TOTAL NS	A Y INVE LIFE INSURANCE Customer Information Sheet / Know Your Policy This document provides key information about your policy. You are also advised to go through your Policy Document.				
Sr.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number		
No.	Name of the Insurance Product	Future Generali New Assure Plus Plan (UIN: 133N065V03)	Part A.1		
	and Unique Identification Number (UIN)				
2.	Proposal Number Type of Insurance Policy	XXXXXXXXXXX This is an individual non-linked, participating (with profits), savings, life insurance plan.	Part A.3a Part A.1		
3. 4.	Basic Policy Details	You have chosen plan < <xxx>></xxx>	Part A.3e,3f & PART. C		
		Your Policy Term is of < <xxx>> years and Premium Payment Term is of <<xx>> years. You have chosen Death Sum Assured of Rs. <<xxx>> Your Maturity Sum Assured is Rs. <<xxx>></xxx></xxx></xx></xxx>			
5.	Policy Coverage/ Benefits	Your chosen Premium Payment Frequency is < <xxx>> and your Installment Premium (without applicable taxes) is Rs. <<xxx>> Maturity Benefit:</xxx></xxx>	Part C.3		
	payable	Once your policy matures at the end of the Policy Term and if you have paid all your due premiums, you will receive Maturity Benefit as per the chosen option.			
		Guaranteed Maturity Sum Assured i.e Rs < <xxx>>plus Vested Compound Reversionary Bonuses, if any, plus Terminal Bonus, if any, shall be paid at maturity.</xxx>			
		Death Benefit :	Part C.2		
		Death benefit payable shall be higher of:			
		a. 105% of all the Total premiums paid; and b. Death Sum Assured i.e. Rs.< <xxxx>> plus vested Compound Reversionary Bonuses, if any plus Terminal Bonus, if any.</xxxx>			
		The policy will terminate on payment of death benefit.			
		Survival Benefit:			
		Not Applicable Surrender:	Part D.2		
		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 emergency. 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	Not Applicable			
7.	Exclusions (What the policy does	Suicide Exclusion	Part F. 5		
	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 Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death with the rest is the policyholder policy in the formation of the Policy of the Pol			
		whichever is higher, provided the Policy is In-force.			
8.	Waiting /lien Period, if any	Not Applicable			
9.	Grace period	Grace period means the time granted by the Company from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in- force with the risk cover without any interruption, as per the terms & conditions of the policy.	Part C. 7		
		rorce with the risk cover without any interruption, as per the terms & condutions of the policy. As you have opted for <			
10.	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. 1		
11.	Lapse, paid-up and	Lapse	Part C 6.a		
	revival of the Policy	If due premiums for first one (1) 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 C 6.b		
		If due premiums for the first one (1) or more policy years have been paid and any subsequent premium is not paid within the grace period, the policy will be converted into a paid- up policy.			
		If a policy is converted into a paid-up policy, it will not accrue any future bonuses and the Death Benefit and Maturity Benefit will be reduced. The bonuses already accrued, remains attached to the policy			
		Revival	Part D. 3		
		*You may be option to revive a lapsequate-up policy within two (5) consecutive years from the date of the instrunpaid 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, 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			
12.	Policy Loan, if applicable	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	Part D. 4		
		of policy loan that can be 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.3		
		2. Death claim decision for cases withinvestigation requirement. Within 15 days 3. Death claim decision for cases with investigation requirement. Within 45 days			
		Claims Procedures	Part F.3		
		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@huturegenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in	Part F.3		
		Castomer Protection Statistics of the analysis of the statistic of the sta	Turrio		
		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 - 400083			
		Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms			
14.	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.	Part A.1		
		Non-Finacial Transaction - 7 days from the date of request received.			
		Website link for downloading the policy servicing forms: https://life.luturegenerali.in/customer-service/forms-downloads			
		Website link for List of documents required for policy servicing: https://life.futuregenerali.in/customer-service/customer-service/aqs Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)			
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: •Email us at care@futuregenerali.in, or	Part G.1 - Grievance Redressal Procedure &		
		Write in to our below Communication address: Customer Services Department	List of Insurance Ombudsmen		
		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://iife.futuregenerali.in/customer-service/branch-locator/ 			
		•Raise your concern online at https://life.futuregenerali.in/customer-service/enquiry-form			
		-It 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 cro@tuturecenerali.in. or			
		*Approach IRDAI (Insurance Regulatory and Development Authority of India) • Approach IRDAI (Insurance Regulatory and Development Authority of India) • Online portai: http://www.igms.irda.gov.in			
		• Online portai: http://www.gms.iota.gov.in • Toll Free Number: 155255/ 1800 425 4732, or • Approach Insurance Ombudsman, please visit https://www.cioins.co.in/ombudsman for details			
Decla	ration by the Policy Holder:				
I have read he above and confirm having noted the details. Place:					
Date:					
	rre momator must be read in co prevail.	и числовия и проведения и по року чоситель и число и ну чети число и число число и число (число) и по року чоситет и и и и и и и и и и и и и и и и и и			
The C	ompany has an Anti-Fraud Policy i	R care @futuregenerali.in 1800 102 2355 n 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	and futuregenerali.in @futuregenerali.in. For		
furthe	r details please access the link: http	Since the consideration of the standard market in the standard market is and consideration of the standard market is and considerating market is and co	ali India Life Insurance		
care@	futuregenerali.in Call us at 1800	() [URUbebrumH200bFLC165289]. Kega. Umbe & Corporate Umbe abdress: Unit 801 and 802, 8 moor, Tower C, Embassy 247 Park, LB.S. Marg, Vikhroli (W), Mumbal - 40008 102 2355 [Website: life.futuregenerali.in] Comp Code : Comp-November-2024_2797	- 1		
BEW/	ARE OF SPURIOUS PHONE CAL	LS AND FICTITIOUS/FRAUDULENT OFFERS			
IRDAI	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.				

TURE NS	Image: String to the string of the				
Sr.	Title	This document provides key information 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		
No. 1.	Name of the Insurance Product	Future Generali New Assure Plus Plan (UIN: 133N065V03)	Part A.1		
	and Unique Identification Number (UIN)				
2. 3.	Proposal Number Type of Insurance Policy	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Part A.3a Part A.1		
4.	Basic Policy Details	You have chosen plan <> You Policy Term is d <> Your Policy Term is d <> Your Policy Term is d <> Your Naturity Sum Assured in Rs. <> Your Maturity Sum Assured in Rs. <>	Part A.3e,3f & PART. C		
5.	Policy Coverage/ Benefits	You have chosen Death Sum Assured of Rs. < <xxx>> Your chosen Premium Payment Frequency is <<xxx>> and your Installment Premium (without applicable taxes) is Rs. <<xxx>> Maturity Benefit:</xxx></xxx></xxx>	Part C.3		
э.	payable	Macunity General. Once your policy matures at the end of the Policy Term and if you have paid all your due premiums, you will receive Maturity Benefit as per the chosen option.	Parto.5		
		Guaranteed Maturity Sum Assured i.e Rs < <xxx>>plus Vested Compound Reversionary Bonuses, if any, plus Terminal Bonus, if any, shall be paid at maturity.</xxx>			
		Death Benefit :	Part C.2		
		Death benefit payable shall be higher of: a. 105% of all the Total premiums paid; Or			
		b. Death Sum Assured i.e. Rs. < <xxxx>> After the death of the life assured, the policy will continue to participate in profits of the participating Life Assurance Policyholders' fund of the company during the policy term and</xxxx>			
		Guaranteed Maturity Sum Assured plus Vested Compound Reversionary Bonuses, if any plus Terminal Bonus, if any shall be payable at the end of the policy term.			
		No future premiums are payable in case of death of the life assured during the policy term. The policy will terminate on payment of entire death benefit.			
		Survival Benefit: Not Applicable			
		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	Part D.2		
		(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 emergency.			
6	Riders opted, if any	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. Not Applicable			
7.	Exclusions (What the policy does	Two reputations • 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	Part F. 5		
1	not cover)	In case or dealn of Lie Assured oue to suicide within 12 months from the date or Commencement or hisk under the Holicy or from the date or Kerwa or the Holicy, as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is In-force.			
8	Waiting /lien Period, if	Not Applicable			
9.	any Grace period	From Applicable Grace period means the time granted by the Company from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in-	Part C. 7		
		force with the risk cover without any interruption, as per the terms & conditions of the policy.			
		As you have opted for < <xxx>> premium payment frequency, the grace period applicable to you is <xx>> days.</xx></xxx>			
10.	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. 1		
11.	Lapse, paid-up and revival of the Policy	Lapse If due premiums for first one (1) 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 caase while the policy	Part C 6.a		
	,	is in lapsed status.			
		Paid-Up If due premiums for the first one (1) or more policy years have been paid and any subsequent premium is not paid within the grace period, the policy will be converted into a paid- up a structure	Part C 6.b		
		up policy. If a policy is converted into a paid-up policy, it will not accrue any future bonuses and the Death Benefit and Maturity Benefit will be reduced. The bonuses already accrued, remains attached to the policy			
		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. 3		
		 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, 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 IRDAI.			
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 taken is Rs. 10,000. For more details, please refer to the policy document.	Part D. 4		
13.	Claims / Claims Procedure	Claims TAT	Part F.3		
		1. Raising claim requirements after lodging the claim- Within 10 days 2. Death claim decision for cases without investigation requirement- Within 15 days 3. Death claim decision for cases with investigation requirement- Within 45 days			
		Claims Procedures	Part F.3		
		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 dealied at the company website https://ife.futuregenerali.in/claims			
		Call centre number of the insurer: 18001022355 Customer Service email: care@tuturegenerali.in or claims.support@tuturegenerali.in Website: Life.futuregenerali.in Customer Prota: Customer.file.futuregenerali.in OR FG Life App	Part F.3		
		Tel: + 91:22-4097 6666 Details of Company officials			
1		Chief Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,			
1		L.B.S. Marg, Vikhroli (W), Mumbai - 400083 Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms			
14	Policy Servicing	Policy Servicing TAT:	Part A.1		
[,	For you were reading for the section of a days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received.			
1		Website link for downloading the policy servicing forms: https://life.futuregenerali.in/customer-service/forms-downloads			
1		Website link for List of documents required for policy servicing: https://life.futuregenerali.in/customer-service/customer-service/aqs Call centre number of the insurer/ Customer Service email //Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)			
L			D-101.01		
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: •Email us at care@tuturegenerali.in, or #Write in to our below Communication address:	Part G.1 - Grievance Redressal Procedure & List of Insurance		
1		Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,	Ombudsmen		
1		L.B.S. Marg, Vikhroli (W), Mumbai – 400083, or			
		-You may also reach out to Your nearest branch. You can locale Your nearest branch on Our Website at https://ife.futuregenerali.in/customer-service/branch-locator/			
		•Raise your concern online at https://life.tuturegenerali.in/customer-service/enquiny-form •If you are a Senior citizen, you may write to us at the following id: senior citizens@futuregenerali.in for priority assistance			
1		In case not satisfied with the resolution of your grievance: -Write to our Grievance Redressal Officer at gro®futuregenerali.in, or			
1		Approach IRDAI (Insurance Regulatory and Development Authority of India) Online portal: http://www.igms.irda.gov.in			
1		 Toll Free Number: 152555 / 1800 425 4732, or +Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details 			
Decla	Declaration by the Policy Holder:				
Declaration of the docy inducts. I have read the above and confirm having noted the details. Place:					
Trade					
shall p		nyanaan mar se prode bebana and pany decement in each of any commencement causarian marmalian cried (bio) wa na pany decement in carrol and band and any commencement causarian marmalian cried (bio) wa na pany any carrollar and an and an any commencement causarian marmalian cried (bio) wa na pany any carrollar and an and an any commencement causarian marmalian cried (bio) wa na pany any carrollar and an any commencement causarian marmalian cried (bio) wa na pany any carrollar and an any commencement causarian marmalian cried (bio) wa na pany any carrollar and carrollar and an any commencement causarian marmalian cried (bio) wa na pany any carrollar and any carrollar any carrollar and any carrollar any c	Sin future and the		
The C furthe	The 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, grivenoce, complaint or feedback, you may reach out to us at care@futuregenerali.in. For further details please access the link: https://life.luturegenerali.in/customer-service/grivenoce-redressal-procedure. Future Group's liability is restricted to the extent of their shareholding in Future Generali Inda Life Insurance				
Comp	any Limited. (IRDAI Regn. No.: 13:	azumenungeneralin rousener ser weiginerenzer en segen en zur eine seneral Group a natur eine seneral Group a natur eine seneralis (ChRU66010MH2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8 th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 40008 102 2355 [Website: file future generalis.n] Comp Code : Comp-November-2024_2797			
BEW	ARE OF SPURIOUS PHONE CAL	LS AND FICTITIOUS/FRAUDULENT OFFERS			
IRDAI	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.				
L					