

PART-A

FUTURE GENERALI DHAN VRIDHI
(UIN 133L050V03)

UNDER THIS PLAN, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Ref.:

Date:

Mr. ABC DEF GHI

XXXXXXXXXXXX

XXXXXXXXXXXX

XXXXXXXXXXXX

XXXXXXXXXXXX

Tel: ZZZZZZZZZZ

Dear Mr. ABC DEF GHI

Welcome to Future Generali India Life Insurance Company Limited.

Thank you for choosing us for your insurance needs. Future Generali India Life Insurance Company Limited is a joint venture between the Future Group, India's trusted retail house, and Generali Group Italy based insurance company and Industrial Investment Trust Ltd (IITL).. We are committed to give you world class products and professional service. We take pleasure in enclosing the original Insurance Policy Certificate along with the First Premium Receipt of your policy No. XXXXXXXXXXXX

Please check your personal details and the policy provisions carefully. For any query or clarifications, please feel free to contact your agent or call us at toll free number 1800 102 2355. You may also write to us at our corporate office mentioned below or email us at care@futuregenerali.in.

You have a period of 15 days (30 days if policy is bought through Distance Marketing) from the date of receipt of the Policy Document to review the terms and conditions of the Policy. Within this period if you are not satisfied with or disagree with any of the terms and conditions, you have the option to cancel / withdraw and return the Policy Document along with a letter (dated and signed) stating your intention to cancel the Policy and reasons for the objections / cancellation. Future Generali will pay, the Fund Value as on the date of cancellation plus non-allocated premium, if any, plus charges levied by cancellation of units less deduction for proportionate cost of insurance cover for the period on cover and expenses towards policy stamp duty and medical examination, if any will be refunded.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

i) For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.

ii) For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the eInsurance Account(e IA) or the delivery date of the email confirming the grant of access to

the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

We look forward to, and shall appreciate your feedback on our products and services.

We are happy to be your total Insurance Solutions Provider.

For your convenience, we are providing your sales / servicing agent details below:

Agent/Broker/Intermediary Name

Code

Mobile Number

Assuring you of our best services always.

Authorised signatory

<<Name>>

Chief – Operations

Future Generali India Life Insurance Company Limited

Sample

Policy Preamble

Future Generali India Life Insurance Company Ltd (hereinafter called the Company), having received a proposal and declarations along with the required documents, statements, applicable medical evidences and other information leading to the issue of this Policy, which form the basis of the contract, and the first premium from the Policyholder and the Life Assured named in the Schedule, has contracted to provide the benefits under the Policy determined in accordance with the Policy Schedule and the Policy Provisions and any endorsement placed by the Company on the Policy.

The Company hereby agrees that, in consideration of the payment to it of the premiums specified in the Policy Schedule, it shall pay at its Head Office or any other office so notified to the person(s) entitled to thereto, the said benefits, on proof to the satisfaction of the Company of the benefits having become payable as set out in the Policy Schedule and of the title of the person(s) claiming payment.

It is hereby declared that this Policy of Assurance shall be subject to the Terms and Conditions as laid down in the Policy Provisions and the attached Policy Schedule and every endorsement placed on the Policy by the Company shall be deemed to be part of the Policy.

Signed on behalf of the Company

For Future Generali India Life Insurance Company Ltd

(Authorized Signature)

Date:_____

IMPORTANT: The Policyholder is requested to read this Policy. If any error or incorrect description is found, the Policy should be returned to the Company for correction.

Policy Schedule

FUTURE GENERALI DHAN VRIDHI			
Individual Non Participating Unit Linked Life Insurance Plan			
UNDER THIS POLICY THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICY HOLDER.			
THIS POLICY SCHEDULE IS PART OF THE POLICY OF ASSURANCE, AND IS SUBJECT TO AND HAS TO BE READ ALONG WITH THE ATTACHED POLICY DOCUMENT.			
POLICY NUMBER:			
LIFE ASSURED'S NAME:			
CUSTOMER ID:			
POLICYHOLDER'S NAME:			
ADDRESS:			
DATE OF BIRTH:	AGE:	AGE ADMITTED (Y/N):	
APPLICATION DATE:	POLICY COMMENCEMENT DATE	:	
INSTALMENT PREMIUM:	ANNUALISED PREMIUM	RISK COMMENCEMNT DATE:	
FREQUENCY:	PREMIUM PAYMENT TERM:		
NOMINEE NAME :	RELATIONSHIP:	Age of Nominee:	APPOINTEE(in case nominee mentioned is a minor):

Fund Details

We will invest your basic premiums, net of charges in each of the funds in the proportions detailed in your application form unless you alter these later by giving written request to the company.

SCHEDULE OF BENEFITS AND PREMIUMS						
BENEFIT	PRODUCT CODE	SUM ASSURED (Rs.)	PREMIUM (Rs.)	POLICY TERM (years)	LAST PREMIUM DUE- DATE	MATURITY DATE
Future Generali Dhan Vridhi	UIN					
Future Generali Linked Accidental Death Rider	UIN					
INSTALMENT PREMIUM:						
ANNUALIZED PREMIUM :						
PREMIUM DUE DATES :						

Special Provisions:

Applicable Taxes as applicable at current rate, is subject to Tax Laws and is subject to change

Benefit details are as given in the accompanying Policy Document.

The premiums are to be paid for the policy term as mentioned in this schedule.

Only the rider mentioned above (if any) is applicable to this policy.

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

ON EXAMINATION OF THE POLICY, if the Policyholder notices any mistake, then it is to be returned to us for correction.

Signed for and on behalf of Future Generali India Life Insurance Company Limited at Mumbai, on DDth Month YYYY

Authorized Signatory

Agent Name

Agent Code:

Contact Details:

Chief - Operations

Future Generali India Life Insurance Company Limited

The stamp duty of Rs. XX.00 (XXXXX) paid by payorder no.XXXXX dated DD/MM/YYYY. Government Notification

Revenue and Forest Department No. Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

PART-B

Policy Provisions

1. DEFINITIONS

In this Policy, “*you*”, “*your*”, or “*yours*” refers to the Policy owner or the Policyholder.

“*We*”, “*us*”, “*our*”, or “*the Company*” refers to Future Generali India Life Insurance Company Limited, or any of its successors.

The words “*he*”, “*him*” and “*his*” should read “*she*”, “*her*” and “*hers*” where appropriate.

“*Age*” at any time is the age last birthday, that is, the age in completed years at that time.

“*Allocation*” is creating units at the prevailing unit price. This applies in case of premium payment , switches etc.

“*Annualized Premium*” means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any, as specified in the Schedule.

“*Appointee*” is the person appointed by the policyholder and to whom the proceeds/benefits secured under the Policy shall be paid if the nominee is a minor.

“*Death Benefit*” means the benefit payable on demise of the life assured and is as mentioned in the policy terms and conditions.

“*Discontinuance*” means the state of a policy that could arise on account of surrender of the policy or non-payment of the contractual premium due before the expiry of the grace period.

“*Endorsement*” is a change agreed in writing by us in any of the terms of the Policy.

“*Fund Value or Unit Fund Value*” means the total value of the units at a point of time in a segregated fund. That is, total number of units under a policy multiplied by the Net Asset Value (NAV) per unit of that fund.

A policy will be “*in force*” if all due basic premiums under the policy is paid.

“*Grace Period*” means the time granted by the insurer from the due date for the payment of premium, without any penalty or late fees, 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. The grace period for payment of the premium for all types of Unit Linked insurance policies shall be: fifteen days, where the policyholder pays the premium on a monthly basis and thirty days in all other cases

“Life assured” is the person in relation to whom the Life / other insurance covers are granted under the Policy.

“Limited Premium Payment” means the Unit Linked insurance policy other than single premium policy, where the premium payment period is limited compared to the policy term, and premiums are payable at regular intervals like yearly, half-yearly, quarterly, monthly or any other interval as approved by the Authority.

“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, as the case may be, except in the case of death or upon the happening of any other contingency covered under the policy.

“Maturity Benefit” means the benefit which is payable on maturity as stated in this policy document.

“Maturity Date” is the date on which the Policy benefits, if not previously invoked due to the contingencies covered (e.g. death), terminate on the expiry of the Policy Term, except where a benefit becomes payable on that date.

“Net Asset Value (NAV)” means the price per unit of the Segregated Fund. It is calculated as:
(Market Value of investment held by the fund + Value of Current Assets – Value of Current Liabilities & Provisions, if any) / Number of Units existing on Valuation Date (before creation / redemption of Units).

“Nominee” shall mean the person or persons appointed by the policyholder to receive the admissible benefits, in the event of death of the life Assured during the Policy term.

“Partial Withdrawal” means any part of fund that is encashed/withdrawn by the policyholder during the period of the contract.

“Policy Anniversary” refers to the same date each year during the Policy term, as the policy commencement date.

“Policy Commencement Date” is the start date of the Policy. The Policy Commencement Date is stated in the Policy Schedule.

“Policyholder” is the person who takes out the Policy, is the owner of the Policy and is referred to as the 'proposer' in the proposal form. The policyholder need not necessarily be the same person as the life assured.

“Premium Paying Term” is the period for which premiums are payable

“Premium Due Date” are dates on which the installment premiums fall due as stated in the Policy Schedule.

“Premium Re-direction” means an option which allows the policy holder to modify the allocation of amount of renewal premium to various segregated funds, under a unit linked policy.

“Proposal Form” is the form filled in by you in utmost good faith giving various particulars and will form the basis for providing the insurance cover under this policy. It is also referred to as the **Application Form**.

“Proceeds of the discontinued policies” means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate stipulated under the section “Discontinued Policy Fund” under Part D

“Redemption” is encashment of units at the prevailing unit price. This involves the cancellation of units at the prevailing unit price of the segregated funds offered in the products. This is applicable in case of partial withdrawals, switches, payment of claim by maturity, surrender, death etc.

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“Regular Premium” means Unit Linked insurance policy where the premium payment is throughout the term of the policy or premium payment term of the policy and premiums are payable at regular intervals.

“Revival” means restoration of the policy, which was discontinued due to the non-payment of premium, by the Company with all the benefits mentioned in this policy document, with or without rider benefits, if any, upon the receipt of all the premiums due and other charges or late fee, if any, as per the terms and conditions of this policy, upon being satisfied as to the continued insurability of the insured or policyholder on the basis of the information, documents and reports furnished by You, in accordance with the Company’s Board Approved Underwriting policy

“Revival Period” means the period of three consecutive complete years from the Date of first unpaid premium during which period the Policyholder is entitled to revive the Policy which was Discontinued due to the non-payment of premium

“Rider Benefits” means an amount of benefit payable on a specified event offered under the rider, and is allowed as add-on benefit under base product.

“Risk Commencement Date” is the date from which the benefits arising out of the contingencies (e.g. death) as stated in the Policy Schedule, apply. The Risk Commencement Date is stated in the Policy Schedule.

“Schedule” means the policy schedule issued by us for this policy, together with any amendments to the schedule which may be issued from time to time.

“Segregated Fund” means the funds earmarked in respect of Unit Linked business and available under the policy as mentioned in policy terms and conditions.

“Sum Assured” means an absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy as specified in the Schedule.

“Surrender” means complete withdrawal/termination of the entire policy.

“**Surrender Value**” means the amount payable to the Policyholder in case of surrender in accordance with the terms and conditions of the policy .

“**Switch**” is a facility allowing you to change the investment pattern by moving from one segregated fund, either wholly or in part, to other segregated fund(s) amongst the segregated funds offered under the policy.

“**Term / Policy Term / Benefit Term**” is the number of years from the *Commencement Date* to the *Maturity Date* of the benefit.

“**Units**” means a specific portion or part of the underlying segregated Unit Linked fund which is representative of the policyholder’s entitlement in such funds.

“**Unit Value**” means the unit price of each fund which will be the net asset value calculated on a daily basis.

“**Valuation of Funds**” is the determination of the value of the underlying assets of the fund.

“**Vesting date**” is the Policy anniversary coinciding with or immediately following the 18th birthday of the Life Assured. This applies where the policy has been taken on the life of a minor.

PART-C

1. INTRODUCTION

This document provides details of the terms & conditions of the Policy named in your Policy Schedule. This Policy is provided to you by the Future Generali India Life Insurance Company Ltd. Taken together with your Policy Schedule and any endorsement/s thereon, this document forms the terms of the contract between you and us. The information contained in the Proposal Form and in any other supplementary documents / questionnaires answered and signed by you, forms the basis of the contract.

1.1 Policy Benefits

This policy is an individual, unit-linked, non-participating, life insurance plan. The allocated portion of premiums under the policy is used to purchase units in the unit-linked funds as chosen by you and stated in the Proposal Form.

The policy enables you to participate in the investment performance of the fund(s) to the extent of allocated units in the fund(s) and does not in any way confer any right whatsoever on you to otherwise share in the profits or surplus of the business of the Company.

The benefits provided by your Policy as regards the amounts payable by us and the events on the happening of which such amounts are payable, as well as the premiums payable by you and the duration for which such premiums are payable are as indicated on the Policy Schedule.

The rider benefit mentioned below but not appearing in the policy schedule are not payable.

In terms of the policy document the benefits are payable to you or your Assignee or Nominees under Section 38 or Section 39 of the Insurance Act, 1938, as amended from time to time, respectively or proving Executors or Administrators or other Legal Representatives who should take out representation to your estate or limited to the moneys payable under this policy from any Court of any State or Territory of the Union of India.

The terms and conditions of any Endorsement attaching to and forming part of this policy supersede any conflicting provisions of the Policy.

a) The 'Basic Policy Benefit' consists of the following:

i. Death Benefit

In case of unfortunate demise of the life assured during policy term, provided the policy is in-force, higher of the following is payable

- Sum assured less deductible partial withdrawal, if any or
- Fund value or
- 105% of basic premiums paid till date of death less deductible partial withdrawal, if any.

Deductible partial withdrawals are partial withdrawals made in the 2 years immediately prior to the date of death of the life assured.

On death of the life assured, the policy will be terminated by paying the policy benefits

ii. Maturity Benefit

On survival to the maturity date, provided the policy is in-force, Fund Value as on the date of Maturity is payable to the policy holder.

This benefit applies if it is in force, or otherwise the non-forfeiture provisions would apply.

b) Future Generali Linked Accidental Death Rider Benefit:

This benefit is payable if life assured dies during the benefit term from a cause which is accidental. In such an event, the accidental death sum assured is payable along with the death benefit.

The cover under this rider will be up to the policy term of the base policy, or up to 70 years last birthday of the life assured, if earlier. The insurance charge along with the applicable taxes etc, if any, will be deducted for the same period.

If the life assured shall sustain any bodily injury resulting solely and directly from an accident and such injury shall within a period of 180 days of the occurrence of the accident; solely, directly and independently of all other causes, result in the death of the life assured, such death will be deemed to be accidental death. An Accident is a sudden, unforeseen, and involuntary event caused by external, visible & violent means.

Accidental death rider benefit will not be paid if the accident is caused under any of the following circumstances-

- Arising out of self inflicted injury, suicide, war/invasion, injury during criminal activity or death whilst under the influence of drug, alcohol, or narcotic substances;

- Arising out of riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any such adventurous sports or hobbies;
- As a result of the life assured committing any breach of law;
- Arising from employment of the life assured in the armed forces or military service of any country at war (whether war be declared or not) or from being engaged in duties of any para-military, security, naval or police organization; and
- As a result of accident while the life assured is engaged in aviation or aeronautics in any capacity other than that of a fare-paying, part-paying or non-paying passenger, in any aircraft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes.
- Nuclear reaction, radiation or nuclear or chemical contamination;
- Any unreported injury incurred before effective date of cover
- Failure to seek or follow medical advise

This benefit applies if it is in force on the date of accident resulting in death of the life assured. The non-forfeiture provisions do not apply to this benefit.

2. 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 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.

3. PREMIUM

3.1 Payment of Premium

Instalment premiums are required to be paid on the premium due dates until such time as stipulated in the Policy Schedule.

The premiums shall be deemed to have been paid only when they have been received at the Company's head office or any other office authorized by it for that purpose.

The premiums shall be adjusted on the due date where they have been received on or before the due date. If received after the due date, they will be adjusted on the date of such receipt.

3.2 Change in Premium Payment Frequency

The change in premium payment frequency is not allowed under the policy.

3.3 Grace Period

A Grace Period of 30 days from the premium due date is allowed for payment of premiums in yearly, half-yearly and quarterly modes and 15 days for monthly mode under this policy. The Policy will remain in force during the Grace Period. If any premium remains unpaid at the end of the Grace Period, the Policy / Benefit thereafter would have no further value except as provided under the Non-Forfeiture Provisions.

3.4 Premium allocation

Premiums will be allocated to units under this policy as follows (the % given would be applied on the premium paid)

Policy Year	Allocation Rate as a Percentage of Premium
1 st	94.75%
2 nd onwards	98%

For Policies taken directly by Future Group employees, spouse of the employees and their blood relatives, allocation rate of 99% as a percentage of premium would apply for all policy years

PART-D

1. NON-FORFEITURE PROVISIONS:

1.1 Discontinuance of policy

Discontinuance means the state of a Policy that could arise on account of Surrender of the Policy or non-payment of the contractual premium due before the expiry of the Grace Period

Provided that no policy shall be treated as discontinued on non-payment of the said premium if, within the grace period, the premium has not been paid due to the death of the insured or upon the happening of any other contingency covered under the policy.

Discontinuance of the Policy during Lock-in Period

- a) Upon expiry of the grace period, in case of Discontinuance of Policy due to non-payment of premium during lock-in period, the fund value after deducting the applicable Discontinuance charges shall be credited to the Discontinued Policy Fund and the risk cover and rider cover, if any, shall cease
- b) You have an option to revive such Discontinued Policy within three years from the date of first unpaid premium. On such Discontinuance, We shall communicate the status of the Policy, within three months of the first unpaid premium to You and provide the option to revive the Policy within the Revival Period of three years.
 - i. In case You opt to revive but do not revive the Policy during the Revival Period, the proceeds of the Discontinued Policy Fund shall be paid to You at the end of the Revival Period or Lock-in Period whichever is later. In respect of Revival Period ending after Lock-in Period, the policy will remain in discontinuance fund till the end of Revival Period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.
 - ii. In case You do not exercise the option as set out above, the Policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the Lock-in Period, the proceeds of the discontinuance fund shall be paid to You and the Policy shall terminate.
 - iii. However, You have an option to Surrender the Policy anytime and proceeds of the discontinued policy shall be payable at the end of Lock-in Period or date of surrender whichever is later.

Explanation: "Proceeds of the discontinued policies" means the fund value as on the date the policy was discontinued, after addition of interest computed as given in section Discontinued Policy Fund.

In case of death of the Life Assured while the policy is in the Discontinuance Policy Fund, the Lock-in

Period shall not be applicable and the proceeds under the Discontinuance Policy Fund shall be payable immediately to Your Nominee or Legal heirs as applicable

:

Discontinuance of Policy after the Lock-in Period

- i. 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 i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of this policy. The policy shall continue to be in Reduced Paid-Up status till the end of the Revival period without rider cover, if any. All charges as per terms and conditions of the Policy shall be deducted during the Revival Period. However, the mortality charges shall be deducted based on the Reduced Paid Up sum assured only.
- ii. On such Discontinuance, We shall communicate the status of the Policy, within three months of the first unpaid premium, to You and provide the following options:
 - (1) To revive the policy within the revival period of three years, or
 - (2) Complete withdrawal of the policy.
- iii. In case You opt for (1) i.e. “to revive the policy within the revival period of three years” but do not revive the policy during the revival period, the fund value shall be paid to You at the end of the revival period.
- iv. In case You do not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to You and the policy shall terminate.
- v. However, You have an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

Paid up sum assured can be determined as

$$\text{Sum Assured} \times \frac{\text{(Number of premiums paid)}}{\text{(Total number of premiums payable)}}$$

If the policy is paid-up, then policy administration charge and fund management charge will be deducted. Mortality charge will be deducted with respect to Sum at Risk considering paid-up sum assured.

Rider cover, if any, shall immediately cease, if this Policy is converted to a Reduced Paid Up status.

If the death occurs during the policy term, while in paid up condition, death benefit considering the paid-up sum assured will be paid. That is death claims will be settled on original terms and conditions replacing the “sum assured” by “Paid up sum assured”. At maturity or surrender during the policy term, fund value will be payable.

1.2 Surrender of Policy

This policy can be surrendered at any time during the policy term.

a) Before completion of 5 policy years:

If policy is surrendered before the completion of lock in period of 5 policy years from the policy commencement date, the surrender value equal to fund value less applicable discontinuance charge will be kept in Discontinued Policy Fund & no subsequent charges other than fund management charges for discontinued policy fund will be deducted. The Discontinued Policy Fund would earn a minimum guaranteed interest as prescribed by IRDAI from time to time. The surrender value so accumulated will be paid immediately after the lock in period. In case of death of the life assured during this period, the proceeds will be payable to the nominee / legal heirs as applicable.

b) After completion of 5 policy years:

If the policy is surrendered after the end of five policy years, the surrender value is the Fund value at the prevailing NAV which is paid immediately. No insurance cover is available after surrender of the policy.

If death of the life assured occurs after we receive a request for surrender of the policy, but before making payment of the surrender value, then the surrender value is payable. The policy terminates thereafter on payment of the surrender value.

1.3 Discontinued Policy Fund (SFIN: ULIF013011111FUTDISCONT133)

The proceeds of a discontinued policy will be credited to the Discontinued Policy Fund. The investment objective of this fund is to provide return, subject to a minimum guarantee of interest, as prescribed by IRDA from time to time.

The excess income earned in the Discontinued Policy Fund over and above the minimum guaranteed interest rate shall also be apportioned to the Discontinued Policy Fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholders.

The fund will be invested as per the following asset allocation:

Money Market instruments : 0% to 40%

Government Securities : 60% to 100%

Investment strategy: Low risk investment

Risk Profile: Low risk

The Fund management charge for the fund will be 0.5% per annum.

The minimum guaranteed interest rate applicable to the discontinued fund shall be declared by the Authority from time to time. The current minimum guaranteed interest rate applicable to the discontinued fund is 4% per annum.

2. REVIVAL OF POLICY

Revival Period means the period of three consecutive complete years from the date of first unpaid premium during which period the policyholder is entitled to revive the policy which was discontinued due to the non-payment of premium

a) Revival of a discontinued policy during the lock-in period

- A Policy that has become Discontinued during lock-in period may be revived during the Revival Period of 3 years from the date of first unpaid premium by giving a written notice to revive the Policy, provided that:
 - 1) The Policy will be revived in accordance with board approved underwriting policy
 - 2) The due Instalment Premiums are paid in full without charging any interest or fees.
 - 3) On Revival, the Policy will continue with the risk cover, benefits and charges, along with the investments made in the Segregated Funds as chosen by the policyholder, as per the terms and conditions of the Policy
 - 4) The 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. No other charges shall be levied.
 - 5) The Discontinuance Charges deducted at the time of Discontinuance of the Policy will be added back to the Segregated Funds.
 - 6) Any revival shall only cover the loss or insured event which occurs after the Revival Date.
 - 7) The rider may also be revived at the option of the policyholder.
 - 8) Revival shall be as per Chapter-VI of IRDAI (Unit Linked Insurance Products) Regulations, 2019.

b) Revival of a discontinued policy after lock-in period

- A Policy that has become Discontinued after lock-in period may be revived during the Revival Period of 3 years from the date of first unpaid premium by giving a written notice to revive the Policy, provided that:
 - 1) The Policy will be revived in accordance with board approved underwriting policy
 - 2) The due Instalment Premiums are paid in full without charging any interest or fees.

- 3) On Revival, the Policy will continue with the original risk cover, benefits and charges, as per the terms and conditions of the Policy
- 4) The Premium Allocation Charges, if any, which was not collected at the time of Discontinuance of the Policy, shall be levied. No other charges shall be levied.
- 5) Any revival shall only cover the loss or insured event which occurs after the Revival Date.
- 6) The rider may also be revived at the option of the policyholder.
- 7) Revival shall be as per Chapter-VI of IRDA (Unit Linked Insurance Products) Regulations, 2019.

3. OPTIONS

While the policy is in force, you may, subject to the approval of the Company, exercise any of the following options by using the prescribed application/request form and meeting the conditions set out in them.

3.1 Partial Withdrawals

You may encash / withdraw a part of the fund during the policy term by way of a partial withdrawal. The first partial withdrawal is allowed only after the fifth policy anniversary. Partial withdrawal can be made if the life assured at the time of withdrawal has completed age of 18 years or more.

The policyholder may make partial withdrawals provided that after each withdrawal the Fund Value is equal to at least one annualized premium.

The minimum amount of each withdrawal is Rs. 5,000 and in multiples of one thousand thereafter.

6 partial withdrawals are allowed per policy year free of partial withdrawal charge. The partial withdrawal charge for each withdrawal thereafter will be Rs. 200 which is deducted from the withdrawal amount. Unused free partial withdrawals cannot be carried forward to the following years.

Partial withdrawals which would result in termination of a contract are not allowed.

For each partial withdrawal, units are cancelled from the unit linked funds according to the proportions that you specify.

3.2 Switches

At any time you may instruct us in writing to switch some or all of your units from one fund to another. We will give effect to this switch by canceling units in the old fund and allocating units in the new fund. The amount to be switched should be at least Rs. 5,000 and in multiples of one thousand thereafter.

You are entitled to 12 free switches in a policy year. For subsequent switches during any policy year, the company shall charge Rs. 100 per switch. Unused free switches cannot be carried forward to the following year(s).

3.3 Premium redirection

At any time after completion of one year, you may instruct us in writing to redirect all future premiums in an alternative proportion to the various unit funds available. Redirection will not affect the earlier allocation of premium paid prior to the request. Premium redirection can be done maximum twice in a year.

3.4 Alterations in Sum Assured

Alteration in sum assured is not allowed under the policy except due to “Decrease in Premium” as mentioned in Part D.

3.5 Decrease in Premium

- Anytime after payment of premium for first five completed policy years, you have an option to decrease the premium up to 50% of the original Annualized Premium.
- The decrease in premium is subject to the following conditions. Decrease in premium:
 - i) Shall be restricted up to 50% of the original Annualized Premium as paid during the inception of the policy
 - ii) Is subject to minimum premium conditions as applicable under this plan
 - iii) Shall not be allowed when the policy is in discontinuance status i.e. decrease in premium is allowed only when all due premiums have been paid
 - iv) Shall be applicable only on policy anniversary
- Once reduced, the premiums cannot be subsequently increased.
- The decrease in premium will lead to reduction in Sum Assured. The revised Sum Assured applicable shall be based on reduced premium.
- Premium Allocation charges and Policy Administration charges shall be accordingly based on revised reduced Premium.

4. LOAN PROVISIONS:

Policy loans are not allowed under this plan.

5. FREE LOOK PERIOD

You have a period of 15 days (30 days if the policy is sold through Distance Marketing Mode) from the date of receipt of the Policy document to review the terms and conditions of the Policy. If you are not satisfied with or disagree with any of the terms and conditions, you have the option to cancel / withdraw and return the Policy document along with a letter (dated and signed) stating your intention to cancel the Policy and reasons for the objections / cancellation, within this period. On cancellation, the Fund Value as on the date of cancellation plus non-allocated premium plus charges levied by cancellation of units less deduction for proportionate cost of insurance cover for the period and expenses towards policy stamp duty and medical examination, if any, will be refunded.

Note: Distance Marketing means insurance solicitation/lead generation by way of telephone calling/ Short Messaging Service (SMS)/Other Electronic modes like e-mail, internet & Interactive Television (DTH)/Direct Mail/ newspaper & magazine inserts or any other means of communication other than in person.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

(i) For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.

(ii) For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the eInsurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

PART-E
1. CHARGES
1.1 Premium Allocation Charge

This is a percentage of the premium appropriated towards charges from the premium received. The balance known as allocation rate constitutes that part of premium that is utilized to purchase (investment) units for the policy. This is a charge levied at the time of receipt of premium. It is as follows:

Policy Year	Charge as a Percentage of Premium
1 st	5.25%
2 nd onwards	2%

For Policies taken directly by Future Group employees, spouse of the employees and their blood relatives, allocation charge of 1% as a percentage of premium would apply

1.2 Mortality Charges

The mortality charges are determined using 1/12th of the annual mortality charges and are deducted from the Fund Value at the beginning of each monthly anniversary of the policy. The standard mortality charges for the basic cover per Rs.1000/- Sum at Risk for different ages are given in Table 1 of this policy. However, the actual charges shall depend on the underwriting decision of the Company based on occupation, lifestyle and the present and past history of health of the life assured etc. The monthly charges shall be taken for the age last birthday of the life assured and Sum at Risk at each time they are deducted. The Sum at Risk at any point of time under this plan is the Higher of (Sum assured less deductible partial withdrawal, 105% of basic premiums paid less Deductible Partial withdrawal) less Fund Value under the policy.

TABLE 1:

The mortality charge under this policy per Rs 1000/- sum at risk for different ages are as given below:

Age last birthday	Mortality Charge	Age last birthday	Mortality Charge
8	0.65	42	2.36
9	0.55	43	2.59
10	0.49	44	2.86
11	0.48	45	3.17
12	0.50	46	3.52
13	0.54	47	3.93
14	0.61	48	4.39
15	0.68	49	4.89
16	0.75	50	5.45
17	0.82	51	6.04
18	0.88	52	6.66
19	0.94	53	7.31
20	0.98	54	7.99
21	1.02	55	8.68
22	1.04	56	9.40

Age last birthday	Mortality Charge	Age last birthday	Mortality Charge
23	1.06	57	10.15
24	1.08	58	10.94
25	1.09	59	11.78
26	1.10	60	12.69
27	1.11	61	13.68
28	1.12	62	14.76
29	1.14	63	15.95
30	1.17	64	17.26
31	1.20	65	18.71
32	1.24	66	20.31
33	1.28	67	22.07
34	1.34	68	24.01
35	1.42	69	26.13
36	1.50	70	28.44
37	1.60		
38	1.71		
39	1.84		
40	1.99		
41	2.16		

1.3 Rider Charges

In case any rider is opted for, the rider charge for the rider will depend on the amount of benefit of the rider. This will be determined using 1/12th of the annual rider charges and will be deducted from the Fund Value at the beginning of each monthly anniversary of the policy.

The Future Generali Linked Accidental Death Rider charge per Rs.1000 rider Sum Assured per annum for all ages is as given below:

Age last birthday	Rider Charge
All ages	0.5

1.4 Fund Management Charge

- Future Secure Fund (SFIN: ULIF001180708FUTUSECURE133) – at the rate of 1.10 % per annum of the total value of assets
- Future Income Fund (SFIN: ULIF002180708FUTUINCOME133) – at the rate of 1.35 % per annum of the total value of assets
- Future Balance Fund (SFIN: ULIF003180708FUTBALANCE133) – at the rate of 1.35 % per annum of the total value of assets
- Future Maximize Fund (SFIN: ULIF004180708FUMAXIMIZE133) – at the rate of 1.35% per annum of the total value of assets

- e) Future Apex Fund (SFIN: ULIF010231209FUTUREAPEX133) – at the rate of 1.35% per annum of the total value of assets
- f) Future Opportunity Fund (SFIN: ULIF012090910FUTOPPORTU133) – at the rate of 1.35% per annum of the total value of assets
- g) Future Midcap Fund (SFIN: ULIF014010518FUTMIDCAP133) – at the rate of 1.35% per annum of the total value of assets

The fund management charge on each day is one three hundred and sixty fifth of the annual charge and will be deducted from the assets of the unit linked fund as and when the NAV is declared.

1.5 Policy Administration Charges

This charge is expressed as a percentage of annual premium levied at the beginning of each policy month from the policy fund by canceling units of appropriate amount. The monthly policy administration charges are determined using 1/12th of the annual charges given below.

Policy Year	Charge as % of Annualised premium
1 st year to 5 th year	3.35% (subject to maximum of Rs. 6,000 p.a.)
6 th year onwards	4.20% (subject to maximum of Rs. 6,000 p.a.)

Policy administration charge will be deducted till the end of the policy term. The Premium allocation charge is subject to a maximum of Rs. 500 per month.

1.6 Switching Charge

The first 12 switches in any policy year are free of cost. For subsequent switches we will charge Rs 100 per switch. This charge will be levied at the time of effecting switch and will be deducted from the unit account by cancellation of units. Unused free switches cannot be carried forward.

1.7 Partial withdrawal Charge

6 Partial withdrawals are allowed free of partial withdrawal charge in a policy year. The charge for each partial withdrawal thereafter in a policy year will be Rs 200 per such withdrawal which is deducted from the withdrawal amount.

1.8 Discontinuance Charge

In case of discontinuance of the policy during first 4 policy years, the following charges will apply

Discontinuance during the policy year	Discontinuance charge where Annualised Premium is less than or equal to Rs 50,000
1	Lower of 20% x (AP or FV), subject to a maximum of Rs. 3,000
2	Lower of 15% x (AP or FV), subject to a maximum of Rs.2,000

3	Lower of 10% x (AP or FV), subject to a maximum of Rs.1,500
4	Lower of 5% x (AP or FV), subject to a maximum of Rs.1,000
5 onwards	Nil

Discontinuance during the policy year	Discontinuance charge where Annualised Premium is above Rs. 50,000
1	Lower of 6% x (AP or FV), subject to a maximum of Rs 6,000
2	Lower of 4% x (AP or FV), subject to a maximum of Rs 5,000
3	Lower of 3% x (AP or FV), subject to a maximum of Rs 4,000
4	Lower of 2% x (AP or FV), subject to a maximum of Rs 2,000
5 onwards	Nil

AP = Annualized Premium under the policy

FV = Fund Value on the date of discontinuance

1.8 Miscellaneous Charge

This charge is levied for any alteration within the contract, such as premium redirection. Rs 250 will be charged per alteration and this will be deducted by cancellation of units.

1.9 Applicable taxes on charges

Charges are subject to applicable taxes, if any and other related charges as fixed by the Government from time to time.

1.10 Recovery of Charges:

The Fund Management charges will be charged in the Unit Value of the Fund.

The mortality charge and Policy Administration charge shall be recovered by cancellation of Units at the Unit Value at each monthly anniversary.

The partial withdrawal charge, if any, will be deducted from the withdrawal amount. The switching charge, discontinuance charge and miscellaneous charge will be deducted by cancellation of Units at the Unit Value as and when such switch, discontinuance or alteration is affected.

The applicable taxes on a charge, if any, will be deducted along with that charge at the time and the manner in which such charge is recovered.

In the event that the Units are held in more than one Fund, the cancellation of Units will be effected in the same proportion as the Value of Units held in each Fund. In case the fund value in any fund goes down to the extent that it is not sufficient to support the proportionate monthly charges, then the same shall be deducted from the fund value of the other funds.

1.11 Change in Rate of Charges

The allocation charges and mortality charges for the base death benefit are guaranteed for the policy term.

The policy administration charge can be increased by not more than 5% per annum since inception and will not exceed Rs. 500 per month.

The Company reserves the right to change the Fund Management charges from time to time subject to regulatory approval as may be required in accordance with the current/prevaling Circulars/Regulations and may be revised within the limits prescribed therein. As per prevailing Regulations, the fund management charges will not exceed 1.35% p.a

The switching charges are subject to an increase up to Rs 250 per switch subject to regulatory approval.

The partial withdrawal charges may increase up to Rs 500 per withdrawal with prior regulatory approval.

The Company will give a notice of one month to you for any of the above-mentioned increases in charges. If you do not agree with the modified charges you shall be allowed to withdraw the units in the funds at the then prevailing unit value and terminate the Policy.

Any change in the charges within the specified upper limit, if any, will be subject to approval by IRDAI.

2. Schedule of investment funds

2.1 Types of fund

The following seven funds are available: Future Secure Fund, Future Income Fund, Future Balance Fund, Future Maximize Fund, Future Apex Fund Future Opportunity Fund and Future Midcap Fund.

2.2 Valuation date

The Valuation Date shall be the date as determined by the Company from time to time for the purposes of determining unit prices.

2.3 Funds managed by

The Company or such party/person as the Company may appoint from time to time.

2.4 Investment objective

a) Future Secure Fund (SFIN: ULIF001180708FUTUSECURE133)

The investment objective of this fund is to provide stable returns by investing in relatively low risk assets.

The fund will invest exclusively in Treasury Bills, Bank Deposits, Certificate of Deposits, other money market instrument and short duration Government Securities.

Investment strategy: Low risk investment such as money market investments

Portfolio allocation: Money Market Instruments - 0% to 75%
Short Term Debt - 25% to 100%

Risk Profile: Low risk

b) Future Income Fund (SFIN: ULIF002180708FUTUINCOME133)

The objective of this fund is to provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return.

The fund will invest primarily in fixed interest securities, such as Government Securities of medium to long duration and Corporate Bonds etc and money market instruments for liquidity.

Investment strategy: Investments in assets of low risk

Portfolio allocation: Fixed Income investments - 50% to 100%
Money Market Instruments - 0% to 50%

Risk Profile: Low risk

c) Future Balance Fund (SFIN: ULIF003180708FUTBALANCE133)

The objective of the fund is to provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

Investment Strategy: Balance of high return and risk balanced by stability provided by fixed interest instruments

Portfolio allocation: Equity Instruments - 30% to 60%
Fixed income Instruments - 40% to 70%
Money Market instruments - 0% to 30%

Risk Profile: Moderate risk

d) Future Maximize Fund (SFIN: ULIF004180708FUMAXIMIZE133)

The investment objective of this fund is to provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments.

Investment Strategy: Investment in a spread of equities. Diversification by sector, industry and risk

Portfolio allocation: Equity Instruments - 50% to 90%
Fixed income instruments - 10% to 50%
Money Market instruments - 0% to 40%

Risk Profile: High risk

e) Future Apex Fund (SFIN: ULIF010231209FUTUREAPEX133)

The investment objective of this fund is to provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in Government Securities, Corporate Bonds and money market instruments..

Investment strategy: Investment in a spread of equities. Diversification by sector, industry and risk

Portfolio allocation: Equity Instruments - 50% to 100%
Fixed income Instruments - 0% to 40%
Money Market instruments - 0% to 50%

Risk Profile: High risk

f) Future Opportunity Fund (SFIN: ULIF012090910FUTOPPORTU133)

The investment objective of this fund is to generate capital appreciation and provide long term growth opportunities by investing in a portfolio of predominantly of equity & equity related instruments; generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments.

Investment strategy: Investment in a spread of equities. Diversification by sector, industry and risk

Portfolio allocation: Equity Instruments - 80% to 100%
Fixed income Instruments - 0% to 15%
Money Market instruments - 0% to 20%

Risk Profile: High risk

g) Future Midcap fund (SFIN: ULIF014010518FUTMIDCAP133)

The investment objective of this fund is to generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.

Investment strategy: Investment in mix of mid cap and large cap companies across sectors

Portfolio allocation:

Money Market instruments: 0% - 20%

Equity Instruments: 80% - 100%

(Out of the equity investment, atleast 50% shall be in midcap stocks)

Risk Profile: High risk

3. Fund Provision

3.1 Purpose of the funds

The Company has established the funds set out in the schedule of Investment funds hereto from which part or all of the benefits under this policy will be payable.

3.2 Investment of the funds

The Company shall select the underlying investments of each fund at its sole discretion subject to the investment objective of the respective funds and the IRDAI Regulations on investment of the funds.

All assets relating to the fund shall be and shall remain in the absolute beneficial ownership of the company. There is no trust created, whether expressly or impliedly, by the company in respect of the investments.

3.3 New funds / closure of funds

The Company may in future offer you additional unit linked funds with prior approval of IRDAI. The Company by giving you reasonable notice may withdraw existing unit linked funds either for future premiums or for existing unit account balances in which case we will ask you for instructions for the future direction of your premiums.

4 Valuation of funds

4.1 The value of the fund shall be equal to the number of units multiplied by the Net Asset Value (NAV) of each unit in the fund.

4.2 Computation of Net Asset Value(NAV):

The NAV of a segregated fund shall be computed as:

Market value of investments held by the fund plus the value of any current assets less the value of any current liabilities less provisions, if any divided by the number of units existing at the valuation date (before creation / redemption of units).

4.3 The valuation of assets underlying the unit linked funds will take place on a daily basis. In case the valuation day falls on a holiday, then the exercise will be done the following working day.

4.4 The NAV calculated as above, in respect of 'each' Segregated fund, shall be published in our company Website and in the Website of Life Insurance Council as and when the same is ready.

4.5 In case of market uncertainties where it is difficult to value some of the assets, the valuation shall be done on a less frequent basis. Examples of such circumstances are:

- When one or more stocks exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed otherwise than for ordinary holidays.
- When, as a result of political, economic, monetary or any circumstances out of our control, the disposal of the assets of the unit fund is not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining unit holders.
- During periods of extreme volatility of markets during which surrenders and switches would, in our opinion, be detrimental to the interests of the existing unit holders of the fund.
- In the case of natural calamities, strikes, war, civil unrest, riots and bandhs.
- In the event of any 'force majeure' or disaster that affects our normal functioning.
- If so directed by the IRDAI.

5 Risk of investment in unit-linked funds

You are aware that the investment in the units is subject to the following, among others, risks and agree that you are making the investments in units with full knowledge of the same.

- a) Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
- b) The premium paid in unit linked life insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured/policyholder is responsible for his/her decisions.
- c) Future Generali India Life Insurance Company Limited is the name of the Life insurance company and Future Generali Dhan Vridhi is only the name of the unit linked policy and does not in any way indicate the quality of the policy, its future prospects or returns.
- d) Future Secure Fund, Future Income Fund, Future Balance Fund, Future Maximize fund, Future Apex Fund, Future Opportunity Fund & Future Midcap Fund (other names of funds as applicable) are the names of the funds offered currently with Future Generali Dhan Vridhi, and in any manner do not indicate the quality of the respective funds, their future prospects or returns.
- e) The investments in the Units are subject to market and other risks and there can be no assurance that the objectivities of any of the funds will be achieved.
- f) Future Secure Fund, Future Income Fund, Future Balance Fund, Future Maximize Fund, Future Apex Fund, Future Opportunity Fund & Future Midcap Fund (other names of funds as applicable) do not offer a guaranteed or assured return.
- g) All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.
- h) The past performance of other funds of the company is not necessarily indicative of the future performance of any of these funds.
- i) Please know the associated risks and applicable charges of the policy from this policy document.

6 Units

The face value of each unit is Rs 10/-. Units are allocated under the policy depending on the amount of premium paid, the allocation rate as set out below and the prevailing price of each unit.

6.1 Creation of units

Units in any of the Funds of the Company may be created only if there is, added to that Fund assets equal in value to the value of the Units created.

6.2 Uniform cut-off timings for applicability of Net Asset Value:

The allotment of units to the policyholder shall be done only after the receipt of premium proceeds as stated below. Any amount less than the due stipulated regular premium payable stated in the policy will not be accepted.

6.2.1 Allocations (premium allocations, switch in)

In case of new business, units shall be allocated on the day proposal is completed and results into a policy by adjustment of application money towards premium.

In respect of due premiums /funds switched received up to 3:00 p.m. (or such other time as stipulated by IRDAI) by the Company along with a local cheque or cash or a demand draft payable at par at the place where the premium is received, the closing NAV of the day on which premium is received shall be applicable.

In respect of due premiums /funds switched received after 3:00 p.m. (or such other time as stipulated by IRDAI) by the Company along with a local cheque or cash or a demand draft payable at par at the place where the premium is received, the closing NAV of the next business day shall be applicable.

In respect of due premiums / funds switched received with outstation cheques/demand drafts at the place where the premium is received, the closing NAV of the day on which cheques/demand draft is realized shall be applicable.

6.2.2 Redemptions:

In respect of valid applications received (e.g. surrender, maturity claim, switch out etc) up to 3:00 p.m. (or such other time as stipulated by IRDAI) by the Company, the same day's closing NAV shall be applicable.

In respect of valid applications received (e.g. surrender, maturity claim, switch out etc) after 3:00 p.m. (or such other time as stipulated by IRDAI) by the Company, the closing NAV of the next business day shall be applicable.

6.3 Cancellation of units:

To meet fees and charges, and to pay the policy benefits, the Company will cancel sufficient units to meet the amount of the payments which are due. If units are held in more than one unit linked fund, then the Company will cancel proportionate units in each fund to meet the amount of the payment. The value of units cancelled in a particular fund will be in the same proportion as the value of units held in that fund is to the total value of units held across all funds in a policy. For benefit payments and for fees and charges, the company will cancel the units on the date of such benefit payment or collection of charges.

6.4 The Fund Value

The Fund Value of the policy at any time is the number of units allocated to the policy at that time multiplied by the applicable unit price. If you hold units in more than one unit-linked fund under the policy, then the Fund Value under the policy is the total value of units across all unit-linked funds under the policy.

6.5 Publication of NAVs:

The NAVs of the various unit funds will be published on the company's website life.futuregenerali.in.

Sample

PART-F

General Terms & Conditions

1. PREMIUM / MORTALITY CHARGE / BENEFIT CESSATION

In case of the basic contingent event happening during the Policy term, the benefit terminates after payment of the claim and further premiums are not required to be paid in respect of that benefit.

2. NON-DISCLOSURE & FRAUD

Please note the terms of Section 45 of the Insurance Act, 1938, as amended from time to time, which states as follows:

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

Explanation I. – For the purposes of this sub-section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with intent to deceive the insurer or to induce the insurer to issue a life insurance policy: –

- (a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- (b) the active concealment of a fact by the insured having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent.

Explanation II. – Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent keeping silence, to speak, or unless his silence is, in itself, equivalent to speak.

(3) Notwithstanding anything contained in sub-section(2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

Explanation. – A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based.

Provided further that in case of repudiation of the policy on the ground of mis-statement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation. – For the purposes of this sub-section, the misstatement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

(5) 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.

3. PROHIBITION OF REBATES:

a) Please note the terms of Section 41 of the Insurance Act, 1938, as amended from time to time, 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 liable for a penalty which may extend to ten lakh rupees.”

4. STATEMENT OF AGE

This Policy is issued at the age shown on the Policy Schedule which is the life assured's declared age last birthday at the commencement date of the Policy.

In the event the declared age of the life assured is found to be different from the actual age, without prejudice to the Company's other rights and remedies including those under the Insurance Act, 1938, as amended from time to time, one of the following actions shall be taken:

- a. If the actual age is such as would have made the Life Assured uninsurable under the plan of insurance specified in the Policy document, the plan of insurance shall stand altered to such plan of insurance as is generally offered by the Company for the actual age of the Life Assured, which will be subject to the terms and conditions as are applicable to that plan of insurance subject to your consent. If it is not possible to offer any other plan of insurance or if the plan offered is not acceptable to you, the Policy shall stand cancelled from the date of issue of the Policy and the premium paid shall be refunded subject to the deduction of the policy stamp duty costs and medical examination costs incurred by the Company on the Policy. Where premiums have been allocated to units, the Fund Value as on the date of cancellation will be payable.
- b. If the actual age is higher than the declared age but does not make the life assured uninsurable, the mortality charges payable under the Policy shall be altered corresponding to the correct age of the Life Assured (the corrected mortality charges) from the date of commencement of the Policy and you shall pay to the Company the accumulated difference between the corrected mortality charges and the original mortality charges from the commencement of the Policy up to the date of such payment with interest. If you fail to pay such accumulated difference, together with interest, the same shall be recovered by cancellation of Units.
- c. If the actual age of the Life Assured is lower than the declared age but does not make the life assured uninsurable, the mortality charges payable under the Policy shall be altered corresponding to the correct age of the Life Assured (the corrected mortality charges) from the date of commencement of the Policy and the Company may, at its discretion, allocate without interest, the accumulated difference between the original mortality charges paid and the corrected mortality charges into units.

5. THE POLICYHOLDER'S RIGHTS

You are the Policyholder and beneficiary under this Policy and its benefits as shown in the Policy Schedule, until changed. Only you can, during the lifetime of the life assured, exercise all rights, privileges and options provided under this Policy.

6. ASSIGNMENT AND TRANSFER OF INSURANCE POLICIES

Please note the terms of Section 38 of the Insurance Act, 1938, as amended from time to time, which states as follows:

(1) A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or by the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.

(2) An insurer may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-section (1), where it has sufficient reason to believe that such transfer or assignment is not bonafide or is not in the interest of the policy-holder or in public interest or is for the purpose of trading of insurance policy.

(3) The insurer shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policy-holder not later than thirty days from the date of the policy-holder giving notice of such transfer or assignment.

(4) Any person aggrieved by the decision of an insurer to decline to act upon such transfer or assignment may within a period of thirty days from the date of receipt of the communication from the insurer containing reasons for such refusal, prefer a claim to IRDAI.

(5) Subject to the provisions in sub-section (2), the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of the insurer, shall not be operative as against an insurer, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or a copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer:

Provided that where the insurer maintains one or more places of business in India, such notice shall be delivered only at the place in where the policy is being serviced.

(6) The date on which the notice referred to in sub-section (5) is delivered to the insurer shall regulate the priority of all claims under a transfer or assignment as between persons interested in the policy; and where there is more than one instrument of transfer or assignment, the priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-section (5) are delivered:

Provided that if any dispute as to the priority of payment arises as between assignees, the dispute shall be referred to the IRDAI.

(7) Upon the receipt of the notice referred to in sub-section (5), the insurer shall record the fact of such transfer or assignment together with the date thereof and the name of the transferee or the assignee and shall, on the request of the person by whom the

notice was given, or of the transferee or assignee, on payment of such fee as may be specified by regulations, grant a written acknowledgment of the receipt of such notice; and any such acknowledgment shall be conclusive evidence against the insurer that he has duly received the notice to which such acknowledgment relates.

(8) Subject to the terms and conditions of the transfer or assignment, the insurer shall, from the date of the receipt of the notice referred to in subsection (5), recognise the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation. – Except where the endorsement referred to in sub-section (1) expressly indicates that the assignment or transfer is conditional in terms of subsection (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

(9) Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this section.

(10) Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the condition that -

- (a) the proceeds under the policy shall become payable to the policyholder or the nominee or nominees in the event of either the assignee or transferee predeceasing the insured ;or
- (b) The insured surviving the term of the policy, shall be valid:

Provided that a conditional assignee shall not be entitled to obtain a loan on the policy or surrender a policy.

(11) In the case of the partial assignment or transfer of a policy of insurance under sub-section (1), the liability of the insurer shall be limited to the amount secured by partial assignment or transfer and such policy-holder shall not be entitled to further assign or transfer the residual amount payable under the same policy.

7. NOMINATION BY POLICYHOLDER

Please note the terms of Section 39 of the Insurance Act, 1938, as amended from time to time, which states as follows:

(1) *The holder of a policy of life insurance on his own life, may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:*

Provided that, where any nominee is a minor, it shall be lawful for the policyholder to appoint any person in the manner laid down by the insurer, to receive the money secured by the policy in the event of his death during the minority of the nominee.

(2) *Any such nomination in order to be effectual shall, unless it is incorporated in the text of the policy itself, be made by an endorsement on the policy communicated to the insurer and registered by him in the records relating to the policy and any such nomination may at any time before the policy matures for payment be cancelled or changed by an endorsement or a further endorsement or a will, as the case may be, but unless notice in writing of any such cancellation or change has been delivered to the insurer, the insurer shall not be liable for any payment under the policy made bona fide by him to a nominee mentioned in the text of the policy or registered in records of the insurer.*

(3) *The insurer shall furnish to the policyholder a written acknowledgment of having registered a nomination or a cancellation change thereof, and may charge a fee as may be specified by regulations for registering such cancellation or change.*

(4) *A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination:*

Provided that the assignment of a policy to the insurer who bears the risks on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its re-assignment on repayment of the loan shall not cancel a nomination, but shall affect the rights of the nominee only to the extent of the insurer's interest in the policy:

Provided further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policyholder, shall not cancel the nomination but shall affect the rights of the nominee only to the extent of the interest of the transferee or assignee, as the case may be, in the policy:

Provided also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment. the same nomination shall stand automatically revived when the policy is reassigned by the assignee or retransferred by the transferee in favour of the policy-holder on repayment of loan other than on a security of policy to the insurer.

(5) *Where the policy matures for payment during the lifetime of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policy-holder or his heirs or legal representatives or the holder of a succession certificate, as the case may be.*

(6) *Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.*

(7) *Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents, or his spouse, or his children, or his spouse and children, or any of them, the nominee or nominees shall be beneficially entitled to the amount payable by the insurer to him or them under sub-section (6) unless it is proved that the holder of the policy, having regard to the nature of his title to the policy, could not have conferred any such beneficial title on the nominee.*

(8) *Subject as aforesaid, where the nominee, or if there are more nominees than one, a nominee or nominees, to whom sub-section (7) applies, die after the person whose life is insured but before the amount secured by the policy is paid, the amount secured by the policy, or so much of the amount secured by the policy as represents the share of the nominee or nominees so dying (as the case may be), shall be payable to the heirs or legal representatives of the nominee or nominees or the holder of a succession certificate, as the case may be, and they shall be beneficially entitled to such amount.*

(9) *Nothing in sub-sections (7) and (8) shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of life insurance.*

(10) *The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.*

(11) *Where a policy-holder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.*

(12) *The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women's Property Act, 1874, applies or has at any time applied:*

Provided *that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.*

8. SPECIAL PROVISION WHERE *LIFE ASSURED IS A MINOR*

8.1 Vesting of the Policy

If the Policy is in force or otherwise has acquired Surrender Value on the vesting date, this Policy shall vest in the life assured on that date. Upon such vesting, the Policy will be deemed to be a contract between the life assured (also the policyholder henceforth) as the owner of the Policy and the Company. The erstwhile policyholder or his estate shall cease to have any right or interest in the policy.

8.2 Death of Policyholder while the life assured is a minor

If the Policyholder predeceases the life assured during the minority of the life assured, no immediate benefit will be payable. On the death of the Policyholder while the life assured is a minor, the policy may be continued by the appointment of a new Policyholder under the policy.

However where a new policyholder is not available and / or the legal guardian(s) is not interested to continue the policy, then the policy proceeds would be paid to the Legal Representatives / Legal Guardian of the Policyholder who would take out representation for the moneys under the policy from a Court of a State or Territory of the Union of India that the moneys will be utilized for carrying out day to day expenses / benefit of the minor. The policy proceeds in case of discontinuance of policy will be paid as per the Non Forfeiture Provisions mentioned in Part D and the policy will be terminated.

9. CLAIM PROCEDURES:

9.1 Notice of Claim

The death of the life assured must be notified immediately to us in writing. Other claims must be notified in writing, preferably not later than 20 days after the date the insured event happens. However, the delayed request may be accepted, if the claimant proves to the satisfaction of the Company that he had sufficient cause for not filing the claim within the above said period. The condonation of delay shall be solely at the discretion of the Company.

9.2 Filing Proof of Claim

9.2.1 In case of death claim and claims arising out of other insured benefits

Affirmative proof of death or any other contingent insured event covered under this Policy and any appropriate documents as required by us must be completed and furnished to us, preferably within 90 days from the date the insured event occurs, unless specified otherwise.

Without prejudice, the following documents may be necessary to establish the claim to the satisfaction of the Company:-

- Original Policy Document;
- Original Death Certificate in case of death or accidental death claim;

- Post Mortem Report / First Investigation Report of the police, where applicable;
- Claim Forms duly filled in as required by the Company;
- Certificate from the physician last attended / Hospital last admitted showing cause of death, nature of Disability, wherever applicable;
- Legal evidence of title of the claimant where no valid nomination or assignment under the Policy exists or in cases where the title is in dispute;
- Age proof of the life assured, if the age is not admitted under the policy earlier.

We may, however, call for additional documents, if found necessary, in support of the claim.

9.2.2 On Maturity of Policy

On survival of the life assured to the maturity date, you shall submit the discharge form along with original Policy document besides proof of age of the life assured, if the age is not admitted under the policy earlier.

10. RESTRICTIONS ON TRAVEL, RESIDENCE AND OCCUPAITION

This Policy does not impose any restrictions as to travel, residence or occupation, except as otherwise provided in any special provisions of this Policy or by law.

11. APPLICABLE LAW

Your Policy is governed by and is subject to the Indian Law.

The parties shall be subject to the jurisdiction of the law courts situated within the Republic of India for all matters and disputes arising from or relating to or concerning the application, declaration and the provisions of the Policy.

12. ADDRESS OF COMPANY FOR CORRESPONDENCE

Any notice, information or instruction to the Company must be in writing and delivered to the address intimated by the Company to the Policyholder which is currently:

Chief - Operations

Future Generali India Life Insurance Co. Ltd,
Unit 801 and 802, 8th floor, Tower C,
Embassy 247 Park, L.B.S. Marg,
Vikhroli (W), Mumbai - 400083

The Company may change the address stated above and intimate the Policyholder of such change by suitable means.

Any notice, information or instruction from the Company to the Policyholder shall be mailed to the address of the Policyholder stated in the Schedule of this policy or to the changed address as intimated to the Company in writing.

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.

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 rules/regulations made there under as may be amended from time to time.

13. ELECTRONIC TRANSACTION:

You will adhere to and comply with all such terms and conditions as prescribed by the Company from time to time and hereby 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 behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

14. CURRENCY OF PAYMENT:

All amounts payable either to or by the Company shall be payable in India and in Indian Currency.

15. LEGISLATIVE CHANGES

The Terms and Conditions including the premiums and benefits payable under this policy are subject to variation in accordance with the relevant Legislation and Regulations.

Applicable Tax and other related taxes as mentioned above shall be charged at the applicable tax rates and as per prevailing rules.

PART-G

1. 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

Future Generali India Life Insurance Co. Ltd,
Unit 801 and 802, 8th floor, Tower C,
Embassy 247 Park, L.B.S. Marg,
Vikhroli (W), Mumbai – 400083

Email ID: care@futuregenerali.in
Our website: life.futuregenerali.in
Contact No : 022-41514500
Toll Free No: 1800 102 2355

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/>

- b) In case 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

Future Generali India Life Insurance Co. Ltd,
Unit 801 and 802, 8th floor, Tower C,
Embassy 247 Park, L.B.S. Marg,
Vikhroli (W), Mumbai – 400083

Contact No: 022 41514712
Toll Free No: 1800 102 2355
Email: gro@futuregenerali.in

In case you have not received any response within 30 days from the date filing of complaints with us, you can approach Insurance Ombudsman as per the details specified in Annexure I

- c) In case Our decision/resolution of the grievance is not satisfactory, the IRDAI (Insurance Regulatory and Development Authority of India) through the Integrated Grievance Management System (IGMS) may be 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 IRDAI Grievance Cell.

IRDAI Grievance Call Centre (IGCC)

Call Center: TOLL FREE NUMBER (155255) for voice calls

Email ID: complaints@irda.gov.in

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 of India,

Sy.No.115/1, Financial District, Nanakramguda,

Gachibowli, Hyderabad – 500 032

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:

- a. delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- b. any partial or total repudiation of claims by the life insurer, General insurer or the health insurer ;
- c. disputes over premium paid or payable in terms of insurance Policy;
- d. misrepresentation of policy terms and conditions at any time in the Policy Document or policy contract;
- e. legal construction of insurance policies in so far as the dispute relates to claim;
- f. policy servicing related grievances against insurers and their agents and intermediaries;
- g. 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;
- h. non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- i. any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time 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:

- a. 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;
- b. 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>

	Future Generali India Life Insurance Company Limited
	Registration No. 133

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.
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.

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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	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, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar,

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<p>Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>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</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<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>