



Future Generali  
Sampoorn Loan Suraksha

Let your loan  
only enrich your  
family's happiness.



This is a Group Non-linked Non Participating  
(without-profits) Life Insurance Plan.

 Toll free: 1800 102 2355

 [life.futuregenerali.in](http://life.futuregenerali.in)



**FUTURE  
GENERALI**

**TOTAL INSURANCE SOLUTIONS**

## Future Generali Sampoon Loan Suraksha

Future Generali Sampoon Loan Suraksha is a Group Non-linked Life Insurance Plan.

People dream!

Some dream of owning their own house, buying their dream car, a memorable vacation.

People aspire!

Some aspire to get the best education or have the most unforgettable marriage celebration!

Dreams, aspiration, big or small, are milestones of a happy life. And you, as a financial institution make people happy. Because you turn their dreams or aspirations to reality by offering them customised solutions. But as you go about spreading happiness, you need to ensure that the uncertainty that life offers does not put an end to these materialised dreams and aspiration of your customers and to your own business interest.

Presenting Future Generali Sampoon Loan Suraksha, a single premium term insurance plan which secures your assets by providing total financial protection to your borrowers by covering contingencies like death, accidental disability, critical illness as well as terminal illness

### UNIQUE PRODUCT BENEFITS

- Future Generali Sampoon Loan Suraksha is a Single Premium Group Term Assurance plan which has been designed specifically for the new/existing customers of financial institutions. The plan aims to provide death, accidental disability, terminal illness and critical illness cover to all borrowers which in turn secures the credit/loan. The plan comes with 3 options

i. Option1: Base Cover:

This option provides insurance cover on:



Death or



Accidental & Total  
Permanent Disability or



Terminal Illness

ii. Option 2: Base Cover + Standard CI

This option provides insurance cover for:



Death or



Accidental & Total Permanent Disability or



Terminal Illness or



6 Critical Illness conditions

iii. Option 3: Base Cover + Extended CI

This option provides insurance cover for:



Death or



Accidental & Total Permanent Disability or



Terminal Illness or



19 Critical Illness conditions

- Covers wide range of loans eg. Housing Loan, Education Loan, Vehicle Loan, Personal Loan, Business Loan, etc.
- The plan can be taken on a single life as well as on a joint life or as a co-borrower. On a joint life cover, a discount of 10% is applicable on each joint-life premium.
- The plan will be offered under the following variants:
  - Reducing Cover i.e. Under this variant, the Sum Assured (Life cover) reduces in line with the loan schedule as provided in the certificate of insurance.
  - Level Cover i.e. Under this variant, the Sum Assured (Life Cover) remains fixed during the coverage term.
- Moratorium period from 1 to 7 years is also covered. Moratorium cover options available are
  - With payment of interest during the moratorium period
  - With no payment of interest during the moratorium period.
- Additional insurance coverage can be opted in case of additional loans

## PLAN SUMMARY

Parameter	Criterion
Entry Age	Minimum : 14 years (in case of education loan) 18 years (in case of other loans) Maximum : 70 years
Maximum Maturity Age	75 years
Sum Assured Range	Minimum: Rs 20,000 Maximum: No Limit (subject to Board Approved Underwriting Guidelines)
Policy Term Range	2 to 30 years
Premium Payment Term	Single Premium only
Minimum Group Size	20 members

- Minor lives can take the policy only in case of joint life cover.

## INSURED BENEFIT

	Option 1	Option 2	Option 3
Insured Event	Death, or Accidental and Total Permanent Disability, or Terminal Illness; whichever occurs first	Death, or Accidental and Total Permanent Disability, or Terminal Illness, or 6 conditions of Standard Critical Illness; whichever occurs first	Death, or Accidental and Total Permanent Disability, or Terminal Illness, or 19 conditions of Extended Critical Illness; whichever occurs first
List of Critical Illness Conditions	—	i) Cancer of specified severity ii) Open chest CABG iii) Myocardial Infarction (First Heart Attack of specific severity) iv) Kidney Failure requiring regular dialysis v) Major Organ/Bone Marrow Transplant	i) Cancer of specified severity ii) Open chest CABG iii) Myocardial Infarction (First Heart Attack of specific severity) iv) Kidney Failure requiring regular dialysis v) Major Organ/Bone Marrow Transplant

	Option 1	Option 2	Option 3
List of Critical Illness Conditions		vi) Stroke resulting in permanent symptoms	vi) Stroke resulting in Permanent Symptoms vii) Benign Brain Tumour viii) Coma of Specified Severity ix) End Stage Liver Disease x) End Stage Lung Disease xi) Open Heart Replacement or Repair of Heart Valves xii) Loss of Limbs xiii) Blindness xiv) Third Degree Burns xv) Major Head Trauma xvi) Permanent Paralysis of Limbs xvii) Loss of Independence Existence xviii) Apallic Syndrome xix) Surgery of Aorta

Amount of Benefit payable on occurrence of insured event shall be as per Loan Schedule given in the Certificate of Insurance.

Coverage Term for 'Critical illness' condition under Option 2 and Option 3 shall be lesser of 10 years and loan coverage term.

Under option 2 and 3, for loans of tenure greater than 10 years, all benefits other than 'Critical Illness' Benefit shall continue as specified in the Certificate of Insurance.

Cover for insured member terminates on payment of benefit under any one of the insured event under the plan option.

## AMOUNT OF COVER

	Single Life	Co-Borrower	Joint Life Cases
Coverage amount	Loan amount as per the loan schedule given in the certificate of insurance	His/her respective Loan amount as per the loan schedule given in the certificate of insurance	Covered for 100% of loan amount as per the loan schedule given in the certificate of insurance
Amount payable on occurrence of insured event	In case of occurrence of any one of the insured event, the outstanding Loan amount as on date of occurrence of the insured event as per the loan schedule given in the certificate of insurance is payable	In case of occurrence of insured event with any one of the co-borrowers, his/her respective Loan amount as on date of occurrence of the insured event as per the loan schedule given in the certificate of insurance is payable	In case of occurrence of any one of the insured event with any one the joint borrowers, where both the borrowers are insured on the entire loan amount, the loan amount as on date of occurrence of the insured event as per the loan schedule given in the certificate of insurance is payable
Insurance cover for surviving member	Insurance cover will cease on payment of benefit	The insurance cover on the surviving member will continue for his/her respective loan share for the balance repayment term	No insurance cover for surviving member as the policy terminates on occurrence of insured event for the first life



If Master Policyholder is a	To whom the Insured Benefit is payable
<ol style="list-style-type: none"> <li>1. Reserve Bank of India (RBI) Regulated Scheduled Banks (including Cooperative Banks)</li> <li>2. NBFCs having Certificate of Registration from RBI</li> <li>3. National Housing Bank (NHB) Regulated Housing Finance Companies</li> <li>4. National Minority Development Finance and its State Channelizing Agencies</li> <li>5. Small Finance Banks regulated by RBI</li> </ol>	<p>The payment can be made to Master Policyholder on subject to authorization by Insured Member.</p> <p>Subject to terms and conditions of the master policy, the insured benefit will be directly payable to the Master Policyholder to the extent of outstanding loan amount; Benefit amount in excess of outstanding loan amount (if any), will be paid to the nominee/ appointee / legal heir of the Insured Member.</p>
Other Master Policyholders	Subject to terms and conditions of the master policy, the benefit will be paid to the nominee/ appointee / legal heir or estate of the Insured Member

Maturity Benefit - There is no maturity benefit under this plan

## DEFINITIONS



### 1. Accidental Total and Permanent Disability

The Accidental total and permanent disability benefit is payable on Total and Permanent Disability of the insured member due to Accident provided the disability has lasted, without interruption, for at least 180 consecutive days from the date of 1st diagnosis of disability.

The insured member will be regarded as Totally and Permanently disabled if, as a result of accidental bodily injury, resulting solely and directly from an accident caused by outward, violent and visible means,

- he /she has been rendered totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, or
- he/she has suffered the loss of (or the total and permanent loss of use of) both upper limbs, or both lower limbs, or both eyes, or a combination of any two.

The above disability must have been confirmed within 180 days of accident and must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of medical practitioners. However, the same may be confirmed by independent Medical Practitioner appointed by the Company. The cost of consultation in such case will be borne by the Company.

In case the event which has caused the disability has occurred during the policy term and disability is established after the policy term, the benefit shall be payable subject to the above terms and conditions with regard to applicability of 180 days.

Definitions of terms used:

- i. Accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- ii. Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- iii. Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian

Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. ; but excluding the Physician who is:

- Insured/Policyholder himself or an agent of the Insured
- Insurance Agent , business partner(s) or employer/employee of the Insured or
- A member of the Insured's immediate family.



## 2. Terminal Illness

The Insured Member is considered to be Terminally Ill only if it has been conclusively diagnosed, by a medical practitioner appointed by the Company that the member is suffering from an illness which is expected to result in death within six months.

Terminal illness due to HIV/AIDS is excluded.



## 3. Critical Illness Conditions

The Insured Member will be considered to be diagnosed with any of the mentioned critical illnesses defined below if he/ she is conclusively diagnosed by a (panel of) specialist medical practitioners. However, the same may be confirmed by independent Medical Practitioner appointed by the Company. The cost of consultation in such case will be borne by the Company.

### a. Cancer of specified severity

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded -

- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.
  - ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
  - iii. Malignant melanoma that has not caused invasion beyond the epidermis;
  - iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
  - v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
  - vi. Chronic lymphocytic leukaemia less than RAI stage 3
  - vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
  - viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
  - ix. All tumors in the presence of HIV infection.
- b. Open chest CABG

The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

The following are excluded:-

Angioplasty and/or any other intra-arterial procedures

- c. Myocardial Infarction (First Heart Attack of specific severity)

The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:-

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

- d. Kidney Failure requiring regular dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

- e. Major Organ/Bone Marrow Transplant

The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells.

The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:-

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

f. Stroke resulting in permanent symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolization from an extracranial source.

Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain.

Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:-

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

g. Benign Brain Tumour

Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.

This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist.

- i. Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or
- ii. Undergone surgical resection or radiation therapy to treat the brain tumor.

The following conditions are excluded:-

Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

h. Coma of Specified Severity

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- i. no response to external stimuli continuously for at least 96 hours;
- ii. life support measures are necessary to sustain life; and
- iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

i. End Stage Liver Disease

Permanent and irreversible failure of liver function that has resulted in all three of the following:

- i. Permanent jaundice; and
- ii. Ascites; and
- iii. Hepatic encephalopathy.

Liver failure secondary to drug or alcohol abuse is excluded.

j. End Stage Lung Disease

End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:

- i. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
- ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
- iii. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less ( $\text{PaO}_2 < 55\text{mmHg}$ ); and
- iv. Dyspnea at rest.

k. Open Heart Replacement or Repair of Heart Valves



The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

i. Loss of Limbs

The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

m. Blindness

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

The Blindness is evidenced by:

- i. corrected visual acuity being 3/60 or less in both eyes or ;
- ii. the field of vision being less than 10 degrees in both eyes.

III. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

n. Third Degree Burns

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

o. Major Head Trauma



Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology.

The Activities of Daily Living are:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.

The following are excluded:-

- i. Spinal cord injury;
- p. Permanent Paralysis of Limbs
- Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.
- q. Loss of Independence Existence

Confirmation by a Consultant Physician of the loss of independent existence due to illness or trauma, lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least three (3) of the following

The Activities of Daily Living are:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.

r. Apallic Syndrome

Universal necrosis of the brain cortex with the brainstem remaining intact.

Diagnosis must be confirmed by a Neurologist and condition must be documented for at least one month.

s. Surgery of Aorta

The actual undergoing of major surgery to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta through surgical opening of the chest or abdomen. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

Surgery performed using only minimally invasive or intra-arterial techniques are excluded

## LITTLE PRIVILEGES, FOR YOU

### Free-Look Period (Master Policyholder and Member)

In case you disagree with any of the terms and conditions of the policy/coverage, you can return the policy/Certificate of Insurance to the Company within 15 days (30 days if the policy is sold through the Distance Marketing Mode) of its receipt, for cancellation, stating your objections. Future Generali will refund the policy premium after the deduction of proportionate risk premium for the period of cover, stamp duty charges, cost of medical examination, if any.

Note: Distance marketing means insurance solicitation by way of telephone calling/short messaging service (SMS)/other electronic modes like email, internet and interactive television (DTH)/direct mail/newspaper and magazine inserts or any other means of communication other than that in person

For policyholders opting for high Sum Assured, a large Sum Assured discount is available as given below:

Sum Assured	20,000-49,999	50,000-99,999	100,000-199,999	200,000-499,999	500,000 and above
Discount on premium per ₹1000 Sum Assured	0	10	14	16	17

For applicability of large sum assured discount, each life under co-borrower shall be considered as separate life and large sum assured discount shall be applicable based on his/her share of loan (i.e. his/her own sum assured). In case of joint life, each life is covered for the same sum assured. Hence each joint life shall get large sum assured discount based on this sum assured.

### Top-up Loans

Any Top-up (additional loan availed) would be treated as 'new loans' with a corresponding new loan schedule and a separate single premium term cover for this additional loan. The premium would be based on the age as on the date of availing the top-up loan, the loan outstanding schedule and the term during which the top-up loan is repayable.

### Surrender Value

The insured member can surrender his/her insurance cover in case of loan foreclosure by making a request in writing to Future Generali India Life Insurance Company. The Guaranteed Surrender Value (GSV) payable is a percentage of single premium based on the policy year of surrender and the policy term. Guaranteed Surrender Value = GSV Factor \*Single Premium









Surrender Value is not payable if the policy is surrendered in the last policy year. Surrender Value will not be payable if the amount is less than Rs 100/-. The policy will not acquire any paid up value.

### Tax Benefits

Premium paid is eligible for tax benefit under Section 80C and death claim amounts qualify under section 10 (10) D of the Income Tax Act, 1961.

Note: The above tax benefits are applicable as per current tax regulations and are based on our interpretation of such regulations. These may change in future. Please contact your tax advisor for any further query.

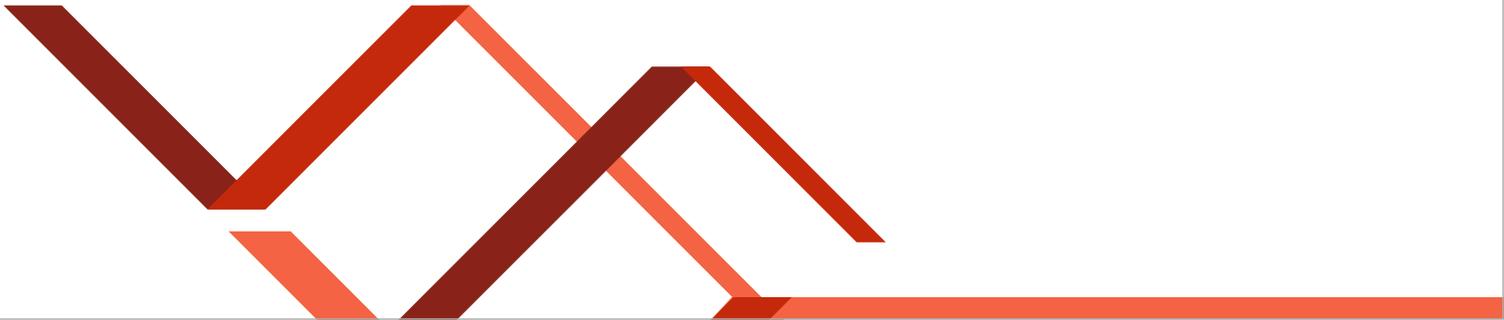
### Riders

No riders are available under this product.

### Nomination and Assignment

Nomination, in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time, is permitted under this policy.

Assignment will be allowed as per Section 38 of the Insurance Act, 1938, as amended from time to time.



## TERMS AND CONDITIONS

### Loan

No loans are available under this Group Policy either to the Group Policyholder or to the members of the Group.

### Exclusions

Suicide exclusion under Death Benefit:-

In case the insured member commits suicide whether sane or insane, within 12 months from the policy inception date or from the date of inception of the member under the group insurance scheme, whichever is later, then higher of 80% of the premiums paid or surrender value in respect of concerned insured member is payable to the nominee/beneficiary.

Exclusions under Accidental Total & Permanent Disability:-

No Benefit will be payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions:

- i. Arising out of self-inflicted injury, suicide, war/invasion, injury during criminal activity with criminal intent or death whilst under the influence of drug unless prescribed by the doctor, alcohol, or narcotic substances;
- ii. 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;
- iii. As a result of the insured member committing any breach of law with criminal intent;
- iv. As a result of accident while the insured member 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 authorized by the relevant regulations to carry such passengers and flying between established aerodromes.
- v. Nuclear reaction, radiation or nuclear or chemical contamination;

#### Exclusions under Accelerated Critical Illness:-

No Critical Illness benefit will be payable in respect of any listed condition arising directly or indirectly from, though, in consequence of or aggravated by any of the following:

- i. Pre-Existing Conditions or conditions connected to a Pre-Existing Condition will be excluded.  
Pre-Existing is any condition for which the insured member had signs, or symptoms, and/ or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the first policy issued by the Company will be excluded.
- ii. Existence of any Sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV)
- iii. Self-inflicted injury, suicide, insanity and deliberate participation of the insured member in an illegal or criminal act.
- iv. Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner.
- v. War - whether declared or not, civil commotion, breach of law with criminal intent, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or wilful participation in acts of violence.
- vi. Aviation other than as a fare paying passenger or crew in a commercial licensed aircraft.
- vii. Taking part in any act of a criminal nature.
- viii. Treatment for injury or illness caused by avocations / activities such as hunting, mountaineering, steeple-chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger. Radioactive contamination due to nuclear accident.
- ix. Failure to seek or follow medical advice or treatment from any registered and qualified Medical Practitioner.
- x. Any treatment of a donor for the replacement of an organ.
- xi. A congenital anomaly of the insured.

Waiting Period for Critical Illness Benefit is 90 days following the date of commencement of risk:

No benefits shall be payable under this Policy for Critical Illness diagnosed or with the signs or symptoms of which first occurred within 90 days following the date of commencement of risk.

## Prohibition on rebates

Section 41 of the Insurance Act 1938 as amended from time to time 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 sub-section 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 making 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, as amended from time to time, states

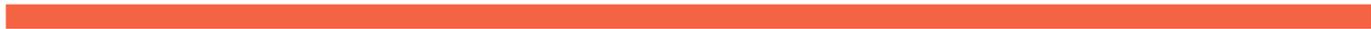
1. No Policy of Life Insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of the policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever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



## Why choose us?

Future Generali is a joint venture between India's leading retailer Future Group, Italy based insurance major Generali and Industrial Investment Trust Ltd. (IITL). The Company was incorporated in 2006 and brings together the unique qualities of the founding Companies - local experience and knowledge with global insurance expertise.

Future Generali offers an extensive range of life insurance products, and a network that ensures we are close to you wherever you go.





**This is a Group Non-linked Life Insurance Plan.**

For any assistance call us on 1800-102-2355 or write to us at [care@futuregenerali.in](mailto:care@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).

Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400013. Fax: 022-4097 6600, Email: [care@futuregenerali.in](mailto:care@futuregenerali.in)

ARN: FG-L/MKTG/EN/FGSLS-001WBR • UIN: 133N066V01

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

The Sales Brochure is consistent with the product features filed with the Authority. Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant.

**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.