan B | | | Plan C | | |
| | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L |
| 0 – 17 | 1992 | 2488 | 3318 | 1530 | 1914 | 2567 | 1267 | 1588 | 2143 |
| 18-25 | 2354 | 2940 | 3922 | 1830 | 2289 | 3070 | 1515 | 1899 | 2563 |
| 26-30 | 2799 | 3496 | 4664 | 2137 | 2673 | 3586 | 1805 | 2262 | 3053 |
| 31-35 | 3159 | 3945 | 5263 | 2415 | 3021 | 4052 | 2038 | 2555 | 3448 |
| 36-40 | 3721 | 4647 | 6199 | 2847 | 3561 | 4777 | 2402 | 3011 | 4064 |
| 41-45 | 4574 | 5713 | 7622 | 3503 | 4382 | 5877 | 2955 | 3704 | 4999 |
| 46-50 | 5897 | 7365 | 9825 | 4517 | 5651 | 7580 | 3811 | 4777 | 6446 |
| 51-55 | 7393 | 9233 | 12317 | 5665 | 7087 | 9506 | 4778 | 5990 | 8083 |
| 56-60 | 8995 | 11234 | 14987 | 6895 | 8626 | 11570 | 5815 | 7290 | 9837 |
| 61-65 | 10448 | 13049 | 17407 | 8157 | 10204 | 13687 | 6879 | 8623 | 11636 |
| 66-70 | 12135 | 15156 | 20218 | 9474 | 11852 | 15898 | 7924 | 9932 | 13404 |
| 71 years and above | 14095 | 17604 | 23484 | 10961 | 13711 | 18392 | 9078 | 11380 | 15357 |

b) Family Floater Premium

| Family Floater Premium – 2 Adults | | | | | | | | | |
|-----------------------------------|--------|-------|-------|--------|-------|-------|--------|-------|-------|
| Age in years | Plan A | | | Plan B | | | Plan C | | |
| | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L |
| 18-25 | 3413 | 4263 | 5687 | 2654 | 3319 | 4452 | 2197 | 2754 | 3716 |
| 26-30 | 4059 | 5069 | 6763 | 3099 | 3876 | 5200 | 2617 | 3280 | 4427 |
| 31-35 | 4581 | 5720 | 7631 | 3502 | 4380 | 5875 | 2955 | 3705 | 5000 |
| 36-40 | 5395 | 6738 | 8989 | 4128 | 5163 | 6927 | 3483 | 4366 | 5893 |
| 41-45 | 6632 | 8284 | 11052 | 5079 | 6354 | 8522 | 4285 | 5371 | 7249 |
| 46-50 | 8551 | 10679 | 14246 | 6550 | 8194 | 10991 | 5526 | 6927 | 9347 |
| 51-55 | 10720 | 13388 | 17860 | 8214 | 10276 | 13784 | 6928 | 8686 | 11720 |
| 56-60 | 13043 | 16289 | 21731 | 9998 | 12508 | 16777 | 8432 | 10571 | 14264 |
| 61-65 | 15150 | 18921 | 25240 | 11828 | 14796 | 19846 | 9975 | 12503 | 16872 |
| 66-70 | 17596 | 21976 | 29316 | 13737 | 17185 | 23052 | 11490 | 14401 | 19436 |
| 71 years and above | 20438 | 25526 | 34052 | 15893 | 19881 | 26668 | 13163 | 16501 | 22268 |

| Family Floater Premium – 1 Adult + 1 Child | | | | | | | | | |
|--|--------|-------|-------|--------|-------|-------|--------|-------|-------|
| Age in years | Plan A | | | Plan B | | | Plan C | | |
| | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L |
| 18-25 | 3413 | 4263 | 5687 | 2654 | 3319 | 4452 | 2197 | 2754 | 3716 |
| 26-30 | 3919 | 4894 | 6530 | 2992 | 3742 | 5020 | 2527 | 3167 | 4274 |
| 31-35 | 4265 | 5326 | 7105 | 3260 | 4078 | 5470 | 2751 | 3449 | 4655 |
| 36-40 | 4837 | 6041 | 8059 | 3701 | 4629 | 6210 | 3123 | 3914 | 5283 |
| 41-45 | 5718 | 7141 | 9528 | 4379 | 5478 | 7346 | 3694 | 4630 | 6249 |
| 46-50 | 6782 | 8470 | 11299 | 5195 | 6499 | 8717 | 4383 | 5494 | 7413 |
| 51-55 | 8132 | 10156 | 13549 | 6232 | 7796 | 10457 | 5256 | 6589 | 8891 |
| 56-60 | 9670 | 12077 | 16111 | 7412 | 9273 | 12438 | 6251 | 7837 | 10575 |
| 61-65 | 10970 | 13701 | 18277 | 8565 | 10714 | 14371 | 7223 | 9054 | 12218 |
| 66-70 | 12742 | 15914 | 21229 | 9948 | 12445 | 16693 | 8320 | 10429 | 14074 |
| 71 years and above | 14800 | 18484 | 24658 | 11509 | 14397 | 19312 | 9532 | 11949 | 16125 |

| Family Floater Premium – 1 Adult + 2 Children | | | | | | | | | |
|---|--------|-------|-------|--------|-------|-------|--------|-------|-------|
| Age in years | Plan A | | | Plan B | | | Plan C | | |
| | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L |
| 18-25 | 4473 | 5586 | 7452 | 3477 | 4349 | 5833 | 2879 | 3608 | 4870 |
| 26-30 | 5038 | 6293 | 8395 | 3847 | 4811 | 6455 | 3249 | 4072 | 5495 |
| 31-35 | 5370 | 6707 | 8947 | 4106 | 5136 | 6888 | 3465 | 4344 | 5862 |
| 36-40 | 5954 | 7435 | 9918 | 4555 | 5698 | 7643 | 3843 | 4818 | 6502 |
| 41-45 | 6861 | 8570 | 11433 | 5255 | 6573 | 8816 | 4433 | 5556 | 7499 |
| 46-50 | 7666 | 9575 | 12773 | 5872 | 7346 | 9854 | 4954 | 6210 | 8380 |
| 51-55 | 8872 | 11080 | 14780 | 6798 | 8504 | 11407 | 5734 | 7188 | 9700 |
| 56-60 | 10344 | 12919 | 17235 | 7929 | 9920 | 13306 | 6687 | 8384 | 11313 |
| 61-65 | 11493 | 14354 | 19148 | 8973 | 11224 | 15056 | 7567 | 9485 | 12800 |
| 66-70 | 13349 | 16672 | 22240 | 10421 | 13037 | 17488 | 8716 | 10925 | 14744 |
| 71 years and above | 15505 | 19364 | 25832 | 12057 | 15082 | 20231 | 9986 | 12518 | 16893 |

Family Floater Premium – 1 Adult + 3 Children

| Age in years | Plan A | | | Plan B | | | Plan C | | |
|--------------------|--------|-------|-------|--------|-------|-------|--------|-------|-------|
| | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L |
| 18-25 | 5532 | 6909 | 9217 | 4301 | 5379 | 7215 | 3560 | 4463 | 6023 |
| 26-30 | 6158 | 7691 | 10261 | 4701 | 5881 | 7889 | 3971 | 4976 | 6717 |
| 31-35 | 6476 | 8087 | 10789 | 4951 | 6193 | 8307 | 4178 | 5238 | 7068 |
| 36-40 | 7070 | 8829 | 11778 | 5409 | 6766 | 9076 | 4564 | 5721 | 7722 |
| 41-45 | 8005 | 9998 | 13339 | 6130 | 7669 | 10285 | 5171 | 6482 | 8748 |
| 46-50 | 8551 | 10679 | 14246 | 6550 | 8194 | 10991 | 5526 | 6927 | 9347 |
| 51-55 | 11694 | 12003 | 16012 | 7365 | 9213 | 12358 | 6211 | 7787 | 10508 |
| 56-60 | 11019 | 13762 | 18359 | 8446 | 10567 | 14173 | 7123 | 8930 | 12050 |
| 61-65 | 12015 | 15006 | 20018 | 9381 | 11735 | 15740 | 7911 | 9916 | 13381 |
| 66-70 | 13955 | 17429 | 23251 | 10895 | 13630 | 18283 | 9113 | 11422 | 15415 |
| 71 years and above | 16209 | 20245 | 27007 | 12605 | 15768 | 21151 | 10440 | 13087 | 17661 |

Family Floater Premium – 2 Adults + 1 Child

| Age in years | Plan A | | | Plan B | | | Plan C | | |
|--------------------|--------|-------|-------|--------|-------|-------|--------|-------|-------|
| | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L |
| 18-25 | 4473 | 5586 | 7452 | 3477 | 4349 | 5833 | 2879 | 3608 | 4870 |
| 26-30 | 5178 | 6468 | 8628 | 3953 | 4945 | 6634 | 3339 | 4185 | 5648 |
| 31-35 | 5686 | 7101 | 9473 | 4347 | 5438 | 7294 | 3668 | 4599 | 6206 |
| 36-40 | 6512 | 8132 | 10848 | 4982 | 6232 | 8360 | 4204 | 5269 | 7112 |
| 41-45 | 7776 | 9712 | 12957 | 5955 | 7449 | 9991 | 5024 | 6297 | 8498 |
| 46-50 | 9435 | 11784 | 15720 | 7227 | 9042 | 12128 | 6098 | 7643 | 10314 |
| 51-55 | 11459 | 14311 | 19091 | 8781 | 10985 | 14734 | 7406 | 9285 | 12529 |
| 56-60 | 13717 | 17132 | 22855 | 10515 | 13155 | 17644 | 8868 | 11117 | 15001 |
| 61-65 | 15672 | 19574 | 26111 | 12236 | 15306 | 20531 | 10319 | 12935 | 17454 |
| 66-70 | 18203 | 22734 | 30327 | 14211 | 17778 | 23847 | 11886 | 14898 | 20106 |
| 71 years and above | 21143 | 26406 | 35226 | 16442 | 20567 | 27588 | 13617 | 17070 | 23036 |

Family Floater Premium – 2 Adults + 2 Children

| Age in years | Plan A | | | Plan B | | | Plan C | | |
|--------------------|--------|-------|-------|--------|-------|-------|--------|-------|-------|
| | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L |
| 18-25 | 5532 | 6909 | 9217 | 4301 | 5379 | 7215 | 3560 | 4463 | 6023 |
| 26-30 | 6298 | 7866 | 10494 | 4808 | 6014 | 8069 | 4061 | 5090 | 6869 |
| 31-35 | 6792 | 8482 | 11315 | 5192 | 6495 | 8712 | 4382 | 5493 | 7413 |
| 36-40 | 7628 | 9526 | 12708 | 5836 | 7300 | 9793 | 4924 | 6173 | 8331 |
| 41-45 | 8919 | 11140 | 14863 | 6831 | 8545 | 11460 | 5762 | 7223 | 9748 |
| 46-50 | 10320 | 12889 | 17194 | 7905 | 9889 | 13265 | 6669 | 8360 | 11281 |
| 51-55 | 12198 | 15234 | 20323 | 9347 | 11694 | 15685 | 7884 | 9884 | 13337 |
| 56-60 | 14392 | 17974 | 23979 | 11032 | 13802 | 18512 | 9304 | 11664 | 15739 |
| 61-65 | 16194 | 20226 | 26981 | 12643 | 15816 | 21215 | 10662 | 13366 | 18036 |
| 66-70 | 18809 | 23492 | 31338 | 14685 | 18371 | 24642 | 12282 | 15395 | 20776 |
| 71 years and above | 21847 | 27286 | 36400 | 16990 | 21252 | 28508 | 14071 | 17639 | 23803 |

Family Floater Premium – 2 Adults + 3 Children

| Age in years | Plan A | | | Plan B | | | Plan C | | |
|--------------------|--------|-------|-------|--------|-------|-------|--------|-------|-------|
| | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L | 2 L | 3 L | 5 L |
| 18-25 | 6591 | 8232 | 10982 | 5124 | 6409 | 8596 | 4242 | 5317 | 7176 |
| 26-30 | 7417 | 9264 | 12360 | 5663 | 7083 | 9503 | 4783 | 5994 | 8090 |
| 31-35 | 7898 | 9863 | 13158 | 6038 | 7553 | 10130 | 5095 | 6388 | 8620 |
| 36-40 | 8744 | 10920 | 14568 | 6690 | 8368 | 11226 | 5645 | 7076 | 9550 |
| 41-45 | 10063 | 12569 | 16768 | 7707 | 9640 | 12929 | 6501 | 8149 | 10998 |
| 46-50 | 11204 | 13994 | 18668 | 8582 | 10737 | 14402 | 7241 | 9076 | 12247 |
| 51-55 | 12938 | 16158 | 21555 | 9914 | 12402 | 16636 | 8362 | 10483 | 14145 |
| 56-60 | 15067 | 18817 | 25103 | 11549 | 14449 | 19380 | 9740 | 12211 | 16477 |
| 61-65 | 16717 | 20878 | 27851 | 13051 | 16326 | 21899 | 11006 | 13797 | 18618 |
| 66-70 | 19416 | 24250 | 32349 | 15158 | 18963 | 25437 | 12678 | 15891 | 21446 |
| 71 years and above | 22552 | 28166 | 37574 | 17538 | 21938 | 29427 | 14525 | 18208 | 24571 |

* Plan A – with mandatory co-payment of 10%

Plan B – with mandatory co-payment of 10% and additional co-payment of 20%

Plan C – with mandatory co-payment of 10% and additional co-payment of 30%

**Age in completed years

*** In case of Floater policy, Premium would applicable as per the age of the eldest member in the family.

**** The premiums above are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.

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.

Call us at: 1800-220-233 | 1860-500-3333 | 022-67837800 | Website: <https://general.futuregenerali.in>

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ARN: FG-NL/PD/MKTG/EN/AAROgyABIMA19-001BRO

UIN: FGIHLIP19104V011819

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