

Future Generali Jan Suraksha Plus

An Individual Non-Linked Non-Participating (without profits) Savings Life Insurance Plan.

UIN: 133N060V02



About the plan...



Future Generali Jan Suraksha Plus is an Individual Non-Linked Non-Participating (without profits) Savings Life Insurance Plan.



This plan that provides you a life cover at a very affordable cost.



You need to pay a small one time premium and get a life insurance cover with an assured maturity amount which is more than the premium paid by you



Hassle-free application process



Tax benefits are subject to change in law from time to time. You are advised to consult your tax consultant.

How it works

Step 1

Choose the amount of single premium you wish to pay

Step2

Fill the proposal form, pay your premium and Stay protected

Benefits

Death Benefit during the policy term: 5 times the Single Premium (excluding applicable taxes and extra premiums, if any)

Single Premium	2,500	3,000	4,000	5,000
Death Benefit	12,500	15,000	20,000	25,000

Maturity Benefit at end of the policy term:

Single Premium	2,500	3,000	4,000	5,000
Your Age at Entry	Maturity Benefit			
18-25 Yrs.	3,250	3,975	5,500	7,125
26-30 Yrs.	3,200	3,900	5,400	7,000
31-35 Yrs.	3,125	3,825	5,300	6,875
36-40 Yrs.	3,000	3,675	5,100	6,625
41-45 Yrs.	2,875	3,525	4,900	6,375
46-50 Yrs.	2,550	3,150	4,400	5,750

Plan Summary

Parameter	Criterion
Entry Age (as on last Birthday)	18 to 50 years
Policy Term	8 years
Premium Payment Term & Mode	Single Premium
Premium Options	Rs2500/ Rs 3000/ Rs 4000/ Rs 5000

Important things to know

Free-Look Period

In case you disagree with any of the terms and conditions of the policy, you can return the policy to the Company within 15 days of receipt of the Policy Document (30 days, if the policy is sold through Distance Marketing mode) by giving a written request for cancellation of the policy, stating the reasons for such cancellation.

Future Generali India Life Insurance 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.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:- For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR. For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the eInsurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period. Note: Distance Marketing means insurance solicitation/lead generation by way of telephone calling/ Short Messaging Service (SMS)/other electronic modes like e-mail, internet & Interactive Television (DTH)/direct mail/ newspaper and magazine inserts or any other means of communication other than that in person.

*Provided policy is in force

Important things to know (continued...)

Surrender Value

Surrender benefit: On surrender, the higher of the Special Surrender Value and the Guaranteed Surrender Value will be paid.

Guaranteed Surrender Value:

Policy Year of Surrender	Guaranteed Surrender Value
1 to 2	70% of Single Premium paid under the base policy (excluding taxes and extra premiums, if any)
3	75% of Single Premium paid under the base policy (excluding taxes and extra premiums, if any)
4 to 8	90% of Single Premium paid under the base policy (excluding taxes and extra premiums, if any)

Special Surrender Value:

Special Surrender Value will be based on the company's expectation of future financial and demographic conditions and may be reviewed by the company from time to time with prior approval from IRDAI.

A policy terminates on surrender and no further benefits are payable under the policy.

*Provided policy is in force

What is not covered?

Suicide Exclusion

Suicide Exclusion: In Case of death 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 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.

*Provided policy is in force

Disclaimer

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- Tax benefits are as per Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant.
- For more details on the risk factors and the terms and conditions please read the sales brochure and/ or sample policy document on our website carefully, and/ or consult your advisor before concluding the sale

Future Group's and Generali 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. & Corporate Office address: Future Generali India Life Insurance Co. Ltd, Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083 | Fax: 022-4097 6600 | Email: care@futuregenerali.in | Call us at 1800 102 2355 | Website: life.futuregenerali.in | ARN:ADVT/Comp/2020-21/Sep/340

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.

*Provided policy is in force

Thank You