

This document provides key information about your policy. You are also advised to go through your Policy Document.

Sr. No.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Future Generali Care Plus Plan (UIN: 133N030V06)	Part A.1
2.	Proposal Number	0	Part A.1
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (without profits), Pure Risk Premium, Life Insurance Plan.	Part A.1 & PART. C
4.	Basic Policy Details	<p>This plan offers two plan options:                      Option 1: Life Cover :- Provides guaranteed death benefit in case of death of Life assured.                      Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit) :- Provides guaranteed death benefit in case of death of Life assured and an additional lump sum benefit (Accidental Death Sum Assured) in case of death due to accident.</p> <p>This is a Regular and Limited Premium Paying product with a policy term from &lt;&lt;XXX&gt;&gt; years to &lt;&lt;XXX&gt;&gt; Years.                      You have chosen &lt;&lt;XXX&gt;&gt; with a policy term of &lt;&lt;XXX&gt;&gt; years &amp; premium paying term of &lt;&lt;XXX&gt;&gt; years with instalment premium (without applicable taxes) of Rs.&lt;&lt;XXX&gt;&gt;                      Premium payment frequency is &lt;&lt;XXX&gt;&gt; and your Sum assured on death is of Rs.&lt;&lt;XXX&gt;&gt;</p>	Part A.3e & 3f
5.	Policy Coverage/ Benefits payable	<p>Maturity Benefit: Not Applicable                      Survival Benefit: Not Applicable                      Death Benefit:                      The Death Benefit shall be the highest of the following:                      • 10 times Annualized Premium (excluding the applicable taxes, rider premiums and underwriting extra premiums, if any), i.e. Rs &lt;&lt;XXX&gt;&gt; or                      • 105% of total premiums paid (excluding any extra premium, any rider premium and applicable taxes) as on the date of death, or                      • Sum Assured i. e. Rs &lt;&lt;XXX&gt;&gt;</p> <p>Death Benefit Payout Options:                      There are three Death Benefit Payout options: Lumpsum Payout, Fixed Income Payout or Mixed Payout.                      You have selected &lt;&lt;XXX&gt;&gt; Upon happening of Insured event, a lump sum benefit as mentioned above, will be payable to nominee.                      The policy will terminate on payment of complete death benefit.</p> <p>Policy Cancellation Value :                      We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and be protected from the unforeseen event. You do have an option to cash-in (surrender/policy cancellation) the policy if premiums were paid for atleast three (3) full years in limited pay option. Policy Cancellation value will not be payable if the policy is cancelled in the last policy year. No policy cancellation value shall be payable in respect of regular premium policies.                      The policy terminates on payment of policy cancellation value and no further benefits are payable under the Policy.</p>	Part C. 3 Part D.4
6.	Riders opted, if any	Not Available	
7.	Exclusions (What the policy does not cover)	<p>• <b>Suicide Exclusion</b>                      In case of death of Life Assured 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 at least 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.</p>	Part F. 6
8.	Waiting /lien Period, if any	NA	
9.	Grace period	<p>Grace period means the time granted by the insurer from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms &amp; conditions of the policy.                      As you have opted for &lt;&lt;XXX&gt;&gt; premium payment frequency, the grace period applicable to you is &lt;&lt;XXX&gt;&gt; days.</p>	Part C.6
10.	Free Look Period	If you disagree with any of the terms and conditions, You have a right to return the Policy within 30 days of receipt of the Policy Document and the Company will refund the premium if no claim made.	Part D.7
11.	Lapse, paid-up and revival of the Policy	<p><b>Lapse:</b>                      For Single Pay: Not Applicable                      For Regular Pay:                      - If due premiums have not been paid within the grace period, the policy shall lapse and will have no value. All risk cover ceases while the policy is in lapsed status.                      For Limited Pay:                      - If due premiums for the first three (3) policy years have not been paid within the grace period, the policy shall lapse and will have no value. All risk cover ceases while the policy is in lapsed status.                      - If due premiums for the first three (3) or more policy years have been paid and any subsequent premium is not paid within the grace period, the risk cover under the policy shall cease. In case the Policy is not revived during the revival period, Policy Cancellation Value shall be payable at the end of the revival period or maturity date, whichever is earlier and the policy stands terminated.</p> <p><b>Paid-Up:</b> There is no Paid Up benefit available under this product.</p> <p><b>Revival:</b>                      • You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium.                      • A policy cannot be revived once the policy term is over.                      • The revival will be considered on the receipt of the application from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.                      • On revival, simple interest rate of 9% per annum shall be charged by the Company for the Financial Year 2024 -2025. However, the company may decide to increase the interest charged on revival from time to time with a prior approval from IRDAI.</p>	Part D. 1,2 & 5
12.	Policy Loan, if applicable	Not Applicable	Part D.6
13.	Claims / Claims Procedure	<p><b>Claims TAT</b>                      1. Raising claim requirements after lodging the claim- Within 10 days                      2. Death claim decision for cases without investigation requirement- Within 15 days                      3. Death claim decision for cases with investigation requirement- Within 45 days</p> <p><b>Claims Procedures</b>                      a) The death of the Life Assured must be notified to us in writing along with proof of death, mandatory documents and any other available appropriate documents, not later than 90 days from the date of death of the Life Assured.                      b) The Claim Procedure is detailed at the company website <a href="https://life.futuregenerali.in/claims">https://life.futuregenerali.in/claims</a></p> <p><b>Call centre number of the insurer:</b> 18001022355 <b>Customer Service email:</b> care@futuregenerali.in or claims.support@futuregenerali.in <b>Website:</b> Life.futuregenerali.in  <b>Customer Portal:</b> Customer.life.futuregenerali.in OR FG Life App                      Tel: + 91-22-4097 6666                      Details of Company officials                      Chief Operating Officer                      Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,                      L.B.S. Marg, Vikhroli (W), Mumbai - 400083</p> <p>Website link for downloading the Claim forms: <a href="https://life.futuregenerali.in/claims/claim-forms">https://life.futuregenerali.in/claims/claim-forms</a></p>	Part F.3
14.	Policy Servicing	<p><b>Policy Servicing TAT:</b>  <b>Financial Transaction - 7 days from the date of request received.</b>  <b>Non-Financial Transaction - 7 days from the date of request received.</b></p> <p>Website link for downloading the policy servicing forms: <a href="https://life.futuregenerali.in/customer-service/forms-downloads">https://life.futuregenerali.in/customer-service/forms-downloads</a></p> <p>Website link for List of documents required for policy servicing: <a href="https://life.futuregenerali.in/customer-service/customer-service-faqs">https://life.futuregenerali.in/customer-service/customer-service-faqs</a>                      Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)</p>	Part A.1

15.	Grievances/Complaints	<p>In case you have any grievance, you may approach our Grievance Redressal Cell:</p> <ul style="list-style-type: none"> <li>•<b>Email us</b> at <a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a>, or</li> <li>•<b>Write in</b> to our below Communication address: Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083, or</li> </ul> <p>•You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at <a href="https://ife.futuregenerali.in/customer-service/branch-locator/">https://ife.futuregenerali.in/customer-service/branch-locator/</a></p> <ul style="list-style-type: none"> <li>•<b>Raise your concern online</b> at <a href="https://ife.futuregenerali.in/customer-service/enquiry-form">https://ife.futuregenerali.in/customer-service/enquiry-form</a></li> <li>•If you are a <b>Senior citizen</b>, you may write to us at the following id: <a href="mailto:senior.citizens@futuregenerali.in">senior.citizens@futuregenerali.in</a> for priority assistance</li> </ul> <p>In case not satisfied with the resolution of your grievance:</p> <ul style="list-style-type: none"> <li>•Write to our <b>Grievance Redressal Officer</b> at <a href="mailto:gro@futuregenerali.in">gro@futuregenerali.in</a>, or</li> <li>•Approach <b>IRDAI (Insurance Regulatory and Development Authority of India)</b> <ul style="list-style-type: none"> <li>• Online portal: <a href="http://www.igms.irda.gov.in">http://www.igms.irda.gov.in</a></li> <li>• Toll Free Number: 155255 / 1800 425 4732, or</li> </ul> </li> <li>•Approach Insurance Ombudsman; please visit <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> for details</li> </ul>	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen
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**Declaration by the Policy Holder:**

I have read the above and confirm having noted the details.

Place: \_\_\_\_\_

Date: \_\_\_\_\_ (Signature of the Policyholder) \_\_\_\_\_

Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between Customer Information Sheet (CIS) and the policy document the terms and conditions mentioned in the policy document shall prevail.

 <a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a>	 <b>1800 102 2355</b>	 <a href="http://ife.futuregenerali.in">ife.futuregenerali.in</a>
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The Company has an Anti-Fraud Policy in place. Life Coverage is included in this Product. Please visit the website for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at [care@futuregenerali.in](mailto:care@futuregenerali.in). For further details please access the link: <https://ife.futuregenerali.in/customer-service/grievance-redressal-procedure>. Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Life Insurance Company Limited. (IRDAI Regn. No.: 133) (CIN:U66010MH2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8<sup>th</sup> floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 | Email: [care@futuregenerali.in](mailto:care@futuregenerali.in) | Call us at 1800 102 2355 | Website: [ife.futuregenerali.in](http://ife.futuregenerali.in) | Comp Code : Comp-November-2024\_2480

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**