

FUTURE GENERALI CARE PLUS

The journey of Life is full of excitement with lots to Share and Care. You have always assumed added responsibilities and prepared for your wonderful events of life. However life is also about uncertainties. It is important to financially secure the grand dream of your family and be prepared to meet these uncertainties. Your family's financial security should be assured under all circumstances.

Keeping this in mind, we bring to you Future Generali Care Plus with two variants: FG Care Plus Classic & FG Care Plus Premier to provide financial independence, even when you are not around, at a very affordable price.

1. **KEY FEATURES**

- Future Generali Care Plus is a protection plan
- Financial security to family at extremely affordable rates
- Discount of premium for higher sum assured
- Option to choose additional covers in the form of riders
- Tax benefits as per the prevailing tax rules

2. **HOW DOES IT WORK?**

Step 1: Decide your sum assured

You have the option to choose

- Future Generali Care Plus Classic Option for insurance cover up to Rs. 24,99,999
- Future Generali Care Plus Premier Option for insurance cover of Rs. 25,00,000 and above

Step 2: Decide your policy term

You have to pay the premium through out the policy term. Depending upon your financial planning, you can decide the policy term.

Step 3: Customize your policy

You can customize your policy by adding additional benefits such as Accidental Death Rider & Accelerated Critical Illness (Extended) Rider

Step 4: Pay your premium, based upon the sum assured, age at entry, premium mode & policy term

3. **YOUR BENEFITS.**

3.1 Maturity Benefit

There is no Maturity Benefit payable under this plan

3.2 Death Benefit

In case of unfortunate demise of the life assured, the sum assured is payable to the nominee

4 LARGE SUM ASSURED REBATES:

For policyholders buying large sum assured levels, a large size discount/ rebate is available as given below:

Rebates for Future Generali Care Plus Classic Option	
Sum Assured (Rs.)	Per 1000 Sum Assured (Rs.)
10 lakh - <15 lakh	Nil
15 lakh - < 20 lakh	Rs. 0.20
20 lakh - <25 lakh	Rs. 0.30

Rebates for Future Generali Care Plus Premier Option	
Sum Assured (Rs.)	Per 1000 Sum Assured (Rs.)
25 lakh - <50 lakh	Nil
50 lakh to < 1crore	Rs. 0.10
>= 1 crore	Rs. 0.20

5 ELIGIBILITY CRITERIA:

Plan Options	Base Policy	
	Future Generali Care Plus Classic Option	Future Generali Care Plus Premier Option
Minimum - Maximum Entry Age	18-60 years	18-60 years
Minimum - Maximum Policy Term	5-30 years	5-30 years
Maximum Coverage Age	65 years	65 years
Minimum Premium	Rs. 2,500 p.a.	Rs. 5,000 p.a.
Minimum Sum Assured	Rs. 10,00,000	Rs. 25,00,000
Maximum Sum Assured	Rs. 24,99,999	No Limit
Premium Modes	Yearly, Half Yearly & Monthly (ECS only)	Yearly, Half Yearly & Monthly (ECS only)

Riders	Ages at entry, maturity and rider terms
Accidental Death Rider (UIN : 133C001V01)	Age at entry: 18 to 60 years, Maximum maturity age: 65 years Term: 5 - 30 years
Accelerated Critical Illness (Extended) Rider (UIN :)	Age at entry: 18 to 60 years, Maximum maturity age: 65 years Term: 5 - 30 years

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6 RIDER BENEFITS

You have the option to add the following additional rider cover under your policy,

Rider Options	Benefits
Accidental Death Rider (UIN : I33C001V01)	Rider sum assured is payable in case of an unfortunate event of death due to an accident
Accelerated Critical Illness (Extended) Rider (UIN :)	The benefit is payable on diagnosis of one of the 11 Critical Illness conditions before maturity or earlier death. You may choose to partially or fully accelerate the basic death benefit depending on your need. It provides you with a lump sum amount to meet medical expenses or expenses arising out of life style changes as a result of occurrence of any of the critical illness conditions. On settlement of the critical illness claim, the death benefit sum assured would reduce by an amount equal to the critical illness sum assured and this residual policy will continue. The critical conditions covered are Aorta surgery, Cancer, Coronary artery bypass surgery, Heart attack, Heart valve surgery, Kidney failure, Major Burns, Major organ transplant, Paralysis, Stroke and Total Permanent Disability due to Accident or Sickness.

* Please refer to the policy document for the detailed benefits under riders.

7 INDICATIVE PREMIUM RATES:

The premium you need to pay for Future Generali Care Plus Classic Option :

The table below shows the indicative premiums payable yearly for a Sum Assured of Rs.15,00,000/- :

Your age at last birthday	Policy Term			
	10 years	15 years	20 years	25 years
25 years	2,310	2,310	2,310	2,535
35 years	2,790	3,180	3,720	4,425
40 years	3,855	4,575	5,415	6,465
45 years	5,595	6,720	7,995	NA

The above premiums are exclusive of Service Tax, Education Cess, Secondary and Higher Education Cess which will apply at the prevailing rates at the time of payment of premium.

The premium you need to pay for Future Generali Care Plus Premier Option :

The table below shows the indicative premiums payable yearly for a Sum Assured of Rs.50,00,000/- (Non Smoker) :

Your age at last birthday	Policy Term			
	10 years	15 years	20 years	25 years
25 years	6,150	6,150	6,150	6,150
35 years	7,250	7,900	9,300	11,100
40 years	10,450	12,050	14,200	16,950
45 years	15,100	17,900	21,250	NA

The above premiums are exclusive of Service Tax, Education Cess, Secondary and Higher Education Cess which will apply at the prevailing rates at the time of payment of premium.

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The above premiums are exclusive of Service Tax, Education Cess, Secondary and Higher Education Cess which will apply at the prevailing rates at the time of payment of premium.

8 **OTHER FEATURES:**

- 8.1 **Free Look period:** If you are not satisfied with the terms and conditions under your policy, you may cancel the policy within the free look period of 15 days from the date of receipt of the policy document. We will refund the premium paid subject to the deduction of the proportionate risk premium for the period of cover, the expenses incurred by us towards medical examination, if any, and stamp duties.
- 8.2 **Grace Period:** A grace period of 30 days from the premium due date will be allowed for payment of yearly, half yearly premiums & 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 policy shall lapse.
- 8.3 **Revival:** If premiums are not duly paid within the period of grace and the policy is not surrendered, the policy may be revived for full benefits during the currency of the policy term, within a period of three years from the due date of first unpaid premium. The revival will be considered on receipt of a written application from the policyholder along with the proof of continued insurability of the life assured and on payment of all overdue premiums with interest. The revival will be effected on company's discretion and subject to such terms and conditions as the company in its discretion may decide. The policy owner will be required to pay all the premium arrears with interest and provide evidence of insurability as specified by the Company from time to time. The interest charged will be linked to one of the market benchmark rates of interest on a periodic basis. Any reinstatement of the rider will be considered along with the reinstatement of the basic policy, and not in isolation.
- 8.4 **Nomination & Assignment:** Provided the policyholder is the life assured, he / she may, at any time before the policy matures for payment, nominate a person or persons as per Sec 39 of the Insurance Act 1938, to receive the policy benefits in the event of his / her death

The Policyholder can also assign the Policy to a party by filing in a written notice to us. The assignment should either be endorsed upon the Policy itself or documented by a separate instrument signed in either case by the Assignor stating specifically the fact of 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 favour of the Company.

8.5 **Tax Benefits**


Tax benefits are available as per prevailing tax laws. Please consult your tax advisor for the same.

9 **EXCLUSIONS & OTHER RESTRICTIONS**

No benefit will be payable in respect of any condition arising directly or indirectly through or in consequence of the following exclusions and restrictions -

Suicide Exclusion

If the life assured commits suicide within one year from the risk commencement date or revival date if revived, whether sane or insane at that time, the Policy shall be void and the Company will not pay any claim by virtue of the Policy.


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Accidental Death Rider:

No benefit will be payable in respect of any condition leading to accidental death arising directly or indirectly from, through or in consequence of the following exclusions:

- (i) Arising out of self inflicted injury, suicide, or death 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, bungee 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 police 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, part-paying or non-paying passenger, in any aircraft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes.

Accelerated Critical Illness (Extended) Rider :

- A *waiting period* of 90 days will apply, i.e. if critical illness is first diagnosed within 90 days from the *risk commencement date* or *reinstatement date* whichever is later
- Critical Illness is caused by self inflicted injury, war/invasion, injury during criminal activity or breach of law or under influence of narcotic drug, alcohol etc
- Critical Illness arising out of any pre-existing condition not disclosed at the inception of the policy.
- Where the Company has evidence that the illness has arisen out of an unreasonable failure on the part of the *Life Assured* to follow medical advice. Moreover, where there is evidence that the *Life assured* has delayed medical treatment in order to circumvent the *waiting period* or other conditions and restrictions applying in the policy.
- If the *life assured* is found to be infected with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
- 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 authorized by the relevant regulations to carry such passengers and flying between established aerodromes.
- Injuries caused by such activities as hunting, mountaineering, steeple-chasing, racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any other such adventurous sports or hobbies.

Other conditions and restrictions

- Critical Illness benefit is payable only once during the term of the policy. The rider benefit ceases along with the premium for the benefit once the Critical Illness *sum assured* becomes payable.
- Critical illness benefit will be payable only after the Company is satisfied on the basis of available medical evidence that the specified illness has occurred.
- The date of occurrence of Critical Illness will be reckoned for the above purpose as the date of diagnosis of the illness / conditions. It will be the date on which the medical examiner first examines the *life assured* and certifies the diagnosis of any of the illnesses / conditions.

- Within 90 days from the date on which any of the above mentioned contingencies has occurred, full particulars thereof must be notified in writing to the office of the Company where this Policy is serviced together with the then address and whereabouts of the *life assured*. Proof satisfactory to the Company of the contingency that has occurred, shall be furnished in the manner required. Any Medical Examiner named by the Company shall be allowed to examine the person of the *life assured* in respect of any benefit claimed under the Benefit(s) mentioned under the Policy document, in such manner and at such times, as may be required by the Company. Based on the evidence provided and medical examination carried out, a panel of medical practitioners appointed by the Company, would consider the claim and recommend its admission.

Review of premium rates under Accelerated Critical Illness Rider (Extended)

Premium rates for this benefit are subject to revision after 5 years; however the Company will give a notice of 3 months prior to such revision in premium rates. Any change in rates will apply from the later of the 5th *policy anniversary* or the *policy anniversary* on or immediately following the effective date of the change.

Note: For more information on exclusions, conditions and restrictions, please contact your agent or refer to the policy document.

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 punishable with fine which may extend to five hundred rupees.

Non-Disclosure:

Section 45 of Insurance Act, 1938 states:

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and

that it was fraudulently made by the policy-holder and that the policy-holder 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 in this section shall prevent the insurer from calling for proof of age at any time if he 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 the age of the life insured was incorrectly stated in the proposal.