

**FG ALL RISK
PROSPECTUS**

This document is only a summary of the feature of the policy. Actual benefit available are as mentioned in the policy, and are subject to its terms, conditions and exclusions.

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Introduction

This Policy is designed to cover all the personal portable equipments, Home Appliances, Jewellery, Antiques, Fine arts & collectables on all risk basis.

Important Do's and Don'ts

1.	When You fill up the Proposal Form	<ul style="list-style-type: none"> • Read the instructions in the proposal form carefully before filling up the details. • Understand the basis for arriving at the Sum Insured for Portable items, Jewelleries and Machinery, Home Appliances and other Contents before filling up the details. This is given below in this Prospectus under the heading "Sum Insured". It is also explained in the Proposal Form. • Make sure You have opted for the correct policy based on the total Sum Insured. • Fill up the proposal form completely and answer all the questions truthfully.
2.	During the Policy Period	<ul style="list-style-type: none"> • Make full disclosure in the proposal and related documents about Yourself and all the Insurable Assets. • Remember, the information You give Us is the basis of Our contract with You. • You must inform Us of any changes in the home premises or if it remains unoccupied for more than 45 days. • Do not allow unauthorised persons to occupy Your premises. • Ensure that all security procedures are in force.
3.	When You have a Claim	<ul style="list-style-type: none"> • Give notice of loss to Us, as required. • Inform the respective authorities, as required. • Make true and full disclosures in Your claim form. • Give all documents supporting the claim. • Give full cooperation for inspection and investigation of claim.

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Scope of Cover

This Policy covers the Property so lost, destroyed or damaged by Fire, Riot and Strike, Theft, Burglary or Accident or from any fortuitous cause other than specifically excluded under the policy for specified sum insured.

Who can buy the policy?

Any Person or an Association forming Group (above 20 Members), Banks offering their customers having insurable interest in “Portable equipment’s, Home Appliances, Jewellery & Antiques, Fine Art & Collectables.

Product Features

This policy is designed in four different sections covering wide range of items.

Categories	Description
I	Personal portable gadgets and Personal Belongings
II	Home Appliances
III	Jewellery and Precious Items
IV	Antiques, Fine Art & Collectables

Customer is free to choose insurance cover for any category in different combinations as per their requirements.

Exclusive Features

- Comprehensive plan to cover your home appliances, portable items, jewelleryes and other antiques.
- In case of admissible claim under Category I & II; client can get cashless repair facility for specified equipments at our authorised service providers, in case the same is not available nearby then reimbursement will be done post submission of repair bills.
- Electrical and Mechanical Breakdown is inbuilt cover for Cat I & II.

Geographical Limit

Sr. No.	Geographical Limit
Category I	Worldwide
Category II	Anywhere in India
Category III	Anywhere in India and the same can be extended to worldwide
Category IV	Anywhere in India and the same can be extended to worldwide

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Minimum Premium

- Minimum premium for any opted category or sum insured would be Rs.100+ applicable taxes.

Sum Insured

The Company's total liability to indemnify the Insured for each Property shall not exceed the Sum Insured specified against such item in the Schedule.

The basis of determining the Sum Insured of each item of Property, based on the applicable Coverage Category of the Property, shall be as follows:

Category I : Personal portable gadgets and Personal Belongings:

Basis of Sum Insured would be Replacement Value of such items, as mentioned in the Schedule.

The coverage is on Worldwide basis including Electrical & Mechanical breakdown on covered property

Category II : Home Appliances:

Basis of Sum Insured would be Replacement value of such items, as mentioned in the Schedule.

The coverage is within anywhere in India basis including Electrical & Mechanical breakdown on covered property.

Category III : Jewellery and Precious Items:

Basis of Sum Insured would be Agreed Value or Market Value basis, as mentioned in the Schedule.

It is covered anywhere in India including bank locker / while worn by the insured or their family members. The same can be extended to worldwide if required.

Category IV: Antiques, Fine Art & Collectables:

Basis of Sum Insured would be on Agreed Value basis.

It is covered anywhere in India and the same can be extended to Worldwide if required.

Valuation Criteria for Category III & IV

The Insured is required to submit a valuation report from a valuer experienced in valuation of such Insured item, as approved by the Company, for each insured item of Property as may be required by Company.

Premium

The rate of premium depends upon the type of category selected.

Optional Covers

Below mentioned **Optional Covers** will be covered on payment of additional premium

- Sabotage and Terrorism Cover Endorsement (Material Damage Only)

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- Exhibition Cover
- Rent for hiring alternate equipment (Max for 30 days)-applicable for camera's only
- Full cover for Pair and Set

Basis of Indemnity

Without prejudice to any other terms or conditions affecting the overall amount of indemnity available in respect of each Property under the Policy, the basis of settlement for each of the following Coverage Categories shall be as below unless varied specifically in writing:

- **Categories I (Personal portable gadgets and Personal Belongings) & II (Home Appliances)**
 - i) For Partial Loss- Reinstatement or repair cost;
(Depreciation will be applicable for parts with limited life)
 - ii) For Total Loss/BER(Beyond Economic Repair) - Market Value (ie, the Replacement Value of the insured items as new at the time of damage less due allowance for betterment, wear and tear and/or depreciation).
 - iii) If the Property shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his/her own insurer for the difference and shall bear a rateable proportion of the loss. Every such Property (if more than one) insured under the Policy shall be separately subject to this condition.

- **Category III Jewellery and Precious Items**

If insured on Agreed Value basis

- i) Total Loss/BER(Beyond Economic Repair): In the event that an insured item of Property is lost or damaged beyond repair, arising out of an Insured Event, then the company shall pay the Sum Insured specified against such Property in the Schedule.
- ii) Partial Loss: In the event of loss or damage to an insured item of Property where such item can reasonably be repaired or reinstated, the Company shall at its own option, either pay the value of irretrievably lost part of the item or the cost of restoration of the item to its condition immediately prior to the occurrence of the Insured Event, not exceeding the Agreed Value of such Property.

Other than Agreed Value, as below:

- i) In case of a partial loss, where the loss or damage can reasonably be repaired or reinstated at a cost less than the replacement cost then, Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the jewellery and/or similar precious item to its state immediately prior to the occurrence of the Insured Event.

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- ii) In the case of a total loss/BER(Beyond Economic Repair), Company shall indemnify the Insured in respect of the restoration or replacement costs. Company shall not be bound to reinstate or restore exactly or completely, but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the occurrence of the Insured Event.
- iii) If the value of the jewellery and/or similar precious item hereby insured shall at the time of any Insured Event be collectively of greater value than the Sum Assured thereon then the Insured shall be considered his own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every such Property (if more than one) insured under the Policy, shall be separately subject to this condition.
- iv) The Company shall not be liable to make payment for more than the intrinsic cash value of any item in respect of which a claim is made and, where an item is part of a pair or set, payment by the Company shall be made without any reference to any additional value that such item may have had as a part of such pair or set, and in any event, subject to the Sum Insured specified in the Schedule.

- **Section IV: Antiques, Fine Art & Collectables**

- i) **Total Loss/BER(Beyond Economic Repair) :** In the event that an insured item of Property is lost or damaged beyond repair, arising out of an Insured Event, then the Company shall pay the Sum Insured specified against such Property in the Schedule.
- ii) **Partial Loss:** In the event of loss or damage to an insured item of Property where such item can reasonably be repaired or reinstated, the Company shall at its own option, either pay the value of irretrievably lost part of the item or the cost of restoration of the item to its condition immediately prior to the occurrence of the Insured Event, not exceeding the Agreed Value of such item of Property.

Exclusions

The Company shall not be liable in respect of:-

1. Excess as specified in the Schedule.
2. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
3. Aridity, humidity, exposure to light or extremes of temperature unless the loss arises as a direct consequence of an occurrence not excluded under this Policy.
4. Aesthetic damages which do not affect the functioning of the Property, including but not limited to dents, scratches on painted, polished or enamelled surfaces, and broken plastic on ports and antennae.
5. Loss or damage caused by mechanical or electrical derangement/breakdown of any item. Breakdown shall mean the actual failure breaking distortion or burning out of equipment arising out of i) mechanical or electrical defects in the equipment failure or ii) fluctuation of electricity supply. This exclusion is not applicable for Category I & II items
6. Over winding, scratching, cracking, denting or internal damage of watches and clocks.
7. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes,

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stock or share certificates, stamps, travel tickets, travellers' cheques, business books or documents, plans, designs, blueprints, credit/ debit/ATM cards or club membership Cards unless specifically covered under Category IV.

8. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
9. Any loss or damage arising through delay, detention or confiscation by customs or other governmental authorities.
10. Loss, destruction of or damage to articles of consumable nature;
11. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination, howsoever such seepage, pollution or contamination may have been caused.
12. Any unexplained or mysterious disappearance of the Insured item;
13. Loss or damage whilst the Property insured is sent under a contract of affreightment.
14. Infidelity of employees, servants or household staff of the Insured.
15. Loss or damage whether direct or indirect arising from war, warlike operations, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests restraints and detainment by the order of any government or any other authority.

In any action suit or other proceedings where the Company alleges that by reason of the above exclusion, any loss or damage is not covered by this Policy, the burden of proving that such loss or damage is covered shall be upon the Insured.

16. **Terrorism Damage Exclusion Warranty:** Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

17. (a) Any loss, destruction, or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by, or arising from ionising, radiation, or contamination by radioactivity from any source whatsoever.
(b) Any loss, destruction, damage, or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
18. (a) Loss or destruction of or damage to any property whatsoever (including a computer) or any expense whatsoever resulting or arising therefrom:
(a) Any legal liability of whatsoever nature;

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(b) Any consequential loss;

(c) Directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer, being a command, which causes the loss of data or the inability to capture save retain or correctly to process such data in regard to or in connection with any such date.

For the purpose of this exclusion, a computer includes any computer, data processing equipment, microchip, integrated circuit or similar device or any computer software tools operating system or any computer hardware or peripherals and the information or data stored in or on any of the above, whether the property of the Insured or not.

19. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:

- a) Any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
- b) Any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set,
- c) Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.

It is clarified that the foregoing exclusion shall not exclude any subsequent damage not otherwise excluded which itself results from an Insured Event.

20. Loss of/damage to data and contents including pictures, software, downloads, apps, music or any other content is not covered by this policy.

21. Any financial loss caused to you as a result of cyber-attack or fraud while the Insured Item(s) was in use.

22. Any consequential loss or damage including but not limited to bodily injury/illness/harmful effect due to usage of/inability to use the Insured Item(s)

23. Consequential loss or legal liability of any kind.

24. Loss or damage that is covered under manufacturers, supplier or dealer's warranty or recall campaign in the event of mass failure of the item(s) of Property.

25. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.

26. Wilful act or wilful negligence of the Insured or his representative.

27. Malicious damage or vandalism to any Property whilst being displayed in the open air; this exclusion is not applicable in case the Insured has opted for the Exhibition Optional Cover, and the Property is displayed in accordance with such cover.

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28. Loss of or damage to Insured Property at any trade fair, public display or exhibition unless specifically notified to and agreed by the Company in advance, or as declared in the Schedule herein .
29. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
30. Fading, colour loss, or colour change and/or Cracking and peeling of leather or vinyl.
31. Any loss or damage to the insured item of Property or to the general public and/ or legal liability arising out of immoral or unethical use of insured item of Property.
32. Cosmetic damage- Any chemical or cosmetic damage due to make-up or hair spray.
33. Loss or damage of jewellery in swimming pool, water park or bath tub.
34. Any item/ article of Property used in the Insured's business.
35. Loss or damage of jewellery in checked-in baggage while travelling in an aircraft.
36. Loss or damage for which the manufacturer or supplier of the item of Property is responsible either by law or under the contract.
37. Damage arisen from misuse or use not in accordance with the manufacturer/seller's instruction.
38. Theft and burglary claims, if the premise is left unoccupied for more than continuous 45 days.
39. Loss, damage, destruction of unset stones is not covered.
40. **Infectious Disease / COVID-19 Exclusion:** Any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following, including any fear or threat thereof, whether actual or perceived –
 - a. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
 - b. Coronavirus (COVID-19) including any mutation or variation thereof; or
 - c. Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If the Company deems that, by reason of any of the foregoing exclusions, any amount is not covered by this Policy, the burden of proving the contrary shall rest on the Insured.

Cancellation

The Company may at any time cancel the Policy on grounds of mis-representation, non-disclosure of material facts, fraud or non-cooperation by the Insured and there would be no refund of premium.

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Cancellation of policy by the Insured:

The Insured can cancel the insurance cover issued to him/her at any time during the Policy Period by giving notice in writing and if no claim has been made then the Company shall refund premium for the unexpired Policy Period, after retaining short term Premium, as per the rates detailed below.

Table of Short Period Rates	
Period of Risk	Amount of Premium to be Retained by the Company
1 Week	10%
1 Month	25%
2 Months	35%
3 Months	50%
4 Months	60%
6 Months	75%
8 Months	85%
Exceeding 8 Months	Full Annual Premium

Note: No refund of premium shall be due if the Insured has reported a claim under this Policy.

In case of group policies:

Cancellation of cover by Insured Beneficiary (Where Insured Beneficiary has paid the premium)

The Insured can cancel the insurance cover issued to him/her at any time during the Policy Period by giving notice in writing and if no claim has been made then the Company shall refund premium for the unexpired Policy Period, after retaining the premium, as per the table of Short Period rates. This refund is subject to Minimum Premium retention of Rs100 plus applicable taxes

Table of Short Period Rates: As per the table mentioned in this clause 2, right above.

No refund of premium shall be due on cancellation of Policy under any circumstances for those Beneficiaries who have reported/made claim under the Policy.

Cancellation by the Group Administrator before the expiry of Master Policy/Certificate of Insurance (Applicable in all cases where the entire premium is borne and paid by the group administrator)

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I. During the Period of Insurance of the Master Policy, the Group Administrator may cancel the Master Policy at any time by at least giving 15 days written notice to the Company.

II. The Certificates of Insurance may be cancelled by the Group Administrator as under:

A. If the Certificate of Insurance is cancelled by the group administrator prior to commencement of Beneficiary, the Company will refund, subject to retention of Rs100 plus applicable taxes towards administrative costs per Certificate of Insurance, the remaining premium amount.

B. The Certificate of Insurance may be cancelled by the group administrator within 7 months after the date of commencement of the Cover Period mentioned in the Certificate of Insurance, in which case the Company will refund the premium amount to the Group Administrator, after retaining premium, as per the Short Period scale / rates in respect of those Certificates of Insurance, in which no claims have been reported to the Company.

Table of Short Period Rates: As per the table mentioned in this clause 2 right above.

III. However no request from the Group Administrator for cancellation of any Certificate of Insurance shall be entertained after completion of 7 months from the date of commencement of the Cover Period.

C. No refund of premium shall be due on cancellation of Certificate of Insurance, if a claim has been made by the Insured Beneficiary.

D. For the avoidance of doubt, the Company shall remain liable for any claim that was made/reported prior to effective date of cancellation of the corresponding Certificate of Insurance.

Cancellation of policy by Group Administrator (where the insurance cover is optional, and the premium is borne by the Insured Beneficiary)

The policy may be cancelled by the Group Administrator by sending 15 days' notice to the insurer through registered letter at the Company's postal address mentioned below or over official email communication.

Effect of termination of policy by the Group Administrator:

From the effective date of cancellation or termination of this Policy at the instance of group administrator:

1. In respect of the Certificates of Insurance already issued, the Company shall remain obligated to indemnify the Insured Beneficiary, under & during the risk cover period of the respective Certificate of Insurance, for Claim(s), if any, as per the Terms and Conditions of the Policy, where such Claim is made before or after the date of cancellation or termination of this Policy, subject to the condition that before the date of cancellation or termination the respective Insured Beneficiary (Claimant) was enrolled under the Policy as per the provisions of the Policy, and the Claim, if any, is made against an insured event that has arisen during the risk cover period as specified in the Certificate of Insurance, subject however to all other applicable Terms and Conditions; and

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The group administrator would continue to be responsible for facilitating the claim for coverage provided prior to date of termination, to the full extent of the risk cover period provided to the Insured Beneficiary under Certificate of Insurance.

2. The Company shall not be obligated to indemnify the Insured Beneficiary for the Policy Period for amounts where such right to payment accrued after the date of cancellation or termination of this Policy if the Insured Beneficiary was enrolled by the group administrator after that date of termination or cancellation and

3. The Company and the group administrator shall remain liable under the terms and conditions of this Policy to fulfil the obligations that have accrued at the date of cancellation or termination of this Policy.

Cancellation of Group/Master Policy or Certificate of Insurance by the Company

1. The Group/Master Policy may be cancelled by the Company at any time before the expiry of the Policy Period of Group/Master Policy by giving at least 15 days written notice to the group administrator. Provided however if the Company cancels the Group/Master Policy even then the respective Certificate of Insurance/s issued to various Insured Beneficiaries shall be valid for the Covered Period, Unless the Certificate of Insurance is also cancelled by the Company.

2. The Certificate of Insurance may be cancelled by the Company at any time before the expiry of the Covered Period by giving at least 15 days written notice to the group administrator and Insured Beneficiary.

3. If the Certificate of Insurance may be cancelled by the Company prior to commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary, the Company will refund 100% of the premium to the group administrator.

4. If the Certificate of Insurance is cancelled by the Company after the commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary, the Company shall refund to the group administrator a pro-rata premium for the unexpired Cover period in respect of the Certificate of Insurance issued prior to the date of cancellation on which no claim has been made/reported.

5. No refund shall be made in respect of Certificates of Insurance cancelled by the Company on which claim has been made/reported by the Insured Beneficiary or a person on behalf of the Insured Beneficiary

6. For avoidance of doubt, the Company shall remain liable for any claim that was made prior to effective date on which the Certificate of Insurance is cancelled.

7. Under normal circumstances the policy shall not be cancelled by the company except on the ground of Fraud, mis-representation or non-disclosure of material facts or non-cooperation by the Insured Beneficiary. Provided however if Certificate of Insurance is cancelled due to Fraud, mis-representation or non-disclosure of material facts by the group administrator and Insured Beneficiary then the premium shall be forfeited and no refund of premium shall be made by the Company.

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At the time of claim

A. In the event of any circumstances likely to give rise to a claim You must:

- i Intimate us as soon as reasonably possible, but in any event within 7 days of the date of the incident.
- ii Take all reasonable steps to recover Product insured which has been lost and protect /safe guard damaged Product from further loss or damage.
- iii Provide all proofs, certificates, evidence, assistance or information which We may reasonably require.

B. The documents normally required to be submitted in the event of a claim are –

- Duly Filled and Signed Claim form
- Vouchers/ proof of ownership and other evidence to substantiate the claim
- Estimate of loss / repairs
- Invoice/ Bills/Receipts
- Fire Brigade Report, wherever applicable
- FIR & Police Panchanama
- Valuation Report, wherever applicable
- Photographs, if taken by the Insured
- Original Warranty booklet having customer signature
- Any other details/documents called for a specific loss

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **FG All Risk** Policy document. You must read the policy document to know the insurance cover fully. You can get a copy of the **FG All Risk** from Our branch or from Our website <https://general.futuregenerali.in>. For legal interpretation, the policy document will hold.

Grievance

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

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About Our Company

Future Generali India Insurance Company Limited is a joint venture between Future Group – the game changers in Retail Trade in India and Generali – a 190 years old global insurance group featuring among the world’s 60 largest companies.

The company was incorporated in September 2007 with the objective of providing retail, commercial, personal and rural insurance solutions to individuals and corporates to help them manage and mitigate risks.

Future Generali India has been serving the customers by leveraging upon its global Insurance expertise in diverse classes of products of Generali Group and the Indian retail game changers Future Group

Having firmly established its credentials in this segment and effectively leveraging on the skill set of both its JV partners, Future Generali India has evolved to become a Total Insurance Solutions Company.

*As per Fortune Global 500 Ranking (2017)

Future Generali India Insurance Company Limited,
Corp. and Regd. Office: Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West),
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CIN: U66030MH2006PLC165287

Care Line:- 1800-220-233, 1860-500-3333, 022-67837800

Fax: 022-4097 6900 | Email: fgcare@futuregenerali.in.

Website: www.futuregenerali.in. (IRDAI Regn. No.: 132)

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INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

*****END*****