GENERALI DOMESTICALION

LIFE INSURANCE
Customer Information Sheet / Know Your Policy

1796.60	Catalone Information Sheet / Know Your Policy This document provides key information about your policy. You are also advised to go through your Policy Document.					
Sr.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number			
1.	Name of the Insurance	Future Generali Assured Education Plan (UIN: 133N057V03)	Part A.1			
l	Product and Unique Identification Number (UIN)					
2.	Proposal Number	0	Part A			
	Type of Insurance Policy Basic Policy Details		Part A.1 Part A.			
4.	Basic Policy Details	Your policy term is of X years	ratta.			
		Your Premium payment term is of X years. You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. XXXX				
		Your Maturity Sum assured is of Rs. XXXX Your Death Sum assured is of Rs. XXXX				
5.	Policy Coverage/ Benefits payable	Maturity Benefit:				
		As you have chosen Option A. Your Maturity payout will be done in the following manner.				
		i. XXX will be paid at end of year 7	Part C. 3			
		ii. YYY will be paid at end of year 8 iii. ZZZZ will be paid at end of year 9				
		iv. XXYYZZZ will be paid at end of year 10				
		Death Benefit:				
		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 following benefits will be paid:				
		i. Immediately pay Death Sum Assured to ensure your family's immediate needs are taken care of. ii. Waive all future premiums payable under the policy.				
		iii. An additional 5% of the Sum Assured is paid on death and on every death anniversary of the Life assured during the Policy Term subject to minimum of one payment of 5% of Sum Assured on death.				
		iv. Maturity Benefit as per your chosen option while purchasing the plan.	Part C.2			
		Death Surn Assured shall be highest of the following: 1. 10 times Annualised Premium(excluding taxes, rider premiums, underwriting extra premiums, if any), or				
		II. 105% of Total Premiums Paid (excluding taxes, rider premium and extra premiums, if any) as on date of death, or				
		III. Maturity Sum Assured IV. Absolute amount payable on death, which is equal to the Sum Assured				
		Survival Benefit:				
		Not Applicable				
		Surrender				
		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.	Part D. 2			
		under this policy instead or surrender in case or 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.				
6.	Riders opted, if any	The policy terminates on surrender and no turner benefits are payable under the Policy. Please refer to your Benefit illustration and Policy Document for more details. Not Available				
7.	Exclusions (What the policy does not cover)	• 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	Part F. 6			
		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.				
8.	Waiting /lien Period, if	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	Part C.6			
		the risk cover without any interruption, as per the terms & conditions of the policy.				
		As you have opted for Yearly, premium payment frequency, the grace period applicable to you is 30 days.				
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.1			
11.	Lapse, paid-up and	Lapse				
	revival of the Policy	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.	Part C.5.i)			
		Paid-Up 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.	Part C.5.ii)			
			Part G.J.II)			
		Revival • 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.	Part D. 3			
		• 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.				
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	Claims TAT				
		Raising claim requirements after lodging the claim- Within 10 days Death claim decision for cases without investigation requirement- Within 15 days				
		2. Death claim decision for cases with investigation requirement. Within 45 days Claims Procedures				
		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 https://life.futuregenerall.in/claims				
		Call centre number of the insurer: 1800/1022355 Customer Service email: care@futuregenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in Customer Portal: Customer [life.futuregenerali.in OR FG Life App	Part F.4			
		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: https://life.futuregenerali.in/claims/claim-forms				
14.	Policy Servicing	Policy Servicing TAT:				
"	y	Non-Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received.				
		Website link for downloading the policy servicing forms: https://life.futurepenerali.in/customer-service/forms-downloads				
			Part A.1			
		Website link for List of documents required for policy servicing: https://life.futuregenerali.in/customer-service/customer-service-faqs Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)				
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:				
		in case you have any given are, you may approach out officerance recursional cent. **Pirtie 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				
		-You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://iife.futuregenerali.in/customer-service/branch-locator/				
		Raise your concern online at https://life.futuregenerali.in/customer-service/enguiny-form	Part G.1 - Grievance Redressal Procedure & List of Insurance			
		If you are a Senior citizen, you may write to us at the following id: senior.citizens@futuregenerali.in for priority assistance	Ombudsmen			
		In case not satisfied with the resolution of your grievance: -Write to our Grievance Redressal Officer at gro@hturegenerali.in, or				
		-Approach IRDAI (Insurance Regulatory and Development Authority of India)				
		Online portal: http://www.igms.irda.gov.in Toll Free Number: 155255 / 1800 425 4732, or				
L		-Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details				
Deck	aration by the Policy Holder:		·			

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 wist the website for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at care @futuregenerall.in. For further details please access the link- https://life.https

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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1.	Name of the Insurance	Future Generali Assured Education Plan (UIN: 133N057V03)	Part A.1
	Product and Unique		
	Identification Number (UIN)		
2.	Proposal Number	0	Part A
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (without profits), Savings, Life Insurance Plan.	Part A.1
4.	Basic Policy Details	You have chosen B	Part A.
		Your policy term is of X years	
		Your Premium payment term is of X years.	
		You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. XXXX	
		Your Maturity Sum assured is of Rs. XXXX	
		Your Death Sum assured is of Rs XXXX	
5.	Policy Coverage/ Benefits	Maturity Benefit:	Part C. 3
	payable	Death Benefit:	Part C.2
		Survival Benefit:	
		Surrender	Part D. 2
6.	Riders opted, if any	Not Available	
7.	Exclusions (What the policy	Suicide Exclusion	Part F. 6
	does not cover)	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	
8.	Waiting /lien Period. if	Not Applicable	
	anv	- H	
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	Part C.6
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	Part D.1
11	Lapse, paid-up and	Lapse	Part C.5.i)
	revival of the Policy		Part C.5.ii)
		Revival	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	Part D.4
13.		Claims TAT	
1.0.			Part F.4
		Call centre number of the insurer: 18001022355 Customer Service email: care@futuregenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in	
14	Policy Servicing		Part A.1
15	Grievances/Complaints		Part G 1 - Grievance Redressal
			Procedure & List of Insurance
1			Ombudsmen

Declaration by the Policy Holder: Place:

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AULT RE		LIFE INSURANCE This document provides key information about your policy. You are also advised to go through your Policy Document.		
Sr. No.	1.5	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 Assured Education Plan (UIN: 133N057V03)	Part A.1	
2.	Proposal Number	0	Part A	
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (without profits), Savings, Life Insurance Plan.	Part A.1	
4.	Basic Policy Details	You have chosen C Your policy term is of X years Your Premium payment term is of X years. Your Premium payment term is of X years. Your brank prosent Premium Payment Insquency as Yearly with Installment Premium (without applicable taxee) of Rs. XXXX Your Maturity Sum assured is of Rs. XXXX Your Death Dism assured is of Rs. XXXX	Part A.	
5.	Policy Coverage/ Benefits		Part C. 3	
	payable	Death Benefit:	Part C.2	
		Survival Benefit: Surrender	Part D. 2	
6.	Riders opted, if any	Not Available		
		• 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	Part F. 6	
8.	any	Not Applicable		
9.			Part C.6	
10.		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	Part D.1	
11.		Lapse	Part C.5.i)	
		Paid-Up	Part C.5.ii)	
			Part D. 3	
12.			Part D.4	
13.		Claims TAT		
		Claims Procedures Call centre number of the insurer: 18001022355 Customer Service email: care@futuregenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in	Part F.4	
			Part A.1	
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:	Part G.1 - Grievance Redressal	
	1	•Email us at care@futuregenerali.in, or	Procedure & List of Insurance	
1	1	*Write in to our below Communication address:	Ombudsmen	

Place:

(Signature of the Policyholder)

Note: The information must be mad in conjunction with the product benchuse 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.

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