



Future Generali
Jan Suraksha

Apne parivar ke bhavisya
ko surakshit banaiye

This is a Non-Linked, Non-Participating (without-profits) Pure Term Insurance Plan.
Future Generali Jan Suraksha is an insurance product with Life Insurance coverage.



**FUTURE
GENERALI**

TOTAL INSURANCE SOLUTIONS

Future Generali Jan Suraksha: A plan that provides you with a life cover at very affordable cost.

UNIQUE PRODUCT BENEFITS:

1. Pay a small one time premium and get a life insurance cover.
2. Hassle free application process.

HOW DOES IT WORK?

Step 1: Choose the amount of Single Premium you wish to pay

Step 2: Stay protected

PLAN SUMMARY

Parameter	Criterion	
Entry Age (as on last Birthday)	18 to 50 years	
Policy Term	8 years	
Premium Payment Term & Mode	Single Premium	
Premium Options	Entry Age: 18 to 45 years	₹500/ ₹750
	Entry Age: 46 to 50 years	₹750

What are your Benefits?

- Death Benefit

Age Band\ Single Premium exclusive of taxes	₹500	₹750
18-26	₹14,000	₹21,000
26-30	₹12,000	₹18,000
31-35	₹10,000	₹15,000
36-40	₹7,500	₹11,500
41-45	₹5,000	₹7,500
46-50	N/A	₹5,000

- Maturity Benefit: NIL

- Surrender benefit: Guaranteed Surrender Value(as per table below) will be payable

Policy Year of Surrender	Single Premium – ₹500	Single Premium – ₹750
1	₹300.00	₹450.00
2	₹275.00	₹412.50
3	₹250.00	₹375.00
4	₹200.00	₹300.00
5	₹175.00	₹262.50
6	₹150.00	₹225.00
7	₹100.00	₹150.00
8	0.00	0.00

Surrender value will not be payable if the amount of surrender value is less than ₹100/-
A policy terminates on surrender and no further benefits are payable under the policy.

LITTLE PRIVILEGES, JUST FOR YOU:

Free-Look Period:

In case you disagree with any of the terms and conditions of the policy, you can return the policy to the Company within 15 days of receipt of the Policy Document (30 days, if the policy is sold through Distance Marketing mode) by giving a written request for cancellation of the policy, stating the reasons for such cancellation.

Future Generali will refund the policy premium after the deduction of proportionate risk premium for the period of cover, stamp duty charges, cost of medical examination, if any.

Loan:

We do not offer any loan under this plan.

Tax Benefits:

Premium(s) paid are eligible for tax benefit as may be available under the provisions of Section(s) 80C, 80CCC (1), 80D, 10.10D as applicable. For further details, consult your tax advisor. Tax benefits are subject to change from time to time.

TERMS AND CONDITIONS

Nomination and Assignment:

Nomination, in accordance with Section 39 of Insurance Act, 1938 as amended from time to time, is permitted under this policy.

Assignment, in accordance with Section 38 of Insurance Act, 1938 as amended from time to time is permitted under this policy.

Riders:

No riders are available under this product.

Exclusions:

Suicide Exclusion: If the Life Assured commits suicide within 12 months from the date of inception of the policy, the nominee or beneficiary shall be entitled to higher of 80% of the premium paid or Surrender Value.

Prohibition on Rebates:

Section 41 of the Insurance Act, 1938 states:



1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Fraud, misrepresentation or non-disclosure:

The treatment will be as per section 45 of the Insurance Act 1938 as amended from time to time.

WHY CHOOSE US?

Future Generali is a joint venture between India's leading retailer Future Group, Italy based insurance major Generali and Industrial Investment Trust Ltd. (IITL). The Company was incorporated in 2006 and brings together the unique qualities of the founding Companies - local experience and knowledge with global insurance expertise. Future Generali offers an extensive range of life insurance products, and a network that ensures we are close to you, wherever you go.

Future Generali operates in both Life and General insurance businesses as Future Generali India Life Insurance Co. Ltd. and Future Generali India Insurance Co. Ltd. respectively.

For any assistance call us at: 1800 102 2355 or write to us at care@futuregenerali.in

Future Group's, Generali Group's and IITL Group's liability is restricted to the extent of their shareholding in Future Generali India Life Insurance Company Limited.

Future Generali India Life Insurance Company Limited (IRDAI Regn. No.: 133)

Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400013.

■ ARN: FG-L/PD/MKTG/EN/FGJS-001WBR ■ Version 1, Nov 2015 ■ UIN: 133N059V01

For detailed information on this product including risk factors, terms and conditions etc., please refer to the policy document and consult your advisor or visit our website before concluding a sale

Disclaimer:

- The Sales Brochure is consistent with the product features filed with the Authority.
- Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant
- Insurance is the subject matter of the solicitation.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS. IRDAI clarifies to the public that: IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums

- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.



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