

Cancer could take away everything you love

Survive Cancer Financially with



Future Generali
Cancer Protect Plan

THIS IS AN INDIVIDUAL, NON-LINKED, NON-PARTICIPATING (WITHOUT PROFITS), PURE RISK PREMIUM, HEALTH INSURANCE PLAN.



Why should you buy Future Generali Cancer Protect Plan?



COVER FROM EARLY STAGES OF CANCER

The plan covers you as soon as cancer is diagnosed whether it is in Minor Stages or in Major Stage.



FLEXIBILITY TO CHOOSE YOUR PROTECTION PLAN

Lump Sum Cover (Option 1)

Receive fixed payouts on diagnosis

or

Lump Sum Cover with Income Benefit (Option 2)

Receive fixed payouts on diagnosis

+

Receive 2% of your cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage Cancer

EQUIPS YOU TO BE FINANCIALLY PREPARED TO FIGHT CANCER

If cancer is diagnosed in the Minor Stage.

■ Lump Sum Cover (Option 1) & Lump Sum Cover with Income Benefit (Option 2)

Receive 25% of your cover amount (Sum Assured) instantly

+

§Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier

If cancer is diagnosed in Major stage.

■ Lump Sum Cover (Option 1)

§Receive your entire cover amount (Sum Assured)

■ Lump Sum Cover with Income Benefit (Option 2)

§Receive your entire cover amount (Sum Assured)

+

Income of 2% of the cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage Cancer

If cancer is diagnosed during Minor Stage and later a Major Stage cancer is diagnosed.

■ Lump Sum Cover (Option 1)

§Receive 25% of your cover amount (Sum Assured) on diagnosis of Minor Stage cancer.

+

§Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.

+

§75% of your cover amount (Sum Assured) on diagnosis of Major Stage cancer.

■ Lump Sum Cover with Income Benefit (Option 2)

□ §Receive 25% of your cover amount (Sum Assured) on diagnosis in Minor Stage Cancer

+

§Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier

+

§75% of your cover amount (Sum Assured) on diagnosis of Major Stage cancer

+

Income benefit of 2% of the cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage cancer

- Minor Stage cancer benefit shall be payable once during the entire life of the policy including its renewability for cancer of a particular organ.
 - Maximim 4 times minor stage cancer benefit is payable upto a maximum of sum assured, for separate organs, in the entire life of the policy including its renewability.
 - The policy will terminate once the Sum Assured is exhausted.
 - Sum Assured shall be highest of the following:
 - 10 times Annualised Premium (excluding applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any), or
 - 105% of all the premiums paid (excluding applicable taxes, rider premiums and extra premiums, if any) as on date of death
 - Maturity Sum Assured which is NIL.
 - Absolute amount payable on death which is NIL.
 - Sum Assured
- §Not applicable for single premium plan.
- §Lump Sum benefit on diagnosis of Major Stage cancer is Sum Assured minus Lump Sum benefits paid during Minor stage cancer.



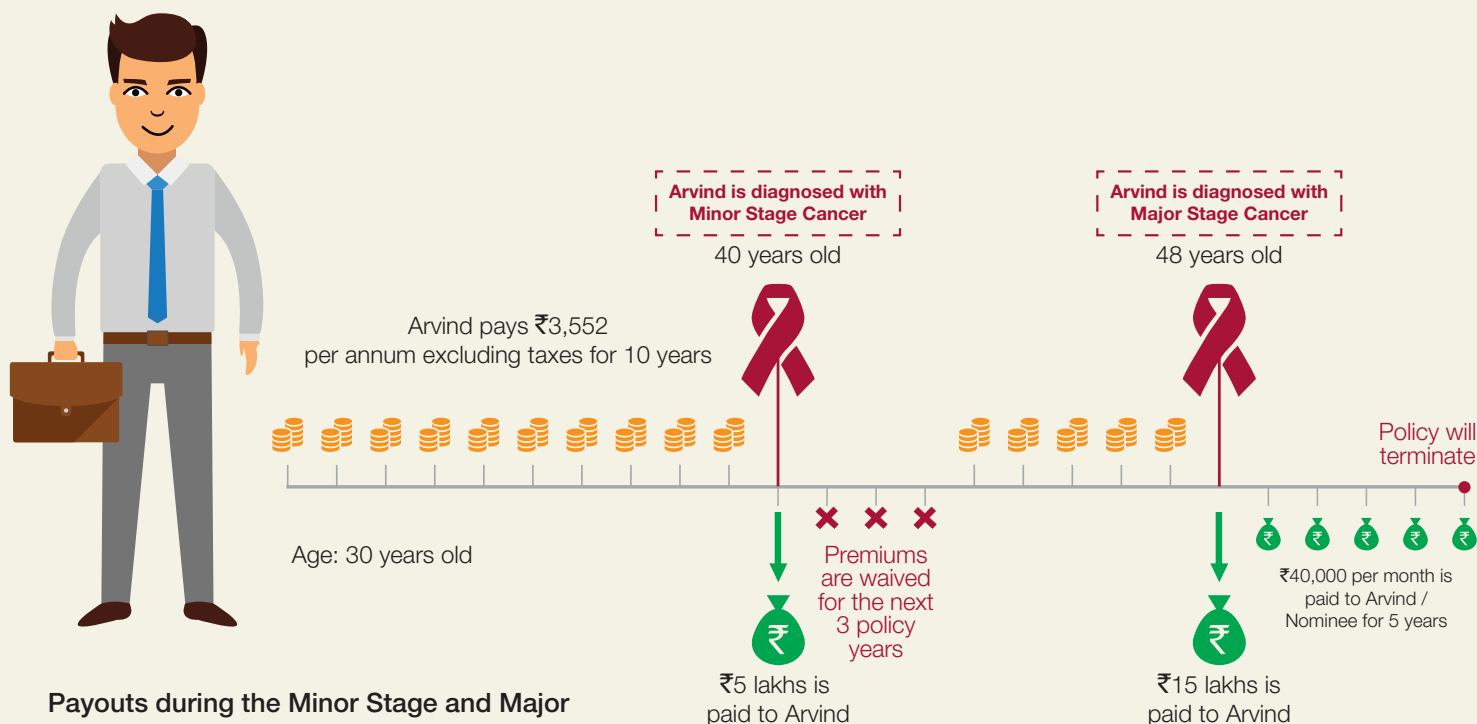
- Can be purchased anytime, anywhere
- No medical examination required
- Just fill a simple form



Yourself, Your Spouse, Children, Parents, Parent-in-Laws, Brothers and Sisters. You will have to buy individual policy for each family member.

Example : Diagnosed with Minor and Major Stage Cancer

- Arvind is a 35 year old salaried professional male. He is a non-smoker and leads a healthy life.
- He purchased Future Generali Cancer Protect Plan online for a Sum Assured ₹20 lakhs for Policy Term of 20 years opting to pay annual regular premiums of ₹3,552 per annum excluding applicable taxes
- **He opted for Option 2 - Lump Sum Cover with Income Benefit**
- **Unfortunately, he was diagnosed with an Early Stage Cancer and after few years with Major Stage Cancer, within the policy term**



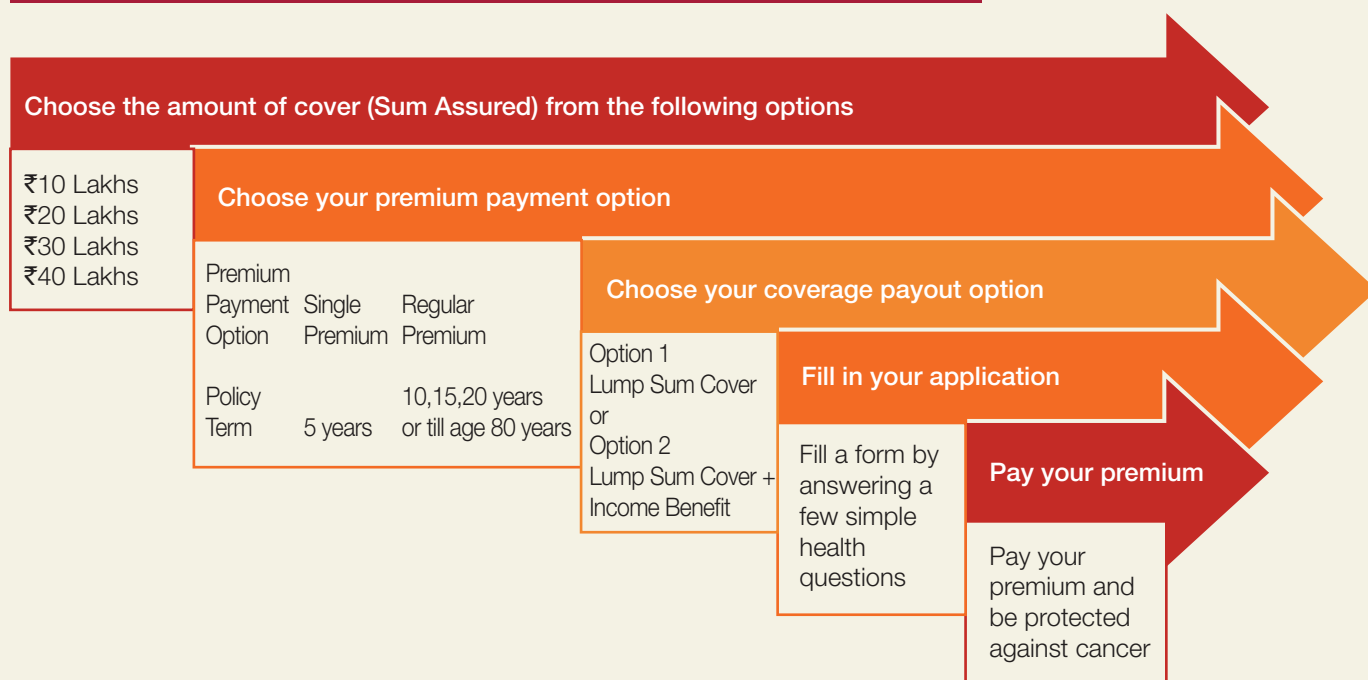
Payouts during the Minor Stage and Major Stage Cancer will help Arvind and his family meet expenses for treatment and surgery.

Plan Summary

Entry Age (as on last birthday)	For Major lives: 18 years to 65 years #For Minor lives: 1 year to 17 years	
Premium Payment frequency & Policy Term	Regular premium	Single premium
	<ul style="list-style-type: none">• For Major lives: 10 years, 15 years, 20 years or 80 years minus age at entry.• For Minor lives: 18 minus age at entry or 10 years, whichever is higher Maximum coverage age is 80 years	5 years
Sum Assured	For Major lives: ₹10 lakhs, ₹20 lakhs, ₹30 lakhs and ₹40 lakhs For Minor lives: ₹10 lakhs	
Premium Payment Mode	Regular Premium: Annual and Monthly Single Premium: One time payment	

#Policy on Minor Life can be taken only when either one of the parent or legal guardian has also taken cover under Future Generali Cancer Protect Plan

How can you buy Future Generali Cancer Protect Plan?



Exclusion

Pre-existing Disease:

It means any condition, ailment, injury or disease

- 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
- 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.
- 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.

Please read the sales brochure carefully for other exclusions under the plan.

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life.futuregenerali.in

 **FUTURE
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TOTAL INSURANCE SOLUTIONS

Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant.

For more details on this product including 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. Future Group's, Generali Group's and IITL'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. & Corporate Office address: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400013 | Fax: 022-4097 6600 | Email: care@futuregenerali.in | Call us at 1800 102 2355 | Website: life.futuregenerali.in | UIN: 133N063V02 | ARN : ADVT/Comp/2019-20/Nov/281

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