

HEALTHCARE FOR ALL, NOW WITHIN REACH.

Introducing Health Vital, a health insurance for every family,
every budget, and every health need.



Protect yourself and your family
with premium starting at
₹378/month*



Introducing a health insurance policy designed for every family.

Health insurance is essential for everyone as it ensures that you and your family are financially safeguarded during unexpected medical emergencies.

Health Vital is a health insurance policy designed to provide essential coverage with affordable premiums, ensuring you and your family has access to the healthcare they deserve.

Why should you choose Health Vital?



In-patient
hospitalization



Day care
treatment



AYUSH
treatments



Maternity
expenses



Cumulative
bonus



Disease / procedure
wise sub limits
per policy year



Pre and post
hospitalization
medical expenses



Modern treatment
method and advancement
in technologies



Emergency road
ambulance

Eligibility

Sum insured	₹5 Lacs, ₹10 Lacs, ₹15 Lacs.		
Age Eligibility	Adult	Min -18 Years	Max – 60 Years
	Dependent Children	Min – Day 1	Max - 25 Years
Policy Type	Individual & Family Floater		
Policy Tenure	1,2 & 3 Years		
Renewal	Lifelong		
Relationship Covered	Individual - Self, legally married spouse/Live-in partner, up to 3 dependent children, parents and parents in law. (Max 9 members can be covered under single policy) Family Floater - Self, legally married spouse/Live-in partner & up to 3 dependent children (Max 5 members can be covered under single policy).		



Schedule of Benefits

Sr. No.	Benefit	Limits			
Base Covers					
1	In-Patient Hospitalization	Up to Sum Insured			
2	Room Rent Limit	Normal Room ₹ 5 Lac SI- ₹ 5K per day ₹ 10 Lac SI - ₹ 10K per day ₹ 15 Lac SI - ₹ 10K per day ICU - 1.5 times the normal room			
3	Disease/ Procedure wise sub limits per policy year. Only 2 maternity claims can be availed in the lifetime of the policy	Disease / Procedure (Sublimit per Year)	SI - ₹ 5 Lakhs	SI - ₹ 10 Lakhs	SI - ₹ 15 Lakhs
		Cataract (Per Eye)	₹ 25,000	₹ 35,000	₹ 50,000
		Lasik (Per eye)	₹ 25,000	₹ 35,000	₹ 50,000
		Normal delivery	₹ 25,000	₹ 35,000	₹ 50,000
		ENT disorder	₹ 25,000	₹ 35,000	₹ 50,000
		Infectious / Fever disorders	₹ 30,000	₹ 40,000	₹ 50,000
		Caesarean section	₹ 30,000	₹ 45,000	₹ 60,000
		Liver disorder (No cap on transplant)	₹ 30,000	₹ 45,000	₹ 60,000
		Lung disorder (No cap on transplant)	₹ 30,000	₹ 45,000	₹ 60,000
		Kidney disorder (No cap on transplant)	₹ 30,000	₹ 45,000	₹ 60,000
		Appendix related disorder	₹ 30,000	₹ 45,000	₹ 60,000
		Kidney Stone related disorder	₹ 50,000	₹ 75,000	₹ 1,00,000
		Gall Bladder Stone related disorder	₹ 50,000	₹ 75,000	₹ 1,00,000
		Hernia	₹ 50,000	₹ 75,000	₹ 1,00,000
		Hysterectomy	₹ 50,000	₹ 75,000	₹ 1,00,000
		Musculoskeletal disorder	₹ 50,000	₹ 75,000	₹ 1,00,000
		Spinal/Cerebrovascular/Neurological disorder	₹ 75,000	₹ 1,00,000	₹ 1,50,000
		Bariatric surgery	₹ 75,000	₹ 1,00,000	₹ 1,50,000
		Cancer	₹ 1,00,000	₹ 1,50,000	₹ 2,00,000
		Angioplasty including angiography	₹ 1,25,000	₹ 1,50,000	₹ 2,00,000
		Joint replacement (Per joint)	₹ 1,50,000	₹ 2,00,000	₹ 2,50,000
		CABG/any other cardiac surgery	₹ 1,50,000	₹ 2,00,000	₹ 2,50,000
		Mental / Psychiatric Disorders	₹ 30,000	₹ 45,000	₹ 60,000
		Internal Congenital Anomalies (Not included in above procedures / diseases list)	₹ 50,000	₹ 75,000	₹ 1,00,000
		Note: Any internal congenital illness falling within the above-mentioned list or requiring the insured to undergo any of the listed procedure, from among the first 22 listed illness or procedure, shall be sub limited to amount as specified against the relevant disease or procedure. For any other internal congenital illness, not included in the first 22 listed illnesses or procedure, the sublimit as mentioned in point no. 23 of list shall be applicable.			

Schedule of Benefits

4	Day care treatment	530 listed day care treatments are covered. Disease wise sublimit shall be applicable for the listed diseases/ procedures.
5	Pre-hospitalization expenses	30 Days
6	Post hospitalization expenses	30 Days
7	Modern treatment methods	Disease wise sublimit or 50% of the policy sum insured, whichever is lower
8	AYUSH treatment	Disease wise sublimit or up to the policy sum insured, whichever is lower
9	Emergency road ambulance	₹ 5 Lac SI- ₹ 3K per event ₹ 10 Lac SI - ₹ 5K per event ₹ 15 Lac SI - ₹ 5K per event
10	Maternity expenses	Limits as per the sublimit table Maximum 2 maternity claims will be paid in a lifetime of an Insured Pre and post natal expenses shall be excluded
11	Cumulative bonus	10% for each claim free year subject to a maximum accumulation of 100%
Optional Covers		
1	Consumables / Non-medical expenses cover	Non-Medical Expenses / Consumables shall be covered



Schedule of Benefits

Waiting Period		
1	Initial waiting period	30 Days
2	Pre-existing waiting period	36 Months
3.	Specific disease waiting periods	24 Months
		Sr. No. Diseases / Procedures
		1 Benign ENT disorders
		2 Tonsillectomy
		3 Adenoidectomy
		4 Mastoidectomy
		5 Tympanoplasty
		6 Hysterectomy
		7 All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
		8 Benign prostate hypertrophy
		9 Cataract and age-related eye ailments
		10 Gastric/ duodenal ulcer
		11 Gout and rheumatism
		12 Hernia of all types
		13 Hydrocele
		14 Non-Infective arthritis
		15 Piles, fissures and fistula in anus
		16 Pilonidal sinus, sinusitis and related disorders
		17 Prolapse inter vertebral disc and spinal diseases unless arising from accident
		18 Calculi in urinary system, gall bladder and bile duct, excluding malignancy
		19 Varicose veins and varicose ulcers
		20 LASIK procedure
		36 Months
		Sr. No. Diseases / Procedures
		1 Treatment for joint replacement unless arising from accident
		2 Age-related osteoarthritis & osteoporosis
		3 Maternity
		4 Bariatric surgery



Other Features:

1. Premium installment facility: Single; half yearly; quarterly; monthly in case of long-term policies
2. Loading on claim experience: There will be no loading on premium for adverse claims experience.
3. Tax benefit: Premium paid by any mode other than cash and demand draft is eligible for tax rebate as provided under Section 80-D of the Income Tax Act.

What is not covered?

1. Injury or illness directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operations (whether war be declared or not).
2. Circumcision, unless necessary for treatment of an illness or necessitated due to an accident.
3. Venereal /Sexually transmitted disease other than HIV/AIDS.
4. External congenital anomaly and related illness/ defect.
5. Injury or illness directly or indirectly caused by or contributed to by nuclear weapons/materials.
6. Stem cell storage.
7. Intentional self-Injury.

*The above list is indicative in nature. For complete details, please refer to policy wordings on <https://generalicentralinsurance.com/customer-service/downloads>.

Basis of claims payment

(a) We shall make payment in Indian Rupees only.

Discount and loadings

- > Long term discount
 - 7.5% on selecting 2 year policy.
 - 10% on selecting a 3 year policy.
- > Instalment loading - In the case of policies which are on a long-term basis, facility of instalment available. Given below are the loadings applicable on standard premiums in case of instalments.

Instalment frequency	Loading on standard premiums
Monthly	5%
Quarterly	4%
Half-Yearly	3%

Floater Discount:

Age Bands	Floater Discount
0-17	60%
18-25	55%
26-30	50%
31-35	45%
36-40	45%
41-45	40%
46-50	40%

Age Bands	Floater Discount
51-55	40%
56-60	35%
61-65	35%
66-70	35%
71-75	35%
76-80	25%
>=81	25%

For family floater, the premium applicable for the primary insured will be the standard individual premiums. For the remaining dependent members, floater discounts will be applicable on their respective premiums.

Premium Table

(Exclusive Of Goods And Services Tax, in INR)

Age Band/SI	₹ 500,000	₹ 1,000,000	₹ 1,500,000
0-17	4,532	5,741	6,328
18-25	6,097	7,778	10,150
26-30	6,687	8,530	10,982
31-35	7,065	8,876	11,456
36-40	7,566	9,515	12,163
41-45	8,435	10,619	13,372
46-50	10,877	13,725	16,786
51-55	17,933	22,312	24,834
56-60	23,144	28,964	32,192
61-65	36,884	48,400	53,693
66-70	55,238	71,828	79,610
71-75	73,838	95,570	105,874
76-80	92,261	119,090	131,890
>81	115,290	148,490	164,411

Premium for optional cover – Consumables / Non-medical expenses cover

Sum Insured (In INR)	₹ 500,000	₹ 1,000,000	₹ 1,500,000
Premium (In INR)	600	750	1000

Note:

- 1. Premiums exclusive of Goods & Services Tax.
- 2. Age in completed years
- 3. Insured has an option to change the sum insured at the time of renewal of the policy, subject to underwriting.
- 4. 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.

Premium Illustration

Premium Illustration in respect of policies offered on individual and family floater basis										
Age of the members insured (in Years)	Coverage opted individual basis covering each member of the (at a single point in time)		Coverage opted on an individual basis covering multiple members of the family under a single policy. (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured in Lakhs (Rs)	Premium (Rs.)	Family (if any)	Premium after discount (Rs.)	Sum insured in lakhs (Rs.)	Premium or consolidate premium for all family members of the family (Rs.)	Floater discount (if any)	Premium after discount (Rs.)	Sum insured (Rs.)
50 years	10,877	500,000	10,877	0	10,877	500,000	10,877	0	10,877	5,00,000
42 years	8,435	500,000	8,435	0	8,435	500,000	8,435	3374	5,061	
17 years	4,532	500,000	4,532	0	4,532	500,000	4,532	2719	1,813	
20 years	6,097	500,000	6,097	0	6,097	500,000	6,097	3353	2,744	
27 years	6,687	500,000	6,687	0	6,687	500,000	6,687	3344	3,344	
27 years	6,687	500,000	6,687	0	6,687	500,000	6,687	3344	3,344	
32 years	7,065	500,000	7,065	0	7,065	500,000	7,065	3179	3,886	
35 years	7,065	500,000	7,065	0	7,065	500,000	7,065	3179	3,886	
52 years	17,933	500,000	17,933	0	17,933	500,000	17,933	7173	10,760	
Total Premium for all members of the family is ₹75,378/-, when each member is covered separately.			Total Premium for all members of the family is ₹75,378/-, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹45,713/-			
Sum insured available for each individual is ₹500000			Sum insured available for each family member is ₹500000				Sum insured of ₹500000 is available for the entire family.			

Note:

- This is just an illustration of premium calculation.
- Premiums may vary with respect to sum insured opted by the insured.
- Premium rates specified in the above illustration are the standard premium rates for without considering any loading and/or discounts like – Online (Website) sales discount etc.
- In case premium is paid on instalment basis, the loading will be applicable accordingly.
- Premium rates are exclusive of Goods and Services Tax applicable.

For any claim related enquiries, please contact us at the following address:

Claims Department

Generali Central Health (GCH)

Qubix Business Park, Building No. Block IT – 1, Ground Floor,

Plot No. 2, Blueridge Township, Near Rajiv Gandhi Infotech Park,

Phase – 1, Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057

Toll Free Number: 1800 103 8889 / 1800 209 1016

Toll Free Fax: 1800 103 9998 / 1800 209 1017

Email: gcicare@generalicentral.com **Website:** www.generalicentralinsurance.com

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | IRDAI Regn. No.: 132 | CIN: U66030MH2006PLC165287 | Website: www.generalicentralinsurance.com | Email ID: gcicare@generalicentral.com | Toll-free Phone: 1800 220 233 / 1860 500 3333/ 022 6783 7800 | Trade Logo displayed above belongs to M/S Assicurazioni Generali - Società Per Azioni and Central Bank of India, respectively, and is used by Generali Central Insurance Co. Ltd. under license. | Health products are eligible for deduction under Section 80D of the Income Tax Act | Tax benefits are subject to change due to change in tax laws. | For detailed information on risk factors, terms and conditions, etc., please refer to the product brochure and policy wordings, consult your advisor or visit our website before concluding a sale. | ARN: GCI-NL/PD/MKTG/EN/HEALTHVITAL-01BROCHURE-JULY-2025 | Product Name: HEALTH VITAL | UIN: GCIHLIP25038V022425

ARN.: GCI-NL/PD/MKTG/EN/HEALTHVITAL-SEP2024-BROCHURE

VERSION NO: 002

Health Vital | UIN: GCIHLIP25038V022425

ISO No: GCH/HP/VIT/BRH/001

For detailed information on this product including risk factors, terms, and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Health Products are eligible for deduction under section 80D of the Income Tax Act. Tax benefits are subject to change due to changes in tax laws. *Premium amount of ₹378/month is applicable for an individual in the age band of 0-17 years. Actual premium may vary based on the individual's age, health condition, and chosen coverage options. T&C apply.