

POLICY SCHEDULE

PLEASE GO THROUGH POLICY SCHEDULE CAREFULLY

<<Future Generali Heart and Health Insurance Plan>>
<<Individual, Non Linked, Non-Participating, Health and 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:		
Age Admitted:	Yes/No	
Gender		
Tobacco Consumption	Yes/No	
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							
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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 & Rider Details

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

3f) Premium Details

Plan/Rider name	Annualised Premium	Instalment Premium for Savings and Death Coverage - under section 80C (Rs.)	Instalment Premium for Health Coverage - under section 80D (Rs.)	Relevant Modal Factor	Applicable Taxes	Total Instalment Premium*	Premium Frequency	Premium Due Dates	Last Premium Due Date

	First Year	Renewal Years
Total Instalment Premium including Riders(if any)		
Total Applicable Taxes		
Total Instalment Premium after Applicable Taxes*		

3g) Disclaimers

- *Includes applicable taxes 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, as amended from time to time, 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.XXXXXX 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 to Part C for details)

Critical Illness Benefit -

Minor Condition	<<25% of Critical Illness Sum Assured>> up to a maximum claim benefit of two minor conditions + waiver of premium for 5 years or till end of Policy Term whichever is earlier (only on first minor condition claim)
Moderate Condition	<<50% of Critical Illness Sum Assured>> up to a maximum claim benefit of two moderate conditions + waiver of premium for 5 years or till end of Policy Term whichever is earlier (only on first moderate condition claim)
Major Condition	<<100% of Critical Illness Sum Assured>>

Note:

1. Total Critical Illness benefit amount payable under your policy shall never exceed 100% of the Critical Illness Sum Assured.
2. In case of making a payment for any Critical Illness benefit leads to total claim benefit exceeding 100% of critical illness Sum Assured, only the residual payment shall be made to ensure total Critical Illness benefit do not exceed 100% of Critical Illness Sum Assured.

Maturity Benefit <<shall be shown for Option 3 and 4 only>>

SI. No.	Benefit Payment Date	Benefit Amount
1		<<Sum of all Premiums paid plus premiums waived, if any (excluding taxes, rider premiums, modal premiums and extra premiums, if any)>> less any critical illness benefits already paid.

Death Benefit	Death Benefit will be Higher of <ul style="list-style-type: none"> • <<25% of Sum Assured>>
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	<ul style="list-style-type: none"> • 10 times Annualised Premium (excluding applicable taxes, rider premium, modal loadings and underwriting extra premiums, if any) • 105% of all the premiums paid (excluding applicable taxes, rider premium, and underwriting extra premiums, if any) as on date of death • <<Guaranteed Maturity sum assured>> , if any
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3j) What You are not covered for

- **Suicide Exclusion :**

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In case of death 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.

- **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 reinstatement whichever is later and the Company has accepted the same.

- **Waiting Period** - No Critical Illness benefits shall be payable under this Policy for any covered disease/illness/disorder diagnosed or manifested within the 180 days following the effective date of the Policy or reinstatement date (whichever is later).

- **Survival Period** - No Critical Illness benefit shall be payable under this Policy for any covered disease/illness/disorder if Insured person has survived for less than or equal to 21 days.

Survival period is not applicable for Cancer related conditions i.e. Early Stage Cancer, Carcinoma in Situ and Major Stage Cancer.

- No critical illness benefit will be payable in respect of any listed condition arising directly or indirectly from, though, in consequence of or aggravated by any of the following:
 - 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.
 - Self-inflicted injuries, suicide, insanity, and immorality, and deliberate participation of the

- life insured in an illegal or criminal act.
- Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner.
 - Radioactive contamination due to nuclear accident.
 - 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.
 - Illness or Injury cause 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 fare-paying passenger on regular routes and on a scheduled timetable unless agreed by special endorsement.
 - Existence of any Sexually Transmitted Disease (STD) and its related complications

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

Authorised Signature