



**FUTURE GENERALI GROUP ACCELERATED TERMINAL ILLNESS RIDER
(UIN: 133B008V03)
ADDENDUM TO FUTURE GENERALI GROUP TERM LIFE INSURANCE
PLAN (UIN: 133N003V03)**

POLICY NO: _____

POLICYHOLDER's NAME: _____

In consideration of the payment in advance to the Company of the additional premiums as herein provided whilst the Policy of Future Generali Group Term Life Insurance Plan (FGGTLIP) is in force, the Company will pay the amount due in respect of an Insured Member in accordance with the terms and conditions of this Addendum as stipulated herein or extended as stated below.

The preamble and all definitions, provisions, and conditions of the Policy of FGGTLIP will be applicable to this Addendum where the context so admits and unless hereinafter otherwise specified.

Details of the benefits under this addendum, the premiums payable and the duration of cover are as stated in the Policy Schedule for the base plan.

DEFINITIONS

Illness: Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

Injury: Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

Medical Advice: Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription

Medical Practitioner: A medical practitioner is a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the government of India or a State government and is thereby entitled to practice medicine within its jurisdiction, and is acting within the scope and jurisdiction of his licence.

Pre-existing Disease:

Pre-existing Disease means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to effective date of the policy issued by the insurer or its reinstatement.



FUTURE GENERALI GROUP ACCELERATED TERMINAL ILLNESS RIDER PROVISIONS

1. Definition of Terminal Illness:

The Terminal Illness Benefit is payable if the Insured Member becomes Terminally Ill. The Insured Member is considered to be Terminally Ill only if it has been conclusively diagnosed, by a medical practitioner appointed by the Company that the member is suffering from an illness which is expected to result in death within six months.

2. Amount of Insurance: If, while this Addendum is in force, any Member becomes Terminally Ill as herein defined, while insured hereunder, the Company shall pay the sum assured under this rider in one lump sum, upon receipt and approval of medical evidence satisfactory to the Company. The Coverage under this addendum shall cease after the payment of the benefit and any further premium for this benefit shall be discontinued.

The maximum amount payable in respect of an Insured Member in relation to the benefit payable under this addendum and that under the FGRTLIP shall not exceed the Sum Assured in the latter. Upon admission of claim for the benefit under this Addendum, the Sum Assured under the Policy of FGRTLIP shall be reduced by the sum assured in this Addendum. The premium payable under the former Policy would also be suitably reduced and the Coverage under the FGRTLIP Policy will continue for such reduced Sum Assured.

If however such reduced Coverage under the Policy of the FGRTLIP becomes zero, the Coverage under the Policy of the FGRTLIP and all attaching addendums along with the premiums thereunder shall cease for that Insured Member.

On payment of accelerator benefit, no recovery will be made if the life assured does not die subsequently.

The life assured will be considered for insurance under the base plan along with the accelerator at the next renewal date. The cover will be as per their eligibility and reduced by the accelerated terminal illness claim paid earlier. If the eligible cover is above guaranteed issue limit, the cover is subject to underwriting. In case the life is declined by underwriting, the cover is limited to Free Cover limit or the earlier cover provided, whichever is higher. In any case, the cover shall be provided after reducing by the amount of terminal illness claim paid earlier.

3. Claim Notification: The Company must be notified in writing that an Insured Member has suffered a Terminal Illness within 30 days from the occurrence of such illness. All the overseas reported claim documents must be written in English. If the documents are



communicated in other language, it is necessary for the Policyholder to have it all translated in English by a valid professional or official translator.

4. **Examination:** The Company shall have the right to have a medical practitioner of its choice as defined above to examine the Insured Member at the Company's expense before any payments are made under this Addendum.

5. **Exclusions:**

Terminal illness rider benefit shall not be paid in the event of any claim occurring directly or indirectly as a result of any of the following

- Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS)
- Self inflicted injuries or attempted suicide whether sane or insane
- Any condition that is pre-existing at the time of inception of cover

6. **Disclosure:**

- Future Generali Group Accelerated Terminal Illness Rider is yearly renewable & will be renewed along with the base plan and not in the isolation.
- The rider cover is not available beyond the maximum maturity age of the specific rider.
- The rider sum assured, terms & conditions and rate are guaranteed for the policy term.
- The rider can be added / deleted only at the time of policy renewal. All exclusion mentioned above shall be applicable.