

LIFE INSURANCE Customer Information Sheet / Know Your Policy

1.	Name of the Insurance Desider	Description in simple words (Please refer applicable Policy Clause Number in next column) Future Generali New Assured Wealth Plan (UN: 133N059V03)	Policy Clause Number Part A.1
	and Unique Identification	Future Generali New Assured Wealth Plan (UIN: 133NU55YU3)	Part A.1
2.	Number (UIN) Proposal Number	XXXXXX	Part A.3a
3. 4.	Type of Insurance Policy Basic Policy Details	This is an Individual, Non-Linked, Non-Participating (without Profits), Savings, Life Insurance Plan. You have chosen Option 1	Part A.1 Part A.3e,3f and Part C
		Installment Premium (without applicable taxes) of Rs. 2,00,000 payable in Annual mode. Premium Payment Term: 10 years and Policy Term: 12 years	
		Maturity Sum Assured is Rs 20,00,000. Your Death Benefit Multiple is 10.	
5.	Policy Coverage/ Benefits payable	Guaranteed Additions • The plan offers simple Guaranteed Additions for each completed policy year, starting from 8th Policy year till the end of the policy term, subject to payment of all due premiums	Part C. 2,3 & 4 Part D.3
		- Guaranteed Additions accrue as a percentage of Sum Assured and at the end of the policy year The Guaranteed Addition rates are based on the age at entry of the Life Assured, the Premium Payment Term chosen, Policy Term chosen, Annualized Premium and the option chosen.	
		Maturity Benefit:	
		Authors with a sourced Plus Accrued Guaranteed Additions, shall be paid where Maturity Sum Assured is equal to Sum Assured. Sum Assured under this product is equal to the total Annualized Premium payable under the policy (excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any)	
		The policy terminates on the payment of the Maturity Benefit under both the options.	
		Death Benefit In case of unfortunate demise of the life assured during the Policy Term, the life assured's nominee/beneficiary shall receive the Death Sum Assured plus Accrued Guaranteed Additions, if any.	
	-	The Sum Assured shall be highest of the following: i. 10 times the Annualized Premium (excluding applicable taxes, rider premiums and underwriting extra premiums, if any)	
		ii. 105% of total premiums paid as on date of death (excluding any extra premium, any rider premium and applicable taxes)	
		The Policy will terminate on payment of entire Death Benefit under both the options.	
		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. 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	Future Generali Non-Linked Accidental Death Benefit Rider with Sum Assured of Rs. 10,00,000.	Part C . 5
		Your Benefit Payout type is Income. You will receive Monthly income of Rs. 13,734 for duration of 7 years.	
		And Future Generali Non-Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Income. You will receive Yearly income of Rs. 5,28,426 for duration of 2 years.	
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 or beneficiary of	Part F. 7
	,	the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surender Value available as on the date of death whichever is higher, provided the Policy is In-force.	
8.	Waiting /lien Period, if	Not Applicable	
	any	From an international to the insure from the dus data of example of promises without assumed to face during which there are a being in particular to be in force with the data of example of promises without assumed to be in the second s	Part C 6
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.	Part C.0
		As you have opted for Annual premium payment frequency, the grace period applicable to you is 30 days.	
	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	Lapse If due premiums for the first (1) policy 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 D. 1, 2,& 4
	,	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 to a paid up policy.	
		If a policy is converted into a reduced paid-up policy, Death Sum Assured and Maturity Sum Assured will be reduced. If the policy is converted into a paid-up policy, it will not accrue any future Guaranteed Additions under both options.	
		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.	
		On revival, all the Guaranteed Additions due while the policy was in Lapse/Paid up status, will be added back to the policy. 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 IRDAL.	
		unte min a prior approva nominitaria.	
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	Part D.5
		taken is Rs. 10,000. For more details, please refer to the policy document.	
13.	Claims / Claims Procedure	Claims TAT 1. Raising claim requirements after lodging the claim- Within 10 days	Part F.4
		Death claim decision for cases without investigation requirement- Within 15 days 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.futuregenerali.in/claims	
		Call centre number of the insurer: 18001022355 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	
		Tal: + 11-22407 6666	
		Details of Company officials	
		Details of Company officials Chief Operating Officer Huit M1 and RM2 With thor T ower C. Embassov 2d7 Park	
		Details of Company officials	
		Details of Company officials Chief Operating Officer Huit M1 and RM2 With thor T ower C. Embassov 2d7 Park	
14	Policy Sepicion	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 - 400063 Website link for downloading the Claim forms: https://life.futuregeneralLin/claims/claim-forms	Part & 1
14.	Policy Servicing	Details of Company officials Chief Operating Officer Unit 801 and 802, 8th foor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – claamsy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – claam forms: https://life.juturegeneralLiniclaims/claim-forms Website Init for downloading the Claim forms: https://life.juturegeneralLiniclaims/claim-forms Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.	Part A.1
14.	Policy Servicing	Details of Company officials Chief Operating Officer Unit 801 and 802, 8th 1oor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 Website Inik for downloading the Claim forms: https://life.futuregeneralLiniclaims/claim-forms Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received.	Part A 1
14.	Policy Servicing	Details of Company officials Cherl Operating Officer Over Campaing	Part A.1
14.	Policy Servicing	Details of Company officials Chief Operating Officer Unit 801 and 802, 8th 1oor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 Website Inik for downloading the Claim forms: https://life.futuregeneralLiniclaims/claim-forms Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received.	Part A.1
	Policy Servicing Grievances/Complaints	Details of Company officials Cherd Operating Officer Unit 801 and 802, 8th floor, Tower G, Embassy 247 Park, LES. Mary, UNIVE (IV), Mundbal - 400083 Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms Policy Servicing TAT: 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.futuregenerali.in/claims/claim-service/forms-downloads Website link for downloading the policy servicing forms: https://life.futuregenerali.in/claims/claim-service/forms-downloads Website link for downloading the policy servicing forms: https://life.futuregenerali.in/customer-service/forms-downloads Website link for List of documents required for policy servicing: https://life.futuregenerali.in/customer-service/forms-downloads Website link for List of documents required for policy servicing the futuregenerali.in/customer-service/forms-downloads Website link for List of documents required for policy servicing the futuregenerali.in/customer-service/forms-downloads Website link for List of documents required for policy servicing the futuregenerali.in/customer-service/forms-downloads Website link for List of documents required for policy servicing the futuregenerali.in/customer-service/claus.customer-service/fags Call center number of the insure / Customer Revised Celt:	Part G. 1 - Grievance Redressal Procedure
		Details of Company officials Cherle Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Mary, UNIVIE (IV), Muntal - A00083 Website link for downloading the Claim forms: https://life.futuregeneralLink/claims/claim-forms 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. Website link for List of documents required for policy servicing forms: https://life.futuregeneralLink/customer-service/costomer-service/lass Call center number of the insure? Customer Servicing: https://life.futuregeneralLink/customer-service/customer-service/lass Call center number of the insure? Customer Servicing: https://life.futuregeneralLink/customer-service/lass Call center number of the insure? Customer Servicing address:	
		Details of Company officials Chief Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Mary, UNIVE (IV), Mundbal - 200083 Website link for downloading the Claim forms: https://life.futuregeneral.in/claims/claim-forms Policy Servicing TAT: 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.futuregeneralLin/customer-service/forms-downloads Website link for downloading the policy servicing forms: https://life.futuregeneralLin/customer-service/forms-downloads Website link for downloading the policy services email // Mebsite / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure) in case you have any glevance, you may approach our Grievance Redressal Cell: Handli ta discongliftoregeneral in: Customer Services Department Customer Services Department Customer Service Department Customer Service Department Customer Services Customer Serv	Part G. 1 - Grievance Redressal Procedure
		Details of Company officials Chief Operating Officer Unit 801 cm 802, 6th floor, Toward C, Embassy 247 Park, E.S. Mag, Vihitry (V), Munita - 400083 Webate link for downloading the Claim forms: https://life.futuregeneralLink/atima/daim-forms Policy Servicing TAT: Financial Transaction -7 days from the data of request received. Non-Fincul Transaction -7 days from the data of request received. Webate link for downloading the policy servicing forms: https://life.futuregeneralLink/atimeservice/forms-downloads Webate link for downloading the policy servicing forms: https://life.futuregeneralLink/atimeservice/forms-downloads Webate link for downloading the policy servicing forms: https://life.futuregeneralLink/atimeservice/forms-downloads Webate link for Juli of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate link for List of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate link for List of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate link for Used for the insure? Classes Forker and 11 Webate/ Classing-former Policy Servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate Link for Juli of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate Link for Juli of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate Link for Juli of Documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate Link for download for the insure? Classes Forker and 11 Webate / Classing of Difference ford II Details of Company officials: Same as section 14 (Claims/Claims Procedure) In case you have any grienance, you may appreach our Grievance Redressal Cell:	Part G. 1 - Grievance Redressal Procedure
		Details of Company officials Chief Operating Officer Unit 801 and 802, 6th floor, Town C, Embassy 247 Park, LES. May, UNIVE (N), Muntal - 400083 Website link for downloading the Claim forms: https://life.futuregenerati.in/claims/claim-forms PliceServicing TAT: 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.futuregenerati.in/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregenerati.in/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregenerati.in/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregenerati.in/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregenerati.in/customer-service/forms-downloads Website link for List of documents required for policy services. The service forms - formation and Website // Listomer Portal Details of Company officials: Same as section 14 (Claims/Claims Procedure) n care you have any griewave, you may approach our Grievance Redressal Celt:	Part G. 1 - Grievance Redressal Procedure
		Details of Company officials Chief Operating Officer Unit 801 cm 802, 6th floor, Toward C, Embassy 247 Park, E.S. Mag, Vihitry (V), Munita - 400083 Webate link for downloading the Claim forms: https://life.futuregeneralLink/atima/daim-forms Policy Servicing TAT: Financial Transaction -7 days from the data of request received. Non-Fincul Transaction -7 days from the data of request received. Webate link for downloading the policy servicing forms: https://life.futuregeneralLink/atimeservice/forms-downloads Webate link for downloading the policy servicing forms: https://life.futuregeneralLink/atimeservice/forms-downloads Webate link for downloading the policy servicing forms: https://life.futuregeneralLink/atimeservice/forms-downloads Webate link for Juli of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate link for List of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate link for List of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate link for Used for the insure? Classes Forker and 11 Webate/ Classing-former Policy Servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate Link for Juli of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate Link for Juli of documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate Link for Juli of Documents required for policy servicing. https://life.futuregeneralLink/atimere-service/forms-downloads Webate Link for download for the insure? Classes Forker and 11 Webate / Classing of Difference ford II Details of Company officials: Same as section 14 (Claims/Claims Procedure) In case you have any grienance, you may appreach our Grievance Redressal Cell:	Part G. 1 - Grievance Redressal Procedure
		Details of Company officials Chef Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, LSS. Marg, Virtur (IV), Munda - 400083 Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms 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. Call centre number of the insure? Customer's required for policy servicing froms: https://life.futuregenerali.in/customer-service/forms-downloads Website ink for List of documents required for policy servicing https://life.futuregenerali.in/customer-service/forms-downloads Website a craegibur-generation. or 4 days from the date of request received. List as craegibur-generation. or 4 days from the date of request received. List as craegibur-generation. or 4 device for the date of request received. List as craegibur-generation. or 4 device for the date of the service for	Part G. 1 - Grievance Redressal Procedure
		Details of Company officials Chef Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, LSS. Marg, Virkneil (W), Muntal - 400083 Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms 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. Website link for Llaf documents required for policy servicing https://life.futuregeneralLin/custome-serviceforms-downloads Website is for Llaf documents required for policy servicing https://life.futuregeneralLin/custome-serviceforms-downloads Website as carefigturegeneralLin, or Grievence Redressal Cell: -Final us caregigturegeneralLin, or View Communication address: Cold Bith for Llaf to Commarks for the date of request received for Operating Procedure (Life Hand Life Start) Policy Start (Life Start) Policy Start) - Hand Life I documents required counting https://life.futuregeneralLin/customer-serviceforms-form - Hand Life I documents and address: Cold Bith Fort, Tower C, Embassy 247 Park, LBS. Marg, Viktroil (W), Mumbal – 400083, or - You may also count of Vour market branch. You can locate Your nearest branch on Our Website at https://life.futuregeneralLin/customer-service/pranch-locator/ - Haise your concern online at https://life.futuregeneralLin for priority assistance - received Hitter - service Bitters, you may write to us at the following (I service) CHANDER Start) - Hour of Hourses addresses (Clifform at the following I for service) (Clifform Hand) - Hyourse head Cell Hitters and Bitters (Vour Belle Polement Liffor) of India)	Part G. 1 - Grievance Redressal Procedure
		Details of Company officials Cherle Operating Officer Unit 801 and 802, dhi floor, Tower C, Embassy 247 Park, LSS. May, UNIVIE (V), Muntual - 400033 Website link for downloading the Claim forms: https://life.futuregeneralLink/claims/claim-forms Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacul Transaction - 7 days from the date of request received. Non-Finacul Transaction - 7 days from the date of request received. Non-Finacul Transaction - 7 days from the date of request received. Call centre numbers of the insure? Clauser Service and J. Website / Life.futuregeneralLink/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregeneralLink/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregeneralLink/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregeneralLink/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregeneralLink/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregeneralLink/customer-service/forms-downloads Website link for List of documents required for policy servicing. https://life.futuregeneralLink/customer-service/forms/ Houris at a carcege barefunet List data carcefuturegeneralLink. or "Vitie to und reference thereased (V) Auntad – 400005, or "You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://life.futuregeneralLink/customer-service/ranch-locator/ "Faile sour come on line at https://life.futuregeneralLink/customer-service/erranch-locator/ "Faile sour come on line at https://life.futuregeneralLink/customer-service/erranch-locator/ "Faile sour come on line at https://life.futuregeneralLink/customer-service/erranch-locator/ "Faile sour come contine at https://life.futur	Part G. 1 - Grievance Redressal Procedure

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

Care@hturegeneral.in
 Care@hturegeneral.in
 Care@hturegeneral.in
 Care@hturegeneral.in
 The Company has an Anti-Traud Policy in place. Life coverage is included in this Product. Please wist the webaite for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at care@hturegeneral.in. For further (-vatatis) please access the link
 thisp://life.hturegeneral.in/customer-tervicolignivance-tervicolignitervicoli (WN) Mu

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDA1 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.

Internal

LIFE INSURANCE Customer Information Sheet / Know Your Policy

1.	Title	rmation about your policy. You are also advised to go through your Policy Document. Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number
		Future Generali New Assured Wealth Plan (UIN: 133N085V03)	Part A.1
	and Unique Identification Number (UIN)		
2. 3.	Proposal Number Type of Insurance Policy	XXXXXXX	Part A.3a
3. 4.	Basic Policy Details	This is an Individual, Non-Linked, Non-Participating (without Profits), Savings, Life Insurance Plan. You have chosen Option 1	Part A.1 Part A.3e,3f and Part C
		Installment Premium (without applicable taxes) of Rs. 2,00,000 payable in Annual mode. Premium Payment Term: 10 years and Policy Term: 12 years	
		Maturity Sum Assured is Rs 20,00,000.	
		Your Death Benefit Multiple is 10.	
5.	Policy Coverage/ Benefits payable	Guaranteed Additions The plan offers simple Guaranteed Additions for each completed policy year, starting from 8th Policy year till the end of the policy term, subject to payment of all due premiums	Part C. 2,3 & 4 Part D.3
	payable	 Guaranteed Additions accrue as a percentage of Sum Assured and at the end of the policy year. 	1410.0
		The Guaranteed Addition rates are based on the age at entry of the Life Assured, the Premium Payment Term chosen, Policy Term chosen, Annualized Premium and the option chosen.	
		Maturity Benefit: Maturity Sum Assurde Plus Accrued Guaranteed Additions, shall be paid where Maturity Sum Assured is equal to Sum Assured.	
		Sum Assured under this product is equal to the total Annualized Premium payable under the policy (excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any) The policy terminates on the payment of the Maturity Benefit under both the options.	
		Death Benefit In case of unfortunate demise of the life assured during the Policy Term, the life assured's nominee/beneficiary shall receive the Death Sum Assured plus Accrued Guaranteed Additions, if any.	
		The Sum Assured shall be highest of the following: I. 10 times the Annualized Premium (excluding applicable taxes, rider premiums and underwriting extra premiums, if any)	
		 Of an es the Annualized Freinham (exclusing apphraue taxes, now permittins and underwindig edual aptendiaris, a lei greinitaris and application a	
		The Policy will terminate on payment of entire Death Benefit under both the options.	
		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 lean 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.	
		The pointy terminence or surveived and to no tortune benefits are payable union the rolley. Freese term to your Benefit inustration and Pointy Document for more details.	
	-		
6.	Riders opted, if any	Future Generali Non-Linked Accidental Death Benefit Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Income. You Wit receive Monthly Income of Rs. 13,743 for duration of 7 years.	Part C . 5
		And Future Generali Non-Linked Accidential Total & Permanent Disability Rider with Sum Assured of Rs. 10.00.00. Your Benefit Payout type is Income. You will receive Yearby Income of Rs. 52,42,425 for duration of 2 years.	
7.		- Suicide Exclusion	Part F. 7
	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 or beneficiary of the Policy of a talk ask 80% of the Total Premiums Paid till the date of death or the Surrender Value Salable as on the date of death or the Inder of the Total Premiums Paid till the date of death or the Surrender Value Salable as on the date of death or the Inder of the Total Premiums Paid till the date of death or the Surrender Value Salable as on the date of death or the Inder of the Total Premiums Paid till the date of death or the Surrender Value Salable as on the date of death or the Inder of the Inder of the Policy as applicable.	
8.	Waiting /lien Period, if	Not Applicable	
	any		
9.			
	Grace period		Part C.6
	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 extend of the policy is considered to be in-force with the risk cover without & you have extend for Annual premium payment frequency, the grace period applicable to you is 30 days.	Part C.6
10		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.	
	. Free Look Period	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. 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
10	Free Look Period	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.	
	Free Look Period	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. 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. Lapse If due premiums for the first (1) policy 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. Paid-Up	Part D.6
	Free Look Period	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. 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. Label If due premiums for the first (1) policy 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. Paid-Up If due premiums for the first (1) or more policy years have been paid in full within the grace period, the policy shall have no value. All risk cover and benefit cease while the policy is in lapsed status. 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 ito a paid up policy. If due premiums for the first (1) or more policy pairs have been paid in full and any subsequent premium is not paid within the grace period, the policy shall be converted ito a paid up policy. If due policy is converted itin a reduced and Maturity Sturm Assured will be reduced.	Part D.6
	Free Look Period	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. 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. Lapse If due premiums for the first (1) policy 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. 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 to a paid up policy. If a policy is converted into a reduced paid-up policy. Death Sum Assured and Maturty Sum Assured will be reduced.	Part D.6
	Free Look Period	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. 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. Lapse If due premiums for the first (1) policy 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. 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 to a paid up policy. If a policy is converted into a reduced paid-up policy. Death Sum Assured and Maturty Sum Assured will be reduced. If the policy is converted into a paid-up policy. Death Sum Assured and Maturty Sum Assured will be reduced. 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.	Part D.6
	Free Look Period	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. 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. Lesse If due premiums for the first (1) policy 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. Paids 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. If will not accrue any future Guaranteed Additions under both options. 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 reduced paid-up policy. If will not accrue any future Guaranteed Additions under both options. You can be explored for the result of paid-up policy with the grace period method the proof of continued the travitability of life assured and on payment of all overdue premiums with interest, if any. • On revival will be considered on the receipt of the application from the policy halls, will be added back to the policy.	Part D.6
	Free Look Period	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. 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. 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. If You grant for the first (1) policy year have not been paid in full within the grace period, the policy ball lapse and will have no value. All risk cover and benefit cease while the policy is in lapsed status. Paid-Lip 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 to a paid up policy. If due premiums for the first (1) comber policy, it will not accrue any future Guaranteed Additions under both options. Revival You have the option to revive a lapsed/gaid-up policy within the (5) consecutive years from the date of the first uprajatily of life assured and no payment of all overdue premiums with interest, if any.	Part D.6
	Free Look Period	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. 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. 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. 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. If You disagree with any of the terms and conditions, You have a right to return the Policy shall lapse and will have no value. All risk cover and benefit cease while the policy is in lapsed status. Paid-Lip If due premiums for the first (1) or more policy wars have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted to a paid up policy. If the policy is converted into a reduced paid-up policy, If will not accrue any future Guaranteed Additions under both options. <u>Browkal</u> . • You have the option to revive a lapsed/paid-up policy with In the (5) consecutive years from the date of the first unpaid for first unpaid in orthogen and many subsequent premium. • The revival will be considered on the receipt of the policy/oter and with the policy of continued insurability of life assured and on payment of all overdue premiums with interest, If any. • On revival, at the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy.	Part D.6
	Free Look Period	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. 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. 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. 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. If You disagree with any of the terms and conditions, You have a right to return the Policy shall lapse and will have no value. All risk cover and benefit cease while the policy is in lapsed status. Paid-Lip If due premiums for the first (1) or more policy wars have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted to a paid up policy. If the policy is converted into a reduced paid-up policy, If will not accrue any future Guaranteed Additions under both options. <u>Browkal</u> . • You have the option to revive a lapsed/paid-up policy with In the (5) consecutive years from the date of the first unpaid for first unpaid in orthogen and many subsequent premium. • The revival will be considered on the receipt of the policy/oter and with the policy of continued insurability of life assured and on payment of all overdue premiums with interest, If any. • On revival, at the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy.	Part D.6
11	Free Look Period Lapse, paid-up and revival of the Policy	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. 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. Lease If due premiums for the first (1) policy 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. 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 reduced paid-up policy. It will not accrue any future Guaranteed Additions under both options. You previous a pade-tip applicable to previous the started and Maturity Sum Assured will have no value. All risk cover and benefit cease while the policy is in lapsed status. Paid-Up If due previous converted into a reduced paid-up policy, I will not accrue any future Guaranteed Additions under both options. You one the donto nerve baged/paid-up policy within the grace nerve on the date of the first unpaid premium. • The revival will be considered on the receipt of the applicabitor from the policyholder along with the proof of continued intravality 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 from IRDAL.	Part D. 6 Part D. 1, 2,& 4
11	Free Look Period	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. 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. 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. 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. If You disagree with any of the terms and conditions, You have a right to return the Policy shall lapse and will have no value. All risk cover and benefit cease while the policy is in lapsed status. Paid-Lip If due premiums for the first (1) or more policy wars have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted to a paid up policy. If the policy is converted into a reduced paid-up policy, If will not accrue any future Guaranteed Additions under both options. <u>Browkal</u> . • You have the option to revive a lapsed/paid-up policy with In the (5) consecutive years from the date of the first unpaid for first unpaid in orthogen and many subsequent premium. • The revival will be considered on the receipt of the policy/oter and with the policy of continued insurability of life assured and on payment of all overdue premiums with interest, If any. • On revival, at the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy.	Part D. 6 Part D. 1, 2,& 4
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	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. 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 return the premium if no claim made. Lapon If due premiums for the first (1) policy 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. Paid-Up If due premiums for the first (1) or more policy years have been paid in full within the grace period, the policy shall have no value. All risk cover and benefit cease while the policy is in lapsed status. Paid-Up If due premiums for the first (1) or more policy was nave been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted to a paid up policy. If a policy is converted into a reduced paid-up policy, it will not accrue any future Guaranteed Additions under both options. <u>Retwall</u> • You have the option to revive a lapsed/paid-up policy within the option-years from the date of the first unpaid premium. • The revival will be considered on the receipt of the application from the policy bars from the date of the first unpaid premium. • On revival, if the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, if the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, if at the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, if at the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, if the option fire of 9% p.a. shall be charged by the Company for the Financial Year 2024 -2025. However, the company m	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	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. 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 return the premium if no claim made. 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 return the premium if no claim made. 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 return the policy is in lapsed status. Paid-Up If due premiums for the first (1) or more policy years have been paid in full within the grace period, the policy will be converted to a paid up policy. If due policy is converted into a reduced paid-up policy, twill not accrue any future Guaranteed Additions under both options. Retwise! • You have the option to revive a lapsed/paid-up policy within the options/bar and will whave the obtion first upaid to continued insurability of life assured and on payment of all overdue premiums with interest, if any. • On revival, all the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, all the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, all the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, the simple interest relate 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 IRDA! 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	Part D. 6 Part D. 1, 2,8 4
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	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. 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. Loss If due premiums for the first (1) policy 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. 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-op paid-ty, it will not accrue any future Guaranteed Additions under both options. Revial If a policy is converted into a reduced paid-up policy, it will not accrue any future Guaranteed Additions under both options. Revial II the policy is converted into a reduced paid-up policy, within the grace period, the policy minime. • The revival will be considered on the receipt within the grace period, the policy for continued the subscription (1) the papelogiadur up policy, it will not accrue any future Guaranteed Additions under both options. • The revival will be considered on the receipt of the application from the policy holds. Will be provided and on payment of all overdue premiums with interest, if any. • On revival, the simple interest rate of 5% 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. 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 Re. 10,000. For more detals, please refer to the policy document.	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	any interruption, as per the terms & conditions of the policy. As you have optied for Annual premium payment frequency, the grace period applicable to you is 30 days. 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. Lanse If due premiums for the first (1) policy 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. Paid-Lin If due premiums for the first (1) or more policy years have been paid in full within the grace period, the policy and will not grace period, the policy will be converted in a paid-up policy. If will not accrue any future Guaranteed Additions under both options. Paid-Lin If due premiums for the first (1) or more policy wars have been paid in full and any subsequent premium is not paid within the grace period, the policy or more policy will be applied to a paid up policy. If a policy is converted into a reduced paid-up policy, it will not accrue any future Guaranteed Additions under both options. • You have the option to review a lapsed/paid-up policy within five (5) conscutive years from the date of the first uppid premium. • You have the option to review a lapsed/paid-up policy within five (5) conscutive years from the date of the first uppid premium. • You have the oblight defines the paid-paid of the paid-policing in the proof of continued attack to the policy. • On revival, the simple interest rate of 5% 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 IRDA. You may avail a lean once the policy has acquired a Surrender Value. The maximum amount of lean that can be availed is up to 85% of the Surrender Value. The minimum amount of policy lean that can be laken is Re.	Part D. 6 Part D. 1, 2,8 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	any interruption, as per the terms & conditions of the policy. As you have optied for Annual premium payment frequency, the grace period applicable to you is 30 days. 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. Lapse If due premiums for the first (1) policy 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. Paid-Lip If due premiums for the first (1) or more policy years have 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. Paid-Lip 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 to a paid up policy. If a policy is converted into a reduced paid-up policy, the will be care any future Guaranteed Additions under both options. 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 policyhoider and will be added back to the policy. • On revival, the simple intreest due will be changed by the Company for the Pinandial Year 2024-2025. However, the company may decide to increase the interest changed on revival from time to three with a prior approval from IRDA. You many 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 dournent. Claims TAT • Raain doaim fociation for cases with investigation requirement. Within 15 days 2. Death claim	Part D. 6 Part D. 1, 2,8 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	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. 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. 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. 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. If you premiums for the first (1) or more policy years have been paid in full within the grace period, the policy will be converted to a paid up policy. If you premiums for the first (1) or more policy wills have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted to a paid up policy. If you policy is converted into a paid-up policy, it will not accrue any future Guaranteed Additions under both options. Revixal + You have the option to revive a lagsed/paid-up policy with in thre (5) consecutive years from the date of the first upaid premium. + You have the option to revive a lagsed/paid-up policy was in LagsePaid up status, will be added back to the policy. • On revival, if the Guaranteed Additions due while the policy was in LagsePaid up status, will be added back to the policy. • On revival, the simple interest relate 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 IRDAL. You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of policy loan that can be taken is Rs. 10,000. For more details, please refer to the	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	any interruption, as per the terms & conditions of the policy. As you have optied for Annual premium payment frequency, the grace period applicable to you is 30 days. 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. Lasse If due premiums for the first (1) policy 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. 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 in to a reduced paid-up policy, it will not accrue any future Guaranteed Additions under both options. Network the distribution of the policy bears that accrued any for the Guaranteed Additions under both options. ************************************	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	any interruption, as per the terms & conditions of the policy. As you have optied for Annual premium payment frequency, the grace period applicable to you is 30 days. 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. Lasse If due premiums for the first (1) policy 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. 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 due due to a paid up policy. If a policy is converted into a reduced paid-up policy, it will not accure any future Guaranteed Additions under both options. The policy is converted into a reduced paid-up policy, it will not accure any future Guaranteed Additions under both options. The provide grace paid-to preve a papedipaid-up policy within five (3) consecutive years from the date of the first unpaid premium. • The revival will be considered on the receipt within five (3) consecutive years from the date of the first unpaid premium. • The revival will be considered additions due within the policy both from the policy bits. Will be additions due within the policy will have provide additions due with a policy is converted into a revival additions due within the policy additions due within the policy. • 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 IRDAL. You may avail a lean once the policy has acquired a Surrender Value. The maximum amount of lean that can be availed is up to 85% of the Surrender Value. The minimum amount of policy lean that can be taken is Re. 10,000. The more	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	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. 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. Label If due premiums for the first (1) policy year have 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. Paid-Lin 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 reduced paid-up policy, it will not accrue any future Guaranteed Additons under both options. Revaint If a policy is converted into a reduced paid-up policy, it will not accrue any future Guaranteed Additons due to be policy and the provide premiums with interest, if any. • On revival, will be considered on the recourd of the application from the policy holds. Will be provide of continued fund durition in the policy will be policy and durities of the application from the policy holds. We additions due will be converted and on payment of all overdue premiums with interest, if any. • On revival, will be considered on the recourd of the application from the policy holds. We addite about to the policy. • On revival will be considered and durity Spoid will be provided back to the policy. • On revival will be considered and the policy will have (0) constant: if ne single interest rate of 5% 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. You may avail a lean once the policy has acquired a Surrender Value. The maximum amount of loan that can be taken is Re. 10,000. For more details, please refer to	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	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. 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 return the premium if no claim made. Lapse If due premiums for the first (1) policy 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. Paid-Lin If due premiums for the first (1) or more policy years have been paid in full within the grace period, the policy of the first organization. If due premiums for the first (1) or more policy, it will not accrue any future Guaranteed Additions under both options. Revival. • You have the option to revive a lapsedpaid-up policy, it will not accrue any future Guaranteed Additions due to the first unpaid premium. • The revival will be considered on the receipt of the application from the policy oyears from the date of the first unpaid premium. • On revival, if the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, if the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. • On revival, if the assured and on payment of all overdue premiums with interest, if any. • On revival, if all the Guaranteed Additions due while the policy was in LapsePaid up status, will be added back to the policy. * 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 Re. 10,000. For more details, please refer to the policy document. Claims TAT 1. Assing Claim requirements after lodging the claim. Within 15 days 2. Death claim decision for cases withou timvestigation requ	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	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. 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. Label If due premiums for the first (1) policy year have 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. Paid-Lin 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 reduced paid-up policy, it will not accrue any future Guaranteed Additons under both options. Revaint If a policy is converted into a reduced paid-up policy, it will not accrue any future Guaranteed Additons due to be policy and the provide premiums with interest, if any. • On revival, will be considered on the recourd of the application from the policy holds. Will be provide of continued fund durition in the policy will be policy and durities of the application from the policy holds. We additions due will be converted and on payment of all overdue premiums with interest, if any. • On revival, will be considered on the recourd of the application from the policy holds. We addite about to the policy. • On revival will be considered and durity Spoid will be provided to account the policy will be considered on revival from time to time with a prior approval from IRDAI. • You may avail a lean once the policy has acquired a Surrender Value. The maximum amount of lean that can be availed is up to 85% of the Surrender Value. The minimum amount of policy loan that can be taken is Re. 10,000. For more details, please refer to the policy document. • Death claim docision for cases with investigation requirement Within 15 days 3. Death claim decision	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	any interruption, as per the terms & conditions of the policy. As you have optied for Annual premium payment frequency, the grace period applicable to you is 30 days. 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. Lacks If due premiums for the first (1) policy 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. Paid-Lin If due premiums for the first (1) or more policy years have been paid in full within the grace period, the policy and will the grace period, the policy will be converted to a paid up policy. If a policy is converted into a reduced paid-up policy, it will not accrue any future Guaranteed Additions under both options. * You have the optio oncidence in the needing paid-up policy, will will not accrue any future Guaranteed Additions under both options. * You have the optio oncidence in the needing of the application from the paid-policy is connecturity eases from the edue of the first uppaid promium. * You have the optio oncidence in the needing of the application from the paid-policy is connecturity eases from the policy wills the grace additions of under the policy wills the reduce of the application from the paid of the policy. * 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 IRDA. 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 in Res. 100,000. For more details, please refer to the policy document. 2 Death cadin docision for cases without investigation requirement Within	Part D. 6 Part D. 1, 2,8 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	any interruption, as per the terms & conditions of the policy. As you have optied for Annual premium payment frequency, the grace period applicable to you is 30 days. 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. Label If due permiums for the first (1) policy 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. Paid-Lin If due premiums for the first (1) or more policy years have been paid in full within the grace period, the policy and the grace period, the policy will be converted to a paid up policy. 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 to a paid up policy. If the policy is converted into a reduced paid-up policy, within five (5) consecutive years from the date of the first unpaid premium. • The relval will be considered on the receipt of the application from the policyholder and/with the grace of continued insurability of life assured and on payment of all overdue premiums with interest, if any. • The relval will be considered on the weike the policy was in Lapse/Paid up datas, will be added back to the policy. • 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. Cleima TAT • Death chain decision for cases with investigation requirement. Within 15 days 3. Death chain decision for cases with investigation requirement. Within 15 days 3. Death chain decision for cases with investigation requirement. Within 15 days 3. Death chain decision for cases with investigation requi	Part D. 6 Part D. 1, 2,8 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable Claims / Claims Procedure	any interruption, as par the terms & conditions of the policy. As you have opted for Annual premium payment frequency, the grace period applicable to you is 30 days. 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. Lease If due premiums for the first (1) policy year have not been paid in full and any subsequent premium is not paid within the grace period, the policy shall have and will have no value. All risk cover and benefit cease while the policy is in lapsed status. PaidsLp 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 to a paid-up policy. Death Sum Assured and Match Sum Assured will be reduced. If apolicy is converted into a reduced paid-up policy. Death Sum Assured and Match Sum Assured will be reduced. If apolicy is converted into a reduced paid-up policy. Death Sum Assured and Match Sum Assured will be reduced. If apolicy is converted into a reduced paid-up policy. Death Sum Assured and Additions user tooh replices. * You have the exectly on torvice a lapse-up policy, livitin for (5) conservative years from the date of the first unpaid premium. * The revinal will be considered on the receipt of the application from the policy-holder atong with the pord of continued insurability of the assured and on payment of all overtrue premiums with interest, if any. * On revinal, all the Guaraneted Additions due with the policy wait as appendent by policy. * On revinal all the Guaraneted Additions due with the policy wait as appendial to paties, with a start and the policy. * On revinal all the Guaraneted Additions due with the policy wait as appendial to paties, with a start and the policy. * On revinal all controls the policy bournet. * The revinal will all be anone the policy has acquired as Surrender Value. The maximum amount	Part D. 6 Part D. 1, 2,& 4 Part D. 5 Part F. 4
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable	any interruption, as per the terms & conditions of the policy. As you have optice for Annual permiting payment frequency, the grace period applicable to you is 30 days. 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. Late: If due primums for the first (1) policy 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 cases while the policy is in lapsed status. Claims for the first (1) one policy. Wear have not been paid in full and any subsequent premium in not paid within the grace period, the policy will be converted to a paid up policy. If a policy is converted into a reduced paid-up policy, Within file and any subsequent premium is not paid within the grace period, the policy will be considered on the receipt of the apaid-up policy, within file (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 pool of continued insurability of life assured and on payment of all overdue premiums with interest, if any. • The revival will be considered on the receipt of the application from the policyholder along with the pool of continued insurability of life assured and on payment of all overdue premiums with interest, if any. • The revival will be considered on the excellent of the application from the policyholder along with the pool of continued insurability of life assured and on payment of all overdue premiums with interest. • You have the option to revive a lapsed/paid-up policy within for the form 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. Claims TAT • Realing daim	Part D. 6 Part D. 1, 2,& 4 Part D.5
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable Claims / Claims Procedure	any interruption, say per the terms & conditions of the policy. As you have optic of Annual premium growth frequency, the grace period applicable to you is 30 days. 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 return the premium if no claim made. Lists If due premiums for the first (1) policy 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. Policy is converted into a paid-up policy. Death Sum Assured and Maturity Sum Assured will be reduced. If a policy is converted into a paid-up policy. It will not acrue any future Guaranteed Additors under both options. Retviaul If the policy is converted into a paid-up policy. With five (5) conscultive years from the date of the first (1) runpaid premium. • The revial will be considered on the receipt of the application from the policy of the Policy and Inagreed status. Retviaul • You have the option to revive a lapsed/paid-up policy with in the (5) conscultive years from the date of the first upaid premium. • The revial will be considered on the receipt of the application from the policy of the Policy Boot and and payment of all overdue premiums with interest, if any. • On revival, and the Guaranteed Additors due with the policy was in Lapsed/all op tables. With Boot and the policy is an abade back to be replay. You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of form that can be availed is up to 85% of the Surrender Value. The minimum amount of policy loan that can be taken is Ret. 10,000. For more details, please refer to the policy document. Claims TAT • Resing dam requirements after lodging the claim- Within 15 days 2. Death claim doction for cases within threest Barley Claims Claims Claim to the Life Assured Diff Claim Procedure is detailed at the company weble thips.////	Part D. 6 Part D. 1, 2, & 4 Part D. 5 Part F. 4
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable Claims / Claims Procedure	any interruption, as per the terms & conditions of the policy. As you have optice for Annual permiting payment frequency, the grace period applicable to you is 30 days. 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. Late: If due primums for the first (1) policy 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 cases while the policy is in lapsed status. Claims for the first (1) one policy. Wear have not been paid in full and any subsequent premium in not paid within the grace period, the policy will be converted to a paid up policy. If a policy is converted into a reduced paid-up policy, Within file and any subsequent premium is not paid within the grace period, the policy will be considered on the receipt of the apaid-up policy, within file (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 pool of continued insurability of life assured and on payment of all overdue premiums with interest, if any. • The revival will be considered on the receipt of the application from the policyholder along with the pool of continued insurability of life assured and on payment of all overdue premiums with interest, if any. • The revival will be considered on the excellent of the application from the policyholder along with the pool of continued insurability of life assured and on payment of all overdue premiums with interest. • You have the option to revive a lapsed/paid-up policy within for the form 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. Claims TAT • Realing daim	Part D. 6 Part D. 1, 2,& 4 Part D. 5 Part F. 4
11	Free Look Period Lapse, paid-up and revival of the Policy Policy Loan, if applicable Claims / Claims Procedure	any interruption, say per the terms & conditions of the policy. As you have optic of Annual premium growth frequency, the grace period applicable to you is 30 days. 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 return the premium if no claim made. Lists If due premiums for the first (1) policy 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. Policy is converted into a paid-up policy. Death Sum Assured and Maturity Sum Assured will be reduced. If a policy is converted into a paid-up policy. It will not acrue any future Guaranteed Additors under both options. Retviaul If the policy is converted into a paid-up policy. With five (5) conscultive years from the date of the first (1) runpaid premium. • The revial will be considered on the receipt of the application from the policy of the Policy and Inagreed status. Retviaul • You have the option to revive a lapsed/paid-up policy with in the (5) conscultive years from the date of the first upaid premium. • The revial will be considered on the receipt of the application from the policy of the Policy Boot and and payment of all overdue premiums with interest, if any. • On revival, and the Guaranteed Additors due with the policy was in Lapsed/all op tables. With Boot and the policy is an abade back to be replay. You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of form that can be availed is up to 85% of the Surrender Value. The minimum amount of policy loan that can be taken is Ret. 10,000. For more details, please refer to the policy document. Claims TAT • Resing dam requirements after lodging the claim- Within 15 days 2. Death claim doction for cases within threest Barley Claims Claims Claim to the Life Assured Diff Claim Procedure is detailed at the company weble thips.////	Part D. 6 Part D. 1, 2, & 4 Part D. 5 Part F. 4

15. G	irievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:	Part G.1 - Grievance Redressal Procedure &
		•Email us at care@futuregenerali.in, or	List of Insurance Ombudsmen
		•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	
		You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://life.futuregenerali.in/customer-service/branch-locator/	
		•Raise your concern online at https://life.futuregenerali.in/customer-service/enquiry-form	
		•If you are a Senior citizen, you may write to us at the following id: senior.citizens@futuregenerali.in for priority assistance	
		In case not satisfied with the resolution of your grievance:	
		Write to our Grievance Redressal Officer at gro@futuregenerali.in, or	
		Approach IRDAI (Insurance Regulatory and Development Authority of India)	
		Online portal: http://www.igms.inda.gov.in The product of a second sec	
		• Toll Free Number: 155255 / 1800 425 4732, or	
		•Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details	
 	tion by the Delieu Helder		

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

Place:

 Care@duturegenerall.in
 Care@duturegenerall.in
 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@duturegenerall.in. For further delois please access the link: https://life.tuturegenerall.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@duturegenerall.included in the interview of the interview of their shareholding in Future General India Life insurance company Limited. (RDAI Rays, no.: 133) (CIN10800HV2008PLC165288). Regd.

 Office & Corporate Office address: Unit 801 and 802, 8th foor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 | Email: care@duturegenerall.in | Call us at 1800 102 2355 | Webste: life.futuregenerall.in | Comp Code : Comp-September-2024_2183

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.