

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

Because accidents don't  
come with warnings.

Choose enhanced coverage.



Rider Category	Non-Linked
Minimum Entry Age	18 years
Maximum Entry Age	65 years or maximum entry age of base plan, whichever is lower
Maximum Maturity Age	70 years or the coverage age of base plan, whichever is lower
Minimum Sum Assured	Higher of ₹ 1,00,000 or the minimum Sum Assured for the base plan on which this rider will apply
Maximum Sum Assured	Sum assured under the base plan subject to maximum of ₹ 40 lakhs on a single life.
Minimum Policy Term	Premium Payment Term of base plan subject to minimum of 5 years.
Maximum Policy Term	Premium Payment Term of base plan subject to maximum of 30 years
Premium Payment Term	Same as rider policy term
Benefit	<p><b>Benefit on Life Assured being Totally &amp; Permanently Disabled due to accident</b></p> <p>If the life assured becomes Totally &amp; Permanently Disabled due to accident, Accidental Total &amp; Permanent Disability Rider Sum Assured will be payable. The benefit is payable in 10 annual installments.</p> <p>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><b>Definition of Total &amp; Permanent Disability</b></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"> <li>• He /she has been rendered totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, or</li> <li>• He/she has suffered the loss of (or the total and permanent loss of use of) both the hands, or both the feet, or both the eyes, or a combination of any two.</li> </ul> <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.</p> <p><b>Maturity Benefit</b></p> <p>There is no maturity benefit available under the rider.</p>
Non Forfeiture Clause	<p>If the premium under the base policy remains unpaid &amp; the policy is lapsed or converted in to a reduced paid up policy, then the rider benefit is not available.</p> <p>No Surrender Value is payable under this Rider.</p>
Revival	The benefit can be revived along with the base plan and not in isolation.
Modal Loading Factors	<p>Premiums can be paid in yearly, half-yearly, quarterly or monthly modes.</p> <p>The premiums for various modes as percentage of annual premium is given below:</p> <ol style="list-style-type: none"> <li>Monthly Premium (by ECS) - 8.83% of annual premium.</li> <li>Quarterly Premium- 26.5% of annual premium.</li> <li>Half-yearly Premium- 52% of annual premium.</li> </ol>
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	<ul style="list-style-type: none"> <li>Rider can be taken at inception or on immediate policy anniversary after attainment of majority in case of minor life policy.</li> <li>Rider can be deleted anytime during the premium payment term of the policy. However, it will come to effect from the next policy anniversary.</li> </ul>
Premium Rate	<p>₹ 0.40 per ₹ 1000 Sum Assured</p> <p>Goods and Services Tax will be added as per the prevailing tax rules</p>
Loans	No Loans are available under this Rider
Exclusions	<p><b>Suicide Exclusion:</b></p> <p>Not Applicable</p> <p><b>Exclusion for Accidental Total &amp; Permanent Disability</b></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"> <li>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;</li> <li>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;</li> <li>As a result of the life assured committing any breach of law with criminal intent;</li> <li>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.</li> <li>Nuclear reaction, radiation or nuclear or chemical contamination;</li> </ul>



### Prohibition on Rebates:

Section 41 of the Insurance Act, 1938 states:



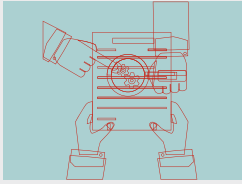
1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium 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](http://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).

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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.

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- 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