

Future Generali **Linked Accidental Death Rider**

It's good to be better prepared,
come what may.



In today's fast moving life, we work hard and some of us walk that extra mile taking higher risk to make a happy living. We offer accidental death benefit cover on our plans which you may choose for an additional cover against accidental demise to enhance your financial protection.

Rider Category	Linked / Non-Participating
Minimum Entry Age	18 years
Maximum Entry Age	65 years or maximum entry age of base plan, whichever is lower
Maximum Maturity Age	70 years or the maximum maturity age of base plan, whichever is lower
Minimum Sum Assured	Minimum Sum Assured of base plan on which this rider will be taken
Maximum Sum Assured	Equal to the Sum Assured under the base plan subject to maximum of Rs. 50 lacs on a single life
Minimum Term	Policy term of the base plan subject to minimum of 5 years
Maximum Term	Policy term of the base plan subject to maximum of 30 years
Premium Payment Term	Same as Rider Policy Term
Benefits	<p>Accidental Death Benefit</p> <p>In an unfortunate event of death of the Life Assured due to an accident within 180 days of occurrence of accident, any time during the term of the rider, we will pay the Accidental Death Benefit Rider Sum Assured to the nominee.</p> <p>The benefit is payable only if death is due to any bodily injury resulting solely and directly from an accident caused by outward, violent and visible means within a period of 180 days of the occurrence of the accident; solely, directly and independently of all other causes.</p> <p>Rider Sum Assured is payable on death of the life assured due to accident. No other contingencies (other than death due to accident) will be covered under this rider.</p> <p>An accident is a sudden, unforeseen, and involuntary event caused by external, visible and violent means.</p> <p>Maturity Benefit</p> <p>There is no Maturity Benefit available under the rider.</p>
Non Forfeiture Clause	<p>Rider Cover will cease if the life cover under the base policy ceases. Rider Cover will not be available if the base policy has been converted to a reduced paid-up policy.</p> <p>No Surrender Value is payable under this Rider.</p>
Revival	The Rider Benefit can be revived along with the base plan and not in isolation and as per the Company's underwriting policy.



Increase/Decrease in Sum Assured	Decrease in Sum Assured is allowed subject to Minimum Sum Assured under the base plan.
Addition/Deletion During the Policy Term	The Rider can be added or deleted at any time even after the issuance of the policy but are activated only on the next policy anniversary or in case of minors on the policy anniversary following the attainment of majority only.
Premium Rate	₹ 0.50 per ₹ 1000 Sum Assured per annum. Rider charges will be deducted by cancellation of units from the policy account value on monthly basis. Goods and Services Tax is applicable as per the prevailing tax rules on Rider charges.
Loans	No loans are available under this Rider.
Exclusions	<p>Suicide Exclusion:</p> <p>If the Life Assured commits suicide within one year from the risk commencement date or revival date (if applicable), whether sane or insane at that time, the rider cover will be void and no claim will be payable.</p> <p>Exclusion for Accidental Death</p> <p>No benefit will be payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions:</p> <ul style="list-style-type: none"> • Arising out of self-inflicted injury, war/invasion, injury during criminal activity with criminal intent or whilst under the influence of drug unless prescribed by the doctor, alcohol, or narcotic substances; • Arising out of riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any such adventurous sports or hobbies; • As a result of the life assured committing any breach of law with criminal intent; • As a result of accident while the Life Assured is engaged in aviation or aeronautics in any capacity other than that of a fare-paying, part-paying or non-paying passenger, in any aircraft which is authorised by the relevant regulations to carry such passengers and flying between established aerodromes. • Nuclear reaction, radiation or nuclear or chemical contamination.



Prohibition on Rebates:

Section 41 of the Insurance Act, 1938 states:



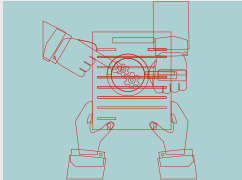
1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this subsection if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person who default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-disclosure:

Section 45 of the Insurance Act, 1938 states:



1. No Policy of life insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of the policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

2. A policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud.

For further information, section 45 of the Insurance laws (Amendment) Act, 2015 may be referred.

Call us at: 1800 102 2355 | Website: life.futuregenerali.in

Future Group's, Generali Group's and IITL Group's liability is restricted to the extent of their shareholding in Future Generali India Life Insurance Company Limited.

Future Generali India Life Insurance Company Limited (IRDAI Regn. No.: 133) (CIN: U66010MH2006PLC165288).

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For more details on risk factors, terms and conditions, please read the sales brochure carefully and/or consult your Advisor and/or visit our website before concluding a sale. Tax benefits are subject to change. Insurance is the subject matter of the solicitation. This rider is only available with Unit Linked Products.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS. IRDAI clarifies to the public that: IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums

- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.



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TOTAL INSURANCE SOLUTIONS