

POLICY SCHEDULE

PLEASE GO THROUGH POLICY SCHEDULE CAREFULLY

<<Future Generali Express Term Life Plan>>
<<Individual, Non Linked, Non-Participating, Pure Risk Premium, Life Insurance Plan>>

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):

Full Name:	
Date of Birth:	
Gender	

Address of the Appointee:	
Relationship with Nominee:	

3e) Policy Details

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

Sum Assured	Accidental Death Sum Assured	Critical Illness Sum Assured

The Plan option is chosen by the Policyholder at inception of the Policy. Once chosen, the Policyholder shall not be allowed to change the chosen option during the term of the Policy.

3f) Premium Details

Plan name	Annualised Premium (Rs.)	Instalment Premium- for Life Cover	Instalment Premium for Health Cover	Relevant Modal Factor	Applicable Tax*	Total Instalment Premium	Premium Frequency	Premium Due Dates	Last Premium Due Date

	First Year	Renewal Years
Total Instalment Premium		
Total Applicable Tax		
Total Instalment Premium after Applicable Tax*		

3g) Disclaimers

- *Includes applicable 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

3h) Stamp Duty

The stamp duty of Rs. Xxx (xxxx ONLY) paid by Payorder no.XXXXX dated DD/MM/YYYY. Government Notification Revenue and Forest Department No.Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

3i) What You are covered for:

Policy Benefits (Please refer Part C for details)

Death/Terminal Illness Benefit	Higher of 1. <<Sum Assured, <<10 X Annualized Premium (excluding taxes, rider premiums, underwriting extra premiums and loading for modal premiums, if any) >> 105% of total premiums paid (excluding any extra premium, any rider premium and taxes) as on date of death Less Critical Illness Benefit already paid, if any.
Accidental Total and Permanent Disability (ATPD) Benefit	Waiver of all future premiums under the Policy on occurrence of event which has caused ATPD due to accident, while the policy is inforce and the Policy shall continue till the end of Policy Term for other Insured Events.
Accidental Death Benefit (if opted)	Additional amount payable on Death due to Accident: <<Accidental Death Sum Assured>>
Critical Illness Benefit (if opted)	Critical Illness Benefit is payable in case of diagnosis / undergoing procedure of any one of the 34 Critical Illness. a. In case of Angioplasty, <<₹ 5 Lacs if Critical Illness Sum Assured is less than ₹ 50 Lacs/ ₹ 10 Lacs if Critical Illness Sum Assured is greater than or equal to ₹ 50 Lacs>> b. In case of critical illness other than Angioplasty, <<Critical Illness Sum Assured>> less benefit paid for Angioplasty, if any. Total Critical Illness benefit amount payable under Your Policy shall never exceed 100% of the Critical Illness Sum Assured. Critical Illness Benefit is an accelerated Benefit and the Benefit paid on Critical Illness shall be deducted from your Death Benefit or Terminal Illness Benefit, whichever is payable in future.

3j) What You are not covered for

a. Exclusions under Death Benefit

Suicide Exclusion:

i.

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 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.

b. Exclusions under Terminal Illness Benefit – Nil

c. Exclusions under Accidental Death Benefit

No Accidental Death Benefit will be payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions.

- Arising out of self-inflicted injury, suicide, war/invasion, injury during criminal activity with criminal intent or death whilst under the influence of drug unless prescribed by the doctor, alcohol, or narcotic substances;

- ii. Arising out of riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any such adventurous sports or hobbies;
 - iii. As a result of the life assured committing any breach of law with criminal intent;
 - iv. As a result of Accident while the life assured is engaged in aviation or aeronautics in any capacity other than that of a fare-paying, part-paying or non-paying passenger, in any aircraft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes.
 - v. Nuclear reaction, radiation or nuclear or chemical contamination;
- d. Exclusions under Accidental Total and Permanent Disability (ATPD)**
For the purpose of ATPD due to Accident, the following conditions shall apply:
- i. The disability should have lasted for at least 180 days without interruption from the date of disability and must be deemed permanent by a Company empanelled Medical Practitioner.
 - ii. ATPD due to Accident should not be caused by the following:
 - Attempted suicide or self-inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor except under the direction of a Medical Practitioner; or
 - Engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger and crew on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or
 - The Life Assured with criminal intent, committing any breach of law; or
 - Due to war, whether declared or not or civil commotion; or
 - Engaging in hazardous sports or pastimes, e.g. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
 - iii. ATPD due to Accident must be caused by violent, external and visible means.
 - iv. The Accident shall result in bodily injury or injuries to the Life Assured independently of any other means. Such injury or injuries shall, within 180 days of the occurrence of the Accident, directly and independently of any other means cause the Permanent Disability of the Life Assured. In the event of Permanent Disability of the Life Assured after 180 days of the occurrence of the Accident, the Company shall not be liable to pay this benefit.
 - v. The policy must be in-force at the time of Accident.
- e. Exclusions under Critical Illness Benefit**
No Critical Illness Benefit will be payable in respect of any listed critical illness condition arising directly or indirectly from, though, in consequence of or aggravated by any of the following:
- i. **Pre-Existing Disease:**

Pre-existing Disease means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued or its reinstatement by the insurer or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to effective date of the policy or its reinstatement.
- c) A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy or its reinstatement in a diagnostic illness or medical condition.

Reinstatement means the Revival of Policy post expiry of grace period

No Critical Illness benefits shall be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of Revival whichever is later and the Company has accepted the same.

- ii. Unreasonable failure to seek or follow medical advice or treatment or the Life Insured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this Policy.
- iii. Self-inflicted Injuries, suicide, insanity, and immorality, and deliberate participation of the life insured in an illegal or criminal act.
- iv. Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner.
- v. Radioactive contamination due to nuclear Accident.
- vi. War – whether declared or not, civil commotion, breach of law with criminal intent, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or wilful participation in acts of violence.
- vii. Illness or Injury caused by engaging in hazardous sports / pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel, skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc. or Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a farepaying passenger on regular routes and on a scheduled timetable unless agreed by special endorsement.
- viii. Existence of any Sexually Transmitted Disease (STD) and its related complications
- ix. Various other exclusions under Critical Illness as specified in Clause 4(d) of Part C

f. Waiting Period For Critical Illness Benefit

- i. Waiting Period is 90 days from the date of Risk Commencement of the Policy or revival date (whichever is later)
- ii. No Critical Illness Benefit shall be payable under this Policy for the listed critical illness conditions, diagnosed or manifested within 90 days following the date of Risk Commencement of the Policy or revival date (whichever is later) and the Critical Illness Benefit under the Policy will terminate. In such case, Company will refund the premiums from date of Risk Commencement of the Policy or from the date of revival, whichever is later, as applicable which is paid towards Critical Illness. The Critical Illness benefit under the Policy shall terminate. The Company shall offer the Policyholder the Policy with no Critical Illness Benefit and Sum Assured reduced by Critical Illness Sum Assured and accordingly the Premiums shall be charged. This shall be subject to Board approved Underwriting Policy. If the Policyholder does not agree to the revised terms and conditions, the Company shall refund the total Premium received on the Policy from the Risk Commencement Date or date of revival, whichever is later. This will be subject to Section 45 of the Insurance Act, 1938, as amended from time to time.
- iii. Waiting period in case of revival shall not be applicable if Policy is revived within 90 days of last premium due date and a continuous waiting period of 90 days has been served.
- iv. Waiting Period is not applicable for Death Benefit, Terminal Illness Benefit, Accidental Death Benefit and Accidental Total and Permanent Disability.

For and on behalf of Future Generali India Life Insurance Company Ltd

Authorised Signature