

PART A

FORWARDING LETTER

Ref.:

Mr. ABC DEF GHI

XXXXXXXXXXXX

XXXXXXXXXXXX

Tel:

Date:

Future Generali Care Plus

Non Linked Non-Participating Term Insurance Plan

Dear Mr. ABC DEF GHI

Welcome to Future Generali

We thank You for choosing Us for Your insurance needs and are committed providing You with world-class products and professional service. We are pleased to enclose herewith Your original Policy Document along with the First Premium Receipt of Your Policy No. XXXXXXXXXXXX.

Under this Policy, premium must be paid in the manner specified in this Policy terms and conditions and the benefits specified in this Policy terms and conditions will become payable on the occurrence of the events described in this Policy.

Your Free Look Period

You have the right to cancel this Policy within 15 days of receipt of the Policy Document (30 days if You have purchased this Policy through Distance Marketing Mode) if You disagree with any of the terms and conditions by giving Us a written request for cancellation of this Policy which states the reasons for Your objections. We will cancel this Policy and refund the premium received after deducting proportionate risk premium for the period on cover, stamp duty charges and expenses incurred by Us on the medical examination of the Life Assured (if any).

On receipt of the Policy Document, You are requested to review the terms and conditions in detail and verify that Your details and the Life Assured's details are accurately set out in the Schedule. If any changes are required to Your details or the Life Assured's details or if You need any clarifications on the terms and conditions of this Policy, please contact Your insurance agent or Us on the details set out below.

During the Policy Term

If any of the benefits under this Policy become payable or You wish to exercise any rights under this Policy or if Your details or the Life Assured's details or the Nominee's details are to be updated, please contact Your insurance agent or Us on the details set out below and We will be pleased to assist You.

We also look forward to, and shall appreciate Your feedback on Our products and services. We are happy to be Your Total Insurance Solutions Provider.

At any stage during the Policy Term, if You should have any queries or require any clarifications on the terms and conditions of this Policy or the manner/procedure for the payment of the benefits, please contact Your insurance agent on the details specified in the Schedule below or Us on any of the contact details set out below:

Final Policy Document Date

Dated: ,2018

Future Generali Care Plus

UIN: 133N030V03

PART A

Future Generali India Life Insurance Company Limited:

Toll Free Number: 1800 102 2355

Email: care@futuregenerali.in.

Operations Hub Address:

Lodha i - Think techno campus, A wing - 1st floor, Pokhran Road -2, Off Eastern Express Highway, Behind TCS Bldg, Thane West - 400607.

Registered and Corporate Office Address:

IndiabullsFinanceCenter, Tower 3, 6th Floor, SenapatiBapatMarg, Elphinstone(W), Mumbai - 400013.

Tel: 91-22-4097 6666;Fax: 91-22-4097 6600; Website:www.futuregenerali.in

We trust that Your insurance plan will meet Your requirements. We assure You of Our best services always. Insurance is the subject matter of solicitation.

Authorised signatory

<<Name>>

Chief - Operations

Future Generali India Life Insurance Company Limited



PART A

POLICY PREAMBLE

Future Generali Care Plus

Non Linked Insurance Plan

UIN: 133N030V03

We have issued this contract of insurance with You on receipt of the first premium and on the basis of the details contained in the Proposal Form, other information and documentation submitted to Us in relation to the proposal for insurance cover on the life of the Life Assured and the medical evidence provided (if any). The details and declarations contained in the Proposal Form are the basis on which this contract of insurance has been issued.

We agree to pay the benefits specified in this Policy on the occurrence of the insured events described in Part C of this Policy while this Policy is in force, subject to the terms and conditions of this Policy and including the receipt of premium.

For and on behalf of Future Generali India Life Insurance Company Ltd

(Authorized Signature)

Date: _____

IMPORTANT: You are requested to read this Policy Document thoroughly. On examination of this Policy, if any error or incorrect description is found, this Policy should be returned to Us immediately for correction.

PART A
POLICY SCHEDULE

**Future Generali Care Plus
Non Linked Non Participating Term Insurance Plan**

THIS SCHEDULE IS PART OF THIS POLICY AND IS SUBJECT TO AND HAS TO BE READ ALONG WITH THE ATTACHED POLICY DOCUMENT.

Policy number:	Customer ID:
Application Date :	
Name of the Policyholder:	Age of the Policyholder: Gender:
Name of the Life Assured: Date of birth of Life Assured: Address:	Age of the Life Assured: Age Admitted: Yes/No : Gender: Male / Female Mobile No
Nominee(s): Relationship with Policyholder:	Appointee (if Nominee is a minor): Age of Nominee:
Agent's name/ Broker's name: Email: Address:	Agent's code/Broker's code: Agent's/Broker's License No.: Mobile/Landline Telephone Number:

PART A
Policy & Rider Benefits

List of coverage	UIN	Policy Commencement Date/Rider Commencement Date	Risk Commencement Date	Maturity Date/Rider Expiry Date	Sum Assured/ Rider Sum Assured()	Policy Term/ Rider Term	Premium Payment Term
Future Generali Care Plus	133N030V03						

Premium Details

List of coverage	Annualised Premium in ()	Instalment Premium ()	Relevant Modal Factor	Goods and Service Tax*	Total Instalment Premium()	Premium Frequency	Premium Due Dates	Last Premium Due Date
Future Generali Care Plus								

	First Year	Renewal Years
Total Instalment Premium including Riders		
Total Goods and Service Tax		
Total Instalment Premium after Goods and Service Tax		

*The rate of the Goods and Service Tax is charged as per prevailing rate. Total Premium is subject to change in case of any variance in the present rates or in the event of any new or additional tax/levy being made applicable/ imposed on the premium(s). As per Section 10 (10D) of the Income Tax Act 1961, any sum received under a life insurance policy will only be exempt from tax provided the annual premium payable in any of the years during the term of the policy does not exceed 10% of the actual capital sum assured. Tax laws are subject to change.

Only the Riders mentioned above are applicable to this Policy. Any other Riders specified elsewhere in the Policy Document will not apply to the Policy.

Further sum/s may be allocated to the Basic Policy by way of Bonuses/Guaranteed Additions, if any, as per Part C Benefit details are given in the accompanying Policy Document.

On examination of this Policy, if You notice any mistake, then it is to be returned to Us immediately for correction.

The stamp duty of Rs. Xxx (xxxx ONLY) paid by Payorderno.XXXXX dated DD/MM/YYYY. Government Notification Revenue and Forest Department No.Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

For and on behalf of Future Generali India Life Insurance Company Ltd

(Authorized Signature)

Date:_____

PART B

DEFINITIONS & INTERPRETATION

Definitions: The terms defined below are important terms which apply under this Policy. These terms are used with initial capitals in the Policy Document and shall have the meaning ascribed to them below wherever they appear in the Policy Document:

- 1) **“Age”** means age as on last birthday which is the number of completed years on the last birthday.
- 2) **“Annualised Premium”** means the amount specified in the Schedule which is the total Instalment Premium payable for a Policy Year.
- 3) **“Appointee”** means the person named in the Schedule to whom the Death Benefit shall become payable if the Nominee is less than Age 18 when the Death Benefit becomes payable.
- 4) **“Death Benefit”** means the benefit which becomes payable on the Life Assured’s death in accordance with Part C of this Policy.
- 5) **“Distance Marketing Mode”** means insurance solicitation/lead generation by way of telephone calling/ Short Messaging Service (SMS)/other electronic modes such as e-mail, internet and interactive television (DTH)/direct mail/newspaper and magazine inserts or any other means of communication other than in person.
- 6) **“Endorsement”** means a written endorsement issued by Us on the Schedule to record any changes to the applicable terms and conditions of this Policy or the details contained in the Schedule. Endorsements shall form a part of this Policy and shall be binding on You and Us. It is agreed that the terms of an Endorsement shall supersede any conflicting provisions in this Policy Document, Rider or Schedule.
- 7) **“Financial Year”** means the twelve month period between 1st April of each calendar year and 31st March of next calendar year.

PART B

- 8) **“Grace Period”** means the period of time, as specified in Part C, from the Premium Due Date which is specified in this Policy during which You can pay the due Instalment Premium to Us. During the Grace Period, this Policy will be considered to be in force with the risk cover and without any interruption, as per the terms of this Policy.
- 9) **“Indebtedness”** means unpaid Instalment Premiums, any unpaid loans granted by Us under this Policy and accrued interest thereon and any other amounts You owe Us in accordance with the terms of this Policy, including all accrued interest on these amounts. Part D of this Policy will specify whether loans will be granted by Us under this Policy.
- 10) **“Instalment Premium”** means the premium amount specified in the Schedule which is payable under this Policy at the frequency and in the modes specified in the Schedule.
- 11) **“IRDA”** means the Insurance Regulatory and Development Authority.
- 12) **“Life Assured”** means the person named in the Schedule on whose life the insurance cover under this Policy has been granted.
- 13) **“Maturity Benefit”** means the benefits which become payable on or after the Maturity Date in accordance with Part C of this Policy. Part C will specify whether a Maturity Benefit is payable under this Policy.
- 14) **“Maturity Date”** means the date specified in the Schedule on which the Maturity Benefit (if any) becomes payable if the conditions specified in Part C of this Policy are satisfied.
- 15) **“Nominee”** means the person named in the Schedule to whom the Death Benefit shall become payable if the conditions specified in Part C of this Policy are satisfied.
- 16) **“Policy”** means this Policy Document, the Proposal Form, the Schedule and any additional information or documentation provided to Us in relation to the Proposal Form, any Endorsements issued by Us and any Riders attached to this Policy.
- 17) **“Policy Anniversary”** means the same date as the Policy Commencement Date in each Policy Year during the Policy Term.

PART B

- 18) **“Policy Commencement Date”** means the date specified in the Schedule on which this Policy commenced.
- 19) **“Policy Term”** means the period specified in the Schedule which is the number of years from the Policy Commencement Date to the Maturity Date.
- 20) **“Policy Year”** means a period of 12 consecutive calendar months from the Policy Commencement Date and every subsequent Policy Anniversary, thereafter.
- 21) **“Premium Paying Term”** means the period specified in the Schedule during which the Instalment Premiums are payable.
- 22) **“Premium Due Date”** means date specified in the Schedule on which the Instalment Premium will become due.
- 23) **“Proposal Form”** means the proposal form provided by Us which is completed by You in utmost good faith and sets out the various particulars which form the basis of the insurance cover under this Policy.
- 24) **“Reduced Paid-up Policy”** means a Policy on which due Instalment Premiums are not received after a specified number of Instalment Premiums have been received. Part C of this Policy will specify whether and under which conditions this Policy may be considered to be a Reduced Paid-up Policy. If this Policy is converted to a Reduced Paid-up Policy, then only those reduced benefits specified in Part C of this Policy will be payable on the occurrence of the insured events.
- 25) **“Revival Period”** means a period of 2 consecutive years from the first Premium Due Date on which the Instalment Premium was unpaid during which a lapsed Policy may be revived in accordance with the terms of Part D of this Policy.
- 26) **“Rider”** means a rider contract which is attached to and forms a part of this Policy. The Schedule will specify whether any Riders are applicable under this Policy and the premium amounts payable for such Riders.
- 27) **“Risk Commencement Date”** means the date specified in the Schedule on which the risk under this Policy commences.

PART B

- 28) **“Schedule”** means the policy schedule which is issued by Us and attached to this Policy together with any amendments to the Schedule or Endorsements which may be issued by Us from time to time.
- 29) **“Sum Assured”** means the amount specified in the Schedule
- 30) **“Surrender”** means the complete withdrawal/termination of the entire Policy. Part D of this Policy will specify whether and under which conditions this Policy can be Surrendered.
- 31) **“Surrender Value”** means the amount payable, if any, on the Surrender of this Policy. Part D of this Policy will specify the manner of calculation of the Surrender Value, if any.
- 32) **“Vesting Date”** means the Policy Anniversary coinciding with or immediately following the Life Assured attaining Age 18 if the Life Assured was a minor on the Risk Commencement Date. Part C of this Policy will specify whether and under which conditions this Policy will vest with the Life Assured.
- 33) **“We, Us, Our”** means Future Generali India Life Insurance Company Limited.
- 34) **“You, Your”** means the policyholder of this Policy as named in the Schedule.

PART B

Interpretation:

- 1) References in this Policy to the singular shall include the plural and vice versa.
- 2) References in this Policy to one gender shall include the other gender.
- 3) References in this Policy to any statutes, rules, regulations or guidelines shall include any re-enactments or amendments to the same.
- 4) Section/paragraph headings are for ease of reference only and shall not have any interpretative value.
- 5) Words and expressions used in this Policy but not defined herein shall, unless the context specifies otherwise, have the same meaning as defined in the Insurance Act 1938 and/or the rules/regulations/guidelines made thereunder as may be amended from time to time.

PART C

Policy Benefits & Premium Payment Conditions

The benefits available under this Policy are specified in this Part C below. Benefit amounts payable on the occurrence of the events specified below are set out in the Schedule. Benefits due will become payable to You or Your assignee or Nominee or to Your legal heirs, executors, administrators or legal representatives, as applicable.

In order to secure the full benefits available under this Policy, Instalment Premiums must be paid in full and on time for the Premium Paying Term. If the Instalment Premiums are not received on time, then the non-forfeiture provisions in Part C will apply.

Amendments to this Policy shall be effective only if such amendments are carried out only through Endorsements issued by Us.

1) Commencement of Risk Cover under this Policy

The risk cover under this Policy shall commence only on the Risk Commencement Date.

2) Death Benefit

If the Life Assured dies on or after the Risk Commencement Date but during the Policy Term, the Death Benefit payable shall be as below, provided that the Policy has not lapsed in accordance with the provisions of this Part C below:

Higher of

1. Sum Assured
2. 10 times Annualised Premium.
3. 105% of the total premiums paid till date of death excluding goods and service tax, extra premiums and rider premiums if any.

This Policy along with all Rider benefits, if any, shall terminate, thereafter.

PART C

3) Maturity Benefit

No Maturity Benefit is available under this Policy.

4) Exclusions applicable to the Policy Benefits

a) Suicide Exclusion:

If the Life Assured's death arises directly or indirectly through or in consequence of suicide within one year from the Policy Commencement Date, this Policy will be void and only 80% of the Instalment Premiums received will be payable to the Nominee. If the Life Assured's death arises directly or indirectly through or in consequence of suicide within one year from the last Revival Date then 80% of the Instalment Premiums received, will be payable to the Nominee.

5) Premium Payment Conditions

a) Payment of Instalment Premium:

Instalment Premiums shall be payable in full on the Premium Due Dates until the expiry of the Premium Paying Term. The Instalment Premiums shall be deemed to have been paid only when they have been received at Our head office or any other office authorized by Us for that purpose.

b) Change in Premium Payment Frequency:

You may change the frequency of Premium payments by a written request subject to our minimum Premium requirements and the availability of desired frequency under this Policy.

c) Deduction of Instalment Premiums from the Claim Amount:

If this Policy is in force and the Death Benefit becomes payable in accordance with this Part C, any Instalment Premiums due till the next Policy Anniversary, shall be deducted from the Death Benefit payable under this Policy.

d) Cessation of Payment of Instalment Premium:

PART C

If the Life Assured dies during the Policy Term, any Instalment Premiums that would otherwise have been due on or after the next Policy Anniversary following the death of the Life Assured are not required to be paid to Us.

e) Grace Period:

Any Instalment Premium which is not received in full by the Premium Due Date may be paid in full during the Grace Period of 30 days for yearly and half yearly Premium frequencies and 15 days for monthly Premium frequency from the Premium Due Date. This Policy will remain in force during the Grace Period. If the Life Assured dies during the Grace Period, the Death Benefit in accordance with the provisions of this Part C above shall be payable.

f) Non-Forfeiture Provisions:

Non-Forfeiture provision will not be applicable to this Policy.

If any Instalment Premium remains unpaid at the end of the Grace Period, this Policy shall lapse and have no further value.

This Policy will not be converted to a Reduced Paid Up policy in case any Instalment Premium remains unpaid at the end of the Grace Period and the policy shall lapse for no residual value.

This Policy will not acquire any residual value at any time during the currency of this Policy.

PART D

Policy Servicing Conditions

The procedure and conditions applicable to various policy servicing aspects pertaining to this Policy are specified in this Part D below.

1) Free Look Period

You may return this Policy within 15 days of receipt of the Policy Document (30 days if You have purchased this Policy through Distance Marketing Mode) if You disagree with any of the terms and conditions by giving Us a written request for cancellation of this Policy which is dated and signed by You which states the reasons for Your objections. We will cancel this Policy and refund the Instalment Premium received after deducting proportionate risk premium for the period on cover, stamp duty charges and expenses incurred by Us on the medical examination of the Life Assured (if any).

2) Surrender

No Surrender Value is payable under this Policy.

3) Revival

a) If this Policy has lapsed, it may be revived within the earlier of the expiry of the Revival Period and the Maturity Date. Revival Period is 2 consecutive years from the first Premium Due Date on which the Instalment Premium was unpaid.

b) In order to revive this Policy, You must give Us a written request for revival along with:

- i) The Life Assured's health declaration and other evidence of insurability to Our satisfaction.
- ii) Payment of all overdue Instalment Premiums in full (along with the goods and service tax) and interest at such a rate as may be determined by Us from time to time. The current rate of interest used is 9% per annum compound interest.

c) This Policy will be revived in accordance with Our board approved underwriting policy.

Any revival shall only cover the loss or insured event which occurs after the revival date. The revival of a rider, if any, will take place only with the revival of this Policy, and not in isolation.

PART D

4) Loans

a) No loans are available under this Policy.

5) Policy Vesting Provisions

No policy vesting provisions will apply under this Policy.

PART E

Applicable Charges, Funds & Fund Options

- 1) No charges or fees are applicable under this Policy.
- 2) This Policy is a non-linked insurance product, so no funds or fund options are available.

SAMPLE POLICY DOCUMENT

PART F

General Terms & Conditions

1) Non-Disclosure & Fraud

- a) This Policy has been issued in reliance of Your representations that You have made a full and accurate disclosure of all material facts and circumstances and that You have not misrepresented or suppressed any material facts or circumstances. In the event that it is proved in accordance with Section 45 of the Insurance Act, 1938 that You have misrepresented or suppressed any material facts or circumstances, We shall be entitled to cancel this Policy and the Surrender Value, if any, shall be payable.
- b) If You or the Nominee or anyone acting for You or the Nominee or at Your or the Nominee's direction or with Your or the Nominee's knowledge is proved in accordance with Section 45 of the Insurance Act, 1938 to have sent or advanced any claim knowing it to be false, fraudulent or dishonest in any respect, then this Policy shall be void and the Surrender Value, if any, shall be payable.
- c) Please note the terms of Section 45 of the Insurance Act, 1938, which states as follows:

"No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."

2) Prohibition of Rebates

PART F

- a) Please note the terms of Section 41 of the Insurance Act, 1938, which states as follows:

“ (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 punishable with fine which may extend to five hundred rupees.”

3) Statement of Age

- a) This Policy is issued at the Age shown in the Schedule which is the Life Assured's declared Age as at the Policy Commencement Date. In the event the declared Age is found to be different from the actual Age, without prejudice to the Our other rights and remedies, including those under the Insurance Act, 1938, one of the following actions may be taken:
- i) If the actual Age of the Life Assured is such as would have made the Life Assured uninsurable under the issued terms of this Policy, provisions/benefits under this Policy shall be altered to such provisions/benefits that would have been available based on the actual Age of the Life Assured on the Policy Commencement Date. If the actual Age of the Life Assured is such that the Life Assured would not have been eligible under this insurance product for insurance coverage, this Policy shall be cancelled with effect from the Policy Commencement Date and the Instalment Premium received shall be refunded after the deduction of the stamp duty charges and costs incurred by Us on the medical examination of the Life Assured, if any.

PART F

- ii) If the actual Age of the Life Assured is higher than the declared Age and higher Instalment Premiums should have been charged per Ourboard approved underwriting policy, the benefits payable under this Policy shall be reduced to the amount that the Instalment Premiums received would have purchased at the actual age of the Life Assured.
- iii) If the actual Age of the Life Assured is lower than the declared Age and lower Instalment Premiums should have been charged per Ourboard approved underwriting policy, We will refund any excess premiums received, without any interest.

4) Claims Procedures

Payment of Death Benefits

- a) The death of the Life Assured must be notified immediately to Us in writing.
- b) Affirmative proof of death and any appropriate documents as required by Us must be completed and furnished to Us, within 90 days from the date of death of the Life Assured, unless specified otherwise. However, a notification of claim received after 90 days may be accepted, if the claimant proves to Our satisfaction that there was sufficient cause for not filing the claim within the aforesaid period. The condonation of delay shall be solely at Our discretion.
- c) The following documentation must necessarily be submitted to Us for Us to establish a death claim to Our satisfaction:
 - i) Original Policy Document;
 - ii) Original death certificate;
 - iii) Post mortem report / FIR, where applicable;
 - iv) Claim forms duly completed as required by Us;
 - v) Certificate from physician/hospital last attended showing cause of death wherever applicable;
 - vi) Legal evidence of title of the claimant where no valid nomination or assignment under this Policy exists or in cases where the title is in dispute;
 - vii) Proof of Age, if the Age has not been admitted earlier.
- d) We may, however, call for additional documents, if found necessary, in support of the claim.

PART F

5) The Policyholder's Rights

- a) You are the Policyholder of this Policy. Unless provided otherwise in the terms of this Policy or through the provisions of applicable Indian law, only You can, during the lifetime of the Life Assured, exercise all rights, privileges and options provided under this Policy subject to any Nominee's vested interest or any assignee's rights, if any.

6) Nomination & Assignment

- a) You may nominate a Nominee or change an existing Nominee before the Maturity Date in accordance with the provisions of Section 39 of the Insurance Act, 1938 by giving Us prior written notice. No nomination or change in nomination will be effective before it is registered in Our records and We have sent an Endorsement confirming the identity of the Nominee.
- b) If the person nominated as the Nominee is less than Age 18, You shall also appoint an Appointee.
- c) You may assign this Policy in accordance with the provisions of Section 38 of the Insurance Act, 1938 by giving Us prior written notice. An assignment will be effective against Us only once We have received written notice of the assignment and a copy of the Policy Document and We have sent an Endorsement confirming that the assignment has been recorded.
- d) In registering an assignment or nomination, We do not accept any responsibility or express any opinion as to its validity or legality.
- e) An absolute assignment shall automatically cancel a nomination made by You except any assignment made in Our favour in accordance with Section 39 of the Insurance Act, 1938.

7) Restrictions on Travel, Residence & Occupation

PART F

- a) This Policy does not impose any restrictions on to travel, residence or occupation, unless specified otherwise in Part C of this Policy or under applicable Indian law.

8) Governing Law & Jurisdiction

- a) This Policy shall be governed by and is subject to Indian law.
- b) Any and all disputes arising under or in relation to this Policy shall be subject to the jurisdiction of the Indian courts.
- c) The terms and conditions of this Policy, including the premiums and benefits payable under this Policy are subject to variation in accordance with directions of the IRDA and the relevant provisions of Indian law.

9) Electronic Transactions

- a) You agree and confirm that all transactions effected by or through facilities for conduction of remote transactions including the Internet, world wide web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on Our behalf, for and in respect of this Policy or its terms, or Our other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time.

10) Policy Currency

- a) All amounts payable either to or by Us under this Policy shall be in Indian Rupees only.

11) Address for Correspondence

- a) Any notice, information, request or instruction to Us must be in writing and delivered to the address intimated by Us to You, which is currently intimated to You as follows:

PART F

Chief - Operations
Future Generali India Life Insurance Co. Ltd.
Ground floor of Lodha i - Think techno campus
A wing - 1st floor, Pokhran Road -2
Off eastern express Highway
Behind TCSBldg.
Thane (West)
Thane 400607

- b) We may change the address stated above and intimate You of such change in writing.
- c) Any notice, information or instruction from Us to You shall be mailed to Your address stated in the Schedule or to the changed address as intimated by You to Us in writing.
- d) Please communicate any change in Your address or any other communication details immediately, as it helps Us to reach to You faster. The correct address ensures that all our communications reach to you timely.

12) Applicable Taxes & Duties

The tax benefits on this Policy shall be as per the prevailing tax laws in India and amendments thereto from time to time. In respect of any payment made or to be made under this Policy, We will deduct or charge or recover taxes, including service tax and other levies, as applicable at such rates as notified by the government or such other body authorised by the government from time to time. Tax laws are subject to change.

PART G

Grievance Redressal Procedure & List of Insurance Ombudsmen

1) In case of any grievance, please approach the following in the order given below:

- a) In the event of any complaint/grievance under this Policy, a reference may be made to Our office at the following address giving the nature and full particulars of the grievance:-

***Grievance Redressal Department
Future Generali India Life Insurance Company Limited***

*Ground floor of Lodha i – Think techno campus,
A wing – 1st floor, Pokhran Road -2,
Off eastern express Highway,
Behind TCS Bldg
Thane (West)
Thane 400607
Email ID:care@futuregenerali.in
Our website: www.futuregenerali.in*

- b) In case with the decision of the above office is not satisfactory, or there is no response from the office within 10 days, the following official for resolution of the grievance may be contacted:-

***Grievance Redressal Officer
Future Generali India Life Insurance Company Limited***

*Ground floor of Lodha i – Think techno campus,
A wing – 1st floor, Pokhran Road -2,
Off eastern express Highway,
Behind TCS Bldg
Thane (West)
Thane 400607
Contact No: 1800 102 2355
Email: gro@futuregenerali.in*

- c) In case Our decision/resolution of the grievance is not satisfactory the IRDA (Insurance Regulatory and Development Authority) through the Integrated Grievance Management System (IGMS) may approached on the following contact details.The IGMS provides a gateway for policyholders to register complaints with insurance companies first and if required the same can be escalated to the IRDA Grievance Cells.

IRDA Grievance Call Centre (IGCC)

*CallCenter: TOLL FREE NUMBER (155255) for voice calls
Email ID: complaints@irda.gov.in*

PART G

A complaint may also be registered online at: <http://www.igms.irda.gov.in/>

Address for communication for complaints by paper/fax:

*Consumer affairs Department,
Insurance Regulatory and Development Authority,
9th Floor, United Towers,
Basheerbagh,
Hyderabad -500 029
Fax 91 - 40 - 66789768*

d) Insurance Ombudsman

i) In case Our decision/resolution is not satisfactory, the Insurance Ombudsman Appointed under the provisions of Insurance Ombudsman Rules, 2017 may be approached if the grievance pertains to:

- (1) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- (2) any partial or total repudiation of claims by the life insurer, General insurer or the health insurer ;
- (3) disputes over premium paid or payable in terms of insurance policy;
- (4) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- (5) legal construction of insurance policies in so far as the dispute relates to claim;
- (6) policy servicing related grievances against insurers and their agents and intermediaries;
- (7) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- (8) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- (9) any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations ,circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

ii) Further, As per Rule 14(3) of the Insurance Ombudsman Rules 2017, the complaint to the Insurance Ombudsman can be made only if:

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- (1) the complainant makes a written representation to the insurer named in the complaint and –
- (i) either the insurer had rejected the complaint; or
 - (ii) the complainant had not received any reply within a period of one month after the insurer received his representation; or
 - (iii) the complainant is not satisfied with the reply given to him by the insurer;
- (2) The complaint is made within one year –
- (i) after the order of the insurer rejecting the representation is received; or
 - (ii) after receipt of decision of the insurer which is not to the satisfaction of the complainant;
 - (iii) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer fails to furnish reply to the complainant

The Insurance Ombudsman is an organization that addresses grievances that are not settled to Your satisfaction. The list of Insurance Ombudsmen offices is provided as Annexure I to this Policy. Further, the list of Insurance Ombudsmen offices is also available at the website below:

<http://www.ecoi.co.in>

ANNEXURE I

LIST OF INSURANCE OMBUDSMEN

CONTACT DETAILS	JURISDICTION (Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.

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BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi.
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

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HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan.
ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

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<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>