

LIFE INSURANCE Customer Information Sheet / Know Your Policy

No.         No.         Number of the second	10	AL INSURANCE SOLUTIONS	This document provides key information about your policy. You are also advised to go through your Policy Document.	
Image: Control         Image: Contro         Image: Contro         Image: Co	Sr.	Title		Policy Clause Number
Application description         Application description         Application           2         Application description         Application         Application           2         Application         Application         Application         Application           3         Application         Application         Application         Application           4         Application         Application         Application         Application           4         Application         Application         Application         Application         Application           4         Application         Application         Application         Application         Application         Application           4         Application         Application         Application         Application         Application         Application         Application         Application         Application         App	No. 1.	Name of the Insurance	Future Generali Dhan Vridhi (UIN: 133L050V04)	Part A.1
Image: International Processing State		Product and Unique Identification Number (UIN)		
Image: set in the set		Type of Insurance Policy	This is an Individual, Unit linked, Life Insurance Plan.	Part A.1
Image: set in the set	۹.	-	Your Premium payment term is 12 years.	µ∼art A.3e,3g
No. 1000000000000000000000000000000000000			Your Installment Premium (without applicable taxes) is Rs. 2,00,000.	
Image: Section of the sectio	5.	Policy Coverage/ Benefits	Maturity Benefit:	Part C. A.li
Image: Section of the sectio				Part C. A i
Image: Section of the sectio			In case of an unfortunate event of death of life assured, while the policy is inforce during the policy term, higher of	
Image: Section of the same base base base base base base base bas			Fund Value or	
Image: set in the interval interva				
Image: state in the s				
Image: Section of the sectio			Not Applicable	
Image: Section of the secting of the secting of the sectin			We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and achieve your planned milestones. However you will have an option to surrender this policy in case of any emergency. a. Surrender before the completion of 5 policy years: If a policy is surrendered before the completion of tock in period of 5 policy years them the surrender value will be equal to fund value less applicable discontinued Policy Fund would earn a minimum guaranteed interest as prescribed by RDAI from time to time. Currently, the minimum guaranteed interest rate is at 4% p.a. The surrender use as occurrentlewed will be paid immediately after the foot, here period. The fund the surrender value will be paid immediately after the lock-in period. The surrender after the completion of 5 policy years: If the policy is surrendered after the lock-in period, then the Surrender Value equal to fund value will be paid immediately.	Part D. 1.2
Image: state is the state of the s			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.	
2         Optim making         Part Methods:         Part A           3         Optim making         Part A         Part A           4         Optim making         Part A         Part A           4         Optim making         Part A         Part A           4         Part A         Part A         Part A			Lock in period:	Part D 1.1
Image: Instrument in the standard metric computes of tais is paided and paided in the data of paided and paided in the data of paided and paided in the data of paided and paided paided paided paided and paided and paided paided paided and pa	_			
Image:			Partial Withdrawai: Partial Withdrawais can be made after the completion of lock in period of 5 policy years. Six partial withdrawais are allowed per policy year free of charge and thereafter subject to a partial withdrawai charge. The minimum amount that can be withdrawn is Rs.5.000. The Fund Value after a nortial withdrawais should he at baset one annualised normium	Part D. 3.1
Image: Section of the sectio			Switches:	Part D. 3.2
Image: set is a			switched is Rs. 5,000. Premium Redirection:	Part D. 3.3
Image: Set in the set			After completion of one year, you may redirect all future premiums in alternative proportion to various unit funds available before the next premium due date. Redirection will not affect the premiums paid prior to the request. A maximum of two premium redirections are allowed in a policy year.	
Image: Second			You have choosen Future income fund with a proportion of 0%.	Part E
Image: Section of the sectio			Future Maximize tund with a proportion of 0%. Future Aces fund with a proportion of 0%. Future Opportunity fund with a proportion of 50%. Future Michae Fund with a proportion of 0%. Income Plus Fund with a proportion of 0%. Future Secure Fund with a proportion of 50%.	
Image:	7.	Riders opted, if any	Future Generali Linked Accidental Death Benefit Rider with Sum Assured of Rs. 5,00,000.	C. 1 b
2         Number of Whet tapped 			And Future General Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Linnguam. You will review lumpsum amount of 10,00,000. And Future General Linked Tem Rider with Sum Assured of Rs. 2000,000.	
Image:	в.	Exclusions (What the policy	Suicide Exclusion	Part C .2
ary _         - <td></td> <td></td> <td>beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the</td> <td></td>			beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the	
Image: Section of the section without any strengthout, as port the terms & conditions of the poly.         Part D 5           Image: Section of the section of the terms and conditions, be has a right to return the Policy within 30 days of needyd the Policy Document.         Part D 5           Image: Section of the formation of the terms and conditions, be has a right to return the Policy within 30 days of needyd the Policy Document.         Part D 5           Image: Section of the formation of the formation of the Policy Document.         Part D 5         Part D 5           Image: Section of the formation of the formation of the policy of the terms and conditions the policy of the terms and conditions of the Policy Document.         Part D 1           Image: Section of the formation of the formation of the policy of the terms and conditions of the Policy Document.         Part D 2           Image: Section of the section of the section of the section of the formation of the Policy Document.         Part D 2           Image: Section of the section of the section of the section of the formation of the Policy Document.         Part D 2           Image: Section of the section of the section of the section of the Policy Document.         Part D 2           Image: Section of the section of the section of the Policy Document.         Part D 2           Image: Section of the policy of the section of the Policy Document.         Part D 2           Image: Section of the policy Document as a conset of the Policy Document.         Part D 2           Image: Section of the policy Do			Not Applicable	
Pres Lok Period     Fjolicyholder disagnes with any of the terms and conditions, he has a right to return the Policy within 30 days of receipt of the Policy Document.     Pert D.3     Pert D.4	0.	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.	Part C. 3.3
Idees         Part LP (upper, pair-log of the grand) wheal of the Policy (upper log of the grand) and upper log of the grand pair of the grand pair of the second pair of pumma manued of the form pairs of the policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted where the policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced of the second pair of policy what be converted into a reduced of the second pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted into a reduced pair of policy what be converted pair of policy what be converted pair of policy what be converted pair of policy what be policy of policy what be converted pair of policy what be policy policy what policy policy what be policy policy what be policy policy what be			As you have opted for < <yearlylhalf-year monthly="" quarterly="">&gt; premium payment frequency, the grace period applicable to you is &lt;&lt;30/15&gt;&gt; days.</yearlylhalf-year>	
Prival of the Poicy         Description depict of the grade point, the set of discontinuance of point of presium after locks the point's pathale occurrent into a reduced point of the set of the point's pathale occurrent into a reduced point of the set of the point's pathale occurrent into a reduced path of pathale point of the set of the point's pathale occurrent into a reduced path of pathale point of the set of the point's pathale occurrent into a reduced path of pathale point of the set of the point's pathale occurrent into a reduced path of the set of the point's pathale occurrent into a reduced path of the set of the point's pathale occurrent into a reduced path of the set of the point's pathale occurrent into a reduced path of the set of the point's pathale occurrent into a reduced path of the set of the point's pathale occurrent into a reduced path of the set of the point's pathale occurrent into a reduced path of the set of the point's pathale occurrent into a reduced path of the point's pathale occurrent into a reduced path of the point's pathale occurrent into a reduced path of the point's path of the set of the point's pathale occurrent into a reduced path of the point's path of the set of the point's path	1.	Free Look Period	If policyholder disagree with any of the terms and conditions, he has a right to return the Policy within 30 days of receipt of the Policy Document.	Part D.5
model of the Policy         Upon many of the grace period, in case of decontinuous of open you be non-payment of permum after lock period, the policy at the period with the period of the policy with the period period.         Period of the Policy         Period of the Policy         Period of the Policy         Period of the policy with the period period.         Period of the policy with the period period.         Period period of the policy with the period.         Period period period period period period period period period.         Period perio	2	Lapse paid-up and	مالاماد	Part D 1
3         Petry Learn, if applicable         Claims Proceeding         Claims Proceeding 1 the data project results of the policy and the data provide space spa		revival of the Policy	Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-	
13. Policy Lear, if applicable       Lears in of adiabation for adiabation of the policy during the lock-in paired.       A. We want the policy of the lock-in paired of the policy during the lock-in paired of the policy, shall be levied. Guarantee charges, if guarantee charges and be adjoint of the distribution of the policy, shall be levied.       Image: Charge adjoint of the policy during the lock-in paired in the standor charge any interest or fee.       Image: Charge adjoint of the policy during the lock-in paired in the distribution of the Policy, shall be levied.       Image: Charge adjoint of the policy during the lock-in paired in the distribution of the Policy, shall be levied.       Image: Charge adjoint of the policy during the lock-in paired in the distribution of the Policy, shall be levied.       Image: Charge adjoint of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in paired in the distribution of the policy during the lock-in the distribution of the policy during the lock-in the distribution during the distribution during the distributin during the distribution during the distribution durin			Revival: • You have the option to revive a policy within three (3) consecutive complete years from the date of the first unpaid premium.	Part D. 2
a Al dia and upgad permisms will be collected in full without charging any interest of file.       b. Permismi, Macodion Charging, Hay, which will be invision.       b. Bernalmin and the policy will continue with the original fisk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and concidence of the policy.       c. On review, Hay policy will continue with the original fisk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and concidence of the policy.       Permisming of the policy of the close of insured event which occurs after the Reviel Date.       Permisming of the policy of the close of insured event which occurs after the Reviel Date.       Permisming of the policy of the close of insured event which occurs after the Reviel Date.         13.       Policy Lean, if applicable       Leans is not allowed       Leans is not allowed       Permisming of the policy.         14.       Claims / Claims TAT       Leans is not allowed       Leans is not allowed       Permisming of the policy.         14.       Claims / Claims Proceeder       Claims IAT       O dates in the claims Assumed.       Permission or claims allowed       Permission or claims allowed         15.       Policy Eservicing       Policy Servicing IM IP:       Part P. Policy Servicing IM:       Permission or claims - for the diam of or policy servicing form: https://life.hturegeneral.in/claims-forms- downodas       Permission of the olicy.         15.       Policy Servicing       Policy Servicing IM IP: <td< td=""><td></td><td></td><td>a) RevNard of a discontinued policy during the lock-in period: At the time of revNard: A AI due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Alection Chargine, fary and Policy Antimibiation Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, if applications are applied at the time of Discontinuance of the Policy will be added back to the Fund.</td><td></td></td<>			a) RevNard of a discontinued policy during the lock-in period: At the time of revNard: A AI due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Alection Chargine, fary and Policy Antimibiation Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, if applications are applied at the time of Discontinuance of the Policy will be added back to the Fund.	
Idea     Claims / Clai			a. Al due and unpaid premiums will be collected in full without charging any interest or fee. b. Premium Allocation Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. The guarantee charges may be deducted, if guarantee continues to be applicable. No other charges shall be levied. c. On terviol, it policy will continue with the original risk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and conditions of the policy. A vary evial shall not vio cover the isso or insured event which cocurs after the Revival Date.	
1. Nation galant galant appropriate date loging the claim. Within 10 days         2. Death claim decision for cases within investigation requirement. Within 15 days         3. Death claim decision for cases within investigation requirement. Within 15 days         3. Death claim decision for cases within investigation requirement. Within 15 days         3. Death claim decision for cases within investigation requirement. Within 15 days         3. Death claim decision for cases with investigation requirement. Within 15 days         Call center number Docadures         b) The Claim Procedures         c) Death of the Lis Assumed.         c) Death of the instance.         b) The Claim Procedures         Call center number of the insure: 1800 1022355 Clastomer Service enail: care@fifuturegenerali.in or claims.support@futuregenerali.in Webste: Life.futuregenerali.in Claims Procedures         Call center number of the insure: 1800 1022355 Clastomer Service enail: care@fifuturegenerali.in or claims.support@futuregenerali.in Webste: Life.futuregenerali.in Claims Profile Glastomer Profile Claim forms: https://life.futuregenerali.in claims/claim-forms         15. Policy Servicing Thr:       Pakicy Servicing Thr:         register in Kr downbading the policy service froms: https://life.futuregenerali.in/claims/claim-forms.downbading the policy service/informs.downbading the policy servicing forms: https://life.futuregenerali.in/claims-forms.downbading the policy service/informs.downbading the policy service/informs.downbading the policy service/informs.downbading the policy service/informs.downbading the policy service/informs.do	13.	Policy Loan, if applicable	Loan is not allowed	
5.       Policy Servicing       Policy Servicing TAT:         Policy Servicing       Policy Servicing TAT:       Policy Servicing TAT:         Policy Servicing Contractions for the order of request received. Non-Finance1 To request proceding the policy servicing TAT:       Policy Servicing TAT:         Policy Servicing Contractions for the order or provements provide the proceding the policy servicing TAT:       Policy Servicing TAT:         Policy Servicing Contractions for the order or provide the proceding the policy servicing TAT:       Policy Servicing TAT:         PrinceLail Transaction - 7 days from the date of request received. Non-FinaceLail Transaction - 7 days from the date of request received. Non-FinaceLail Transaction - 7 days from the date of request received. Non-FinaceLail Transaction - 7 days from the date of request received. Non-FinaceLail Transaction - 7 days from the date of request received. Non-FinaceLail Transaction - 7 days from the date of request received. Non-FinaceLail Transaction - 7 days from the date of request received. Non-FinaceLail Transaction - 7 days from the date of request received. Non-FinaceLail Transaction - 7 days from the date of request received. Non-FinacLail Transaction - 7 days from the date of request received. Non-FinacLail Transaction - 7 days from	4.	Claims / Claims Procedure		Part F.8
5.         Policy Servicing         Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received.			<ol> <li>Death claim decision for cases without investigation requirement. Within 15 days</li> <li>Death claim decision for cases with investigation requirement. Within 45 days</li> </ol>	
5:         Policy Servicing TAT: Finance1 Transaction - 7 days from the date of request received. Website link for downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading that policy servicing that: Website link for link of downloading the policy servicing that: Website link for link of downloading the po			<ul> <li>a) The death of the Life Assured.</li> <li>b) The death of the Life Assured.</li> <li>b) The Claim Procedure is detailed at the company website https://life.futuregenerali.in/claims</li> <li>b) The Claim Procedure is detailed at the company website https://life.futuregenerali.in/claims</li> </ul>	
5:         Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received.         Part A.			Customer Portal: Customer life.futuregenerali.in OR FG Life App Tel: + 91-22-4097 6666	
5.     Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Final-tail Transaction - 7 days from the date of request received. Website link for downloading the policy servicing from: https://life.hturegeneral.in/clustome-service/froms-downloadis Website link for downloading the policy servicing from: https://life.hturegeneral.in/clustome-service/froms-downloadis     Part A.			Details of Company officials Chief Operating Officer	
Sector         Pattery Servicing TAT: Prince/all Transaction - 7 days from the date of request received.         Part A.           Vebsite link for downloading the policy servicing from: https://life.thurgenerall.in/customer-service/forms-downloads         Part A.			L.B.S. Marg, Vikhroli (W), Mumbai - 400083	
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.futuregeneral.in/customer-service/forms-downloads Website link for 1 of rdformets recurred for policy servicing three line information in the service forms-downloads			Website link for downloading the Claim forms: https://life.futuregenerail.in/claims/claim-forms	
Website link for downloading the policy servicing forms: https://life.futuregeneral.in/customer-service/forms-downloads Website link for I ist d documents manufact for policy servicing: https://life.futuregeneral.in/customer-service/costomer-se	15.		Financial Transaction - 7 days from the date of request received.	Part A.
Webbit link for Lind documents required for policy sensitivity, https://link.htmls.file.inducents.meter.end/co.fag Fold acentry and the sensitivity of the sensitivit				
			Website link for List of documents required for policy servicing: https://life.futuregeneralLin/customer-service/dags Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	

Email us at caregificturgeneralin, or '     Write is our block communication address:     Customer Services Department     Unit 801 and 802, 8th Nor. Tower C. Embasey 247 Park,     LE.S. Mag, When (W), Mumbai – 400083, or     'You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://life.futurgenerali.in/customer-servicebranch-locator/     "Raise your concern online at https://life.futurgenerali.in for priority assistance     In case not attaliade with five resolution of your gravance:         'Acquiring in the resoluting of your gravance:	rt G Grevance Redressal Procedure Lat of Insurance Ombudsmen

Declaration by the Policy Holder: I have read the above and confirm having noted the details.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDA/Is not involved in additises like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police compliant.