

# CATERPILLAR & PERKINS INDIA INSURANCE QUICK GUIDE - 2022

Applicable for S&M employees

GROUP MEDI CLAIM			
Insurer	FUTURE GENERALI		
Service Provider	FUTURE GENERALI (TPA)		
Policy Period	01 Jan 2022 to 31 Dec 2022		
Coverage Amount	Grade	Basic Coverage	Critical Illness
	SG24<=	3,00,000	2,00,000
	SG25>=	4,00,000	1,00,000
Covered Members	Employee, Spouse, Children*, Parents**		
	Children(Maximum 2)*	Daughter Upto Marriage	
		Son Upto 25 Years	
Parents **	Up to 85 Years		
Enrollment	At the time of Joining		
Enrollment of New Additions in the Family - Spouse/ Child	Within 30 Days from the date of event		
If not enrolled within 30 Days	Can be updated at the time of renewal during Nov-Dec covered from next year		
Co Pay	10% on Employee, Spouse, Child & 15% on Parents		

On a case to case basis and only after approval by Corporate Medical Director and BU Head, organization can support the additional coverage through the buffer corpus for any life threatening hospitalisation cases in addition to the existing Rs.500,000 per family.

## Note:

### Group Hospitalisation

1. Coverage is for Inpatient treatment and applicable only in India. For any hospitalization, contact Future Generali ONLY
2. For the detailed process visit – Cat@Work – India Policies

GROUP PERSONAL ACCIDENT	
Insurer	FUTURE GENERALI
Policy Period	01 Jan 2022 to 31 Dec 2022
Sum Insured	36 times of monthly base salary, Coverage available 24/7/365, worldwide
Covered Member	Employee Only
Point of Contact	Local Human Resource Department

GROUP TERM LIFE INSURANCE	
Insurer	MetLife India Insurance Company Limited
Policy Period	01 Jan 2022 to 31 Dec 2022
Sum Insured	36 times of monthly base salary, Coverage available 24/7/365, worldwide
Covered Member	Employee Only
Point of Contact	Local Human Resource Department

Helpdesk
<p><b>Please contact on Toll Free # 1800 103 8889 / 1800 209 1016 or write at "<a href="mailto:fgh@futuregenerali.in">fgh@futuregenerali.in</a>" in case you have any queries.</b></p>

**For overseas business travel Insurance - short term, contact BCD Travels**

Location	BU's	Helpdesk Days	Helpdesk Time	Help Desk Contact's
<b>Thiruvallur</b>	Caterpillar India Private Limited – MH&U	Tuesday	2.00 pm to 3.00 pm	Mohanraj
	Melannathur Post			Toll Free # 1800 209 1016 or 1800 103 8889
	Thiruvallur - 602004 Tamil Nadu- India			Email ID: fgh@futuregenerali.in
<b>Thiruvallur</b>	Caterpillar India Private Limited – BCP	Tuesday	3.15 pm to 4.15 pm	Mohanraj
	Melannathur Post			Toll Free # 1800 209 1016 or 1800 103 8889
	Thiruvallur - 602004 Tamil Nadu- India			Email ID: fgh@futuregenerali.in
<b>Chennai</b>	Caterpillar India Private Limited	Wednesday	1.30 pm to 2.30 pm	Mohanraj
	Engineering Design Centre	Friday	1.30 pm to 2.30 pm	Toll Free # 1800 209 1016 or 1800 103 8889
	International Technology Park, Ascendas			Email ID: fgh@futuregenerali.in
	Taramani Road, Chennai - 600 113			
	Tamil Nadu, India			
<b>Chennai</b>	Caterpillar India Private Limited	Wednesday	3.00 pm to 4.00 pm	Mohanraj
	5 Floor, 3b, Rmz Millennia Business Park			Toll Free # 1800 209 1016 or 1800 103 8889
	Phase li, 143, Dr. MGR Road			Email ID: fgh@futuregenerali.in
	North Veeranam Salai, Kandanchavadi			
	Chennai - 600 096, Tamilnadu India			
<b>Chennai</b>	Caterpillar India Private Limited,	Wednesday	4.30 pm to 5.30 pm	Mohanraj
	7th Floor, IIT Madras Research Park,			Toll Free # 1800 209 1016 or 1800 103 8889
	Kanagam Road, Taramani,			Email ID: fgh@futuregenerali.in
	Chennai - 600 113. Tamil Nadu, India			
<b>Hosur</b>	Caterpillar India Private Limited	Tuesday	2.00 pm to 3.00 pm	Palanivel
	Mathagondapalli			Toll Free # 1800 209 1016 or 1800 103 8889
	Poonapalli Village			Email ID: fgh@futuregenerali.in
	Hosur- 635114. Tamilnadu, India			
<b>Hosur</b>	Caterpillar India Private Limited	Tuesday	3.45 pm to 4.45 pm	Palanivel
	199/A, Addaguruki Village,			Toll Free # 1800 209 1016 or 1800 103 8889
	Kammandoddi Post,			Email ID: fgh@futuregenerali.in
	Hosur - 635 109. Krishnagiri Dist.			
	Tamil Nadu			
<b>Bangalore</b>	Caterpillar India Private Limited	Thursday	3.45 pm to 4.45 pm	Palanivel
	Asia Pacific Shared Services Division			Toll Free # 1800 209 1016 or 1800 103 8889
	3rd Floor, Campus 1A- RMZ-NXT,			Email ID: fgh@futuregenerali.in
	Sonnenahalli Village, Whitefield Road,			
	Bangalore- 560066			
<b>Bangalore</b>	Caterpillar India Private Limited	Thursday	2.00 pm to 3.00 pm	Palanivel
	6th Floor, Tower 'B'			Toll Free # 1800 209 1016 or 1800 103 8889
	Prestige Shantiniketan - The Business Precinct			Email ID: fgh@futuregenerali.in
	Whitefield Main Road			
	Bangalore – 560048			
<b>Aurangabad</b>	Perkins India Private Limited	Friday	11.00 am to 12 noon	Bhausahab Dehade.
	Factory : G1, Additional Midc Shendra,			Toll Free # 1800 209 1016 or 1800 103 8889
	Aurangabad - 431007,			Email ID: fgh@futuregenerali.in
	Maharashtra - India.			