

Survive Cancer Financially with



Future Generali  
Cancer Protect Plan

Cancer could take away  
everything you love

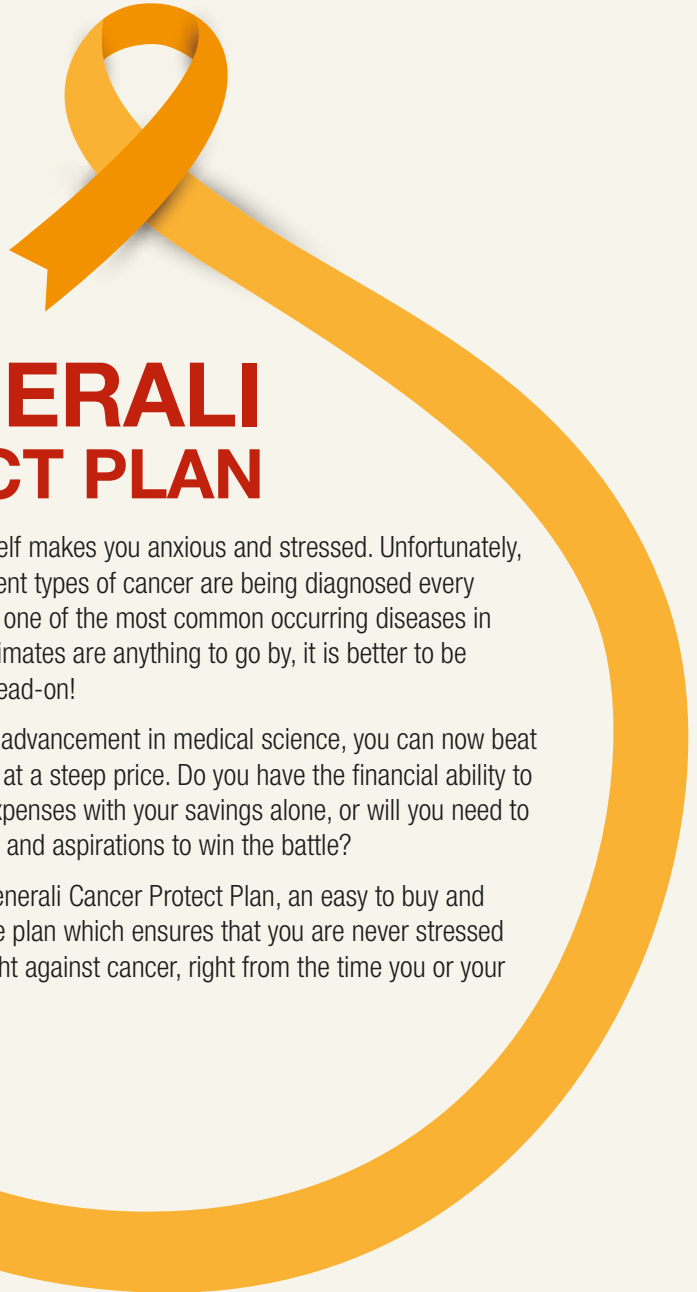


As declared by June 2017 issue of  
Consumer Voice Magazine issued by (VOICE) Voluntary  
Organisation in the interest of Consumer Education.

This is a Non-Linked, Non-Participating Health Plan.

1800 266 0204  
life.futuregenerali.in

 **FUTURE  
GENERALI**  
TOTAL INSURANCE SOLUTIONS



# **FUTURE GENERALI CANCER PROTECT PLAN**

Cancer. The word itself makes you anxious and stressed. Unfortunately, the fact is that different types of cancer are being diagnosed every single day, making it one of the most common occurring diseases in india. If scientific estimates are anything to go by, it is better to be prepared to take it head-on!

Fortunately, with the advancement in medical science, you can now beat cancer. But it comes at a steep price. Do you have the financial ability to take care of these expenses with your savings alone, or will you need to give-up your dreams and aspirations to win the battle?

Presenting Future Generali Cancer Protect Plan, an easy to buy and convenient insurance plan which ensures that you are never stressed financially in your fight against cancer, right from the time you or your family detects it.

# Why should you buy Future Generali Cancer Protect Plan?



## 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.

### **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 TO CHOOSE YOUR PROTECTION PLAN

## 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.	<p>Receive 25% of your cover amount (Sum Assured) instantly .</p> <p>+                      §Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.</p>	
If cancer is diagnosed in Major stage.	<p>#Receive your entire cover amount (Sum Assured)</p>	<p>#Receive your entire cover amount (Sum Assured)</p> <p>+                      Income of 2% of the cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage Cancer.</p>
If cancer is diagnosed during Minor Stage and later a Major Stage cancer is diagnosed.	<p>Receive 25% of your cover amount (Sum Assured) on diagnosis of Minor Stage cancer.</p> <p>+                      §Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.</p> <p>+                      #75% of your cover amount (Sum Assured) on diagnosis of Major Stage cancer.</p>	<p>Receive 25% of your cover amount (Sum Assured) on diagnosis in Minor Stage Cancer.</p> <p>+                      §Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.</p> <p>#75% of your cover amount (Sum Assured) on diagnosis of Major Stage cancer.</p> <p>+                      Income benefit of 2% of the cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage cancer.</p>

- a) Minor Stage cancer benefit shall be payable once during the entire life of the policy for cancer of a particular organ.
- b) Maximum 4 times minor stage cancer benefit is payable upto a maximum of sum assured, for separate organs, in the entire life of the policy.
- c) The policy will terminate once the Sum Assured is exhausted.
- d) Sum Assured shall be highest of the following:
  - i. 10 times Annualised Premium, or
  - ii. 105% of total premiums paid as on date of claim event, or
  - iii. Maturity Sum Assured which is NIL.
  - iv. Absolute amount payable on death which is NIL.
  - v. Sum Assured

§Not applicable for single premium plan.

#Lump Sum benefit on diagnosis of Major Stage cancer is Sum Assured minus Lump Sum benefits paid during Minor stage cancer.



- Can be purchased anytime, anywhere
- No medical examination required
- Just fill a simple form



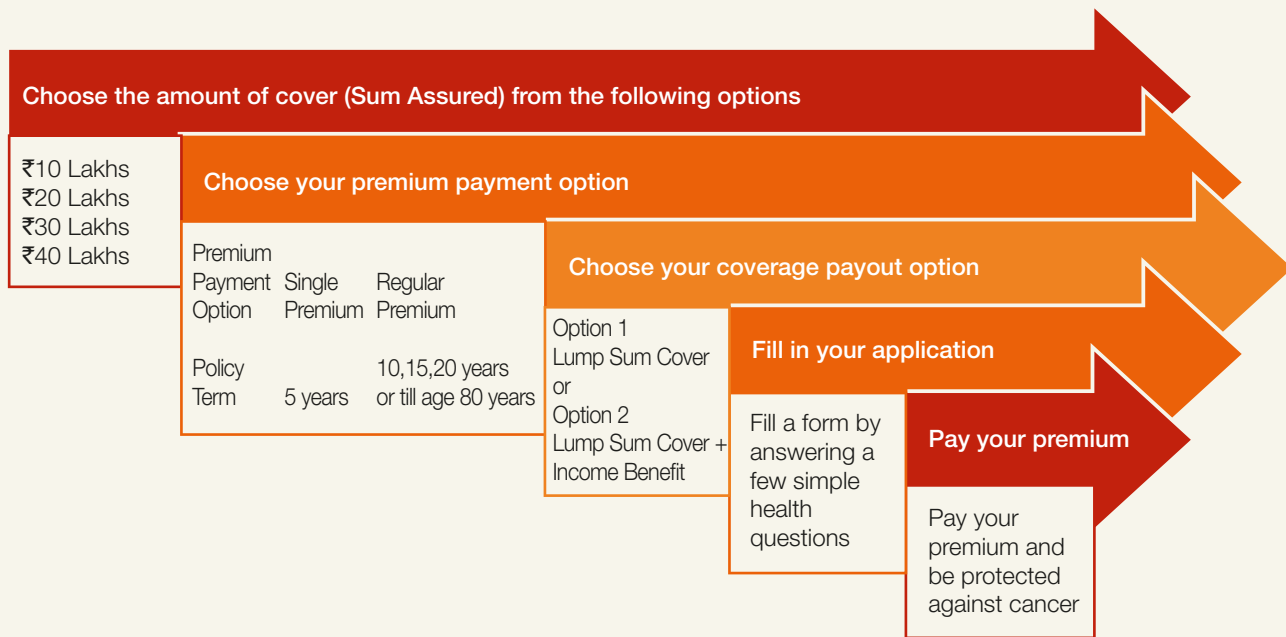
Yourself, Your Spouse, Children, Parents, Parent-in-Laws, Brothers and Sisters. You will have to buy individual policy for each family member.

## Plan Summary

<b>Entry Age (as on last birthday)</b>	<b>For Major lives:</b> 18 years to 65 years <b>#For Minor lives:</b> 1 year to 17 years	
<b>Premium Payment frequency &amp; Policy Term</b>	<b>Regular premium</b>	<b>Single premium</b>
	<ul style="list-style-type: none"> <li>• <b>For Major lives:</b> 10 years, 15 years, 20 years or 80 years minus age at entry.</li> <li>• <b>For Minor lives:</b> 18 minus age at entry or 10 years, whichever is higher</li> </ul> <p>Maximum coverage age is 80 years</p>	5 years
<b>Sum Assured</b>	<b>For Major lives:</b> ₹10 lakhs, ₹20 lakhs, ₹30 lakhs and ₹40 lakhs <b>For Minor lives:</b> ₹10 lakhs	
<b>Premium Payment Mode</b>	<b>Regular Premium:</b> Annual and Monthly <b>Single Premium:</b> One time payment	

#Policy on Minor Life can be taken only when either one of the parent or legal guardian has also taken cover under Future Generali Cancer Protect Plan

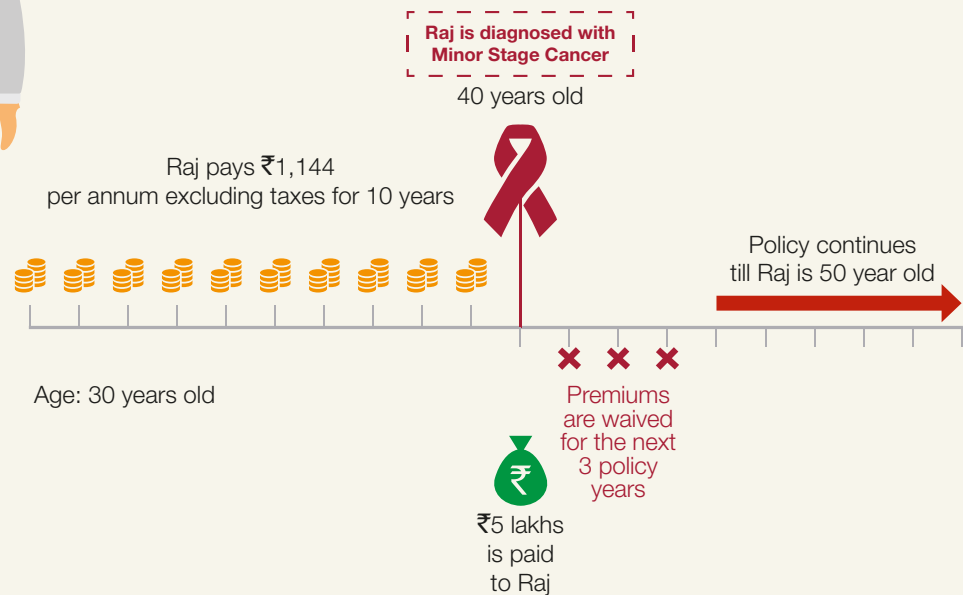
# How can you buy Future Generali Cancer Protect Plan?



# Let's understand the plan with examples

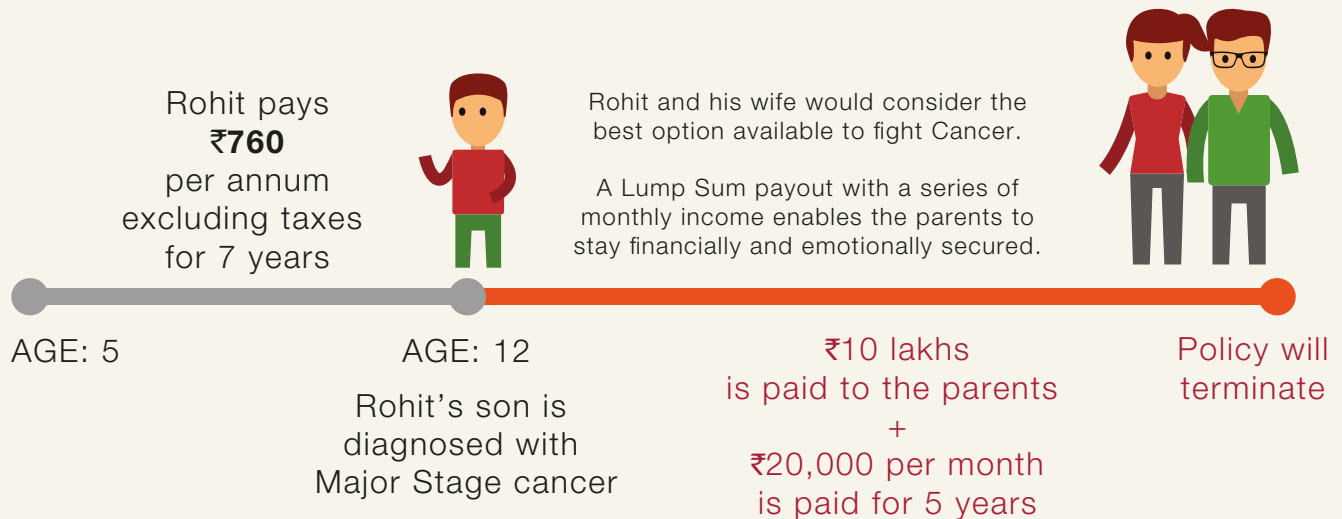
## Example 1: Diagnosed with Minor Stage Cancer

- 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.**



## Example 2: Diagnosed with Major Stage Cancer

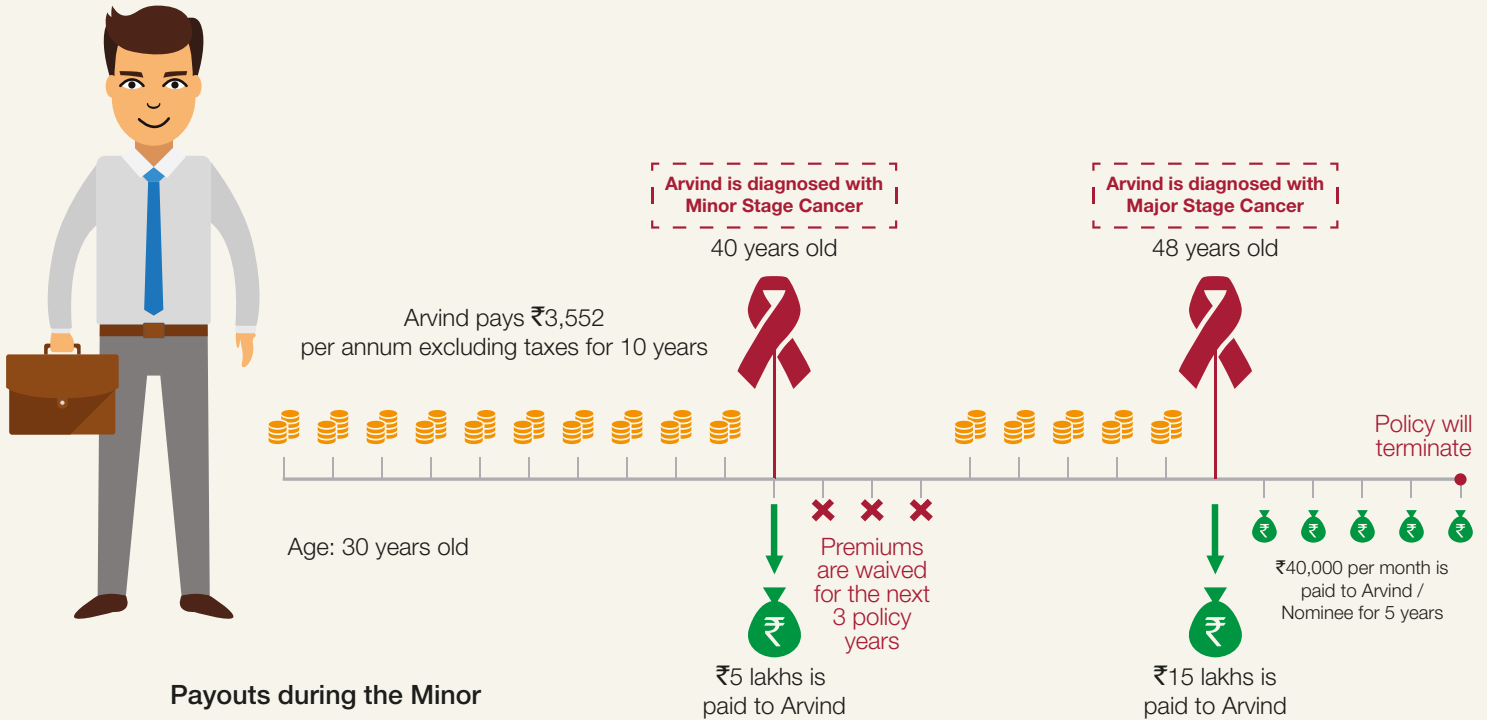
- Rohit has a small family with a wife and a son
- He purchased Future Generali Cancer Protect Plan online for his 5 year old son with a Sum Assured of ₹10 lakhs for Policy Term of 13 years opting to pay annual regular premiums of ₹760 + taxes per annum
- **He opted for Option 2 - Lump Sum + Income Benefit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





### Example 3: 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**



Payouts during the Minor Stage and Major Stage Cancer will help Arvind and his family meet expenses for treatment and surgery.

# What are you covered for?

Stage	Definition and Coverage
<p><b>Minor Stage Cancer</b></p>	<p><b>Minor Stage Cancer includes:</b></p> <ul style="list-style-type: none"> <li>• Carcinoma in Situ (CIS) of all organs (except skin and prostate), as defined below and</li> <li>• Early Stage Cancer, as defined below</li> </ul> <p><b>Carcinoma of Situ of all organs (except skin and prostate) :</b></p> <p>Carcinoma in situ (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.</p> <p>The diagnosis of the Carcinoma in situ must always be supported by a histopathological report.</p> <p>Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result.</p> <p>In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with the cervical biopsy report clearly indicating presence of CIS.</p> <p>Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (where there is severe dysplasia without carcinoma in situ) does not meet the required definition and are specifically excluded.</p> <p>All CIS of the skin and prostate are specifically excluded. However, tumours of the prostate histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0 are covered under the Major Stage Cancer Benefit. All CIS of the skin and prostate are specifically excluded.</p> <p>This coverage is available only on the first occurrence of CIS for a particular organ.</p> <p><b>Early Stage Cancer shall mean the presence of one of the following malignant conditions:</b></p> <ul style="list-style-type: none"> <li>(i) Tumour of the thyroid histologically classified as T1N0M0 according to the TNM classification;</li> <li>(ii) Prostate tumour should be histologically described as TNM Classification T1a or T1b or T1c are of another equivalent or lesser classification.</li> <li>(iii) Chronic lymphocytic leukaemia classified as RAI Stage I or II;</li> <li>(iv) Basal cell and squamous skin cancer that has spread to distant organs beyond the skin,</li> <li>(v) Hodgkin's lymphoma Stage I by the Cotswolds classification staging system.</li> <li>(vi) All tumors of the urinary bladder histologically classified as T1N0M0</li> </ul> <p>The Diagnosis must be based on histopathological features and confirmed by a Pathologist. Pre-malignant lesions and conditions, unless listed above, are excluded.</p>
<p><b>Major Stage Cancer</b></p>	<p>Major Stage Cancer - A malignant tumour characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy and confirmed by a pathologist. The term cancer includes leukaemia, lymphoma and sarcoma.</p>

# 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 (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.

## LOAN

Loan is not available against this policy.



## 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 Goods & Services Tax) multiplied by surrender value 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.

## GRACE PERIOD

You get a grace period of 30 days for annual mode / 15 days for monthly mode from the premium due date to pay your missed premium. During this grace period, you will continue to be insured and be entitled to receive the benefits. If a valid claim arises under the policy during the Grace Period, but before the payment of due premium, the claim will be honoured. In such cases, the due premium will be deducted from the benefit payable.

## TAX BENEFITS

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

# TERMS AND CONDITIONS

## Premium guarantee

Premium rates are guaranteed for an initial period of 5 years and thereafter for a period of every block of three years. Company can review the renewal premium after the completion of first 5 policy years and that reviewed premiums will remain unchanged for a period of every block of three years. Any such change in premium shall be subject to prior approval from IRDAI.

In case of any change in premium rates, the revised premium rates shall be applicable based on age at entry and original policy term chosen. In case of no revision in premium rates, the original premium rates shall be applicable.

Changes in rates will be applicable from the date of approval by the Authority and shall be applied only prospectively thereafter for new policies and for existing policies which have completed initial period of 5 policy years and thereafter every 3 policy years subject to revision in premium rates.

## Waiting period

180 days from risk commencement date or date of reinstatement.

No benefits shall be payable under this Policy for Minor Stage Cancer and Major Stage Cancer diagnosed or with the signs or symptoms of which first occurred within 180 days following the effective date of the policy or reinstatement date (whichever is later).

## Survival period

7 days from the diagnosis of any claim event.

No benefit is payable under this Policy for Minor Stage Cancer and Major Stage Cancer if the Insured Person has survived for less than or equal to seven (7) days following the date of first diagnosis of Minor Stage Cancer and Major Stage Cancer respectively by any medical practitioner/pathologist. However we may confirm the same with independent medical practitioner/pathologist.



## Lapse

If your due premium remains unpaid at the end of the grace period the policy shall lapse and no benefit will be provided to you during lapse period. You can revive the policy within 2 years from the date of last unpaid premium. The policy will be terminated for no value at the end of revival period.

## Revival period

A lapsed policy may be revived during the Policy Term within a period of two 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 payment of all overdue premiums. No interest shall be charged on revival.

## 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 Major Cancer, Carcinoma-in-situ and Early 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, AIDS or HIV
- ii. Any congenital conditions; or
- iii. Any pre-existing condition (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
- VII. All tumours in the presence of HIV infection

### Pre-existing condition

Pre-existing condition is a cancer condition (primary or metastatic); precancerous condition or related condition(s) for which the insured had signs or symptoms, and/or was diagnosed, and/or received medical advice/treatment within 48 months prior to the date on which the policy was issued or reinstated by the insurer. Reinstatement means the revival of policy post expiry of grace period.

### 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 the Insurance Act, 1938, as amended from time to time is permitted under this policy.

## PROHIBITION ON REBATES

### Section 41 of the Insurance Act 1938 as amended from time to time 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.



# NON-DISCLOSURE:

## **Section 45 of Insurance Act, 1938 as amended from time to time states**

1. 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.
2. 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.





# 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.

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. Office & Corporate Office address: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400013. Fax: 022-4097 6600, Email: [onlinesales@futuregenerali.in](mailto:onlinesales@futuregenerali.in) ARN: FG-L/PD/MKTG/EN/FGCNPR-002WBR • UIN No.: 133N063V01

For more details on 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 from time to time. You are advised to consult your tax consultant. For any assistance call us at: 1800 266 0204 • Website: [life.futuregenerali.in](http://life.futuregenerali.in)

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.



**FUTURE GENERALI**  
TOTAL INSURANCE SOLUTIONS