

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 General Assured Income Plan (UIN: 133N054V05)	Part A.
2.	Proposal Number	XXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan	Part A.3
4.	Basic Policy Details	Your Policy Term is of XX years Your Premium Payment Term is of XX years You have chosen Premium Payment frequency as <<Yearly/Half-Yearly/Quarterly/Monthly>> with Installment Premium (without applicable taxes) of Rs. <<XXXX>> Your Sum Assured on Maturity is Rs. XXXXXX Your Sum Assured on Death is of Rs. XXXXX	Part A.3
5.	Policy Coverage/ Benefits payable	<b>Maturity Benefit:</b> On survival till maturity, <<you shall receive XX half-yearly Maturity Benefit instalments of Rs. XXXX starting from the end of the XXth year. Additional amount of Rs. XXXX shall be paid along with the last Maturity Benefit instalment / you shall receive lumpsum amount of Rs. XXXXXX at the end of policy term.>>  <b>Death Benefit:</b> Death Benefit is the higher of sum of <<XX>> <<yearly>> instalments of Rs. XXXX each or <<10>> times Annualized Premium or 105% of Total premiums paid. In case of death of life assured during the policy term, the death benefit shall be paid in <<15>> equal <<yearly>> Death Benefit instalments with first one being paid on the acceptance of the claim and the remaining <<14>> Death Benefit instalments shall be paid on the date corresponding with the yearly death anniversary of the Life Assured. At the time of intimation of death claim, the nominee has an option to take the death benefit in lump sum equal to the outstanding Death benefit instalments discounted at a compound interest rate of 6.85% per annum. <b>Survival Benefit:</b> Not Applicable  <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.  <b>Auto Cover:</b> After payment of at least 1 year premiums, if you are not able to pay premium within the grace period, you will get an auto cover of one year. If death occurs during the Auto Cover period, the Death Benefit payable will be as for an in-force policy after deducting unpaid due premium.	Part C. 3  Part C. 2  Part D.2  Part D.1(ii)
6.	Riders opted, if any	Not Available	
7.	Exclusions (What the policy does not cover)	<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 be entitled to at least 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.	Part F. 6
8.	Waiting /lien Period, if any	Not Applicable	
9.	Grace period	Grace period means the time granted by the Company 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 <<Yearly/Half-Yearly/Quarterly/Monthly>> premium payment frequency, the grace period applicable to you is <<30/15>> days.	Part C.5
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.5
11.	Lapse, paid-up and revival of the Policy	<b>Lapse</b> If due premiums for first (1) year have 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. If the lapse Policy is not revived within the Revival Period, a Lapse Value equal to 10% of the Instalment Premiums received will be paid on the date of expiry of the Revival Period and the Policy will terminate. The Policyholder also has the option to take the Lapse Value equal to 10% of the Instalment Premiums received anytime after completion of two (2) policy years. This Policy will terminate after payment of Lapse Value.  <b>Paid-Up</b> If due premiums for the first (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 a policy is converted into a reduced paid-up policy, Death Benefit and Maturity Benefit will be reduced.  <b>Revival</b> You have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium. 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, if any. 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	Part D. 1(i)  Part D. 1(iii)  Part D. 3
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.4
13.	Claims / Claims Procedure	<b>Claims TAT</b> 1. Raising claim requirements after lodging the claim- Within 10 days 2. Death claim decision for cases without investigation requirement- Within 15 days 3. Death claim decision for cases with investigation requirement- Within 45 days  <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) The Claim Procedure is detailed at the company website <a href="https://life.futuregenerali.in/claims">https://life.futuregenerali.in/claims</a>  Call centre number of the insurer: 18001022355 Customer Service email: <a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a> or <a href="mailto:claims.support@futuregenerali.in">claims.support@futuregenerali.in</a> Website: <a href="https://life.futuregenerali.in">Life.futuregenerali.in</a> Customer Portal: <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  Website link for downloading the Claim forms: <a href="https://life.futuregenerali.in/claims/claim-forms">https://life.futuregenerali.in/claims/claim-forms</a>	Part F.4  Part F.4  Part F.4
14.	Policy Servicing	<b>Policy Servicing TAT:</b> <b>Financial Transaction - 7 days from the date of request received.</b> <b>Non-Financial Transaction - 7 days from the date of request received.</b>  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>  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> Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	Part A.1
15.	Grievances/Complaints	<b>In case you have any grievance, you may approach our Grievance Redressal Cell:</b> <b>•Email us at <a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a>, or</b> <b>•Write in to our below Communication address:</b> Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083, or  <b>•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></b>  <b>•Raise your concern online at <a href="https://life.futuregenerali.in/customer-service/enquiry-form">https://life.futuregenerali.in/customer-service/enquiry-form</a></b> <b>•If you are a Senior citizen, you may write to us at the following id: <a href="mailto:senior.citizens@futuregenerali.in">senior.citizens@futuregenerali.in</a> for priority assistance</b>  <b>In case not satisfied with the resolution of your grievance:</b> <b>•Write to our Grievance Redressal Officer at <a href="mailto:gro@futuregenerali.in">gro@futuregenerali.in</a>, or</b> <b>•Approach IRDAI (Insurance Regulatory and Development Authority of India)</b> - Online portal: <a href="http://www.irda.gov.in">http://www.irda.gov.in</a> - Toll Free Number: 15255 / 1800 425 4732, or <b>•Approach Insurance Ombudsman, please visit <a href="https://www.ciains.co.in/ombudsman">https://www.ciains.co.in/ombudsman</a> for details</b>	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. Life coverage is included in this Product. 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](mailto: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:U6610MH2006PLC165288). Regd. Office & Corporate Office: 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](mailto:care@futuregenerali.in) | Call us at 1800 102 2355 | Website: [life.futuregenerali.in](https://life.futuregenerali.in) | Comp Code :

**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.

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