

Future Generali **Linked Accidental Total & Permanent Disability Rider**

Because accidents don't
come with warnings.

Choose enhanced coverage.



Rider Category	Linked / Non-Participating
Minimum Entry Age	18 years
Maximum Entry Age	60 years or maximum entry age of base plan, whichever is lower
Maximum Maturity Age	65 years or the maximum maturity age of base plan, whichever is lower
Minimum Sum Assured	Higher of Rs. 1,00,000 or the Minimum Sum Assured of base plan on which this rider will be taken
Maximum Sum Assured	Equal to the Sum Assured under the base plan subject to maximum of Rs. 40 lacs on a single life
Minimum Term	Policy term of the base plan subject to a minimum of 5 years
Maximum Term	Policy term of the base plan subject to a maximum of 30 years
Premium Payment Term	Same as rider policy term
Benefit	<p>Benefit on Life Assured being Totally & Permanently Disabled due to an Accident</p> <p>If the Life Assured becomes Totally & Permanently disabled due to an accident, Accidental Total & Permanent Disability Rider Sum Assured will be payable. The benefit is payable in 10 annual installments.</p> <p>This Benefit is payable if the disability has lasted for at least 180 consecutive days from the date of 1st diagnosis of disability. In case of earlier termination of policy due to maturity/death/surrender, the remaining installments will be paid along with terminal benefits.</p> <p>An accident is a sudden, unforeseen, and involuntary event caused by external, visible and violent means.</p> <p>Definition of Total & Permanent Disability:</p> <p>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.</p> <ul style="list-style-type: none"> • He /she has been rendered totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, 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. <p>The above disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of medical practitioners appointed by the Company. The cost of consultation in such a case will be borne by the Company.</p> <p>Maturity Benefit:</p> <p>There is no maturity benefit available under the rider</p>



Non Forfeiture Clause	Rider cover will cease if the life cover under the base policy ceases. Rider cover will not be available if the base policy has been converted to a reduced paid-up policy.
Revival	The benefit can be revived along with the base plan and not in isolation and as per the Company's underwriting policy.
Increase/Decrease in Sum Assured	Decrease in Sum Assured is allowed subject to Minimum Sum Assured under the base plan.
Addition/Deletion during the Policy Term	Riders can be added or deleted at any time even after the issuance of the policy but are activated only on the next policy anniversary or in case of minors on the policy anniversary following the attainment of majority only.
Premium Rate	<p>₹ 0.40 per ₹ 1000 Rider Sum Assured per annum.</p> <p>Rider charges will be deducted by cancellation of units from the policy account value on monthly basis.</p> <p>Goods and Services Tax is applicable as per the prevailing tax rules on Rider Charge.</p>
Loans	No Loans are available under this Rider.
Exclusions	<p>Suicide Exclusion:</p> <p>Not Applicable</p> <p>Exclusion for Accidental Total & Permanent Disability</p> <p>No benefit will be payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions:</p> <ul style="list-style-type: none"> • Arising out of self-inflicted injury, war/invasion, injury during criminal activity with criminal intent or whilst under the influence of drug unless prescribed by the doctor, alcohol, or narcotic substances; • Arising out of riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any such adventurous sports or hobbies; • As a result of the Life Assured committing any breach of law with criminal intent; • 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, part-paying or non-paying passenger, in any aircraft which is authorised by the relevant regulations to carry such passengers and flying between established aerodromes. • Nuclear reaction, radiation or nuclear or chemical contamination;



Prohibition on Rebates:

Section 41 of the Insurance Act, 1938 states:



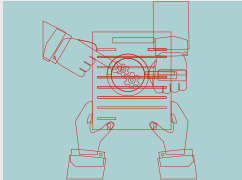
1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium 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 subsection 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 who default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-disclosure:

Section 45 of the Insurance Act, 1938 states:



1. No Policy of life insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of the policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

2. A policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud.

For further information, section 45 of the Insurance laws (Amendment) Act, 2015 may be referred.

Call us at: 1800 102 2355 | Website: life.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) (CIN: U66010MH2006PLC165288).

Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400013. Fax: 022-4097 6600, Email: care@futuregenerali.in

■ ARN: FG-L/PD/MKTG/EN/FGLATPDR-002WBR ■ UIN: 133A026V01 ■ Version 2: July, 2015

For more details on risk factors, terms and conditions, please read the sales brochure carefully and/or consult your Advisor and/or visit our website before concluding a sale. Tax benefits are subject to change. Insurance is the subject matter of the solicitation. This rider is only available with Unit Linked Products.

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.



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS