



Shubh Yatra

Make your Domestic Travels
Tension-Free!



1800-220-233

general.futuregenerali.in

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TOTAL INSURANCE SOLUTIONS



Travelling to new places is always exciting, and Shubh Yatra is here to take away all unwanted worries from your travel! This Domestic Travel Insurance product protects you against troubles that may disturb your journey, like flight delays, baggage loss, etc. With this product, we encourage daily commuters, businessmen, and people planning for vacation to travel happily within India.

So, the next time you're travelling, ensure that you leave behind your worries and enjoy every moment of your trip!

BENEFITS



Innovative covers offered



Reimbursement of claims as per the policy terms and conditions



Quick settlement of claims



Flexibility of choosing a Travel Insurance Plan as per your need



Ease and convenience of purchase



Instant policy insurance

Family Definition and Age Eligibility

- Self, Spouse, Dependent children (up to the age of 25 years) and Dependent parents can be covered in a single policy.
- Age Eligibility – From Day 1 to 70 years

Trip duration covered under each category are:

S. No.	Particulars	Sub-Options available
1	Daily Commuter	a) Annual Policy b) 1 month, 3 months, 6 months
2	Business	a) Annual Multi Trip Policy- Each trip not more than 30 days b) Single Trip Policy: 1-7 days, 8-15 days
3	Vacation	a) Annual Multi Trip Policy- Each trip not more than 30 days b) Single Trip Policy: 1-7 days, 8-15 days, 16-30 days

Options	Daily Commuters Plan			Business Plan				Vacations Plan				
	1	2	3	1	2	3	4	1	2	3	4	
Policy Period	a) Annual basis b) 1 month, 3 months, 6 months			a) Annual Multi Trip – Each trip not more than 30 days b) Single Trip (multiple trips are not covered)– 1-7 days, 8-15 days				a) Annual Multi Trip – Each trip of not more than 30 days b) Single Trip (multiple trips are not covered) – 1-7 days, 8-15 days, 16-30 days				
Accidental Death*	₹ 500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2000000	
Permanent Total Disability*	₹ 500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2000000	
Permanent Partial Disability*	₹ 500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2000000	
Accidental Hospitalization*	₹ 50000	₹ 75000	₹ 100000	₹ 100000	₹ 200000	₹ 100000	₹ 200000	₹ 100000	₹ 200000	₹ 100000	₹ 200000	
Home Insurance* a) Fire and Allied Peril b) Burglary	₹ 200000	₹ 350000	₹ 500000	₹ 200000	₹ 400000	₹ 200000	₹ 400000	₹ 200000	₹ 400000	₹ 200000	₹ 400000	
Bag Insurance*	Laptop	₹ 25000	₹ 40000	₹ 60000	Not Available	Not Available	₹ 40000	₹ 60000	Not Available	Not Available	₹ 40000	₹ 60000
	Mobile Phone	₹ 15000	₹ 25000	₹ 50000	Not Available	Not Available	₹ 25000	₹ 50000	Not Available	Not Available	₹ 25000	₹ 50000
	ID Proof	₹ 800	₹ 1200	₹ 2000	Not Available	Not Available	₹ 1200	₹ 2000	Not Available	Not Available	₹ 1200	₹ 2000
	Sun Glasses	₹ 1000	₹ 1500	₹ 2500	Not Available	Not Available	₹ 1500	₹ 2500	Not Available	Not Available	₹ 1500	₹ 2500
	Credit Card Cover	₹ 15000	₹ 25000	₹ 50000	Not Available	Not Available	₹ 25000	₹ 50000	Not Available	Not Available	₹ 25000	₹ 50000

Trip Cancellation*	Not Available	Not Available	Not Available	up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000
Trip Curtailment**	Not Available	Not Available	Not Available	up to ₹ 15000	up to ₹ 25000	up to ₹ 15000	up to ₹ 25000	up to ₹ 15000	up to ₹ 20000	up to ₹ 15000	up to ₹ 20000
Trip Delay**	Not Available	Not Available	Not Available	₹ 7500 Deductible : 6 Hours	₹ 12500 Deductible : 6 Hours	₹ 7500 Deductible : 6 Hours	₹ 12500 Deductible : 6 Hours	₹ 7500 Deductible : 6 Hours	₹ 10000 Deductible : 6 Hours	₹ 7500 Deductible : 6 Hours	₹ 10000 Deductible : 6 Hours
Missed connections**	Not Available	Not Available	Not Available	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 5000 Flight: up to ₹ 7500	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 5000 Flight: up to ₹ 7500	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000
Loss of Checked in baggage**	Not Available	Not Available	Not Available	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 10000 one item within one piece of baggage = 10% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	Up to ₹ 15000 one item within one piece of baggage = 20% of the SI More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI
Bounced Hotel and Flight**	Not Available	Not Available	Not Available	Up to ₹ 10000	Up to ₹ 20000	Up to ₹ 10000	Up to ₹ 20000	Up to ₹ 15000	Up to ₹ 20000	Up to ₹ 15000	Up to ₹ 20000
Emergency Hotel Extension**	Not Available	Not Available	Not Available	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000 Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000 Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000 Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000 Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000 Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 25000 Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 20000 Deductible - 2 days	If hospitalisation is more than 7 consecutive days Actual Room price for Max of 5 Days, max up to ₹ 25000 Deductible - 2 days

Medical Evacuation and Repatriation of Remains*	Not Available	Not Available	Not Available	up to ₹ 200000	up to ₹ 200000	up to ₹ 200000	up to ₹ 200000	up to ₹ 200000	up to ₹ 300000	up to ₹ 200000	up to ₹ 300000
Adventure Sports*	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains
Assistance Services**	Private Car Break Down	Available	Available	Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
	Taxi Breakdown	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
	Ambulance Assistance	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
	Concierge services	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips
Medical Evacuation and Repatriation of Remains	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips

Period of policy would be as per the “Days of Travel” opted for.

* - the limits available are on aggregate basis for entire policy period

** - the limits available are on per trip basis

Assistance Services – Only service is provided by Europ Assistance. Any cost incurred will be borne by the insured.

In case of Single trip option in Business and Vacations plans the Assistance services will be available in case opted by the Insured.

Exclusions

- Claim arising out of any illness except in case of Medical Evacuation and Repatriation of mortal remains.
- Accident while insured is at his/her home.
- Intentional self-Injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).
- Accident while under the influence of alcohol or drugs.
- Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion.
- Any Accident of which a contributing cause was the Insured Person's actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or his resistance to arrest.

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

Premium Tables (exclusive of Goods and Services Tax)

A. Daily Commuters Plan

Premium for Daily Commuters Plan excluding GST			
	Option 1	Option 2	Option 3
Annual basis	₹ 942	₹ 1570	₹ 2559
1 month	₹ 264	₹ 389	₹ 587
3 months	₹ 433	₹ 684	₹ 1080
6 months	₹ 730	₹ 1201	₹ 1943

B. Business Plan

Premium for Business Plan excluding GST						
			Option 1	Option 2	Option 3	Option 4
Annual Multi Trip			₹ 1308	₹ 2515	₹ 1933	₹ 3625
Single Trip	1-7 days	With Assistance Services	₹ 102	₹ 156	₹ 128	₹ 202
		Without Assistance Services	₹ 64	₹ 118	₹ 90	₹ 164
	8-15 days	With Assistance Services	₹ 139	₹ 239	₹ 191	₹ 330
		Without Assistance Services	₹ 101	₹ 201	₹ 153	₹ 292

C. Vacations Plan

Premium for Vacations Plan excluding GST						
			Option 1	Option 2	Option 3	Option 4
Annual Multi Trip			₹ 1297	₹ 2411	₹ 1922	₹ 3522
Single Trip	1-7 days	With Assistance Services	₹ 109	₹ 165	₹ 135	₹ 210
		Without Assistance Services	₹ 71	₹ 127	₹ 98	₹ 173
	8-15 days	With Assistance Services	₹ 150	₹ 247	₹ 202	₹ 338
		Without Assistance Services	₹ 112	₹ 209	₹ 164	₹ 301
	16-30 days	With Assistance Services	₹ 233	₹ 412	₹ 336	₹ 594
		Without Assistance Services	₹ 195	₹ 374	₹ 298	₹ 557

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.

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Disclaimer: For detailed information on this product including risk factors, coverage, exclusions, terms and conditions etc., please refer to the policy document and consult your advisor or visit our website before concluding a sale. Insurance is the subject matter of solicitation.

Why Choose Future Generali?

Future Generali India Insurance is a joint venture between The Future Group and The Game Changers in Retail Trade in India. Our 187 year old global insurance group is one of the top 60 largest companies in the world and has been leading in Indian expertise, networking and insight in numerous product classes. Our extensive range of general insurance products set new benchmarks in the industry; along with our wide network, claim servicing capabilities and the ability to provide all general insurance solutions under one roof. Our work has made us the most preferred partner for our customers.

*As per Fortune Global 500 Ranking (2017)

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