

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 Money Back Super Plan (UIN: 133N088V05)	Part A.
2.	Proposal Number	XXXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an individual non-linked, non-participating (without profits), savings, life insurance plan	Part A.
4.	Basic Policy Details	You have chosen <<XXX>> with <<XXX>>. Your policy term is of <<XXX>> years and Premium payment term is of <<XXX>> years. Installment Premium (without applicable taxes) of Rs. <<XXX>> is payable in <<XXX>> mode. Your Sum assured on Maturity is of Rs. <<XXX>> and your Sum assured on Death is of Rs <<XXX>>. Your Death benefit Multiple is <<XXX>>.	Part A.3e,3f & PART. C
5.	Policy Coverage/ Benefits payable	<p><b>Guaranteed Additions</b></p> <p>The Policy offers simple guaranteed additions for each completed policy year, starting from the end of 8th Policy year till the end of the policy term, subject to payment of all due premiums.</p> <p><b>Maturity Benefit</b> On your survival till the end of the policy term, provided all due premiums have been paid, you will receive Guaranteed Maturity Benefit which is: Sum Assured on Maturity plus accrued guaranteed additions</p> <p>Your Maturity Benefit is of Rs. &lt;&lt;XXX&gt;&gt;</p> <p>Policy will terminate on payment of maturity benefit.</p> <p><b>Death Benefit</b> In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future. The Death Benefit shall be higher of: i. Sum Assured on Death i.e Rs.&lt;&lt;XXX&gt;&gt; plus accrued Guaranteed Additions, if any ii. 105% of total premiums paid as on date of death (excluding the applicable taxes, rider premiums, underwriting extra premiums, if any)</p> <p>The policy will terminate on payment of the Death Benefit as defined above.</p> <p><b>Survival Benefit</b> Since you have chosen &lt;&lt;XXX&gt;&gt; with &lt;&lt;XXX&gt;&gt;.</p> <p>You will receive Survival Benefit of Rs. &lt;&lt;XXX&gt;&gt; every year from &lt;&lt;XXX&gt;&gt; year till &lt;&lt;XXX&gt;&gt; year .</p> <p><b>Surrender</b> We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and achieve your planned milestones. You do have an option to cash-in (surrender) after completion of first policy year provided one full year premium has been received . The surrender value may be less than the sum of premiums paid. You may evaluate loan option allowed under this policy instead of surrender in case of a temporary. The policy terminates on surrender and no further benefits are payable under the Policy.Please refer to your Benefit Illustration and Policy Document for more details.</p>	Part C. 2,3,4 & 5 Part D.3
6.	Riders opted, if any	Not Available	
7.	Exclusions (What the policy does not cover)	<p><b>• Suicide Exclusion</b></p> <p>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 at least 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.</p>	Part F. 7
8.	Waiting /lien Period, if any	NA	
9.	Grace period	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 & conditions of the policy. As you have opted for Annual premium payment frequency, the grace period applicable to you is 30 days	Part C.7
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.6

11.	Lapse, paid-up and revival of the Policy	<p><b>Lapse</b> If due premiums for first full (1) year has not been paid in full within the grace period, the policy shall lapse and will have no value. All risk cover and benefit cease while the policy is in lapsed status.</p> <p><b>Paid-Up</b> If due premiums for the first one (1) or more policy years have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted into a paid-up policy. If policy is converted into a paid-up policy, future survival benefit payments shall stop and no further survival benefits shall be payable.</p> <p><b>Revival</b></p> <ul style="list-style-type: none"> <li>You have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium.</li> <li>On revival, the simple interest rate of 9% p.a. 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.</li> </ul>	Part D. 1, 2,& 4
12.	Policy Loan, if applicable	You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of loan that can be availed is up to 85% of the Surrender Value. The minimum amount of policy loan that can be taken is Rs. 10,000. For more details, please refer to the policy document.	Part D.5
13.	Claims / Claims Procedure	<p><b>Claims TAT</b></p> <ol style="list-style-type: none"> <li>Raising claim requirements after lodging the claim- Within 15 days</li> <li>Death claim decision for cases without investigation requirement- Within 30 days</li> <li>Death claim decision for cases with investigation requirement- Within 120 days</li> </ol> <p><b>Claims Procedures</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>As an alternate, the intimation can be sent via company website <a href="https://life.futuregenerali.in/claims">https://life.futuregenerali.in/claims</a></li> </ol> <p><b>Call centre number of the insurer:</b> 18001022355 <b>Customer Service email:</b> <a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a> or <a href="mailto:claims.support@futuregenerali.in">claims.support@futuregenerali.in</a> <b>Website:</b> <a href="http://Life.futuregenerali.in">Life.futuregenerali.in</a></p> <p><b>Customer Portal:</b> <a href="http://Customer.life.futuregenerali.in">Customer.life.futuregenerali.in</a> OR FG Life App Tel: + 91-22-4097 6666</p> <p>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.4
14.	Policy Servicing	<p><b>Policy Servicing TAT:</b> <b>Financial Transaction - 15 days from the date of request received.</b> <b>Non-Financial Transaction - 10 days from the date of request received.</b></p> <p><b>Call centre number of the insurer:</b> 18001022355 <b>Customer Service email:</b> <a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a> <b>Website:</b> <a href="http://Life.futuregenerali.in">Life.futuregenerali.in</a></p> <p><b>Customer Portal:</b> <a href="http://Customer.life.futuregenerali.in">Customer.life.futuregenerali.in</a> OR FG Life App <b>Tel:</b> + 91-22-4097 6666</p> <p><b>Details of Company officials</b> 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 policy servicing forms: <a href="https://life.futuregenerali.in/customer-service/forms-downloads">https://life.futuregenerali.in/customer-service/forms-downloads</a></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>Write in 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> <li>You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at <a href="https://life.futuregenerali.in/customer-service/branch-locator/">https://life.futuregenerali.in/customer-service/branch-locator/</a></li> <li>Raise your <b>concern online</b> at <a href="https://life.futuregenerali.in/customer-service/enquiry-form">https://life.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

**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.

The Company has an Anti-Fraud Policy in place. 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. For further details please access the link: <https://life.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 | Call us at 1800 102 2355 | Website: life.futuregenerali.in | Comp Code : Comp-September-2024\_2182

**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.

**LIFE INSURANCE**

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 Money Back Super Plan (UIN: 133N088V05)	Part A.
2.	Proposal Number	XXXXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an individual non-linked, non-participating (without profits), savings, life insurance plan	Part A.
4.	Basic Policy Details	You have chosen <<XXX>> with <<XXX>>. Your policy term is of <<XXX>> years and Premium payment term is of <<XXX>> years. Installment Premium (without applicable taxes) of Rs. <<XXX>> is payable in <<XXX>> mode. Your Sum assured on Maturity is of Rs. <<XXX>> and your Sum assured on Death is of Rs <<XXX>>. Your Death benefit Multiple is <<XXX>>.	Part A.3e,3f & PART. C
5.	Policy Coverage/ Benefits payable	<p><b>Guaranteed Additions</b></p> <p>The Policy offers simple guaranteed additions for each completed policy year, starting from the end of 8th Policy year till the end of the policy term, subject to payment of all due premiums.</p> <p><b>Maturity Benefit</b> On your survival till the end of the policy term, provided all due premiums have been paid, you will receive Guaranteed Maturity Benefit which is: Sum Assured on Maturity plus accrued guaranteed additions</p> <p>Your Maturity Benefit is of Rs. &lt;&lt;XXX&gt;&gt;</p> <p>Policy will terminate on payment of maturity benefit.</p> <p><b>Death Benefit</b> In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future. The Death Benefit shall be higher of: i. Sum Assured on Death i.e Rs.&lt;&lt;XXX&gt;&gt; plus accrued Guaranteed Additions, if any ii. 105% of total premiums paid as on date of death (excluding the applicable taxes, rider premiums, underwriting extra premiums, if any)</p> <p>The policy will terminate on payment of the Death Benefit as defined above.</p> <p><b>Survival Benefit</b> Since you have chosen &lt;&lt;XXX&gt;&gt; with &lt;&lt;XXX&gt;&gt; category.</p> <p>You will receive Survival Benefit of Rs. &lt;&lt;XXX&gt;&gt; every year from &lt;&lt;XXX&gt;&gt; year till &lt;&lt;XXX&gt;&gt; year .</p> <p><b>Surrender</b> We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and achieve your planned milestones. You do have an option to cash-in (surrender) after completion of first policy year provided one full year premium has been received . The surrender value may be less than the sum of premiums paid. You may evaluate loan option allowed under this policy instead of surrender in case of a temporary. The policy terminates on surrender and no further benefits are payable under the Policy.Please refer to your Benefit Illustration and Policy Document for more details.</p>	Part C. 2,3,4 & 5 Part D.3
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 at least 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.</p>	Part F. 7
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 Annual premium payment frequency, the grace period applicable to you is 30 days</p>	Part C.7
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13.	Claims / Claims Procedure	<p><b>Claims TAT</b> 1. Raising claim requirements after lodging the claim- Within 15 days 2. Death claim decision for cases without investigation requirement- Within 30 days 3. Death claim decision for cases with investigation requirement- Within 120 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) As an alternate, the intimation can be sent via 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> <a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a> or <a href="mailto:claims.support@futuregenerali.in">claims.support@futuregenerali.in</a> <b>Website:</b> <a href="https://life.futuregenerali.in">Life.futuregenerali.in</a> <b>Customer Portal:</b> <a href="https://customer.life.futuregenerali.in">Customer.life.futuregenerali.in</a> 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.4
14.	Policy Servicing	<p><b>Policy Servicing TAT:</b> <b>Financial Transaction - 15 days from the date of request received.</b> <b>Non-Financial Transaction - 10 days from the date of request received.</b></p> <p><b>Call centre number of the insurer:</b> 18001022355 <b>Customer Service email:</b> <a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a> <b>Website:</b> <a href="https://life.futuregenerali.in">Life.futuregenerali.in</a> <b>Customer Portal:</b> <a href="https://customer.life.futuregenerali.in">Customer.life.futuregenerali.in</a> OR FG Life App Tel: + 91-22-4097 6666 <b>Details of Company officials</b> 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 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></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>•Write in 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://life.futuregenerali.in/customer-service/branch-locator/">https://life.futuregenerali.in/customer-service/branch-locator/</a></p> <ul style="list-style-type: none"> <li>•Raise your <b>concern online</b> at <a href="https://life.futuregenerali.in/customer-service/enquiry-form">https://life.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:

Place:

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