

PART A

3. POLICY SCHEDULE

PLEASE GO THROUGH THE POLICY SCHEDULE CAREFULLY

<<Future Generali Saral Jeevan Bima >>

<<A Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan>>

THIS SCHEDULE IS PART OF THIS POLICY AND IS SUBJECT TO AND HAS TO BE READ ALONG WITH THE POLICY DOCUMENT.

3(a) Your Customer Id: _____ **Your Proposal No.** _____

3(b) Details of the Life Assured and Policyholder

Details of	Life Assured	Policyholder
Full Name:		
Date of Birth:		
Age Admitted:	Yes/No	
Gender		
Email address:		
Mobile phone no:		
Residence No:		
Address:		
Landmark:		
City:		
Pin Code:		

3(c) Nominee(s) to this Policy are:

Detail of	Full Name	Date of Birth	Age	Gender	Relationship with Policyholder	Address	Percentage share of Benefit
Nominee 1							
Nominee 2							

3(d) The appointee of this Policy is (in case the Nominee mentioned is a minor):

PART A

Full Name:	
Date of Birth:	
Gender	
Address of the Appointee:	
Relationship with Nominee:	

3(e) Policy Details

Plan Name	UIN	Date of Commencement of Policy	Date of Commencement of Risk	Policy Term	Premium Payment Term	Date of Maturity	Basic Sum Assured	Sum Assured on Death

3(f) Premium Details

Plan name	UIN	Annualized Premium / Single Premium (Rs.)	Instalment Premium	Relevant Modal Factor	Applicable Taxes*	Total Instalment Premium	Premium Frequency	Premium Due Dates	Last Premium Due Date

	First Year	Renewal Years
Total Instalment Premium		
Total Applicable Taxes*		
Total Instalment Premium after Applicable Taxes*		

3(g) Disclaimers

- *Includes applicable tax at prevailing rates under applicable laws and amendments thereto.
- Total Premium is subject to change in case of any variance in the present tax rates or in the event of any new or additional tax/cess/by whatever name called levy being made applicable/imposed on the premium(s) under applicable laws and amendments thereto.
- Tax benefits under this Policy shall be subject to applicable laws as amended from time to time. Any payment made under this Policy shall be subject to deduction of applicable taxes, if applicable as per law from time to time. You are advised to consult your tax consultant for details.

3(h) Stamp Duty

PART A

The stamp duty of Rs. Xxx (xxxx ONLY) paid by Payorder no.XXXXXX dated DD/MM/YYYY. Government Notification Revenue and Forest Department No.Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

3(i) What You are covered for:

Policy Benefits (Please refer Part C for details)

Death Benefit	<p>[For regular premium or limited premium payment policy] The Death Benefit will be equal to Sum Assured on Death which is the highest of:</p> <ol style="list-style-type: none"> 1. <<10 times the Annualized Premium>>, or 2. 105% of all premiums paid (excluding any extra premium and applicable taxes)as on the date of death, or 3. Absolute amount assured to be paid on death. i.e. <<Basic Sum Assured>> <p>[For single premium policy] The Death Benefit will be equal to Sum Assured on Death which is the higher of:</p> <ol style="list-style-type: none"> 1. 125% of Single Premium (excluding any extra premium, any rider premium and applicable taxes) , or 2. Absolute amount assured to be paid on death. i.e. <<Basic Sum Assured>>
----------------------	---

3(j) What You are not covered for

1. Suicide Exclusion:

a) Under Regular/Limited Premium Policy:

This Policy shall be void if the Life Assured commits suicide at any time within 12 months from the Date of Commencement of Risk, provided the policy is inforce or within 12 months from the date of Revival and the Company will not entertain any claim except for 80% of the premiums paid (excluding any extra amount if charged under the Policy due to underwriting decisions and taxes and rider premiums, if any) till the date of death.

x

This clause shall not be applicable for a lapsed Policy as nothing is payable under such policies.

b) Under Single Premium Policy:

This Policy shall be void if the Life Assured commits suicide at any time within 12 months from the Date of Commencement of Risk and the Company will not entertain any claim except for 90% of the Single Premium paid excluding any extra amount if charged under the policy due to underwriting decisions and taxes and rider premiums, if any.

PART A

2. Waiting Period:

This Policy will cover death due to accident only during the waiting period of 45 days from the Date of Commencement of Risk.

In case of death of the Life Assured other than due to accident during the waiting period, an amount equal to 100% of all Premiums received excluding applicable taxes, if any, shall be paid and the Sum Assured on Death shall not be paid.

For and on behalf of Future Generali India Life Insurance Company Ltd

Authorised Signature

Sample