

PART A

3. POLICY SCHEDULE

PLEASE GO THROUGH THE POLICY SCHEDULE CAREFULLY

<<Future Generali Money Back Super Plan >>
<<Individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan>>
(POS Variant)

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

3(a) Your Customer Id: _____ **Your Proposal No.** _____

3(b) Details of the Life Assured and Policyholder

Details of	Life Assured	Policyholder
Full Name:		
Date of Birth:		
Age Admitted:	Yes/No	
Gender		
Email address:		
Mobile phone no:		
Residence No:		
Address:		
Landmark:		
City:		
Pin Code:		

3(c) Nominee(s) to this Policy are:

Detail of	Full Name	Date of Birth	Age	Gender	Relationship with Policyholder	Address	Percentage share of Benefit
Nominee 1							
Nominee 2							

3(d) The Appointee of this Policy is (in case the Nominee mentioned is a minor):

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Full Name:	
Date of Birth:	
Gender	
Address of the Appointee:	
Relationship with Nominee:	

3(e) Policy Details

The Option and category is chosen by the Policyholder at inception of the Policy. Once chosen, the Policyholder shall not be allowed to change the chosen option and category during the Policy Term.

Plan Name	UIN	Option	Policy Term	Premium Payment Term	Maturity Date	Sum Assured	Death Benefit Multiple	Sum Assured on Death	Sum Assured on Maturity	Policy Commencement Date	Date of Commencement of Risk

The Category chosen by the Policyholder at inception is <<Platinum/Gold/Silver>>

3(f) Premium Details

Plan name	UIN	Annualized Premium (Rs.)	Instalment Premium (Rs.)	Relevant Modal Factor	Applicable Taxes*	Total Instalment Premium	Premium Frequency	Premium Due Dates	Last Premium Due Date

	First Year	Renewal Years
Total Instalment Premium		
Applicable Taxes*		
Total Instalment Premium after Applicable Taxes*		

3(g) Guaranteed Addition Rate

<<Guaranteed Addition Rate>> % p.a. applied on <<Sum Assured>> at a simple rate will accrue from the end of 8th Policy Year till <<Policy Term>> Policy Year for each completed Policy Year. Please refer to Part C for details.

3(h) Disclaimers

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- *Includes applicable taxes at prevailing rates under applicable laws and amendments thereto.
- Total Premium is subject to change in case of any variance in the present tax rates or in the event of any new or additional tax/cess/by whatever name called levy being made applicable/imposed on the premium(s) under applicable laws and amendments thereto.
- Tax benefits under this Policy shall be subject to applicable laws as amended from time to time. Any payment made under this Policy shall be subject to deduction of applicable taxes, if applicable as per law from time to time. You are advised to consult your tax consultant for details.

3(i) Stamp Duty

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

3(j) What You are covered for:

Policy Benefits (Please refer Part C for details)

Survival Benefit starts from the end of << 6th Policy Year for Platinum/ 8th Policy Year for Gold/ 10th Policy Year for Silver >> category and continues yearly till the end of <<Policy Term minus 1>> year

Survival Benefit	Survival Benefit payment dates	Survival Benefit amount
		<<Rs. xxxxxxx>>

Maturity Benefit	Maturity Benefit payment date	Maturity Benefit amount
		<<Sum Assured on Maturity>> plus <<accrued guaranteed additions>> will be paid.

Death Benefit	Death Benefit will be the highest of –
	<ul style="list-style-type: none"> << Sum Assured on Death i.e. Death Benefit Multiple * Annualized Premium (excluding the applicable taxes, rider premiums and underwriting extra premiums, if any) plus accrued guaranteed additions, if any >> OR 105% of the Total Premiums Paid (excluding the applicable taxes, rider premiums and extra premiums, if collected explicitly) as on date of death

3k) What You are not covered for

Suicide Exclusion:

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In case of death of Life Assured due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the date of Revival of the Policy, as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is In-force.

Waiting Period

There is 90 days waiting period from the Date of Commencement of Risk, within which, if Life Assured dies (other than due to accident), the Nominee will receive 100% of the premiums paid till the date of Insured Event, excluding applicable taxes. In that event, the Nominee shall not be entitled to Sum Assured on Death. under the Policy.

In case of death of the Life Assured due to accident, no Waiting Period shall apply and Death Benefit shall be payable.

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

Authorised Signature