

PART A

3. POLICY SCHEDULE

PLEASE GO THROUGH POLICY SCHEDULE CAREFULLY

<<Future Generali New Assure Plus>>
<< Individual, Non Linked, Participating, Savings Life Insurance Plan>>

THIS SCHEDULE IS PART OF THIS POLICY AND IS SUBJECT TO AND HAS TO BE READ
ALONG WITH THE ATTACHED POLICY DOCUMENT.

3(a) Your Customer Id: _____ Your Proposal No. _____

3(b) Details of the Life Assured and Policyholder

Details of	Life Assured	Policyholder
Full Name:		
Date of Birth:		
Age Admitted:	Yes/No	
Gender		
Email address:		
Mobile phone no:		
Residence No:		
Address:		
Landmark:		
City:		
Pin Code:		

3(c) Nominee(s) to this Policy are:

Detail of	Full Name	Date of Birth	Age	Gender	Relationship with Policyholder	Address	Percentage share of Benefit
Nominee 1							
Nominee 2							

3(d) The appointee of this Policy is (in case the Nominee mentioned is a minor):

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Full Name:	
Date of Birth:	
Gender	
Address of the Appointee:	
Relationship with Nominee:	

3(e) Policy & Rider Details

Plan/Rider Name	Option	UIN	Policy /Rider Commence ment Date	Date of Commence ment of Risk	Policy/ Rider Term	Premiu m Payment Term	Maturit y Date/ Rider Expiry Date	Plan/ Rider Sum Assured

3(f) What You are covered for:
Policy Benefits
Maturity Benefit

SI. No.	Benefit Payment Date	Benefit Amount
1		<<Guaranteed Maturity Sum Assured>> plus Vested Compound Reversionary Bonuses, if any plus Terminal Bonus, if any will be paid.

Death Benefit	<p>Option 1-</p> <p>Death Benefit will be Higher of –</p> <ul style="list-style-type: none"> <<Sum Assured>> + vested Compound Reversionary Bonuses, if any plus Terminal Bonus, if any. 10 times Annualised Premium (excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any) + vested Compound Reversionary Bonuses, if any plus Terminal Bonus, if any. 105% of all the premiums paid (excluding taxes, rider premiums and extra premiums,if collected explicitly) as on date of death <p>Option 2-</p> <p>Death Benefit will be Higher of –</p> <ul style="list-style-type: none"> <<Sum Assured>>
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	<ul style="list-style-type: none"> 10 times Annualised Premium (excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any). 105% of all the premiums paid (excluding taxes, rider premiums and extra premiums, if collected explicitly) as on date of death <p>PLUS</p> <ul style="list-style-type: none"> No further premiums under the Policy shall be payable by You <p>PLUS</p> <ul style="list-style-type: none"> <<Guaranteed Maturity Sum Assured>> plus Vested Compound Reversionary Bonuses, if any plus Terminal Bonus, if any shall be paid at the end of the policy term
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3(g) Premium Details

Plan/Rider name	UIN	Annualised Premium in	Instalment Premium	Relevant Modal Factor	Applicable taxes*	Total Instalment Premium	Premium Frequency	Premium Due Dates	Last Premium Due Date

	First Year	Renewal Years
Total Instalment Premium including Riders(if any)		
Total Applicable taxes*		
Total Instalment Premium after applicable Taxes*		

3(h) What You are not covered for

In case of death of Life Assured due to suicide within 12 months from the Date of commencement of Risk under the Policy or from the date of Revival of the Policy, as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is in force.

3(i) Disclaimers

- *Includes applicable taxes at prevailing rates.
- Total Premium is subject to change in case of any variance in the present tax rates or in the event of any new or additional tax/levy being made applicable/ imposed on the premium(s).
- As per Section 10 (10D) of the Income Tax Act 1961, any sum received under a life insurance Policy will only be exempt from tax provided the annual premium payable in any of the years during the term of the Policy does not exceed 10% of the actual capital sum assured. Tax laws are subject to change.

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3(j) Stamp Duty

The stamp duty of Rs. Xxx (xxxx ONLY) paid by Payorder no.XXXXXX dated DD/MM/YYYY.
Government Notification Revenue and Forest Department No.Mudrank 2004/4125/CR 690/M-1,
Dt.31/12/2004.

For and on behalf of Future Generali India Life Insurance Company Ltd

Authorised Signature