

COMPREHENSIVE STUDENT COVER



1800-220-233



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You focus on academics. We'll focus on you.

While studying in a foreign land is exciting, it comes with its fair share of uncertainty. However, with **Student Suraksha**, you can be sure that everything will be taken care of. This two year plan covers everything, from your medical expenses and passports to special allowances like tuition fees and sponsor protection.

Coverages

- Medical care
- Medical expenses
- Medical evacuation
- Repatriation of remains
- Emergency dental treatment
- Maternity benefits
- Mental and nervous disorders

Personal Accident*

- Accidental death and Permanent total disability
- Accidental death (Common Carrier)

Personal Care

- Baggage loss (Checked in baggage)
- Baggage delay (Checked in baggage)
- Compassionate visit

Travel Inconvenience:

- Loss of passport

Legal Liability

- Personal liability

Special Allowances

- Tuition fee
- Sponsor protection**
- Bail bond
- Felonious assault

*The benefit under Accidental Death (Common Carrier) would be payable in addition to the benefits payable under Accidental Death and Permanent Total Disability.

**For a single event Insured can lodge a claim either under Tuition Fee/Sponsor protection.

Benefits

- Cashless claims settlement in network hospitals.
- Reimbursement of claims in non-network hospital as per policy terms and conditions.
- Claims turnaround time of less than fourteen working days.
- Worldwide service provider and hospital network.
- Worldwide emergency, medical and travel assistance services.
- Flexibility of choosing a travel insurance plan as per your need.
- Ease and convenience of purchase.
- Instant policy issuance.

Eligibility

- Minimum age at entry – 12 years
- Maximum age at entry – 40 years

No pre-acceptance medical tests are required. (subject to clean proposal form i.e. no health declaration)

In case of an adverse declaration in the proposal form, the medical tests would be required. We will bear 50% of the costs of medical tests for accepted cases, wherein policy has been issued and premium is received.

| Plan Types: (All benefits are in USD) | | | | | | | | | |
|---------------------------------------|--|--------|----------|----------|----------|----------|----------|----------|------------------------------|
| Main Benefit | Sub-Benefit | Basic | Standard | Silver | | Gold | | Platinum | Asia-Pacific excluding Japan |
| Medical Care | Medical expenses and medical evacuation and repatriation | 50,000 | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 5,00,000 | 25,000 |
| | Deductible | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| | Emergency dental treatment | 250 | 250 | 250 | 250 | 500 | 500 | 500 | 100 |
| | Deductible | 50 | 50 | 50 | 50 | 100 | 100 | 100 | 25 |
| | Mental & nervous disorders | - | 500 | 500 | 500 | 500 | 500 | 1,000 | 500 |
| | Deductible | - | 75 | 75 | 75 | 75 | 75 | 100 | 75 |
| | Maternity benefit* | - | 500 | 500 | 500 | 1,000 | 1,000 | 2,000 | 500 |

| Plan Types: (All benefits are in USD) | | | | | | | | | |
|---------------------------------------|---|----------|----------|----------|----------|----------|----------|----------|------------------------------------|
| Main Benefit | Sub-Benefit | Basic | Standard | Silver | | Gold | | Platinum | Asia-Pacific excluding Japan |
| Personal Accident | Personal accident cover (Accidental death & disability) | 7,500 | 7,500 | 15,000 | 22,500 | 30,000 | 37,500 | 40,000 | 5,000 |
| | Accidental death - Common carrier | 10,000 | 10,000 | 15,000 | 20,000 | 25,000 | 25000 | 50,000 | 7,000 |
| Personal Care | Loss of checked baggage | 1,000 | 1,000 | 1,250 | 1,500 | 1,750 | 2,000 | 3,000 | 750 |
| | Deductible | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| | Delay of checked baggage | 50% | 150% | 150% | 150% | 150% | 150% | 150% | 50% |
| | Deductible | 12 hours | 12 hours | 12 hours | 12 hours | 12 hours | 12 hours | 12 hours | 12 hours |
| | Compassionate visit | - | 5,000 | 5,000 | 5,000 | 7,500 | 7,500 | 10,000 | 3,000 |
| Travel Inconvenience | Loss of passport | 200 | 200 | 200 | 200 | 250 | 250 | 300 | 150 |
| | Deductible | 25 | 25 | 25 | 25 | 30 | 30 | 50 | 20 |
| Personal Liability | Personal liability | - | 1,00,000 | 1,00,000 | 1,00,000 | 1,00,000 | 1,00,000 | 2,00,000 | 1,00,000 |
| | Deductible | - | 200 | 200 | 200 | 200 | 200 | 500 | 200 |
| Special Allowances | Tuition fee | - | 10,000 | 10,000 | 15,000 | 15,000 | 20,000 | 25,000 | 7,000 |
| | Sponsor protection | - | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 15,000 | 7,000 |
| | Felonious assault | - | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 10,000 | 3,000 |
| | Bail bond | - | 500 | 1,000 | 1,500 | 2,000 | 2,500 | 2,500 | 1,000 |

Waiting period of 10 months
 Period of policy would be as per the “Days of Travel” opted for

| Worldwide Rates (Excluding Goods & Services Tax) | | | | | | | |
|--|------------|------------|--------------|--------------|--------------|--------------|--------------|
| Plan | Basic | Standard | Silver | | Gold | | Platinum |
| SI | USD 50,000 | USD 50,000 | USD 1,00,000 | USD 1,50,000 | USD 2,00,000 | USD 2,50,000 | USD 5,00,000 |
| 30 days | 1,269 | 1,813 | 2,267 | 2,720 | 3,173 | 3,626 | 4,080 |
| 60 days | 2,221 | 3,173 | 3,626 | 4,080 | 4,533 | 4,986 | 5,440 |
| 90 days | 3,173 | 4,533 | 4,986 | 5,440 | 5,893 | 6,346 | 6,800 |
| 120 days | 4,125 | 5,893 | 6,346 | 6,800 | 7,253 | 7,706 | 8,160 |
| 180 days | 5,077 | 7,253 | 7,706 | 8,160 | 8,613 | 9,066 | 9,519 |
| 240 days | 6,346 | 9,066 | 9,519 | 9,973 | 10,426 | 10,879 | 11,333 |
| 270 days | 7,933 | 11,333 | 11,786 | 12,239 | 12,693 | 13,146 | 13,599 |
| 365 days | 9,519 | 13,599 | 14,053 | 14,506 | 14,959 | 15,413 | 15,866 |
| 1.5 years | 14,597 | 20,852 | 21,306 | 21,759 | 22,212 | 22,665 | 23,119 |
| 2 years | 19,356 | 27,652 | 28,105 | 28,558 | 29,012 | 29,465 | 29,918 |

| Excluding USA and Canada (Excluding Goods & Services Tax) | | | | | | | |
|---|------------|------------|--------------|--------------|--------------|--------------|--------------|
| Plan | Basic | Standard | Silver | | Gold | | Platinum |
| SI | USD 50,000 | USD 50,000 | USD 1,00,000 | USD 1,50,000 | USD 2,00,000 | USD 2,50,000 | USD 5,00,000 |
| 30 days | 825 | 1,179 | 1,473 | 1,768 | 2,063 | 2,357 | 2,652 |
| 60 days | 1,444 | 2,063 | 2,357 | 2,652 | 2,947 | 3,241 | 3,536 |
| 90 days | 2,063 | 2,947 | 3,241 | 3,536 | 3,830 | 4,125 | 4,420 |
| 120 days | 2,682 | 3,830 | 4,125 | 4,420 | 4,714 | 5,009 | 5,304 |
| 180 days | 3,300 | 4,714 | 5,009 | 5,304 | 5,598 | 5,893 | 6,188 |
| 240 days | 4,125 | 5,893 | 6,188 | 6,482 | 6,777 | 7,072 | 7,366 |
| 270 days | 5,157 | 7,366 | 7,661 | 7,956 | 8,250 | 8,545 | 8,840 |
| 365 days | 6,188 | 8,840 | 9,134 | 9,429 | 9,723 | 10,018 | 10,313 |
| 1.5 years | 9,488 | 13,554 | 13,849 | 14,143 | 14,438 | 14,733 | 15,027 |
| 2 years | 12,582 | 17,974 | 18,268 | 18,563 | 18,858 | 19,152 | 19,447 |



| Asia Pacific excluding Japan (Excluding Goods & Services Tax) | |
|---|------------|
| SI | USD 25,000 |
| 30 days | 907 |
| 60 days | 1,587 |
| 90 days | 2,267 |
| 120 days | 2,947 |
| 180 days | 3,626 |
| 240 days | 4,533 |
| 270 days | 5,666 |
| 365 days | 6,800 |
| 1.5 years | 10,426 |
| 2 years | 13,826 |

General Exclusions

- Benefits will not be available for any condition, ailment or injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and/or symptoms, prior to inception of your first policy, until 48 consecutive months have elapsed, after the date of inception of the first policy with us.
- The amounts/time mentioned as deductibles in the policy schedule.
- Congenital anomalies or any complications or conditions arising there from.
- Suicide, attempted suicide or intentionally self-inflicted injury or illness, or sexually transmitted conditions, anxiety, stress or depression, Acquired Immuno Deficiency Syndrome (AIDS), Human Immuno Deficiency Virus (HIV) infection.
- Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.
- Illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots,confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- For more details on the exclusions specific to different benefits, please refer to the policy document.
- Please contact our 24-hour Helpline (Europe Assistance Alarm Centre) numbers as mentioned.
- For any product details: kindly call:- 1800-220-233 (MTNL / BSNL) or 1860-500-3333 any other service provider). For any claims assistance, kindly call Europe Assistance.
- For any Worldwide Emergency assistance services, medical assistance services and travel assistance services and for availing cashless service during travel abroad please call on the Toll-free numbers listed below. All lines are accessible from local landline or payphone except for USA and Canada which are accessible from mobile phone.

| Country | Number to be dialed | Accessible from |
|-------------|---------------------|--|
| USA | 18337426672 | Fixed Line, Mobile networks UIFN or Payphone |
| Canada | 01180055331345 | Fixed Line |
| New Zealand | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Singapore | 00180055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Malaysia | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Australia | 001180055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Austria | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| China | 0080055331345 | Fixed Line |
| France | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Germany | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| UK | 0080055331345 | Fixed Line, Mobile networks UIFN |
| Netherlands | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Belgium | 0080055331345 | Fixed Line |
| Portugal | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Denmark | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Hong Kong | 00180055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Norway | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Spain | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Poland | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| Thailand | 00180055331345 | Fixed Line, Mobile networks |
| Philippines | 0080055331345 | Fixed Line |
| Italy | 0080055331345 | Fixed Line |
| Hungary | 0080055331345 | Fixed Line, Mobile networks UIFN or Payphone |
| India | 1800 209 2333 | All phones |
| Worldwide | 02267347841 | All phones (Chargeable number with call back facility) |

In case there is no Toll-Free number for the country you are calling from, you may please call us on the our India landline number +91 22 67347841 (This number is chargeable and accessible 24 X 7 X 365). You may also ask for a call back on this number and we will immediately call you back on your preferred number as provided during the call request.National Toll-Free number for your relatives in India is 1800 209 2333. Alternatively, you may also write to us at fgi@europ-assistance.in or fgh.travel@futuregenerali.in.

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

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

Call us at 1800 220 233 / 1860 500 3333 / 022 6783 7800

Toll Free Fax: 1800 103 9998 / 1800 209 1017

Email: gch@generalicentral.com

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