

Future Generali
Care Plus

Times change.

Change with them.



A term life insurance plan that takes care of your growing protection needs.
Future Generali Care Plus is an Non-Participating (without-profits)
insurance product with life insurance coverage.

 **FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

A Term Life Insurance Plan that takes care of your growing protection needs.

The journey of life is full of excitement with lots to share and care. You have always assumed added responsibilities and prepared for your wonderful events of life. However, life is also about uncertainties. It is important to financially secure the grand dream of your family and be prepared to meet these uncertainties. Your family's financial security should be assured under all circumstances.

Keeping this in mind, we bring to you Future Generali Care Plus with two variants: Future Generali Care Plus Classic and Future Generali Care Plus Premier, to provide financial independence, even when you are not around, at a very affordable price.

UNIQUE PRODUCT BENEFITS

- Future Generali Care Plus is a protection plan
- Financial security to family at extremely affordable rates
- Discount of premium for higher Sum Assured
- Premium(s) paid are eligible for Tax Benefit as may be available under the provisions of Tax Benefits available as per prevailing Tax Rules

HOW DOES IT WORK?

Step 1: Decide your Sum Assured

You have the option to choose

- Future Generali Care Plus Classic option for insurance cover up to ₹24,99,999
- Future Generali Care Plus Premier option for insurance cover of ₹25,00,000 and above

Step 2: Decide your Policy Term

You have to pay the premium throughout the Policy Term.

Depending upon your financial planning, you can decide the Policy Term.

Step 3: Customise your policy

WHAT ARE YOUR BENEFITS?

Maturity Benefit

There is no Maturity Benefit payable under this plan.

Death Benefit



In case of unfortunate death of the Life Assured, then the following benefit is payable to the Nominee. Higher of:

1. Sum Assured
2. 10 times Annualised Premium
3. 105% of the total premiums paid till date of death excluding Service Tax, extra premiums and rider premiums, if any.

Surrender Benefits

There is no Surrender Benefit payable under this plan.

LARGE SUM ASSURED REBATES

For Policyholders buying large Sum Assured levels, a large size discount/rebate is available as given below:

REBATES FOR FUTURE GENERALI CARE PLUS CLASSIC OPTION

Sum Assured (₹)	Per 1,000 Sum Assured (₹)
10 lakh - < 15 lakh	Nil
15 lakh - < 20 lakh	₹ 0.20
20 lakh - < 25 lakh	₹ 0.30

REBATES FOR FUTURE GENERALI CARE PLUS PREMIER OPTION

Sum Assured (₹)	Per 1,000 Sum Assured (₹)
25 lakh - < 50 lakh	Nil
50 lakh - < 1 crore	₹ 0.10
>= 1 crore	₹ 0.20

PLAN SUMMARY

BASE POLICY

Plan Options	Future Generali Care Plus Classic Option	Future Generali Care Plus Premier Option
Minimum - Maximum Entry Age	18-60 years	18-60 years
Minimum - Maximum Policy Term	5-30 years	5-30 years
Maximum Coverage Age	65 years	65 years

Minimum Premium	₹2,500 p.a.	₹5,000 p.a.
Minimum Sum Assured	₹10,00,000	₹25,00,000
Maximum Sum Assured	₹24,99,999	No Limit
Premium Modes	Yearly, Half-Yearly & Monthly (ECS only)	Yearly, Half-Yearly & Monthly (ECS only)

INDICATIVE PREMIUM RATES

The premium you need to pay for Future Generali Care Plus Classic Option:

The table below shows the indicative premiums payable yearly for a Sum Assured of ₹15,00,000/- for a standard life.

YOUR AGE AT LAST BIRTHDAY	POLICY TERM			
	10 years	15 years	20 years	25 years
30 years	NA	NA	₹2,700	₹3,150
35 years	₹2,700	₹3,090	₹3,645	₹4,335
40 years	₹3,765	₹4,485	₹5,325	₹6,270
45 years	₹5,535	₹6,645	₹7,785	NA

The above premiums are exclusive of Service Tax, Education Cess, Secondary and Higher Education Cess which will apply at the prevailing rates at the time of payment of premium.

The premium you need to pay for Future Generali Care Plus Premier Option:

The table below shows the indicative premiums payable yearly for a Sum Assured of ₹50,00,000/- (Non-Smoker) for a standard life.

YOUR AGE AT LAST BIRTHDAY	POLICY TERM			
	10 years	15 years	20 years	25 years
25 years	₹5,950	₹5,950	₹5,950	₹5,950
35 years	₹7,100	₹7,750	₹9,150	₹10,950
40 years	₹10,200	₹11,900	₹14,050	₹16,500
45 years	₹15,100	₹17,850	₹20,800	NA

The above premiums are exclusive of Service Tax, Education Cess, Secondary and Higher Education Cess which will apply at the prevailing rates at the time of payment of premium.

The premiums for various modes as percentage of annual premium are given below:
Monthly (by ECS) - 8.83% of annual premium
Half-Yearly - 52% of annual premium

LITTLE PRIVILEGES, JUST FOR YOU

Rider

To enhance your financial protection and to secure yourself/your family against accidental disability or demise, we present to you Riders which you may choose as an additional protection. There are two rider options available under this plan.

1. **Future Generali Non-Linked Accidental Death Rider (UIN 133B023V01)**

2. **Future Generali Accidental Benefit Rider (133B027V01)**

Please refer to the respective rider brochures for more details.

Note: The premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product and any benefit arising under each of the above mentioned riders shall not exceed the sum assured under the basic product.

Discount

For Policies taken directly (i.e. without involving any channel) by Future Group employees, spouse of the employees and their blood relatives, no commission is payable and will be eligible for a staff discount of 8% of annual premium. Blood relatives include children of the employee, parents of the employee, siblings of the employee (brothers / sisters)

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 the policy is sold through Distance Marketing mode) of its receipt for cancellation, stating your objections.

Future Generali will refund the policy premium after the deduction of the policy stamp charges, cost of medical examination, if any, and the cost for the insurance cover for the period up to the date of cancellation.

Note: Distance Marketing means insurance solicitation by the way of telephone calling/short messaging service (SMS)/other electronic modes like e-mail, internet and interactive television (DTH)/direct mail/ newspaper & magazine inserts or any other means of communication other than in person.

Grace Period

A grace period of 30 days from the premium due date will be allowed for payment of yearly, half-yearly premiums and 15 days for monthly premiums. The policy will remain in force during the grace period. If any premium remains unpaid at the end of the grace period, the policy shall lapse.

Revival Period



The policy lapses along with rider benefits (if any) if premiums are not duly paid within the period of grace. The policy may be revived for full benefits within a period of two years from the due date of the first unpaid premium and before the policy expiry date, whichever is earlier.

The revival will be considered on receipt of

- A written application from the Policyholder along with the proof of continued insurability of the Life Assured as specified by the Company from time to time and
- On payment of all overdue premiums with interest (if any)

The revival will be effected based on the Board approved underwriting policy. The Policyholder will be required to pay the arrears of premium with interest and provide evidence of insurability as specified by the Company from time to time. The current rate of interest used is 9% p.a. (This rate is subject to change from time to time and will be decided with reference to yield on Government bond. Such change in rate will be subject to IRDAI approval.) Any revival of rider will be considered along with the revival of the basic policy, and not in isolation.

Nomination

Provided the Policyholder is the Life Assured, he/she may, at any time during the Policy Term, nominate a person or persons as per Sec 39 of the Insurance Act 1938, to receive the Policy Benefits in the event of his/her death.

Assignment



As per section 38 of the Insurance Act, 1938, the Policyholder can assign the policy to a party by filing in a written notice to us. The assignment should either be endorsed upon the policy itself or documented by a separate instrument, signed in either case by the assignor, stating specifically the fact of assignment. Only the entire policy can be assigned and not individual benefits or any part thereof. Any assignment shall automatically cancel a nomination except any assignment in favour of the Company.

Tax Benefits

Premium(s) paid are eligible for Tax Benefit. Tax Benefits available as per prevailing Tax Rules.

Loan

There is no loan available under this plan.

EXCLUSIONS

No benefit will be payable in respect of any condition arising directly or indirectly through or in consequence of the following exclusions and restrictions.

Suicide Exclusion

If the Life Assured commits suicide within one year from the policy commencement date, the policy will be void and only 80% of the premiums paid will be payable as Death Benefit. If the Life Assured commits suicide within one year from the revival date of the policy, if revived, 80% of the premiums paid till the date of death, will be payable as Death Benefit.

Prohibition on Rebates

Section 41 of the Insurance Act, 1938 states:

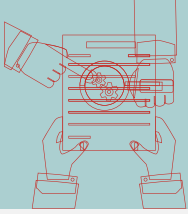
1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium 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.

Non-Disclosure

Section 45 of
Insurance Act, 1938 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.

For any assistance call us at: 1800 102 2355 | Website: life.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 (West), Mumbai - 400013. Fax: 022-4097 6600, Email: care@futuregenerali.in

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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. Insurance is the subject matter of the solicitation.

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