

**PART G**
**POLICY SCHEDULE**

**PLEASE GO THROUGH POLICY SCHEDULE CAREFULLY**

**<<Future Generali POS Term with Return of Premium>>**  
**<<Non Linked Non-Participating Protection Plan with Return of Premium>>**

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

**3a) Your Customer Id:**
**3b) 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:		

**3c) 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							

**3d) 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:	

**3e) Policy Details**

Plan Name	Option	UIN	Policy Commencement Date	Risk Commencement Date	Policy Term	Premium Payment Term	Payout Term	Maturity Date	Plan Sum Assured

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

SI. No.	Benefit Payment Date	Benefit Amount
1		

<b>Death Benefit</b>	
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**3g) Premium Details**

Plan name	Annualised Premium in	Instalment Premium	Relevant Modal Factor	Goods and Services Tax*	Total Instalment Premium	Premium Frequency	Premium Due Dates	Last Premium Due Date

	First Year	Renewal Years
<b>Total Instalment Premium including (if any)</b>		
<b>Total Goods and Services Tax</b>		
<b>Total Instalment Premium after Goods and Services Tax*</b>		

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### **3h) What You are not covered for**

#### **Suicide Exclusion:**

If the Life Assured's death arises directly or indirectly through or in consequence of suicide within 12 months :

- i. from the date of inception of the Policy , the nominee or beneficiary shall be entitled to 80% of the premiums paid, provided the Policy is in force, or
- ii. from the date of Revival of the Policy, the Nominee or beneficiary shall be entitled to an amount which is higher of 80% of premiums paid till the date of death or the Surrender Value , if any, as available on the date of death.

#### **Waiting Period:**

There is a waiting period of 90 days from the date of acceptance of risk. In case of death (other than due to accident) during this waiting period 100% of the total premiums paid till the date of death will be payable excluding taxes. During this period Death Sum Assured will not be payable. In case of death due to accident, no waiting period shall apply and death sum assured shall be payable.

### **3i) Disclaimers**

- \*Includes Goods and Services tax 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.

### **3j) 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

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Authorised Signature