

FUTURE VIVAH SURAKSHA **PROSPECTUS**

This policy is a comprehensive cover, intended to cover the event of Wedding.

COVERAGE

Section I: Event Cancellation & Postponement:

This section covers Wedding Cancellation due to:

- 1) Unseasonal rains; storm; Hail storm; Sand storms; Tsunami; tempest, Act of God (as declared by the Meteorological Department of India, during the policy period).
- 2) Loss or Damage to the venue due to Fire & Allied Perils, Earthquake, Flood, Cyclone. (Resulting in cancellation of the event) Making the venue unusable.
- 3) Riots, curfew occurring at within the 25 Kms. radius of the venue or within 25 Kms radius of the venue. (As declared by the local police / concern government authority)
- 4) Death or Accident to bride, groom, and blood relations (parents, brothers, sisters of bride/ groom). Resulting in hospitalization for a period of more then 72 hrs, during the force of the policy.
- 5) Impossibility of groom/ bride to reach venue due to stranding of train and/ or nonavailability of road conveyance or local law and order problem.

Section II: Damage to Property

This section covers accidental loss of or damage to owned or hired property. Can include residence, decoration, hired venue, sets, decoration etc

Section III: Personal Accident This

section covers:

- 1) Accidental Bodily Injury during the Policy Period causing the Named Insured's death within maximum of 12 months or the period of the policy whichever occurs earlier
- 2) Accidental Bodily Injury sustained during the Policy Period causing the Named Insured's Permanent Total Disability within maximum of 12 months or the period of the policy whichever occurs earlier

Section IV: Money (Money In Safe only)

This section covers the loss of Money from a Safe and/or Strong Room caused by Burglary or Robbery from the residence address of the insured as declared for which bank records of withdrawal, expenses, balance records with proof, etc. are available.

Section V: Burglary This

section covers:

- 1) Loss of or damage to valuables like jewellery, ornaments, precious stones , metals, appliances given by blood relatives and / or in-laws for which proof in the form of bills/valuation certificates are available

2) Property Damage caused by actual or attempted Burglary

Section VI: Public Liability This

section covers:

- 1) Accidental bodily injury to or death, disease or illness of any person other than an employee
- 2) Accidental loss of or damage to material property not belonging to you

EXCLUSIONS APPLICABLE TO ALL SECTIONS

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 1) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith
- 2) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)

(Note- Separate Exclusions applicable to each section. Please refer to Policy wordings for details.)

NOTE: - *For detailed information on this product, terms and conditions etc., please refer to the product policy documents, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to changes in tax laws. Insurance is the subject matter of solicitations*

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.

About Our Company

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - an 191 year old global insurance group featuring among the world’s 70 largest companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers. *As per Fortune Global 500 Ranking (2020)

SECTION 41(2). OF INSURANCE ACT, 1938-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 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.

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.

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