



Apne parivar ke bhavisya

Ko surakshit banaiye

An Individual Non-Linked Non-Participating (without profits) Pure Risk Premium Life Insurance Plan.

Future Generali Jan Suraksha is an insurance product with Life Insurance coverage.



**Future Generali Jan Suraksha:** A plan that provides you with a life cover at very affordable cost.

**UNIQUE PRODUCT BENEFITS:**

1. Pay a small one time premium and get a life insurance cover.
2. Hassle free application process.

### HOW DOES IT WORK?

**Step 1:** Choose the amount of single premium you wish to pay

**Step 2:** Stay protected

### PLAN SUMMARY

Parameter	Criterion	
Entry Age (as on last Birthday)	18 to 50 years	
Premium Options	Entry Age: 18 to 45 years	₹500/ ₹750
	Entry Age: 46 to 50 years	₹750
Policy Term	8 years	
Premium Payment Term & Mode	Single Premium	

### What are your Benefits?

#### • Death Benefit

Age Band	Single Premium - ₹500 (exclusive of taxes)	Single Premium - ₹750 (exclusive of taxes)
18-25	₹14,000	₹21,000
26-30	₹12,000	₹18,000
31-35	₹10,000	₹15,000
36-40	₹7,500	₹11,500
41-45	₹5,000	₹7,500
46-50	N/A	₹5,000

#### • Maturity Benefit: NIL

#### • Surrender Benefit: Guaranteed Surrender Value (as per table below) will be payable

Policy Year of Surrender	Single Premium - ₹500	Single Premium - ₹750
1	₹300.00	₹450.00
2	₹275.00	₹412.50
3	₹250.00	₹375.00
4	₹200.00	₹300.00
5	₹175.00	₹262.50
6	₹150.00	₹225.00
7	₹100.00	₹150.00
8	0.00	0.00

Surrender value will not be payable if the amount of surrender value is less than ₹100.  
A policy terminates on surrender and no further benefits are payable under the policy.

## LITTLE PRIVILEGES, JUST FOR YOU:

### Free-Look Period:

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 of receipt of the Policy Document (30 days, if the policy is sold through Distance Marketing mode) by giving a written request for cancellation of the policy, stating the reasons for such cancellations. Future Generali India Life Insurance will refund the policy premium after the deduction of proportionate risk premium for the period of cover, stamp duty charges, cost of medical examination, if any. If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:

- 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.
- 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 eInsurance 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.

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### Loan:

We do not offer any loan under this plan.

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### Tax Benefits:

Premium(s) paid are eligible for tax benefit as may be available under the provisions of Section(s) 80C and 10(10D) as applicable. For further details, consult your tax advisor. Tax benefits are subject to change from time to time.

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## TERMS AND CONDITIONS

### Nomination and Assignment:

Nomination, in accordance with Section 39 of Insurance Act, 1938 as amended from time to time, is permitted under this policy.

Assignment, in accordance with Section 38 of Insurance Act, 1938 as amended from time to time is permitted under this policy.

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### Riders:

No riders are available under this product.

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### Exclusions:

**Suicide Exclusion:** In Case of death 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 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.

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**Prohibition on Rebates:**

Section 41 of the Insurance Act, 1938, as amended from time to time states:



- 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.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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**Fraud, misrepresentation or non-disclosure:**

The treatment will be as per section 45 of the Insurance Act 1938 as amended from time to time.

- 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.
- 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.

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**WHY CHOOSE US?**

Future Generali India Life Insurance Company Limited is a joint venture between Future Group, India's leading retailer; and Generali, an Italy based insurance major. The company was incorporated in 2006 and brings together the unique qualities of the founding companies - local experience and knowledge with global insurance expertise. Future Generali India Life Insurance offers an extensive range of life insurance products, and a network that ensures we are close to you wherever you go.

The Sales Brochure is consistent with the product features filed with the Authority.

For more details on this product including 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 in law from time to time. You are advised to consult your tax consultant.

Future Group's and Generali 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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**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.



**FUTURE GENERALI**  
TOTAL INSURANCE SOLUTIONS