

Terms and Condition of your Policy

Future Child Benefit @21 RP



Policy Preamble

Future Generali India Life Insurance Company Ltd (hereinafter called the Company), having received a proposal and declarations along with the required documents, statements, applicable medical evidences and other information leading to the issue of this Policy, which form the basis of the contract, and the first premium from the Policyholder and the Life Assured named in the Schedule, has contracted to provide the benefits under the Policy determined in accordance with the Policy Schedule Policy Provisions, General Terms & Conditions and any endorsement placed by the Company on the Policy.

The Company hereby agrees that, in consideration of the payment to it of the premium(s) specified in the Policy Schedule, it shall pay at its Head Office or any other office so notified to the person(s) entitled to thereto, the said benefits, on proof to the satisfaction of the Company of the benefits having become payable as set out in the Policy Schedule and of the title of the person(s) claiming payment.

It is hereby declared that this Policy of Assurance shall be subject to the General Terms & Conditions as laid down in the Policy Provisions and the attached Policy Schedule and every endorsement placed on the Policy by the Company shall be deemed to be part of the Policy

Policy Provisions

I. DEFINITIONS

In this Policy, “you”, “your”, or “yours” refers to the Policy owner or the Policyholder, “We”, “us”, “our”, or “the Company” refers to Future Generali India Life Insurance Company Limited, or any of its successors.

The words ‘he’, ‘him’ and ‘his’ should read ‘she’, ‘her’ and ‘hers’ where appropriate.

“Age” at any time is age last birthday, that is, age in completed years at that time.

“Commencement Date” is the start date of the Policy. This is shown in the policy schedule.

“Endorsement” - A change agreed in writing by us in any of the terms of the policy.

“Guaranteed Additions” are the annual benefit additions assured to be paid under the plan. They are calculated as on annual compound rate on the Sum Assured and already attached guaranteed additions, if any, for the first 5 years of an in-force policy.

“Guaranteed Surrender Value” refers to the minimum guaranteed amount of Surrender Value of the Policy payable to the policyholder on the surrender of the Policy.

“Indebtedness” means any unpaid Policy loans and accrued interest thereon, unpaid premiums, deductibles and any other amounts owed to the Company including all accrued interest on these.

“Installment Premium” is the amount of premium payable under the Policy at the desired frequency/ mode of payment.

“Life Assured” is the person in relation to whom the Life/Other insurance covers are granted under the Policy.

“Maturity Date” is the date on which the Policy benefits, if not previously invoked due to the contingencies covered (e.g. death), terminate on the expiry of the Policy Term, except where a benefit becomes payable on that date.

“Nominee” shall mean the person or persons appointed by the policyholder to receive the admissible benefits, in the event of death of the life Assured during the Policy term.

“Policy Anniversary” refers to the same date each year during the Policy term, as the Commencement date.

“Policy Term/Term/Benefit Term” is the number of years from the Commencement Date to the Maturity Date of the benefit.

“Policyholder” is the person who takes out the Policy, is the owner of the Policy and is referred to as the ‘proposer’ in the proposal form. The policyholder need not necessarily be the same person as the life assured.

“Premium paying term” is the period for which regular premiums are payable.

“Premium Due Date” are dates on which the installment premiums fall due as stated in the Policy Schedule under a regular premium policy.

“Proposal Form” is the form filled in by you in utmost good faith giving various particulars and will form the basis for providing the insurance cover under this policy. It is also referred to as the Application form.

“Regular Premium” is premium payable in installments over the premium paying term.

“Revival Date” is the date on which a Policy which lapsed due to non-payment of premium is revived by payment of all premiums due as per our rules given in the Policy Provisions. The reference in this document is to the date of the last of such revivals at that time if more than one revival has taken place.

“Risk Commencement Date” is the date from which the benefits arising out of the contingencies (e.g. death) as stated in the Policy Schedule apply. This is shown in the policy schedule.

“Schedule” means the policy schedule issued by us for this policy, together with any amendments to the schedule which may be issued from time to time.

“Single Premium” is premium payable in lump sum at inception of policy.

“Sum Assured” is the benefit amount assured to be paid under a particular benefit on happening of the event to which the said benefit is payable.

“Surrender Value” means the amount payable to the Policy holder upon early and voluntary termination of the Policy by the policyholder. Any indebtedness will be deducted from the Surrender Value of the Policy before payment.

“Waiting Period” is the minimum period after occurrence of an accident during which the life assured should be totally and permanently disabled as defined below to be eligible receive a claim on accidental total and permanent disability.

2. INTRODUCTION

This document provides details of the terms & conditions of the Policy named in your Policy Schedule. This Policy is provided to you by the Future Generali India Life Insurance Company Ltd. Taken together with your Policy Schedule and any endorsement/s thereon, this document forms the terms of the contract between you and us. The information contained in the Proposal Form and in any other supplementary documents/questionnaires answered and signed by you, form the basis of the contract.

2.1 Policy Benefits

The benefits provided by your Policy as regards the amounts payable by us and the events on the happening of which such amounts are payable, as well as the premiums payable by you and the duration for which such premiums are payable are as indicated on the Policy Schedule.

However,

1. Any indebtedness of the Policy at the time of any payment herein shall be deducted from the amount otherwise payable;
2. The Terms and conditions of any Endorsement attaching to and forming part of this policy supersede any conflicting provisions of the Policy.

PART A

3. GENERAL PROVISIONS

3.1 Forfeiture in certain events and Incontestability.

In case any of the terms and conditions of the Policy document is contravened or it is found that any untrue or incorrect statement in contained in the proposal form or any declaration/s signed by you, or any material information is withheld, in such cases but subject to section 45 of the Insurance Act 1938, this Policy shall be void and all claims to benefits under this Policy will cease and all moneys paid into the Policy will be forfeited except for such relief that would be lawfully granted by the Company.

Section 45 of the Insurance Act 1938 states that no Policy of life insurance, after the expiry of 2 years from the risk commencement date or the revival date if revival has been effected, shall be called in question by the Company on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured (policyholder/life assured), or any other document leading to the issue of the Policy, was inaccurate or false unless the company shows that such statement was on a material matter or suppressed facts which was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing above shall prevent the Company from calling for proof of age at any time if it is entitled to do so, and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that age of the life assured was incorrectly stated in the proposal.

3.2 Suicide

If the life assured, whether sane or insane, commits suicide within one year from the risk commencement date or revival date if revival has been effected, the policy shall be void and Company will not pay any claim by virtue of this Policy.

3.3 Statement of Age

This Policy is issued at the age shown on the Policy Schedule which is the life assured's declared age last birthday at the commencement date. In the event the age

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so admitted (the correct age) is found to be different from the age declared in the Proposal Form, without prejudice to the Company's other rights and remedies including those under the Insurance Act, 1938, one of the following actions shall be taken:

a. If the correct age of the life assured is such as would have made the life assured uninsurable under the plan of insurance specified in the policy document, the plan of insurance shall stand altered to such plan of insurance as is generally granted by the Company for the correct age of the life assured, which will be subject to the terms and conditions as are applicable to that plan of insurance. If it is not possible to grant any other plan of insurance, the Policy shall stand cancelled from the date of issue of the Policy and the premium paid shall be refunded subject to the deductions of the expenses incurred by the Company on the Policy.

b. If the correct age is higher than the age declared in the Proposal Form and higher premiums should have been charged, the benefits payable under this Policy shall be reduced to what the premiums paid would have purchased at the correct age of the life assured.

c. If the correct age is lower than the age declared in the Proposal form and lower premiums should have been charged, the Company will refund any excess premiums paid without interest.

3.4 The Policyholder's rights

You are the Policy Holder and beneficiary of this Policy and its benefits as shown in the Policy Schedule, until changed. Only the Policy holder can, during the lifetime of the life assured, exercise all rights, privileges and options provided under this Policy subject to any nominee's vested interest or assignee's rights, if any.

3.5 Nomination/Assignment

Nomination and assignment under this policy can be made only if you are the life assured under this policy. If you are not the life assured, nomination and assignment will not be allowed.

3.5.1 Nomination

If you are also the life assured under this Policy and no nomination has been made, you may, at any time before the maturity date of the Policy, nominate a person or persons as per Sec 39 of the Insurance Act, 1938, to receive the Policy benefits in the event of the death of the life assured. Where the nominee is a minor, you will need to also appoint a person, who is a major as an appointee, to receive the Policy benefits while the nominee is a minor.

During the Term of the Policy, you may change the nominee/appointee by filing a written notice to us. Such change is valid only if recorded by us during the lifetime of the life assured and endorse on this Policy.

We will not recognize a nomination or a change in nomination on this Policy until we receive notice of the nomination or change in nomination in writing at our Servicing Office. We will not express any opinion on the validity or legality of the nomination. Nomination is to be made for the entire Policy benefit and not for individual benefits or any part thereof.

If not nomination has been made, or all nominees predecease the life assured, the benefits will be payable to your legal heirs or legal representatives. In case there are more than one nominee and one or more of the nominees die, the benefits will be paid to the surviving nominees.

3.5.2 Assignment

The Policyholder (referred to as 'Assignor') can assign this Policy to a party (referred to as 'Assignee') by filing a written notice at our servicing office along with the Original policy document. The assignment should either be endorsed upon the Policy itself or documented by a separated instrument signed in either case by the Assignor stating specifically the fact of assignment. We will not express any opinion on the validity or legality of the assignment. Only the entire Policy can be assigned and not individual benefits or any part thereof. Any assignment shall automatically cancel a nomination except any assignment in our favour.

3.6 Participation in Profits and Bonus:

The policy shall participate in the profits of the Company's Participating Life Assurance Policyholder's Fund after 5 years from the commencement date of the policy. It gets of the profits emerging from the Company's Participating Life Assurance Policyholder's Fund in the form of bonuses. Compound Reversionary Bonuses are declared as a percentage rate, which apply to the sum assured and guaranteed additions plus the reversionary bonuses already attaching on the Policy. They are declared annually at the end of each financial year based on the Statutory Valuation carried out under prevailing Regulations. Once declared, they form a part of the guaranteed benefits of the Policy. The policy shall continue to participate in profits even after a claim has arisen due to death or accidental total and permanent disability of the life assured provided the policy was in force at the time of claim and has not been surrendered.

Reversionary Bonus would normally be declared as at 31st March every year. They are payable on maturity of the policy.

In case the premiums shall not be duly paid, the Policy shall cease to participate in profits irrespective of whether or not the Policy has acquired Surrender Value.

3.7 Guaranteed Additions in the first five policy years

These are annual benefit additions assured to be paid under the plan. They are calculated as an annual compound rate of 3.5% per annum on the Sum Assured and already attached guaranteed additions, if any, for the first 5 years of an in-force policy. Guaranteed additions attach to a policy at the end of each policy year for an in-force policy. Guaranteed additions will continue to attach to a policy even after a claim has arisen due to death or accidental total and permanent disability of the life assured provided the policy was in force at the time of claim and has not been surrendered. Guaranteed additions attaching to a policy are payable on maturity of the policy.

4. PREMIUM PROVISIONS UNDER A REGULAR PREMIUM POLICY:

4.1 Payment of Premium

Installment premiums are required to be paid on the premium due dated until such time as stipulated in the Policy Schedule.

In case of a claim under accidental total and permanent disability, due premiums are payable during the waiting period of six consecutive months after the date of the accident till the disability is established, as stated in item 14.3 below. The premiums paid during this waiting period shall be refunded in case a claim has been established, subject, however, to allowable deductions as stated in item 4.4 below.

The premiums shall be deemed to have been paid only when they have been received at the Company's head office or any other office authorized by it for that purpose.

4.2 Premium Change

You may change the frequency or mode of premium payments by a written request. Subject to our minimum premium requirements and the availability of the desired mode under this product, mode can be changed at the premium rates applicable on the risk commencement date.

4.3 Grace Period

A Grace Period of 30 days from the premium due date will be allowed for payment of yearly, half yearly or quarterly premiums and 15 days for monthly premiums. The policy will remain in force during the Grace Period. If any premium remains unpaid at the end of the Grace Period, the benefits shall cease and the Policy shall lapse or cease to be in-force. The Policy/Benefit thereafter would have no further value except as provided under the Non- Forfeiture Provisions.

4.4 Deduction of Premium on claim

Provided the Policy benefits is in force and it becomes a claim due to death or accidental total and permanent disability, any balance of premiums due till the next Policy anniversary, as on the date of claim, shall be deducted from the proceeds payable under the Policy benefit. No further premiums are payable thereafter.

4.5 Revival

If a premium is in default beyond the Grace Period and provided that the Policy is not surrendered, the Policy may be revived, subject to such conditions as the Company in its discretion may decide. Such revival is possible within three years from the due date of the first premium in default but before the maturity date and within the lifetime of the life assured, and is subject to:

- Your written application for revival;
- Production of life assured's current health declaration and other evidence of insurability to our satisfaction;
- Payment of all overdue premiums with interest; and
- Repayment of any indebtedness at the time of revival.

Interest will be charged at a rate declared by us from time to time.

Premium Cessation

In case of the death or accidental total and permanent disability of the life assured during the Policy term, further premiums are not required to be paid, subject to the provisions of item 3.4 of this document and subject to deduction of unpaid installment premiums payable in the policy year. However, in case of a claim under accidental total and permanent disability, while the life assured is alive, due premiums are payable during the waiting period of six consecutive months after the date of the accident till the disability is established, as stated in item 14.3 below. The premiums paid during the waiting period shall be refunded at the end of the waiting period on the disability being established, subject, however, to allowable deductions as stated in item 4.4 above.

5. LOAN PROVISIONS:

5.1 Policy Loan

Provide that the Policy has acquired Surrender Value and no claim has been paid due to death or accidental total and permanent disability of the life assured, you may apply for a policy loan for an amount within the Surrender Value and subject to such

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terms and conditions as the company may stipulate from time to time. Until such time as the loan persists in our books, your Policy shall remain assigned to us.

We reserve the right to determine the loan amount to be granted, and to defer the granting of a loan for a period not exceeding six months from the date of your request.

5.2 Loan Interest

Interest shall accrue on Policy loan at a rate which shall be determined by us from time to time. Interest shall be payable on the next Policy anniversary or six months before the next policy anniversary if earlier, after the loan date; and every six months thereafter until the loan is repaid. Any unpaid interest shall be added to the principal loan and bear interest at the prevalent rate. You may repay the principal and accrued interest or any part of the loan anytime, however subject to a minimum of 6 months interest being required to be paid.

5.3 Foreclosure of Policy

In the event of failure to pay the loan interest on the due dates, under circumstances when the loan with outstanding interest together with any indebtedness exceeds the Surrender value, the Policy shall be terminated and same shall be intimated to you.

5.4 Deduction from Proceeds

Any unpaid load or any other indebtedness on this Policy will be deducted from any payment or proceeds under this Policy at the time of settlement. Our claim for any indebtedness will have priority over the claim of policyholder, any creditor, assignee or any other interested party.

6. FREELOOK CANCELLATION

You have a period of 15 days from the date of receipt of the Policy documents to review the terms and conditions of the Policy. If you are not satisfied with or disagree with any of the terms and conditions, you have the option to Cancel/Withdraw and return the Policy along with a letter (dated and signed) stating your intention to cancel the Policy and reasons for the objections/Cancellation, within this period. Cancellation of Policy and refund of premium is allowed under this provision, whereby the amount payable on such cancellation will be equal to the total premium paid less a reasonable cost of insurance cover for the period and expenses towards Policy stamp duty and medical examination, if any.

7. NON-FORFEITURE PROVISIONS:

Your Policy acquires Surrender value after the premiums have been paid for at least three consecutive years from the commencement date for a regular premium policy and after six months of commencement date for a single premium policy.

If you do not pay the premium within the Grace Period, your Policy shall lapse. Provided however, that the Policy has acquired Surrender Value, the following non-forfeiture options would be available to you.

7.1 Surrender of Policy

The Surrender Value is paid to you should you decide to surrender your Policy provided no claim has been paid due to death or accidental total and permanent disability of the life assured. The policy is not eligible for surrender if a claim has been paid due to death or accidental total and permanent disability of the life assured. Once the Policy is surrendered, all benefits under the policy will immediately terminate and Policy will not be eligible for revival. The amount payable to you on surrender of the Policy would, at all times be equal to the Surrender Value under the Policy less any indebtedness.

The Surrender Value on a Policy will depend on the term of the Policy, the number of years for which premiums have been paid, the sum assured, guaranteed additions, vested bonuses and the duration elapsed at the time of surrender. The Surrender Value will be declared by the Company from time to time and will be based on past financial and demographic experience of the company with regard to your Policy/group of similar Policies, as well as our assessment of such likely future experience.

The minimum Surrender Value allowable under a regular premium policy is equal to 30% of all regular premium paid excluding first-year premium, excluding extra premiums and excluding the cumulative total of any payments made towards the annual benefit payments as shown in Part B. The minimum Surrender Value allowable under a single premium policy is equal to 80% if single premium paid excluding extra premiums and excluding the cumulative total of any payments made towards the annual benefit payments as shown in Part B. Any indebtedness will be deducted from the Guaranteed Surrender Value.

Such Guaranteed Surrender Value on a regular premium policy is allowable after premiums have been paid for at least three consecutive years and after six months of commencement for a single premium policy.

A discounted value of the guaranteed additions and bonuses allocated to the Policy will also be added. The applicable interest rate for discounting will be declared by us from time to time.

The Policy shall terminate on surrender.

7.2 Reduced Paid-Up Value

You may choose to continue with this Policy as a non-participating, paid-up insurance for a reduced Sum Assured; the Sum Assured being reduced in the proportion as the number of premiums actually paid shall bear to the total number of premiums payable as stipulated for in the Policy Schedule. The amount so obtained will be added with the guaranteed additions and bonuses already attached to the Policy as on the date of the last unpaid premium. The policy will then cease to participate in future profits arising out of the Company's 'With Profits' life insurance business. Where the policy has not completed five full years, it will also not be entitled to any future guaranteed additions.

If a policy is not subsequently revived, this reduced Sum Assured will be used in calculating the periodical benefits payable at pre-determined intervals under the policy.

8. CLAIM PROCEDURES:

8.1 Notice of Claim

All cases of death must be notified immediately to us in writing. Other claims must be notified in writing, preferable not later than 20 days after the date the insured event happens.

8.2 Filing Proof of Claim:

8.2.1 Claim on earlier of death or accidental total and permanent disability of the life assured during the policy term - affirmative proof of death or accidental total and permanent disability, as applicable, and any appropriate documents as required by us must be completed and furnished to us, within 90 days from the date the insured event happens, unless specified otherwise.

Without prejudice, the following documents may be necessary to establish the claim to the satisfaction of the Company

- Original Policy Document;
- Original Death Certificate in cases of death claim;
- Post Mortem Report/FIR, where applicable;
- Claims Forms duly filled as required by the Company;
- Certificate from Physician / Hospital last attended showing cause of death or nature of Disability, wherever applicable;
- Legal evidence of title of the claimant where no valid nomination or assignment under the Policy exists or in cases where the title is in dispute;
- Proof of age, if the age is not admitted earlier.

We may, however, call for additional documents, if found necessary, in support of the claim.

8.2.2 Maturity Claim

When the Policy results into a maturity claim, the policy holder shall submit the discharge form along with Original Policy document besides proof of age, if the age is not admitted earlier.

In case the life assured is deceased during the policy term, the nominee shall submit the discharge form along with original Policy document.

9. APPLICABLE LAW

Your Policy is governed by and is subject to the Indian Law.

The parties shall be subject to the jurisdiction of the law courts situated within the Republic of India for all matters and disputes arising from or relating to or concerning the application, declaration and the provisions of the Policy.

10. SERVICE TAX ETC

Service Tax and other related taxes on premiums payable for the Basic Policy Benefit will be paid by the Company.

11. COMPLAINT/GRIEVANCE:

In case of any grievance, the Policyholder may approach the following in the order given below:

(i) In the event of any grievance the Policyholder may have under this

Policy, a reference may be made to our office at the following address giving the nature and full particulars of the grievance.

Grievance Redressal Department
Future Generali India Life Insurance Company Limited
Lodha i - Think Techno Campus,
1st Floor, A - wing,
Off Eastern Express Highway,
Pokharan Road No.2,



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Thane West-400601
Email ID:care@futuregenerali.in

Website of the Company : www.futuregenerali.in

(ii) In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution of the grievance.

Grievance Redressal Officer
Future Generali India Life Insurance Company Limited
Lodha i -Think Techno Campus,
1st Floor, A - wing,
Off Eastern Express Highway,
Pokharan Road No.2,
Thane West-400601

Contact No: 1800 102 2355

Email: gro@futuregenerali.in

(iii) In case you are not satisfied with the decision / resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy
- Delay in settlement of claim
- Dispute with regard to payment of premium
- Non-receipt of your Policy document

You can approach Ombudsman designated by Insurance Regulatory and Development Authority within your jurisdiction as mentioned in annexure A attached, in case any of your grievances is not redressed to your satisfaction by the Grievance Redressal Department of Future Generali India Life Insurance Company Limited.

iv) The Complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

v) As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made

- i. only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
- ii. within a period of one year from the date of rejection by the insurer
- ii. if it is not simultaneously under any litigation.

For an updated list of Insurance Ombudsman, please visit www.irda.gov.in.

12. CURRENCY OF PAYMENT

All amounts payable either to or by the insurer shall be in Indian Rupees.

PART B

The nature of various benefits under the Policy is explained below.

The nature of various benefits under the Policy is explained below. The benefits are payable to you or your Assigns or Nominees under Section 39 of the Insurance Act, 1938 or proving Executors or Administrators or other Legal Representatives who should take out representation to your Estate or limited to the moneys payable under this policy from any Court of any State or Territory of the Union of India.

13. BASIC POLICY BENEFIT

The 'Basic Policy Benefit', consist of the following:

13.1 Sum Assured payable on the earlier of death or accidental total and permanent disability of the life assured. In case a claim has been paid due to accidental total and permanent disability of the life assured, no further claim will be payable on subsequent death of the life assured during the policy term;

13.2 Waiver of premiums on the happening of earlier of death or accidental and total and permanent disability of the life assured, subject to payment of premiums as specified in item 4.4 above; and

13.3 A series of annual benefits payments, as shown below, payable at pre-specified intervals, over the last four or six years of the policy term, depending on the chosen by you. The last such payout at the maturity date would also include the Guaranteed Additions and the bonuses attached to your policy. The annual benefit payments given below are payable even after a claim has been paid on the policy due to earlier of death or accidental total and permanent disability of the life assured any time during the policy term.

The annual benefit payments are given in the following schedule:

Future Child Benefit Plan @ 21:

Payable on the policy anniversary	Amount of Benefit
3 years prior to maturity	15% of Sum Assured
2 years prior to maturity	25% of Sum Assured
1 year prior to maturity	25% of Sum Assured
At maturity	35% of Sum Assured,
	PLUS Guaranteed Additions PLUS Attached Bonuses

Future Child Benefit Plan @ 23:

Payable on the policy anniversary	Amount of Benefit
5 years prior to maturity	10% of Sum Assured
4 years prior to maturity	15% of Sum Assured
3 years prior to maturity	15% of Sum Assured
2 years prior to maturity	15% of Sum Assured
1 years prior to maturity	20% of Sum Assured
At maturity	25% of Sum Assured
	PLUS Guaranteed Additions PLUS Attached Bonuses

The Life Assured will be regarded as Totally and Permanently disabled if, as a result of accidental bodily injury, resulting solely and directly from an accident caused by outward, violent and visible means,

- He/She has been rendered unable to perform (whether aided or unaided) at least 3 of the following 6 "Activities of Daily Living":
 - Washing: the ability to wash in the bath or shower (including getting in to and out of the bath or shower) or wash satisfactorily by other means;
 - Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
 - Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
 - Mobility: the ability to move indoors from room on level surfaces;
 - Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
 - Feeding: the ability to feed once food has been prepared and made available, or
- He/She has suffered the loss of (or the total and permanent loss of use of) both hands, or both feet, or both eyes, or a combination of any two.



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The above disability must have lasted, without interruption, for a least six consecutive months and must be deemed permanent by an appropriate medical practitioner appointed by the Company.

The Policy shall terminate on the maturity date.

These benefits apply if the policy is in force, or the non-forfeiture provisions would apply. A policy shall be considered as in force even after a claim has arisen due to death or accidental total and permanent disability of the life assured and the payment of due premiums has been waived, provided all due premiums payable before the payment of claim have been paid.

The benefit under accidental total and permanent disability will not be payable if the accident leading to the disability is caused under the following circumstances:

- (i) Arising out of self injury, or whilst under the influence of intoxicating alcohol, or narcotic substances;
- (ii) Arising out of riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bunjee jumping, river rafting, scuba diving, paragliding or any such adventurous sports or hobbies;
- (iii) As a result of the life assured committing any breach of law;
- (iv) Arising from employment of the life assured in the armed forces or military service of any country at war (whether war be declared or not) or from being engaged in duties of any Para-military, security, naval or policy organization; and
- (v) As a result of accident while the life assured is engaged in aviation or aeronautics in any capacity other than that of a fare-paying or non-paying passenger, in any aircraft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes