<u>a</u>	RUHTRE GEVERALI MAX JAUTAL	LIFE INSURANCE Customer Information Sheet / Know Your Polic	v
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	Future Generali Assured Education Plan (UIN: 133N057V03)	Part A.1
	Product and Unique Identification Number (UIN)		
2.	Proposal Number	0	Part A
3.	Type of Insurance Policy		Part A.1 Part A.
4.		Your policy term is of X years	Part A.
		Your Premium payment term is of X years. You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. XXXX	
		Your Maturity Sum assured is of Rs. XXXX	
		Your Death Sum assured is of Rs XXXX	
5.	Policy Coverage/ Benefits payable	Maturity Benefit:	
	pujuoio	As you have chosen Option A. Your Maturity payout will be done in the following manner.	
		i. XXX will be paid at end of year 7 ii. YYY will be paid at end of year 8	Part C. 3
		iii. ZZZZ will be paid at end of year 9 iv. XXYYZZZ will be paid at end of year 10	
		Death Benefit:	
		In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future. The following benefits will be paid: i. Immediately pay Death Sum Assured to ensure your family's immediate needs are taken care of.	
		ii. Waive all future premiums payable under the policy. iii. An additional 5% of the Sum Assured is paid on death and on every death anniversary of the Life assured during the Policy Term subject to minimum of one payment of 5% of Sum Assured	
		on death.	
		iv. Maturity Benefit as per your chosen option while purchasing the plan.	Part C.2
		Death Sum Assured shall be highest of the following: I. 10 times Annualised Premium(excluding taxes, rider premiums, underwriting extra premiums, if any), or	
		II. 105% of Total Premiums Paid (excluding taxes, rider premium and extra premiums, if any) as on date of death, or III. Maturity Sum Assured	
		II. Malauliy Sum Assured IV. Absolute amount payable on death, which is equal to the Sum Assured	
		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 (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	Part D. 2
		under this policy instead of surrender in case of a temporary.	
		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 Available	
7.	Exclusions (What the policy	Suicide Exclusion	Part F. 6
	does 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 entited to at least 80% of the Total Premiums Pail will the date of death 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.6
		As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.	
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	
	revival of the Policy	If due premiums for first (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.	Part C.5.i)
		Salus. Paid-Up	
		If due premiums for the first (1) or more policy years have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted into a paid-up policy.	Part C.5.ii)
		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. 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	Part D. 3
		* On revival from time to time with a prior approach from IRDA.	
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	Part D.4
		Ioan 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 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 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	Part F.4
		Customer Portal: Customer.life.futuregenerali.in OR FG Life App Tel: + 91-22-4097 6666	
		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 TAT: Financial Transaction - 7 days from the date of request received.	
		Imancial 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.futureganerali.in/customer-service/forms-downloads	Part A.1
		Website link for List of documents required for policy servicing: https://life.futuregenerall.in/customer-service/customer-service-fags	
		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@tuturegeneral.in, or Write in to our below Communication address:	
		Customer Services Department	
		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://life.futuregenerali.in/customer-service/branch-locator/	
			Part G.1 - Grievance Redressal
		•Raise your concern online at https://life.futuregenerali.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	Procedure & List of Insurance Ombudsmen
		In case not satisfied with the resolution of your grievance:	
		Write to our Grievance Redressal Officer at gro@futuregenerali.in, or	
		Approach IRDAI (Insurance Regulatory and Development Authority of India) Online portal: http://www.igms.irda.gov.in	
		Toll Free Number: 155255/1800 425 4732, or Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details	
Deck	aration by the Policy Holder:	O and former one object contraction and and a second	

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

Consecutive production of the consecutive of any community community community community and the policy document the terms and conditions mentioned in the policy document shall prevail.

Consecutive policy in place. Line Consequence of the volume of the

IREVINE of previous from the second s

Sr. Title

LIFE INSURANCE
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

1.	Name of the Insurance Product and Unique Identification Number (UIN)	Future Generali Assured Education Plan (UIN: 133N057V03)	Part A.1
2	Proposal Number	0	Part A
3		This is an Individual, Non-Linked, Non-Participating (without profits). Savings, Life Insurance Plan,	Part A.1
4	Basic Policy Details	You have chosen B	Part A.
		Your policy term is of X years	
		Your Premium payment term is of X years.	
		You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. XXXX	
		Your Maturity Sum assured is of Rs. XXXX	
		Your Death Sum assured is of Rs XXXX	
5.	Policy Coverage/ Benefits	Maturity Benefit:	Part C. 3
	payable	Death Benefit:	Part C.2
		Survival Benefit:	
		Surrender	Part D. 2
6.	Riders opted, if any	Not Available	
7.	Exclusions (What the policy	Suicide Exclusion	Part F. 6
	does 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	
8.	Waiting /lien Period, if	Not Applicable	
	any		
9.	Grace period		Part C.6
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	Part D.1
11.	Lapse, paid-up and	Lapse	Part C.5.i)
		Paid-Up	Part C.5.ii)
		Revival	Part D. 3
12.	Policy Loan, if applicable		Part D.4
13.	Claims / Claims Procedure	Claims TAT	
		Claims Procedures	Part F.4
		Call centre number of the insurer: 18001022355 Customer Service email: care@futuregenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in	
14.		Policy Servicing TAT:	Part A.1
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:	Part G.1 - Grievance Redressal
		•Email us at care@futuregenerali.in, or	Procedure & List of Insurance
		•Write in to our below Communication address:	Ombudsmen
Dec	laration by the Policy Holder:		

(Signature of the Policyh on with the product broch

the company has an Anti-Fraud Policy in place. Life Coverage is included in this Product. Preserve details. If you have any request, grievance, complaint or feedback, you may reach out to us at care@futuregeneral.in. For further details place
 BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

	· · · ·	This document provides key information about your policy. You are also advised to go through your Policy Document.			
5.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number		
	Name of the Insurance	Future Generali Assured Education Plan (UIN: 133N057V03)	Part A.1		
	Product and Unique				
	Identification Number (UIN)				
	Proposal Number	0	Part A		
	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (without profits), Savings, Life Insurance Plan.	Part A.1		
	Basic Policy Details	You have chosen C	Part A.		
		Your policy term is of X years			
		Your Premium payment term is of X years.			
		You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. XXXX			
		Your Maturity Sum assured is of Rs. XXXX Your Death Sum assured is of Rs. XXXX			
_					
	Policy Coverage/ Benefits payable	Maturity Benefit Death Senefit	Part C. 3 Part C. 2		
		Dean Benefit: Survival Benefit:	Part C.2		
		Surval Benent:	Part D. 2		
-	Riders opted, if any	Sarenden Nor Available	Fair D. 2		
	Exclusions (What the policy	Inconversion	Part F. 6		
	does 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	Faiti . 0		
	Waiting /lien Period, if	no accordance de la reaction de la contra nom ne de contrancemento rate de contrante de			
	any	roc r spinousio			
	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	Part C.6		
	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	Part D.1		
	Lapse, paid-up and	Lapse	Part C.5.i)		
	revival of the Policy	Paid-Up	Part C.5.ii)		
		Reviva	Part D. 3		
1	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	Part D.4		
Ι.	Claims / Claims Procedure	Claims TAT	Part F.4		
		Claims Procedures			
		Call centre number of the insurer: 18001022355 Customer Service email: care@futuregenerali.in or claims.support@futuregenerali.in Website: Life.futuregenerali.in			
	Policy Servicing	Policy Servicing TAT:	Part A.1		
	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:	Part G.1 - Grievance Redressal		
		•Email us at care@futuregenerali.in, or	Procedure & List of Insurance		
		•Write in to our below Communication address:	Ombudsmen		

The Company has an Anti-Fraud Policy in place. Life Coverage is included in the Policy document is reduced as a start we be set for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at care @tuturegeneral.in. For further details place as a start of set Coverage is included in the Policy document shall prevail.