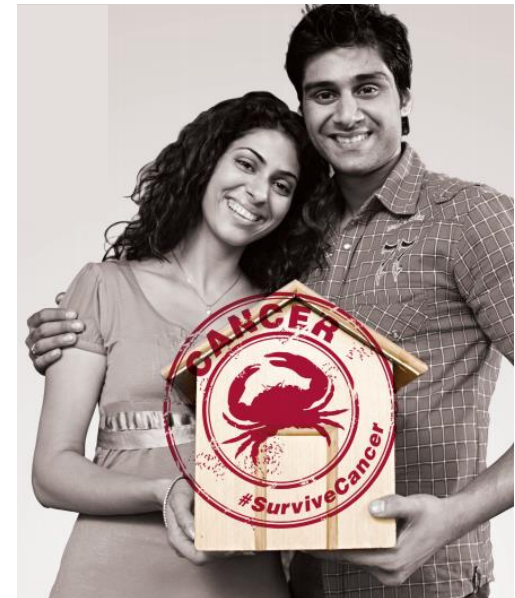


Future Generali Cancer Protect Plan

Individual, Non Linked, Non-Participating (without profits), Pure Risk Premium, Health Insurance Plan

UIN: 133N063V02



About the plan

Future Generali Cancer Protect Plan is an Individual, Non Linked, Non-Participating (without profits), Pure Risk Premium, Health Insurance Plan

It pays lump sum plus monthly income to the life assured on diagnosis of Minor stage and/or Major cancer.

You can choose any one of the 2 options as per your need. Those options are:

- Option 1: Lump Sum Benefit amount and
- Option 2: Lump Sum Benefit plus a fixed monthly income

Key features

Cover from Early stages Of cancer

The plan covers you as soon as cancer is diagnosed whether it is in Minor Stages or in Major Stage

Flexibility to choose Protection Plan

Lump Sum Cover (Option 1) Receive fixed payouts on diagnosis or Lump Sum Cover with Income Benefit (Option 2) Receive fixed payouts on diagnosis + Receive 2% of your cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage Cancer

Flexibility

You can chose regular or single premium payment term as per you income pattern

Tax Benefit

Customers may be eligible for tax benefits on the premium(s) you pay and benefit proceeds u/s 80C and 10(10D) as per prevailing tax rules

Sales pitch

Objective	How it works?	How this plan helps?
Health Insurance Cover	It offers lumpsum as soon as cancer is diagnosed and monthly payout (only under Option 2)	Lumpsum can be utilized to take care of pre and post hospitalization expenses and monthly payouts to maintain lifestyle
Financial Protection	Receive lumpsum as soon as cancer is diagnosed and monthly payout (only under Option 2)	Be rest assured about the pre and post hospitalization expenses. No need to sell of assets, borrow money from friends/ relatives or take loan
Tax saving life insurance plan	This plan provides tax benefit u/s 80D & 10(10D)	You save income tax u/s 80D on your annual premiums and all payouts are tax free u/s 10(10D) as pre prevailing tax rules

Plan benefits

EQUIPS YOU TO BE FINANCIALLY PREPARED TO FIGHT CANCER

	Lump Sum Cover (Option 1)	Lump Sum Cover with Income Benefit (Option 2)
If cancer is diagnosed in the Minor Stage.	Receive 25% of your cover amount (Sum Assured) instantly . †Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.	Receive 25% of your cover amount (Sum Assured) instantly . †Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.
If cancer is diagnosed in Major stage.	‡Receive your entire cover amount (Sum Assured)	‡Receive your entire cover amount (Sum Assured) + Income of 2% of the cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage Cancer.

Plan benefits

If cancer is diagnosed during Minor Stage and later a Major Stage cancer is diagnosed.

Receive 25% of your cover amount (Sum Assured) on diagnosis of Minor Stage cancer.

+

[§]Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.

+

[#]75% of your cover amount (Sum Assured) on diagnosis of Major Stage cancer.

Receive 25% of your cover amount (Sum Assured) on diagnosis in Minor Stage Cancer.

+

[§]Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.

[#]75% of your cover amount (Sum Assured) on diagnosis of Major Stage cancer.

+

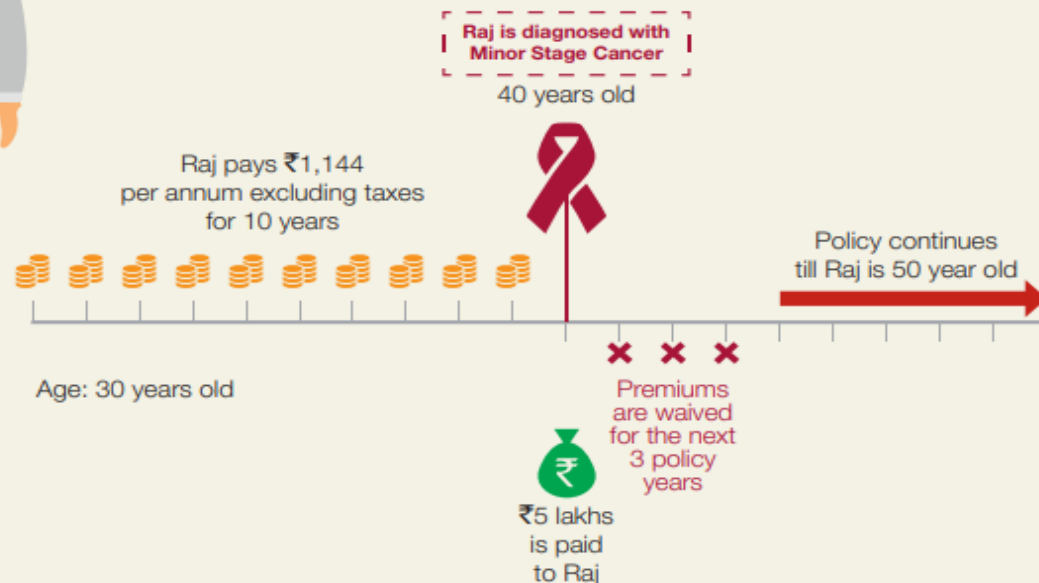
Income benefit of 2% of the cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage cancer.

Activate Win

How it works – Diagnosed with Minor Stage Cancer

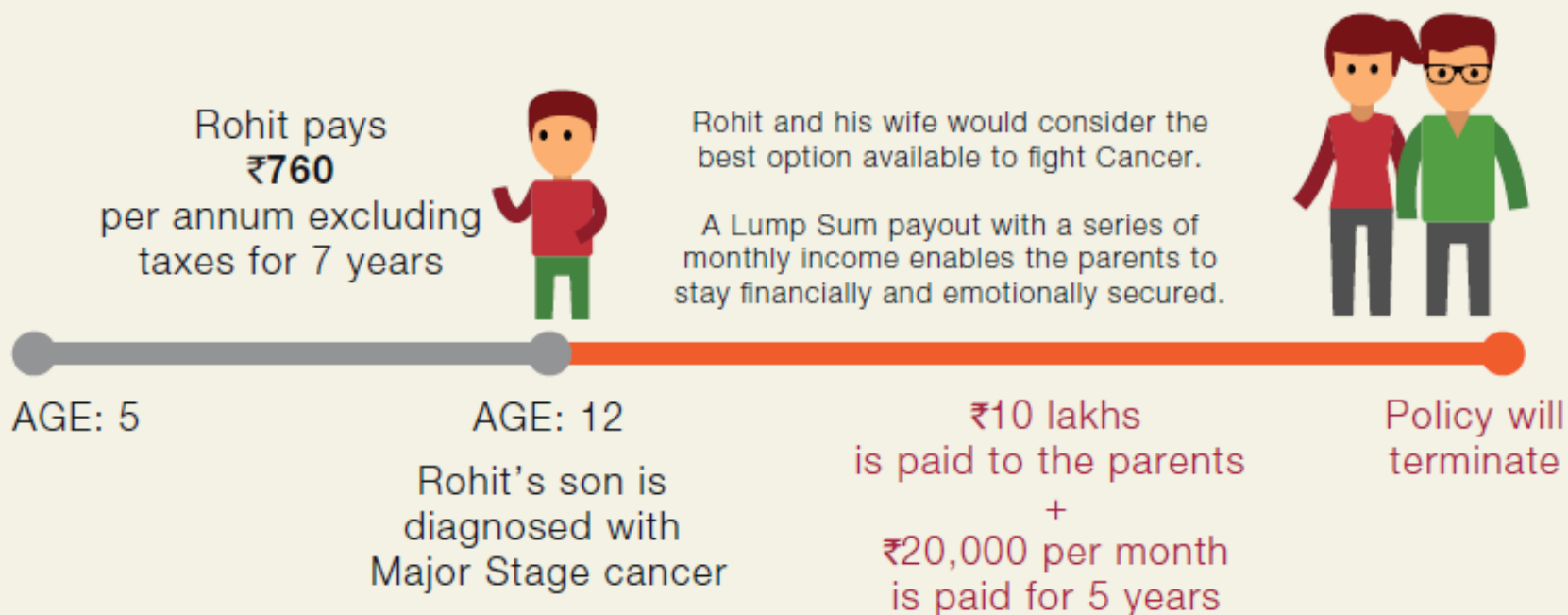


- Raj is a 30 year old salaried professional male. He is a non-smoker and leads a healthy life.
- He purchased Future Generali Cancer Protect Plan online for a Sum Assured ₹20 lakhs for Policy Term of 20 years. He will have to pay annual regular premiums of ₹1,144 + taxes per annum
- **He opted for Option 1 - Lump Sum option.**
- **Unfortunately, he was diagnosed with a Minor Stage Cancer in the 10th policy year.**



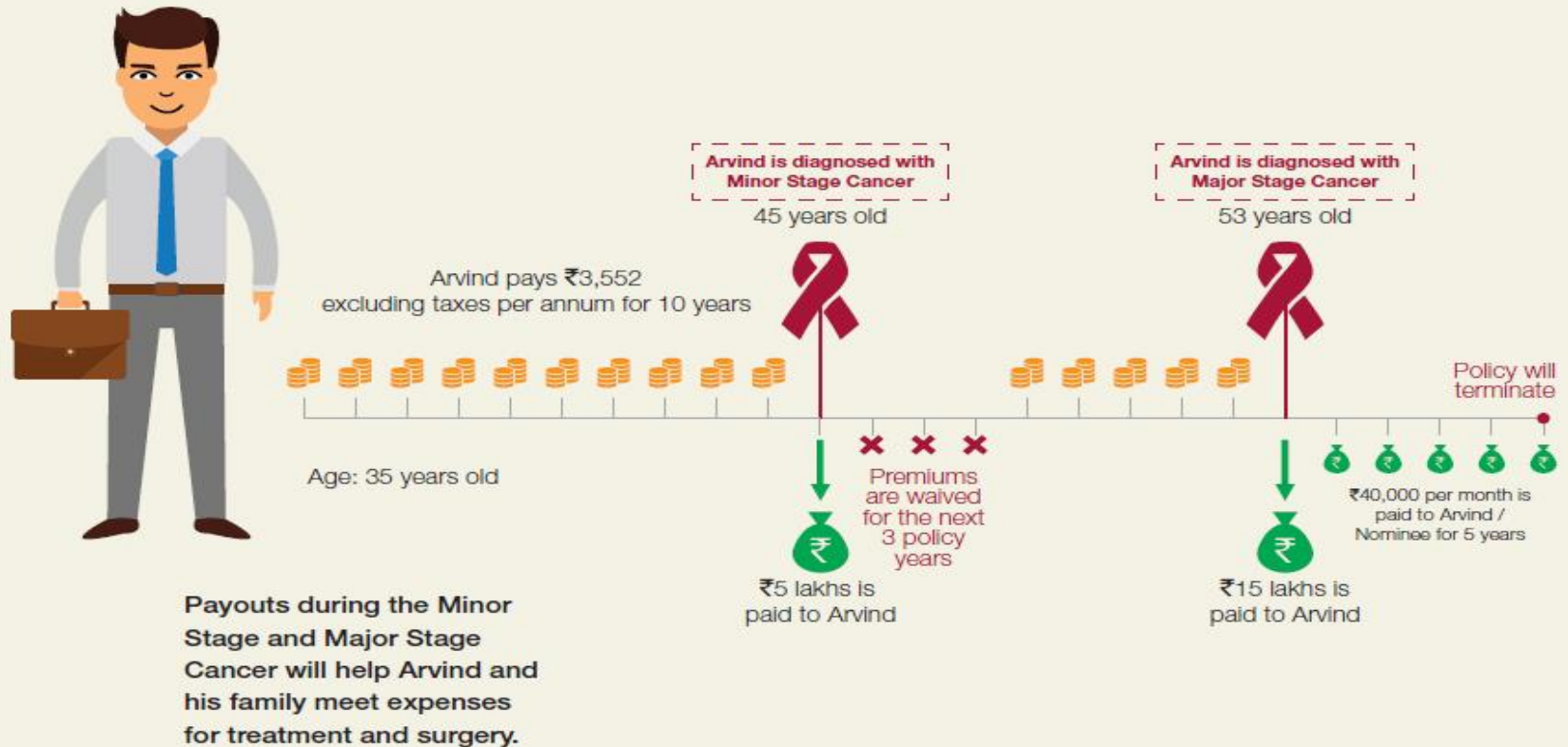
How it works – Diagnosed with Major Stage Cancer

- Rohit has a small family with a wife and a son
- He purchased Future Generali Cancer Protect Plan online for his 5 year old son with a Sum Assured of ₹10 lakhs for Policy Term of 13 years opting to pay annual regular premiums of ₹760 + taxes per annum
- **He opted for Option 2 - Lump Sum + Income Benefit option**
- **Unfortunately, his son was diagnosed with a Major Stage Cancer in the 7th policy year**

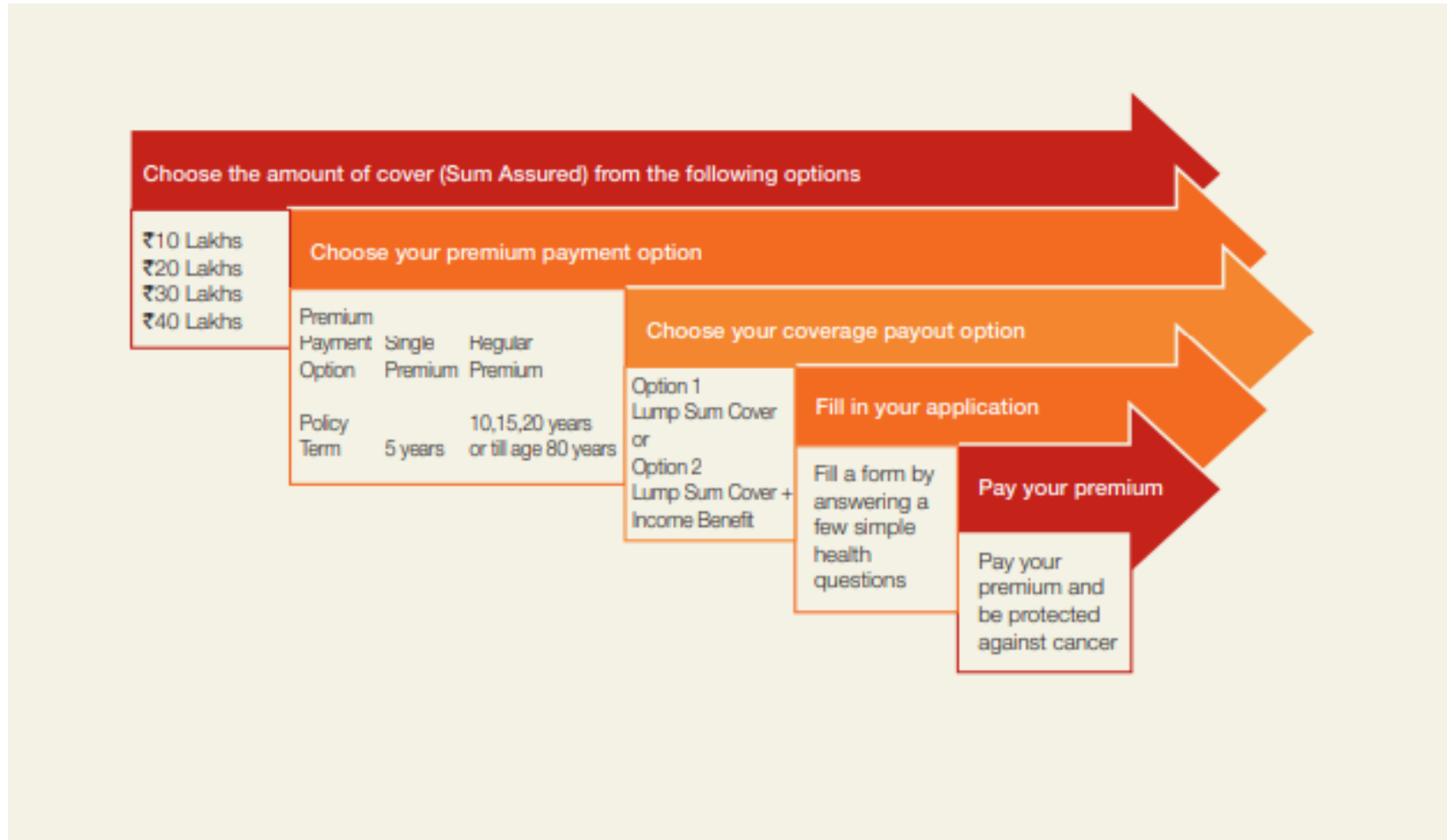


How it works – Diagnosed with Minor and Major Stage Cancer

- Arvind is a 35 year old salaried professional male. He is a non-smoker and leads a healthy life.
- He purchased Future Generali Cancer Protect Plan online for a Sum Assured ₹20 lakhs for Policy Term of 20 years opting to pay annual regular premiums of ₹3,552 + taxes per annum
- **He opted for Option 2 - Lump Sum option + Income Benefit Option**
- **Unfortunately, he was diagnosed with an Early Stage Cancer and after few years with Major Stage Cancer**



Boundary conditions



Important things to know

Free look cancellations

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 (30 days if policy is sold through direct marketing mode) of its receipt of the policy document, stating your objections. Future Generali will refund the policy premium after the deduction of medical examination expenses of the insured person and stamp duty charges. medical expenses, if any and proportional risk premium for period of cover, if any. If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

- i) For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.

- ii) For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

Lapse

If your due premium remains unpaid at the end of the grace period the policy shall lapse, the cover will cease immediately and no benefit will be provided to you during lapse period. You can revive the policy within 5 years from the date of last unpaid premium. The policy will be terminated for no value at the end of revival period

Important things to know

Surrender Value

The policy acquires a Surrender Value immediately after payment of single premium. The policyholder may terminate the policy anytime by surrendering the policy for a surrender value. For single premium option, surrender benefit is equal to single premium including extra premium for substandard lives, if any (exclusive of applicable tax) multiplied by Guaranteed surrender value (GSV) factor as given below:

Policy Year of Surrender	Guaranteed Surrender Value Factor as a percentage of Premium
1	56%
2	42%
3	28%
4	14%
5	NIL

No Surrender Benefit shall be payable if policy is surrendered in the last policy year

What is not covered?

Exclusions

Change in Premium Payment Frequency:

- Change in premium payment frequency is not allowed under this Plan

Exclusions

No benefit is payable under the Plan for any Minor Cancer and Major Stage Cancer, resulting directly or indirectly from or caused or contributed by (in whole or in part) any of the following:

- i. Sexually Transmitted Disease
- ii. Any congenital conditions; or
- iii. Any pre-existing Diseases (as defined above)
- iv. Intoxication by alcohol or narcotics or drugs not prescribed by a Registered Medical Practitioner.
- v. Nuclear, biological or chemical contamination (NBC).

The following are excluded under Major Stage Cancer:

- I. Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- II. Any skin cancer other than invasive malignant melanoma
- III. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- IV. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- V. Chronic lymphocytic leukaemia less than RAI stage 3
- VI. Microcarcinoma of the Bladder

What is not covered?

Pre Existing Condition

Pre-existing Disease means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued or its reinstatement by the insurer or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to effective date of the policy or its reinstatement.

Reinstatement means the revival of policy post expiry of grace period.

Disclaimer

Future Generali Cancer Protect Plan (UIN: 133N063V02):

- ❑ For more details on risk factors, terms and conditions, etc., please read the sales brochure carefully before conducting a sale
- ❑ Tax benefits are as per Income Tax Act 1961 and are subject to any amendment made thereto from time to time You are advised to consult your tax consultant

Future Group's, Generali Group's and IITL'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. & Corporate Office address: Future Generali India Life Insurance Co. Ltd, Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083 | Fax: 022-4097 6600 | Email: care@futuregenerali.in | Call us at 1800 102 2355 | Website: life.futuregenerali.in

ARN : ADVT/Comp/2020-21/Sep/347

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Thank You