

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. In this policy, the investment risk in investment portfolio is borne by the policyholder

Sr.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Num
NO.	Name of the Insurance	Future Generali Big Dreams Plan (UIN: 133L081V03)	Part A.1
	Product and Unique		
	Identification Number (UIN)		
2.	Proposal Number	202000202	Part A.3a
3.	Type of Insurance Policy Basic Policy Details	This is an individual, non-participating (without profits), unit linked, life insurance plan. You have chosen Option 1: Wealth Creation.	Part A.1 Part A.3e.3f
4.	Basic Policy Details	Installment Premium (without applicable taxes) of Rs. 1,00,000 payable in Annual mode.	Part A.36,31
		Premium Payment Term : 10 years and Policy Term: 20 years. Sum assured is of Rs. 10,00,000.	
		Julii assulieu is ul Ks. 10,00,000.	
5.	Policy Coverage/ Benefits	Maturity Benefit:	Part C. 2,3 Part D 4
	payable	a. On policy maturity (end of policy term), you will receive your Fund Value.	Part D.4
		Death Benefit: The Death Benefit savable to the nomines shall be the higher of:	
		a. 10,00,000 less deductible partial withdrawals, if any, OR	
		b. Fund Value under the policy, OR c. 105% of the total premiums paid till the date of death less deductible partial withdrawals, if any	
		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. However you will have an option to surrender this policy in case of any emergency.	
		a. Surrender before the completion of 5 policy years: If a policy is surrendered before the completion of lock in period of 5 policy years then the surrender value will be equal to fund value less	
		applicable discontinuance charge will be kept in a Discontinued Policy Fund of the company. No other charges except Fund management charge of 0.50% p.a will be deducted. The Discontinued Policy Fund would earn a minimum guaranteed interest rate is at 4% p.a. The surrender value so accumulated	
		will be paid immediately after the lock-in period of 5 years.	
		b. Surrender after the completion of 5 policy years: If the policy is surrendered after the lock-in period, then the Surrender Value equal to fund value will be paid immediately. c. For Option 3: Dream Protect, surrender of policy shall not be allowed after the death of the Life Assured.	
		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	
		Lock in period:	
		Lack-in Period means the period of five consecutive completed years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insure to the policyholder on to the insured, except in the case of death or upon the happening of any other contingency covered under the policy.	
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ô.	Options available	Partial Withdrawal: You are allowed to make partial withdrawal after completion of 5 years lock-in period. For Regular and Limited pay policies, the minimum fund value following a partial withdrawal withdrawal withdrawal to a sense the sense in the sense in the sense of the sen	Part D: 6,7,8,9,10 Part E: 2,3
		must be at least 105% of the total premium paid during the premium payment term and one annualized premium after the premium payment term. For Single pay policies, it must be at least Rs. 10,000.	r an E: 2,3
		Systematic Transfer Option (STO): Units can be automatically switched from one segregated fund to another using the Systematic Transfer Option (STO) function. You may choose to transfer the	
		Systematic market option (SFO). One can be automatically similared informer segregated unito another using the Systematic market option (SFO) function. For may choose to transfer the Fund Value that is available under one specific fund on a weekly basis (A8 weeks) to another fund.	
		Statematic Detict Withdowsh You are allowed to withdows a manifely movement from the policy offer completion of according powerst term. This feature is only wellable under Antion 4. Washb	
		Systematic Partial Withdrawal: You are allowed to withdraw a monthly amount from the policy after completion of premium payment term. This feature is only available under Option 1: Wealth Creation and Option 2: Retire Smart.	
		Fund Allocation Strategy. The plan offers two fund allocation strategies which can be chosen at the start of the policy or at any time during the policy term.	
		a. Self-Invest Rule: Under this option, you can select the apportionment of your premiums into the funds as per your choice among the nine available funds.	
		b. Auto Invest Rule: The premium shall be invested in only two segregated funds. Out of these two, the Future Income Fund is a mandatory fund for investment. For the second fund you can choose between the Future Apex Fund and the Future Midcap Fund.	
		Auto invest rule will have two options:	
		1. Age-Linked Auto invest rule: The future premiums will be invested in the Future Income Fund and the Second Fund (as per your choice) based on the 'current age of yours'. Milestone-Linked Auto invest rule: The future premiums will be invested in the Future Income Fund and the Second Fund (as per your choice) based on the 'cutanding years to maturity of the	
		minimizatione clined Auto intest rule. The rule of permanants will be intested in the rule income rule and the second rule (as per your choice) based on the outstanding years to making on the policy	
		Switches:	
		You may switch some or all of the units from one unit linked fund to another except switches to and from Discontinuance Fund.	
		The amount to be switched should be at least Rs.5,000/ Unlimited free switches are allowed each policy year.	
		• Unimited integrations and address and pointy year. • Fund Switching shall not be allowed when Auto Invest Rule is active.	
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		Premium Redirection: After completion of one year, you may redirect all future premiums in alternative proportion to various unit funds available before the next premium due date. Redirection will not	
		affect the premiums paid prior to the request. A maximum of two premium redirections are allowed in a policy year.	
		You have choosen Self Investment Rule Fund allocation Strategy Fulure income fund with a proportion of 100%.	
		Future Balance Fund with a proportion of 0%.	
		Future Maximize fund with a proportion of 0%. Future Apex fund with a proportion of 0%.	
		Future Opportunity fund with a proportion of 0%.	
		Future Midcap fund with a proportion of 0%. Future Income Spark Fund with a proportion of 0%.	
		Future Income Plus Fund with a proportion of 0%.	
		Future Multicap Equity Fund with a proportion of 0%.	
7.	Riders opted, if any	Future Generali Linked Accidental Death Benefit Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 10,000 and Yearly income of Rs.1,69,962 for duration of 7 years.	Part A. 3e
		And Future Generali Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 1,00,000 and Half Yearly income of Rs.61,888 for duration of 9 years.	
8	Exclusions (What the policy	• Suicide Exclusion	Part F. 8
J.	does not cover)	In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder	
		shall be entitled to the fund value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date	
		Full ret, any charges oner than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death.	
0	Waiting /lien Period, if	NA	
9.	any		
10.	Grace period	Grace period means the time granted by the insurer 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.6
		cover without any interruption, as per the terms & conditions of the poicy. As you have opted for Annual premium payment frequency, the grace period applicable to you is 30 days.	
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	12.	Lapse, paid-up and revival of the Policy	Lapse Not Applicable	Part D. 1, 3
			Paid-Up Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured. The mortality charges shall be deducted based on the reduced paid up sum assured only. Paid up policy can be revived within the revival period of three years from the first unpaid premium.	
			Renkal You have the option to revive a policy within three (3) consecutive complete years from the date of the first unpaid premium. a) Revival of a discontinued policy during the lock-in period: At the time of revival: A. All due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Allocation Charges, if any, and Policy Administration Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, iff applicable during the discontinuance period, may be deducted provided the guarantee continues to be applicable. No other charges shall be levied. Clarantee charges, if applicable during the discontinuance at the time of Discontinuance of the Policy will be applicable. No other charges shall be levied.	
			b) Revival of a discontinued policy after the lock-in period: a. All due and unpaid premiums will be collected in full without charging any interest or fee. b. Premium Alcoation Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. The guarantee charges may be deducted, if guarantee continues to be applicable. No other charges shall be levied. c. On revival, the policy will continue with the original risk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and conditions of the policy. d in case of revival, no extra allocation will be made with respect to unpaid due premiums. e. Any revival shall only cover the loss or insured event which occurs after the Revival Date. f. The rider, if any may also be ervived at the option of the policyholder.	
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		Policy Loan, if applicable Claims / Claims Procedure	Not Applicable Claims TAT 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	Part F.4
			Claims Procedures 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 defailed at the company website https://life.futuregeneralLin/claims Call centre number of the insurer: 1800102255 Customer Service email: care@futuregeneralLin or claims.support@futuregeneralLin Website: Life.futuregeneralLin Customer #forth: Customer#forth: Customer#forth: Cu	
			Valit e 19:22-4007 6666 Debate of Company officials Debate of Company officials Unit 80 of and 820, 81 https://ower.C.Embassy.247 Park, L.B.S. Marg, Vikiroli (W), Mumbai - 400083	
			Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms	
	15.	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received.	Part A.1
			Website link for downloading the policy servicing forms: https://life.futuregenerali.in/customer-service/forms-downloads Website link for List of documents required for policy servicing: https://life.futuregenerali.in/customer-service/customer-service/faqs Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	
	16.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: *Email us at care@futuregenerali.in, or *Write in to cur below Communication address: Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, LB.S. Marg, Viktroll (W), Mumbai – 400083, or	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen
			-Ybu may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://life.futuregenerali.in/customer-service/branch-locator/ Raise your concern online at https://life.futuregenerali.in/customer-service/enquiry-form +Il you are a Senior citizen , you may write to us at the following id: senior.citizens@futuregenerali.in for priority assistance	
			In case not statisfied with the resolution of your grievance: "Virite to cut Grievance Redress and Officer at group?[Unuregeneral.in, or *Approach.IRDAI (Insurance Regulatory and Development Authority of India)	
		aration by the Policy Holder:		

Declaration by the Policy Holder: I have read the above and confirm having noted the details.

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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.



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. In this policy, the investment risk in investment portfolio is borne by the policyholder

itle ame of the Insurance roduct and Unique		
roduct and Unique	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Num
	Future Generali Big Dreams Plan (UIN: 133L081V03)	Part A.1
lentification Number (UIN)		
roposal Number	XXXXXXX	Part A.3a
ype of Insurance Policy	This is an individual, non-participating (without profits), unit linked, life insurance plan.	Part A.1
asic Policy Details	You have chosen Option 2: Retire Smart.	Part A.3e,3f
,	Installment Premium (without applicable taxes) of Rs. 1,00,000 payable in Annual mode.	
	Premium Payment Term: 10 years and Policy Term: 65 years. Sum assured is of Rs. 10.00.00.	
olicy Coverage/ Benefits	Maturity Benefit:	Part C. 2,3
ayable	a. On policy maturity (end of policy term), you will receive your Fund Value.	Part D.4
	Death Benefit:	
	The Death Benefit payable to the nomines shall be the higher of:	
	a. 10,00,000 less deducture partial windrawais, ir any, OK b. Fund Value under the policy. OR	
	c. 105% of the total premiums paid till the date of death less deductible partial withdrawals, if any	
	Survival Renefit: Not Applicable	
	applicable discontinuance charge will be kept in a Discontinued Policy Fund of the company. No other charges except Fund management charge of 0.50% p.a will be deducted. The Discontinued	
	b. Surrender after the completion of 5 policy years: If the policy is surrendered after the lock-in period, then the Surrender Value equal to fund value will be paid immediately.	
	c. For Option 3: Dream Protect, surrender of policy shall not be allowed after the death of the Life Assured.	
	The policy terminates on surrender and no further benefits are payable under the Policy. Please refer to your Renefit Illustration and Policy Document for more details	
	Lock in period:	
intione available	Partial Withdrawal: You are allowed to make partial withdrawal after completion of 5 ware lock in partial. Ear Panular and Limited nau policies: the minimum fund value following a partial withdrawal	Part D: 6,7,8,9,10
ptons available	a cust with customers to discussion to take particular watcherse alter compression to spear society private regular and commed pay policies, the maintain rund value only and commenses multiple and the previous pay the spear of the previous and the annual customers and the annual customers and the annual customers and the spear of the previous and the spear of the spe	Part E: 2,3
	10,000.	
	Sustantic Transfer Online (STO): Units can be automatically switched from one segmented fund to another usion the Sustantic Transfer Online (STO) function. You may choose to transfer the	
	Operation in a transfer option (or O), or not be addinated by switcher from the segregation and to adding the Option (or O) function. For may choose to dataset the Fund Value that is available under one specific fund on a weekly basis (48 weeks) to another fund.	
	Systematic Partial Withdrawai: You are allowed to withdraw a monthly amount from the policy after completion of premium payment term. This feature is only available under Option 1: Wealth Creation and Option 2: Betries Smart	
	a. Self-Invest Rule: Under this option, you can select the apportionment of your premiums into the funds as per your choice among the nine available funds. b. Auto Invest Rule: The remains shall be invested in only buy carrenated funds. Out of these two: the Future Income Fund is a mandatory fund for investment. For the second fund you can choose	
	Draue meet rule, interpretation stande meetad in only we degregated rands. Our of interesting, the name means in and a managed yrand to investment. To the second rand you can choose between the Future Alexe. Future Alexe Futur	
	Auto invest rule will have two options:	
	policy	
	Duran ber	
	owneries. • You may switch some or all of the units from one unit linked fund to another except switches to and from Discontinuance Fund.	
	The amount to be switched should be at least Rs.5,000/	
	Non-based of temptone Duties Francisco Destructions	
	rou nave choosen sem investment Kule Fund allocation Strategy Future income fund with a proportion of 100%.	
	Future Balance Fund with a proportion of 0%.	
	Future Maximize fund with a proportion of 0%.	
	Future Midcap fund with a proportion of 0%.	
	Future Income Spark Fund with a proportion of 0%. Future Income Plus Fund with a proportion of 0%.	
	Future Income Plus Fund with a proportion of 0%. Future Multicap Equity Fund with a proportion of 0%.	
iders opted, if any	Future Generali Linked Accidental Death Benefit Rider with Sum Assured of Rs. 10,00,000.	Part A. 3e
	Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 10,000 and Yearly income of Rs.1,69,962 for duration of 7 years.	1
	And Euture Generali Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs 10.00.000	
	And Future General Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	
	And Future Generali Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	
xclusions (What the policy	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000. Suicide Exclusion	Part F. 8
xclusions (What the policy bes not cover)	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	Part F. 8
	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000. Suicide Exclusion In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of initiation of death.	Part F. 8
	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	Part F. 8
bes not cover)	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000. - Suicide Exclusion In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyhotder shall be entitled to the fund value, as available on the date of infimation of death. Further, any changes other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.	Part F. 8
/aiting /lien Period, if	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	Part F. 8
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/aiting /lien Period, if	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	Part F. 8 Part C.6
/alting /lien Period, if	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	
/alting /lien Period, if	Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	
F	ptions available	 a. 10,000 bits doctobe private polycy. OR b. Ford Value with the polycy of the batter promouse parts if the date of data hiers deductible partial withdrawals, if any Sorvial Benefit to Adoptable Strender Her Adoptable The polycy terminates on surrendor and no further benefits are polycie is unrendered after the Adoptable part in Boots and after the data the Her Adoptable The polycy terminates on surrendor and no further benefits are polycie is unrendered after the Adoptable part in Boots and Adoptable part in Boots and

12	Lapse, paid-up and	Laose	Part D. 1. 3
12	revival of the Policy	Lalase Not Applicable	Fait D. 1, 5
		Paid-Up Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured. The mortality charges shall be deducted based on the reduced paid up sum assured only. Paid up policy can be revived within the revival period of three years from the first unpaid premium.	
		Renkal - You have the option to review a policy within three (3) consecutive complete years from the date of the first unpaid premium. a) Reviewal of a discontinued policy during the lock-in period: A the time of reviewal: A All due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Allocation Charges, if any, and Policy Administration Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, if applicable during the discontinuance period, may be deducted provided the guarantee continues to be applicable. No other charges shall be levied. Cuarantee charges, if C. Discontinuance Charges deducted at the time of the Policy will be fund.	
		b) Revival of a discontinued policy after the lock-in period: a. All due and unpaid premiums will be collected in full without charging any interest or fee. b. Premium Alcasian Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. The guarantee charges may be deducted, if guarantee continues to be applicable. No other charges shall be levied. c. On revival, the policy will continue with the original risk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and conditions of the policy. d. In case of revival, no extra allocation will be made with respect to unpaid due premiums. e. Any revival shall only cover the loss or insured event which cocurs after the Revival Date. f. The rider, if any may also be revived at the option of the policyholder.	
13	Policy Loan, if applicable	Not Applicable	
14		Claims TAT 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	Part F.4
		Claims Procedures 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@futuregenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in Castomer Porta: Customer Infl.futuregenerali.in OR FG Life App Tet: + 91-22-4097 6666 Details of Company officials	
		Chief Operating Officer Unt 801 and 802, 8th floor, Tower C, Embassy 247 Park, LB.S. Marg, Vikhroli (W), Mumbai - 400083 Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms	
15	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Website link for downloading the policy servicing forms: https://life.futuregenerali.in/customer-service/forms-downloads Website link for List of documents required for policy servicing: https://life.futuregenerali.in/customer-service/customer-service/fags Call centre number of the insurer / Customer Servicing email. Website / Customer Portal Details of Company officials. Same as section 14 (Claims/Claims Procedure)	Part A.1
16	. Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: -Email us at care@futuregenerali.in, or -Write in to our bedow Communication address: Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, E.B.S. Marg, Winrolf (W), Mumbai – 400083, or -Nou may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://life.futuregenerali.in/customer-service/branch-locator/ -Raise your concern online at https://life.futuregenerali.in/customer-service/branch-locator/	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen
	laration by the Policy Holder;	Heates your concern forme at https://www.general.in/costoreer-service/enquipricem I you are a Service return, you will be use at the following id: service/enquipricem In case not satisfied with the resolution of your grievance: Apricate Iosur Grievance Redressal Officer at gro@luturegeneralLin, or Approach IRDL/Isurance Requisitory and Development Authority of India) Comme portal: http://www.gens.tda.gen/ Comme portal: http://wwwwwwwwwwwwwwwwwwwwwwwwwwwwwwwwww	

Declaration by the Policy Holder: I have read the above and confirm having noted the details.

Place:

 Care@futuregenerall.in
 Care@futuregenerall.in
 Iff@futuregenerall.in

 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, grievance, complaint of feedback, you may reach out to us at care@futuregenerall.in
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 Regn. No.: 1333 (CINUBG010MHz00PCLIG5288) Reg0. Office & Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, LB.S. Marg, Viktroli (W), Mumbai - 400083 | Email: care@futuregeneral.in | Call us at 1800 102 2355 |

 Website: life.futuregeneral.in | Comp Code : Comp.September-2024_2180.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing borus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



S BRN	UIE FBAM	LIFE INSURANCE Cuistomer Information Sheet / Know Your Policy	
er waters	This document provides key in	Customer Information Sheet / Know Your Policy formation about your policy. You are also advised to go through your Policy Document.	
	This document provides key if	names and source your powers, not are as a source to go universe to go universe to any booms in the policy the investment risk in investment portfolio is borne by the policyholder	
Sr.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Num
1.	Name of the Insurance	Future Generali Big Dreams Plan (UIN: 133L081V03)	Part A.1
2.	Proposal Number	XXXXXXXXXX	Part A.3a
3. 4	Type of Insurance Policy Basic Policy Details	This is an individual, non-participating (without profits), unit linked, life insurance plan.	Part A.1 Part A.3e.3f
4.	Basic Policy Details	You have chosen Option 3: Dream Protect. Installment Premium (without applicable taxes) of Rs. 1,00,000 payable in Annual mode. Premium Payment Term : 10 years and Policy Term: 10 years. Sum assured is of Rs. 10,00,000.	Part A.36,31
5.	Policy Coverage/ Benefits payable	Maturity Benefit: a. On policy maturity (end of policy term), you will receive your Fund Value.	Part C. 2,3 Part D.4
		Death Benefit: The Death Benefit payable to the nomines shall be the higher of: a 10.00.000 less deductible partial withdrawals, if any, OR b. Fund Value under the policy, OR c. 105% of the total premiums paid III the date of death less deductible partial withdrawals, if any	
		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. However you will have an option to surrender this policy in case of any emergency. a. Surrender before the completion of 5 policy years: If a policy is surrendered before the completion of lock in period of 5 policy years then the surrender value will be equal to fund value less	
		applicable discontinuance charge will be kept in a Discontinued Policy Fund of the company. No other charges except Fund management charge of 0.50% p.a. will be deducted. The Discontinued Policy Fund would earn a minimum guaranteed interest as prescribed by IRDAI from time to time. Currently, the minimum guarantee interest rate is at 4% p.a. The surrender value so accumulated will be paid immediately after the lock-in period of 5 years. b. Surrender after the completion of 5 policy years. If the policy is surrendered after the lock-in period, then the Surrender Value equal to fund value will be paid immediately. c. For Option 3.7 Dream Protects, surrender of policy years. If the policy is surrendered after the lock-in period, then the Surrender Value equal to fund value will be paid immediately. c. For Option 3.7 Dream Protects, surrender of policy paid in the ball onde after the lock-in period.	
		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	
		Lock in period: Lock-in Period means the period of five consecutive completed years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer to the policyholder or to the insured, except in the case of death or upon the happening of any other contingency covered under the policy.	
З.	Options available	Partial Withdrawa: You are allowed to make partial withdrawal after completion of 5 years lock-in period. For Regular and Limited pay policies, the minimum fund value following a partial withdrawal must be at least 105% of the total premium paid during the premium payment term and one annualized premium after the premium payment term. For Single pay policies, it must be at least Rs. 10,000.	Part D: 6,7,8,9,10 Part E: 2,3
		Systematic Transfer Option (STO): Units can be automatically switched from one segregated fund to another using the Systematic Transfer Option (STO) function. You may choose to transfer the Fund Value that is available under one specific fund on a weekly basis (48 weeks) to another fund.	
		Systematic Partial Withdrawal: You are allowed to withdraw a monthly amount from the policy after completion of premium payment term. This feature is only available under Option 1: Wealth Creation and Option 2: Retire Smart.	
		Fund Allocation Strategy: The plan offers two fund allocation strategies which can be chosen at the start of the policy or at any time during the policy term. a Self-invest Rule: Under this option, you can select the apportionment of your premiums into the funds as per your choice among the nine available funds. b. Auto invest Rule: The premium shall be invested in only two segregated funds. Out of these two, the Future Income Fund is a mandatory fund for investment. For the second fund you can choose between the Future Apex Fund and the Future Miccap Fund. Auto invest rule will have two options: I. Age-Linked Auto invest rule: The future reminums will be invested in the Future Income Fund and the Second Fund (as per your choice) based on the 'outstanding years to maturity of the Milestone-Linked Auto invest rule: The future seminums will be invested in the Future Income Fund and the Second Fund (as per your choice) based on the 'outstanding years to maturity of the	
		policy' Switches: 'vou may switch some or all of the units from one unit linked fund to another except switches to and from Discontinuance Fund.	
		The amount to be switched should be at least Re.5.000/. Unlimited free switches are allowed each picity year. Fund Switching shall not be allowed when Auto Invest Rule is active. Fund Switching will not be allowed after the death of the Life Assured.	
		Premium Redirection: After completion of one year, you may redirect all future premiums in alternative proportion to various unit funds available before the next premium due date. Redirection will not affect the premiums paid prior to the request. A maximum of two premium redirections are allowed in a policy year.	
		You have choosen Self Investment Rule - Fund allocation Strategy Future income fund with a proportion of 100%. Future Balance Fund with a proportion of 0%.	
		Future Maximize fund with a proportion of 0%. Future Opportunity fund with a proportion of 0%. Future Opportunity fund with a proportion of 0%. Future Income Spark Fund with a proportion of 0%. Future Income Plus Fund with a proportion of 0%. Future Multicap Equity Fund with a proportion of 0%.	
7.	Riders opted, if any	Future Generali Linked Accidental Death Benefit Rider with Sum Assured of Rs. 10,00,000.	Part A. 3e
		Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 10,000 and Yearly income of Rs.1,69,962 for duration of 7 years. And Future Generali Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 10,00,000.	
8.	Exclusions (What the policy does not cover)	Suicide Exclusion In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.	Part F. 8
9.	Waiting /lien Period, if any	NA	
10.	Grace period	Grace period means the time granted by the insurer 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. As you have opted for Annual premium payment frequency, the grace period applicable to you is 30 days.	Part C.6
		If policyholder disagree with any of the terms and conditions, he has a right to return the Policy within 30 days of receipt of the Policy Document.	Part D.5

11. Lapse, paid-up and Lapse 12. Lapse, paid-up and revival of the Policy Not Applicable Paid-Up Paid-Up Paid-Up 12. Lapse, paid-up and revival of the Policy Not Applicable Paid-Up Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the sum assured only. Paid up policy can be revived within the revival period of three years from the first upenium. Revival Revival Revival A the time of reviva A. Al due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Mication Charges deducted at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, applicable dumg the discontinuance Charges deducted at provided the guarantee continues to be applicable. No other charges shall be levied. C. Discontinuance Charges deducted at the time of Discontinuance of the Policy will be added back to the Fund. b) Revival of a discontinuence period. c) Netward of a discontinuence period.	
Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the sum assured. The montality charges shall be deducted based on the reduced paid up sum assured only. Paid up policy can be revived within the revival period of three years from the first u premium. Revival * You have the option to revive a policy within three (3) consecutive complete years from the date of the first unpaid premium. a) Revival of a discontinued policy during the lock-in period: At the time of revival: A reduced unpaid premiums will be collected in full without charging any interest or fee. B. Premium Allocation Charges, if any, and Policy Administration Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, applicable (unit) the discuted reducted provided the guarantee to be applicable. No other charges shall be levied. C. Discontinuance Charges deducted at the time of Discontinuance of the Policy will be added back to the Fund.	
You have the option to revive a policy within three (3) consecutive complete years from the date of the first unpaid premium. a) Revived 1 a discontinued policy during the lock-in period: At the time of revivat: At the time of revivat: A. At due and unpaid premiums will be collected in full without charging any interest or fee. A. At due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Allocation Charges, if any, and Policy Administration Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, applicable during the discontinue period, may added the guarantee continues to be applicable. No other charges shall be levied. C. Discontinuance Charges deducted at the time of Discontinuance of the Policy will be added back to the Fund.	
b) Revival of a discontinued policy after the lock-in period:	. if
 a All due and unpaid premiums will be collected in full without charging any interest or fee. b. Premium Allocation Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. The guarantee charges may be deducted, if guarantee continues applicable. No other charges shall be levied. c. On revival, the policy will continue with the dright risk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and co the policy. d. In case of revival, no extra allocation will be made with respect to unpaid due premiums. e. Any revival shall only cover the loss or insured even withchic cours after the Revival Date. f. The rider, if any may also be revived at the option of the policyholder. 	
13. Policy Loan, if applicable Not Applicable	
It. Claims / Claims Procedure Claims TAT 1. Relaining 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	Part F.4
Claims Procedures 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 of death of the Life Assured. b) The Claim Procedure is detailed at the company website https://life.futuregeneralLin/claims	m the date
Call centre number of the insurer: 1800/1022355 Customer Service email: care@tuturegenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in Customer Portal: Customer Infe.futuregenerali.in OR FG Life App Teit + 91-22-4097 6666 Details of Company officials Chief Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, LB S, Marg, Viktroil (W), Mumbai – 400083	
Website link for downloading the Claim forms: https://life.futuregenerali.in/claims/claim-forms	
15. Policy Servicing Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Website link for downloading the policy servicing forms: https://life.futuregenerali.in/customer-service/forms-downloadis	Part A.1
Website link for List of documents required for policy servicing: https://life.futuregenerail.in/customer-service/customer-service/faqs Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials. Same as section 14 (Claims/Claims Procedure)	
16. Grievances/Complaints In case you have any grievance, you may approach our Grievance Redressal Cell: -Email us at caregolivation address: -Write in to our before Communication address: Customer Services Department Unit 801 and 820, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Viktroli (W), Numbal – 400083, or -Viku man cleares have fail was another by Vicense hand for was appendent by Vicense hand for Vicense hand for was appendent by Vicense hand for Vice	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen
-You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://life.futuregenerali.in/customer-service/branch-locator/ -Raise your concern online at https://life.futuregenerali.in/customer-service/enquiry-form -If 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 gro@tuturegenerali.in, or •Approach IRDAI (Insurance Regulatory and Development Authority of India)	
 • Online portar: http://www.igms.inda.gov/in • Toil Free Number: 155255 / 1800 425 4732, or • Approach Insurance Ombudsman; please visit https://www.cicins.co.in/ombudsman for details 	1

Declaration by the Policy Holder: I have read the above and confirm having noted the details.

Place: Date: ___

_____(Signature of the Policyholder) _____

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