



Future Generali
Jan Suraksha Plus

Apne parivar ke bhavishya
ko surakshit banaiye

This is a Non-Linked, Non-Participating, Traditional Insurance Plan.
Future Generali Jan Suraksha Plus is an insurance product with Life Insurance coverage.



**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

Future Generali Jan Suraksha Plus: A plan that provides you with a life cover and assured benefit at maturity.

- UNIQUE PRODUCT BENEFITS:**
- 1. Pay a small one time premium and get a life insurance cover with an assured maturity amount which is more than the premium paid by you.
 - 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
Policy Term	8 years
Premium Payment Term & Mode	Single Premium
Premium Options	₹2500 / ₹3000 / ₹4000 / ₹5000

What are your Benefits?



- Death Benefit: 5 times the Single Premium (excluding taxes and extra premiums, if any)
- Maturity Benefit at end of the policy term:

Age Band	Single Premium exclusive of taxes			
	₹2,500	₹3,000	₹4,000	₹5,000
18-25	₹3250	₹3975	₹5500	₹7125
26-30	₹3200	₹3900	₹5400	₹7000
31-35	₹3125	₹3825	₹5300	₹6875
36-40	₹3000	₹3675	₹5100	₹6625
41-45	₹2875	₹3525	₹4900	₹6375
46-50	₹2550	₹3150	₹4400	₹5750

- Surrender benefit: On surrender, the higher of the Special Surrender Value and the Guaranteed Surrender Value will be paid.

Gauranteed Surrender Value:

Policy Year of Surrender	Guaranteed Surrender Value
1 to 3	70% of Single Premium (excluding taxes and extra premiums, if any)
4 to 8	90% of Single Premium (excluding taxes and extra premiums, if any)

Special Surrender Value:

Special Surrender Value will be based on the company's expectation of future financial and demographic conditions and may be reviewed by the company from time to time with prior approval from IRDAI.

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 cancellation.

Future Generali 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.

Loan:

We do not offer any loan under this plan.

Tax Benefits:



Premium(s) paid are eligible for tax benefit as may be available under the provisions of Section(s) 80C, 80CCC (1), 80D, 10.10D as applicable. For further details, consult your tax advisor. Tax benefits are subject to change from time to time.

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.

Riders:

No riders are available under this product.

Exclusions:

Suicide Exclusion: If the Life Assured commits suicide within 12 months from the date of inception of the policy, the nominee or beneficiary shall be entitled to higher of 80% of the premium paid or Surrender Value.

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 liable for a penalty which may extend to ten lakh rupees.

Fraud, misrepresentation or non-disclosure:

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

WHY CHOOSE US?

Future Generali is a joint venture between India's leading retailer Future Group, Italy based insurance major Generali and Industrial Investment Trust Ltd. (IITL). 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 offers an extensive range of life insurance products, and a network that ensures we are close to you, wherever you go.

For any assistance call us at: 1800 102 2355 or write to us at care@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

Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400013.

■ ARN: FG-L/PD/MKTG/EN/FGJSP-001WBR ■ UIN: 133N060V01 ■ Version 1: Jan, 2016

For detailed information on this product including risk factors, terms and conditions etc., please refer to the policy document and consult your advisor or visit our website before concluding a sale

Disclaimer:

- Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS. IRDAI clarifies to the public that: IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums • 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.



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