

This is an Individual, Non-Linked, Non-Participating (without profits), Pure Risk Premium, Life Insurance Plan.



A Term Plan That Makes Life Easy

A simple, affordable and dependable way to look after your loved ones.



Comprehensive long-term protection at affordable rates



Flexibility to choose your Policy Term + Premium Payment Term



Claim Service Guarantee of 2 working days for eligible¹ policies



Flexibility to select and modify the benefits payout option²



☎ 1800-102-2355

🖱 life.futuregenerali.in



**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS

¹Claim Service Guarantee will be available to the beneficiary in all eligible policies which have been in-force for a continuous period of 3 or more years, in which death benefit amount is up to ₹1 Crore per life assured and the claim does not warrant any further investigation. ²The Policyholder can choose lump sum payout, fixed monthly payout or a combination of both payouts to receive the Death Benefit upon death of Life Assured. The policyholder can choose to change any of the payout options during the Policy Term but before the occurrence of insured event.

FUTURE GENERALI CARE PLUS

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

Your financial needs are as unique as your life experiences and goals. You may be planning to buy a house, send your children for higher studies or even retire early. No matter what your milestones, you need a protection solution that is tailored to help you prepare for different life events.

Presenting Future Generali Care Plus – a term life insurance plan that is designed keeping your needs and preferences in mind. So that you can secure your family's lifestyle, today and tomorrow. This plan also offers a Claim Service Guarantee¹ of 2 working days that assures your family of our prompt service in their most difficult times.

Three reasons why you should buy this plan

1. Offers comprehensive long term protection at affordable rates.
2. Customised plan to suit your individual requirements.
- 3 Flexibility to choose your policy term and premium payment terms.

HERE IS WHAT YOU GET IN THE PLAN

Two options to choose from



Depending on your protection needs, you can choose from any one of the following options:

- a. Option 1: Life Cover
- b. Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit)

Your premium amount will vary according to the option you have chosen. The option has to be chosen at inception and cannot be changed during the term of the policy.

Select your own Policy Term and Premium Payment Term



The plan gives you the flexibility to choose the period of protection and the period of premium payment (minimum policy term and premium payment term of 5 years).

Flexibility to receive benefits



The Policyholder can choose lump sum payout, fixed monthly payout or a combination of both payouts to receive the Death Benefit upon death of Life Assured. The policyholder can choose to change any of the payout options during the Policy Term but before the occurrence of insured event.

¹Claim Service Guarantee



Claim Service Guarantee will be available to the beneficiary in all eligible policies which have been in-force for a continuous period of 3 or more years, in which death benefit amount is up to ₹1 Crore per life assured and the claim does not warrant any further investigation.

Lower premium rates for women

Tax benefits



You may be eligible for availing tax benefits according to the provisions of Income Tax Laws. These benefits are subject to change as per the prevailing tax laws.

EASY STEPS TO KEEP YOURSELF COVERED

Step 1

Choose a protection option that works for you

- a. **Option 1: Life Cover:** Provides guaranteed death benefit in case of death of Life assured.
- b. **Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit):** In addition to the benefits under Option 1: Life Cover, this option also provides a guaranteed additional lump sum benefit (Accidental Death Sum Assured) in case of death due to accident.

Step 2

Choose the amount of insurance cover (Sum Assured) you desire under this policy.

Step 3

Choose the duration of cover (Policy Term) and Premium Payment Term as per your convenience.

Step 4

Get your premium calculated and fill the proposal form (application form). Our advisor will help you with a customised quote.

Step 5

Start paying your premiums regularly and stay financially protected.

Note:

1. The above mentioned benefits are subject to policy being in-force.
2. The minimum and maximum criteria of Sum Assured, Policy Term and Premium Payment Term are mentioned under the eligibility conditions below (Life Insurance Plan Summed Up).

LIFE INSURANCE PLAN SUMMED UP

Parameter	Criterion (Under all options)	
Entry Age (as on last Birthday)	18 years to 65 years	
Maturity Age (as on last Birthday)	23 years to 85 years	
Policy Term and Premium Payment Term	Policy Term	Premium Payment Term
	(55/60/65/70/75/80/85 less age at entry) years subject to Policy Term greater than Premium Payment Term	5 Years
		10 Years
		15 Years
5 years to (85 less age at entry) years subject to Policy Term equal to Premium Paying Term	60 years less age at entry subject to minimum of 5 years	
Sum Assured	Minimum	₹25 Lacs
	Maximum	As per Board approved Underwriting policy
Accidental Death Sum Assured	Minimum	₹5 Lacs
	Maximum	Base Sum Assured or ₹2 Crores, whichever is lower (Subject to Board Approved Underwriting policy)
Premium Payment Frequency	Yearly, Half Yearly, Quarterly and Monthly	
Premium amount	Minimum Premium	<ul style="list-style-type: none"> • ₹224 for Monthly Mode • ₹673 for Quarterly Mode • ₹1,319 for Half Yearly • ₹2,537 for Yearly
	Maximum Premium	No Limit (as per Sum Assured)

Note: Premiums mentioned above are excluding applicable taxes and extra underwriting premium, if any.

Sample premium for healthy non-smoker male lives (excluding applicable taxes, extra underwriting premium and modal loading, if any).

Premium Payment Type		Regular Pay	
Premium Payment Term	25 years		
Policy Term	25 years		
Age at entry	Option 1: Life Cover (Base Sum Assured = ₹1 crore)	Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit) (Base Sum Assured = ₹1 crore and Accidental Death Sum Assured = ₹1 crore)	
30	8,534	13,004	
35	12,277	16,747	
40	18,541	23,011	
45	28,796	33,344	
50	45,373	50,633	
55	72,016	78,331	

WHAT ARE YOUR BENEFITS?

Option 1: Life Cover

- This is a pure term plan.
- In this option, the death benefit shall be paid on Death of the Life Assured.
- The policy shall terminate on the death of the Life Assured.

Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit)

- This option provides life cover as specified in Option 1 and also provides an additional Accidental Death Benefit equal to Accidental Death Sum Assured which shall be payable in case the death happens due to an accident i.e. an amount equal to the Death Benefit plus Accidental Death Sum Assured shall be payable upon accidental death.
- The policy shall terminate on the death of the Life Assured.

Note for:

1. Death Benefit

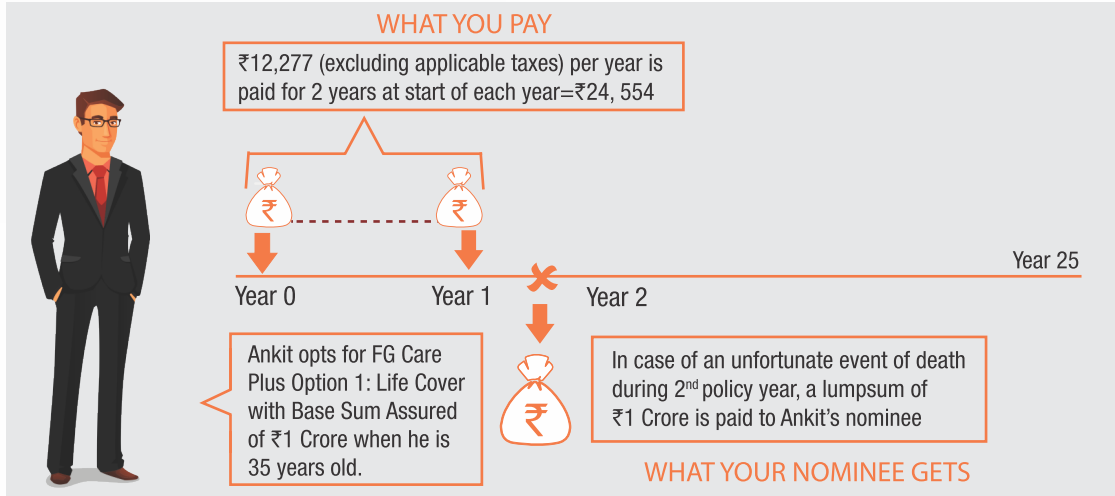
The Death Benefit shall be the highest of the following:

- 10 times Annualized Premium (excluding the applicable taxes, rider premiums and underwriting extra premiums, if any), or
- 105% of total premiums paid (excluding any extra premium, any rider premium and applicable taxes) as on the date of death, or
- Sum Assured

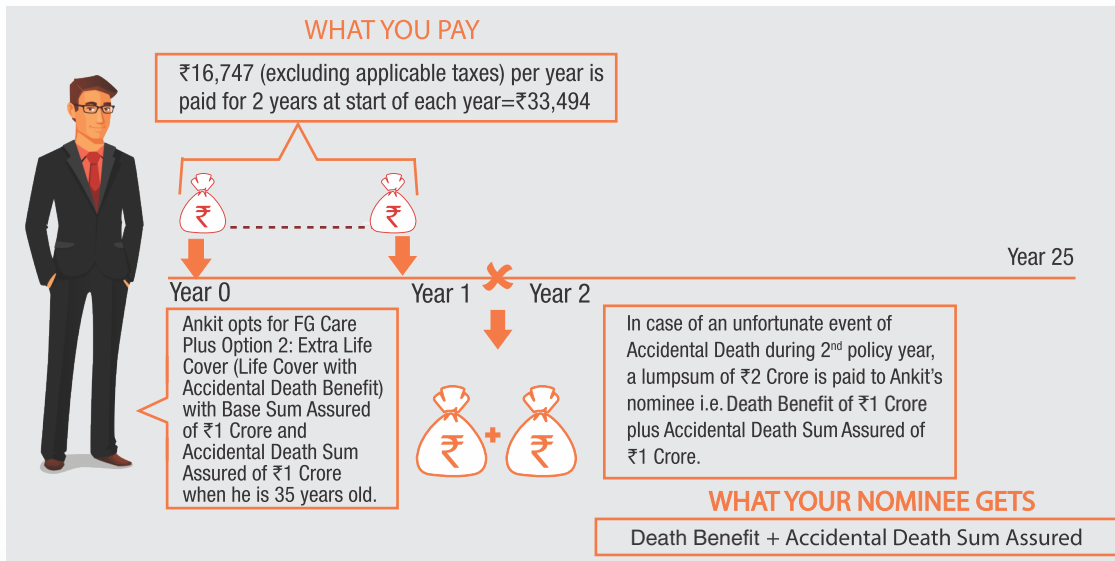
Let us understand this benefit with the help of examples

Ankit is a 35 years old healthy non-smoker male He buys the Future Generali Care Plus for 25 years and chooses to pay annual premium for 25 years.

Example 1: He chooses **Option 1: Life Cover** with Base Sum Assured of Rs. 1 Crore



Example 2: He chooses **Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit)** with Base Sum Assured of ₹ 1 crore and Accidental Death Sum Assured of ₹ 1 Crore.



Note: In the above example, in case of death other than due to accident under Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit) only Death Benefit of ₹ 1 Crore shall be payable and no Accidental Death Benefit shall be payable.

Maturity Benefit

There are no maturity benefits under this plan.

Definitions

A. **Definitions of Terms used:**

- a. **Accident** - An accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- b. **Injury** - Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- c. **Medical Practitioner** - Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license; but excluding:
 - Insured/Policyholder himself or an agent of the Insured
 - Insurance Agent, business partner(s) or employer/employee of the Insured or
 - A member of the Insured's immediate family.

B. **Accidental Death:**

The Accidental Death Benefit is payable only under Option 2, where Accidental Death Benefit is equal to Accidental Death Sum Assured.

If the life assured sustains any bodily injury resulting solely and directly from an accident caused by outward, violent and visible means and such injury shall within a period of 180 days of the occurrence of the accident; solely, directly and independently of all other causes, result in the death of the life assured, then the accidental death benefit shall be payable.

In case the "event" which has caused death due to accident has occurred during the policy term and accidental death occurs after the policy term but within 180 days from the date of accident, the accidental death benefit shall be payable.

LITTLE PRIVILEGES JUST FOR YOU

¹Claims Service Guarantee

A claim service guarantee of communicating Claim Decision within 2 working days (from the submission of last necessary document) to the nominee/beneficiary shall be applicable under this product for all eligible policies subject to following definitions and eligibilities:

- The policy should be in in-force status at the time of insured event.
- The policy should have remained in-force for a period of three (3) years prior to the date of insured event and thus not lapsed at any time during the last 3 years prior to the date of Insured event.
- The claim does not warrant any investigation/field verification.
- Claim amount eligible under claim service guarantee is up to ₹ 1 crore of Death Benefit for each life assured.
- Necessary documents as required by the company needs to be submitted to the company.
- Working day is defined as Monday to Friday of every week excluding any holiday as per norms of the company.

Working day shall be counted from receipt of last necessary document.

All documents submitted till 3 PM on working day will be counted as '0' day and further 2 working days required to provide Claims Service Guarantee.

For documents received post 3 PM, '0' day would be counted from next working day and further 2 working days required to provide claim service guarantee.

In case the claim decision is not communicated within 2 working days from the receipt of last necessary document from the claimant, an interest @ bank rate plus 2 % p.a. shall be payable on the claim amount from the date of receipt of last necessary document, provided the claim is accepted thereafter.

Flexibility to Receive Benefits

In each of the policy options, the policyholder can choose to receive the Death Benefit as per the following payout options. The default payout option is Lump-sum payout. The policyholder can change to any of the following payout options during the policy term but before the occurrence of insured event.

- Lump-sum Payout: Death Benefit amount is paid to the nominee in Lump-sum.
- Fixed Income Payout: Fixed monthly payouts of 1.8955% or 1.0738% of the Death Benefit is paid to the nominee for a period of 60 or 120 months respectively as chosen by the policyholder with the first payout being made at the time of claim settlement and the remaining instalments payable on each of the following monthly death anniversary of the Life Assured. Upon death of the Life Assured, the nominee has the option of taking these monthly payouts as lump sum at any point in time during the payout period. In such case, we shall pay the present value of all outstanding monthly payouts as lumpsum discounted at the rate of 5.5% per annum compounded yearly.
- Mixed Payout: The policyholder can opt for any combination of the Lump-sum Payout and Fixed Income Payout for Death Benefit. The percentage of Lump-sum and Fixed Income chosen can be changed during the policy term but before the occurrence of insured event.

Free Look Period

If you disagree with the terms and condition of the Policy, you can return the Policy within 15 days of receipt of the Policy Document (30 days if You have purchased this Policy through Distance Marketing Mode or in case of electronic policies). To cancel the Policy, you can send us a request for cancellation along with the reason for cancellation. We will cancel this Policy and refund the Instalment Premium received after deducting proportionate risk Premium for the period of cover, stamp duty charges and expenses incurred by us on the medical examination of the Life Assured (if any).

Note: Distance Marketing means insurance solicitation/lead generation by way of telephone calling/ Short Messaging Service (SMS)/other electronic modes like e-mail, internet & Interactive Television (DTH)/direct mail/ newspaper and magazine inserts or any other means of communication other than that in person.

Grace period

You get a grace period of 30 days for Yearly, Half yearly and Quarterly Premium Payment Frequency and 15 days for Monthly Premium Payment Frequency from the due date, to pay your missed premium. During these days, you will continue to be covered and be entitled to receive all the benefits subject to the deduction of due premiums. If any Instalment Premium remains unpaid at the end of the Grace Period, the policy shall Lapse.

Flexibility to make changes

- Premium payment mode can be changed among Annual/ Half-yearly/ Quarterly/Monthly modes during the premium payment term.
- The alteration of premium mode will be applicable from policy anniversary and will be allowed subject to minimum instalment premium conditions.
- The premiums for various modes as percentage of annual premium are given below:
 - Half-yearly Premium – 52.0% of annual premium
 - Quarterly Premium - 26.5% of annual premium
 - Monthly Premium - 8.83% of annual premium

Riders

There are no riders available in this policy.

Loan

There are no loans available under this policy.

Tax Benefits

- You may be eligible for tax benefits on the premium(s) you pay and benefit proceeds, according to the provisions of Income Tax laws. These benefits are subject to change as per the prevailing tax laws.
- For further details, consult your tax advisor. Tax benefits are subject to change from time to time.

TERMS AND CONDITIONS

Premium Rate Guarantee

Premium rates are guaranteed for the entire policy term.

Exclusions

Exclusion under Death Benefit:

Suicide Exclusion

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 policy cancellation value available as on the date of death whichever is higher, provided the Policy is in-force.

Exclusion under Accidental Death Benefit:

You will not be entitled to any accidental death benefit directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- a. Suicide or self-inflicted injury, whether the life assured is medically sane or insane;
- b. War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- c. Taking part in any naval, military or air force operation during peace time.
- d. Any condition that is pre-existing at the time of inception of the policy. Pre-existing Disease 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 by the insurer or its reinstatement; or
 - For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement. This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by Us at inception or at reinstatement

- e. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
- f. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- g. Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- h. Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- i. Participation in aviation other than as a fare-paying passenger in an aircraft that is authorized by the relevant regulations to carry such passengers between established aerodromes.
- j. Taking part in professional sport(s) or any adventurous pursuits or hobbies. "Adventurous Pursuits or Hobbies" includes any kind of racing (other than on foot or swimming), potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding, parachuting and selfie mishaps.
- k. Nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

Non Payment of due premiums

For Regular Pay policy where premium payment term is equal to policy term:

- If any due premium(s) have not been paid within the grace period, the policy shall lapse and will have no value. All risk cover ceases while the policy is in the lapsed status.
- The policyholder has the option to revive the policy within five (5) years from the due date of the first unpaid premium subject to policy term not being over.
- If the policy is not revived during the revival period, no benefit shall be payable at the end of the revival period and the policy stands terminated.

For Limited Pay policy where premium payment term is lesser than policy term:

- A. If any due premium(s) for the first three (3) policy years have not been paid in full within the grace period:
 - The policy shall lapse and will have no value. All risk cover ceases while the policy is in the lapsed status.

- The policyholder has the option to revive the policy within five (5) years from the due date of the first unpaid premium subject to policy term not being over.
 - If the policy is not revived during the revival period, no benefit shall be payable at the end of the revival period and the policy stands terminated.
- B. If due premium(s) for the first three (3) or more policy years have been paid in full and any subsequent premium(s) is/are not paid within the grace period:
- All risk cover ceases under the policy.
 - The policyholder has the option to revive the policy within five (5) years from the due date of the first unpaid premium subject to policy term not being over.
 - If the policy is not revived during the revival period, Policy Cancellation Value shall be payable at the end of the revival period or maturity date, whichever is earlier and the policy stands terminated.

Revival

- You have the option to revive a lapsed policy within five (5) years from the date of the first unpaid due premium.
- A policy cannot be revived once the policy term is over.
- The revival will be considered on the receipt of the application from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest.
- The revival will be as per the Board approved underwriting policy.
- On revival, the interest rate of 9% p.a. compounded yearly (applicable for FY 2020-2021) maybe charged by the company. However, the company may decide to increase the interest charged on revival from time to time with a prior approval from IRDAI.

Paid Up

There is no Paid Up benefit available under this product.

Surrender Value

There is no surrender value available under this product.

However, Policy Cancellation Value shall be applicable under this product as defined below.

Policy Cancellation Value

For Regular Premium where premium payment term is equal to policy term:
No policy cancellation value is available under regular premium policies.

For Limited Premium Payment Term where premium paying term is lesser than policy term:
We encourage you to continue your policy as planned, however, you have the option to cancel the same any time after the payment of first three (3) consecutive full policy years' premiums i.e. after which the policy acquires a cancellation value.

Policy Cancellation Value for Limited Premium Payment policy is equal to:

Policy Cancellation Value Factor * {Total Premium paid till date including extra premium for substandard lives, if any (exclusive of taxes) - (Total Premium Payable/Policy Term in Years) * Policy Year of Cancellation}

Where Policy Year of Cancellation implies latest policy year in which policy status was in-force.

Policy Cancellation Factor will be as below:

Policy Year of Cancellation	Factor
1-2	0%
3-5	30%
6-9	40%
10-14	50%
15 and above	60%

Policy Cancellation value will not be payable if the policy is cancelled in the last policy year.
The policy terminates on policy cancellation and no further benefits are payable under the policy.

Nomination and Assignment

Nomination shall be in accordance with Section 39 of Insurance Act, 1938 as amended from time to time.
Assignment shall be in accordance with Section 38 of Insurance Act, 1938 as amended from time to time.

Prohibition on rebates

Section 41 of the Insurance Act 1938 as amended from time to time states

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Fraud and Misstatement

Section 45 of the Insurance Act 1938 as amended from time to time states

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud.

For further information, Section 45 of the Insurance laws (Amendment) Act, 2015 may be referred.

Why choose us?

Future Generali India Life Insurance Company Limited offers an extensive range of life insurance products, and a distribution network which ensures that we are close to you wherever you go.

At the heart of our ambition is the promise to be a life-time partner to our customers. And with the help of technology we are making the shift from not only offering protection to our customers but also providing personalized services to them.

It starts with our extensive agent base who is at the core of this transformation. Through our distribution network we ensure that there is always a caring touch while servicing the individual needs of our customers. With this philosophy, we aim to make simplicity, innovation, empathy and care synonymous with our brand - Future Generali India Life Insurance Company Limited.

This Product is not available for online sale.

For detailed information on this product including risk factors, exclusions, terms and conditions etc., please refer to the policy document and consult your advisor, or, visit our website (life.futuregenerali.in) before concluding a sale. Tax stfienebare as per the Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant. Future Group's and Generali Group'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 ecifOAddress: Unit 801 and 802, 8th roofl, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083 | Fax: 022-4097 6600 | Email: care@futuregenerali.in | Call us at 1800 102 2355 | Website: life.futuregenerali.in | UIN: 133N030V05 | ARN: ADVT/Comp/2020-21/Feb/680

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.



FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS