

Future Generali Care Plus

Individual Non Linked Non Participating (without profits) Pure Risk Premium Life Insurance Plan.

UIN: 133N030V04



About the plan



It offers you protection at affordable premiums. There are no Maturity or Surrender Benefits



It provides an excellent option to safeguard your family



This plan assures financial security to your family in case you are not around

Key features



Protection Plan

Future Generali Care Plus is a protection plan and provides financial security to family at extremely affordable rates



Financial Security

It provides 2 options to the policyholder i.e. Classic and Premier

- Classic option for insurance cover up to Rs. 24,99,999
- Premier option for insurance cover of Rs. 25,00,000 and above



High Sum Assured Discount

It provides discount of premium for higher Sum Assured



Tax Benefit

Customers may be eligible for tax benefits on the premium(s) you pay and benefit proceeds u/s 80C and 10(10D) as per prevailing tax rules as amended from time to time

Sales pitch

Objective	How it works?	How this plan helps?
Financial Protection	It offers lumpsum in case of life assured's death	Payouts can be utilized to reduce immediate financial liability, maintain lifestyle and fulfill financial goals
Tax saving life insurance plan	This plan provides tax benefit u/s 80C & 10(10D)	You save income tax u/s 80C on your annual premiums and all payouts are tax free u/s 10(10) as per prevailing tax rules

Options and benefits

Options	Classic	Sum Assured between Rs. 1,50,000 to Rs. 24,99,999
	Premier	Sum Assured Rs. 25,00,000 and above
Rider	Future Generali Non-Linked Accidental Death Rider (UIN 133B023V01)	Plan provides additional sum assured in case of accidental death during the policy term

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.

How it works?

Steps	Action
Step 1: Decide Your sum assured	You have the option to choose: <ol style="list-style-type: none">1. Future Generali Care Plus Classic option for insurance cover up to Rs. 24,99,9992. Future Generali Care Plus Premier option for insurance cover of Rs. 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: Customize your policy	Enter your age, personal, family, occupational and health details

Indicative Premiums

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	₹ 2,745	₹ 3,090	₹ 3,645	₹ 4,335
40 years	₹ 3,795	₹ 4,485	₹ 5,325	₹ 6,270
45 years	₹ 5,565	₹ 6,645	₹ 7,785	₹ 9,120

The above premiums are exclusive of applicable taxes, which will apply at the prevailing rates at the time of payment of premium.

Indicative Premiums

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	₹ 7,350	₹ 7,750	₹ 9,150	₹ 10,950
40 years	₹ 10,500	₹ 11,900	₹ 14,050	₹ 16,500
45 years	₹ 15,200	₹ 17,850	₹ 20,800	₹ 24,350

The above premiums are exclusive of applicable taxes, 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

Boundary conditions

Plan Options	Future Generali Care Plus Classic Option	Future Generali Care Plus Premier Option
Minimum - Maximum Entry Age	18-65 years	18-65 years
Minimum - Maximum Policy Term	5 years - to Age 85 Max Policy Term = (85-min. age at entry) = 67 yrs.	5 years - to Age 85 Max Policy Term = (85-min. age at entry) = 67 yrs.
Maximum Coverage Age	85 years	85 years
Minimum Premium	Rs. 887 p.a.	Rs. 5,000 p.a.
Minimum Sum Assured	Rs. 1,50,000	Rs. 25,00,000
Maximum Sum Assured	Rs. 24,99,999	No Limit
Premium Modes	Yearly, Half-Yearly & Monthly (ECS only)	Yearly, Half-Yearly & Monthly (ECS only)

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 (Rs)	Per 1000 Sum Assured (Rs)
>= 6 lakh - < 8 lakh	Rs 3.80
>= 8 lakh - < 10 lakh	Rs 4.10
>= 10 lakh - < 15 lakh	Rs 4.30
>= 15 lakh - < 20 lakh	Rs 4.50
>= 20 lakh - < 25 lakh	Rs 4.60

Rebates for future generali Care Plus Premier option	
Sum Assured (Rs.)	Per 1,000 Sum Assured (Rs.)
25 lakh - < 50 lakh	Nil
50 lakh - < 1crore	Rs. 0.10
>= 1 crore	Rs. 0.20

Important things to know

Free look cancellations

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.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:

For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.

For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the e-IA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the e-IA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

Important things to know

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 5 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.

What is not covered?

Suicide Exclusion

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.

Disclaimer

Future Generali Care Plus (UIN: 133N030V04)

- Tax benefits are as per Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant.
- Riders are not mandatory and are available for an additional cost
- For more details on risk factors, terms and conditions, etc., please read the sales brochure and/or sample policy document carefully before conducting 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.

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Thank You