

Product Related

1. What is FG Cancer Protect Plan?

FG Cancer Protect Plan is a comprehensive Individual, Non-Linked, Non-Participating Cancer Protection Plan that provides financial protection on Cancer diagnosis. Also, it offers flexibility to choose between lump sum or lump sum plus monthly income option. This plan not only gives payouts but also waiver of premium for 3 years, or till the end of the policy term, whichever is earlier, on diagnosis of minor stage cancer.

2. Why do I need FG Cancer Protect Plan?

Cancer. The word itself makes you anxious and stressed. Unfortunately, the fact is that different types of Cancer are being diagnosed every single day, making it one of the most common occurring diseases in India.

Fortunately, with the advancement in medical science, you can now beat cancer. But it comes at a steep price. Do you have the financial ability to take care of these expenses with your savings alone, or will you need to give-up your dreams and aspirations to win the battle?

Future Generali India Life Insurance Company Limited brings to you Future Generali Cancer Protect Plan, an easy to buy and convenient insurance plan which ensures that you are never stressed financially in your fight against cancer, right from the time you or your family detects it.

3. But I already have a mediclaim policy, why do I need a separate Cancer Cover?

The medical expenses incurred for cancer treatment may be very high, depending on the stage. Moreover, there are some other costs as well like Travel Expenses for second opinion and treatment, rehab nursing at home and counselling costs post treatment, loss of income during the treatment and recovery period etc.

Mediclaim policies offer only hospitalization expenses basis the bill amount and it may not be sufficient to cover all the expenses. FG Cancer Protect Plan is a fixed benefit plan and pays out lump sum on diagnosis of Cancer which can help you in taking care of both Medical and other costs.

4. How can I buy this Policy?

Step 1: Go to the quote generation page using this URL <<Link to come>>

Step 2: Choose the benefit option, cover amount and period of cover.

Step 3: Based on above parameters along with age and smoking habits, the premium amount will be decided.

Step 4: Fill the online application form and pay your premium online

Step 5: Submit all documents (online)

Step 6: Once the payment is made and all relevant documents are submitted your policy shall be issued post document verification

5. What are the various benefit options available under this plan?

(i) Option 1: Lump Sum Benefit.

(ii) Option 2: Lump Sum Benefit + Fixed Monthly Income of 2% of SA per Month for 60 months (On

Detection of Major Stage Cancer Only)

6. What are the eligibility criteria in this plan?

Entry Age (as on last birthday)	For Major lives : 18 years to 65 years For Minor lives# :1 year to 17 years	
Premium Payment frequency & Policy Term	Regular Premium (Premium Payment Term = Policy Term)	Single premium
	For Major lives - 10 years, 15 years, 20 years or 80 years minus age at entry.	5 years (for all entry ages)
	For Minor lives - 18 minus age at entry or 10 years, whichever is higher	
	Maximum coverage age is 80 years	
Maximum Maturity Age	80 years	
Premium payment mode	Regular Premium - Annual and Monthly (Monthly mode premium is 8.83% of Annual premium) Single Premium - One-time payment	

#Policy on Minor Life can be taken only when either one of the parent or legal guardian has also taken cover under Future Generali Cancer Protect Plan

For coverage definitions and exclusions please refer the Product Brochure on our website

7. What is the minimum and maximum cover that I can opt for in this plan?

- **For Housewife / Unemployed / Retired / Student:** Sum Assured available is Rs. 10 lakh and Rs. 20 lakh for Option 1 and Rs. 10 lakh for Option 2
- **For Minor Life:** Sum Assured available is 10 lakh for both Options
- **For adults other than stated above:** Available sum assured is Rs 10 lakh, 20 lakh, 30 lakh and 40 lakh
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8. What is Waiver of Premium (WoP) Benefit?

On diagnosis of the Minor Stage Cancer, for a period of 3 policy years or till the end of the policy term, whichever is earlier, premium will be waived. (This is not applicable under Single Premium option). In case of multiple minor stage cancer while WoP is on, the WoP shall extend based on latest minor stage cancer.

9. Will my premium remains same throughout the policy?

- Premium rates are guaranteed for an initial period of 5 years from the date of issuance of the Policy and thereafter for a period of every block of three years. We can review the renewal premium after the completion of first 5 Policy years and that reviewed premiums will remain unchanged for a period of every block of three years. Any such change in premium shall be subject to prior approval from IRDAI.

- In case of any change in Premium rates, the revised Premium rates shall be applicable based on Age at Policy Commencement Date and original Policy Term chosen. In case of no revision in Premium rates, the original Premium rates shall be applicable
- Any revision in the Premium rates shall be notified to You at least three months prior to the date of such revision and You will be given a period of 30 days from Premium Due Date (on or after the effective date of change) to continue the Policy. If you are not willing to continue the Policy with the revised Premium rates, the Policy shall Lapse.

10. How will the payouts happen for this plan?

Pay-outs will depend on the option chosen and the stage of cancer

	Lump Sum Cover (Option 1)	Lump Sum Cover with Income Benefit (Option 2)
If cancer is diagnosed in the Minor Stage	Receive 25% of your cover amount (Sum Assured) + ¹ Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier.	
If cancer is diagnosed in Major stage	² Receive your entire cover amount (Sum Assured)	² Receive your entire cover amount (Sum Assured) + ³ Income of 2% of the cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage Cancer
If cancer is diagnosed during Minor Stage and later a Major Stage cancer is diagnosed*	Receive 25% of your cover amount (Sum Assured) on diagnosis of Minor Stage cancer + ¹ Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier. + ² 75% of your cover amount (Sum Assured) on diagnosis of Major Stage cancer	Receive 25% of your cover amount (Sum Assured) on diagnosis of Minor Stage Cancer + ¹ Your premiums are waived off for next three years or till the end of the policy term, whichever is earlier. + ² 75% of your cover amount (Sum Assured) on diagnosis of Major Stage cancer + ³ Income benefit of 2% of the cover amount (Sum Assured) per month for a period of 60 months on diagnosis of Major Stage cancer

- a) Minor Stage cancer benefit shall be payable once during the entire life of the policy for cancer of a particular organ.
- b) Maximum 4 times minor stage cancer benefit is payable up to a maximum of the sum assured, for separate organs, in the entire life of the policy.
- c) The policy will terminate once the Sum Assured is exhausted.
- d) Sum Assured shall be highest of the following:
 - i. 10 times Annualised Premium, or
 - ii. 105% of total premiums paid as on date of claim event, or
 - iii. Maturity Sum Assured which is NIL.
 - iv. Absolute amount payable on death which is NIL.
 - v. Sum Assured

¹not applicable for single premium plan.

²Lump Sum benefit on diagnosis of Major Stage cancer is Sum Assured minus Lump Sum benefits paid during Minor stage cancer.

³The income part will not be paid as lump sum benefit at any point of time

11. What is Maturity Benefit under this plan?

None

12. What is Death Benefit under this plan?

None

13. What riders are available in this plan?

As of now, no riders are available with this plan.

14. Is there any Waiting Period in this plan?

Yes, 180 days waiting period is applicable from the date of commencement or the date of reinstatement of cover (whichever is later). No benefits shall be payable under this Policy for Minor Stage Cancer and Major Stage Cancer diagnosed or with the signs or symptoms of which first occurred within these 180 days

15. Is there any Survival Period in this plan?

Yes, 7 days survival period is applicable from the diagnosis of any claim event. No benefit is payable under this Policy for Minor Stage Cancer and Major Stage Cancer if the Insured Person has survived for less than or equal to seven (7) days following the date of first diagnosis of Minor Stage Cancer and Major Stage Cancer respectively by any medical practitioner/pathologist. However we may confirm the same with independent medical practitioner/pathologist

16. If I am unable to pay my premium on time, how will it affect my policy?

In the event of non- payment of due premiums by the expiry of the grace period the policy will lapse. The cover will cease and no benefits will be payable.

17. What is the Grace Period under the plan?

Grace Period under the plan is as below:-

- 30 days for annual mode / 15 days for monthly mode
- Policy will remain in-force during the grace period.

- If a valid claim arises under the policy during the grace period, but before the payment of due premium, the claim will be honored. In such cases, the due premium will be deducted from the benefit payable

18. How can the policy be revived / reinstated?

The policyholder can revive a lapsed policy within two years from the due date of first unpaid premium. A lapsed policy cannot be revived once the Policy Term is over. The revival will be considered on receipt of written application from the policyholder along with payment of all overdue premiums. The revival will be effected as per Board approved underwriting policy. No interest shall be charged on revival.

19. What is Free Look cancellation?

The free look period shall be applicable at the inception of the policy and the insured will be allowed a period of 15 days from the date of receipt of the policy document (30 days if the policy is purchased online or through Direct Marketing mode) to review the terms and conditions of the policy and to return the same if not acceptable. Future Generali will refund the policy premium after the deduction of stamp duty charges, medical expenses, if any and proportional risk premium for period of cover, if any.

20. Can the policy be surrendered before maturity?

Only Single Premium policies can be surrendered for the surrender value and the guaranteed surrender value payable is as mentioned below.

Guaranteed Surrender Value payable under single premium option is computed as -

Policy Year of Surrender	GSV as a percentage of premium
1	56%
2	42%
3	28%
4	14%
5	NIL

21. What are the exclusions under this plan?

Please refer to the product brochure on our website for list of exclusions.

22. What all cancers are covered under Minor and Major Stage Cancer?

Please refer to the product brochure on our website for definition of Minor and Major Stage Cancer

Process Related

23. Can I buy this plan for my family members?

Yes, you can buy this plan for your spouse, children, parents, parent-in-laws, brothers and sisters. However, you will have to buy an individual policy for each family member.

24. Do I get any Tax Benefits in this plan?

You will be eligible for tax benefits under Section 80D of the Income Tax Act, 1961 on buying a policy for self, spouse, children and parents.

25. Can an NRI apply for this Policy?

This plan is available for Residential Indians only

26. Can I buy this plan if I am a smoker or consume tobacco in any form?

Yes. However, smoker rates are higher than the non-smoker rates. A person is considered as a non-smoker if he/she has not been smoking or using tobacco in any form for the last 12 months.

27. Will I get any intimation of the policy having been dispatched to me?

Yes. You will get periodic intimations on occurrence of the following events:

- SMS & Email on Policy Issuance with the Policy Number.
- SMS & Email on Policy Dispatch with the courier details.

However, please note that all details will be sent on the Mobile Number and Email Id shared / registered with us through the details provided in the Proposal Form

28. What should I do if I do not get the Policy Document?

In case you have received an SMS confirming issuance and / or dispatch of the policy and you haven't received the policy, please get in touch with us at onlinesales@futuregenerali.in or you may call on 022 41514600.

Please remember to highlight your Application Number or Transaction Number when sending such a request for effective reference and timely action.

29. I was out of station and I don't know if the courier was delivered as I have not received my policy document. What should I do?

Please be rest assured. In case the policy has not been delivered to you through courier and if it has been returned to us as undelivered, in such a scenario,

- You will receive an SMS on your mobile number registered with us (through your proposal/application form) that the policy has been returned undelivered.
- Your policy would be re-dispatched after confirmation of your correspondence address. We will call you to confirm the address before dispatch.

30. How do I generate a premium receipt for submission at my office to claim Income Tax benefits?

The first premium receipt will be a part of the policy kit dispatched to you once the policy is issued. Also, on successful payment, an online acknowledgement is emailed to you which is printable.

31. What documents are required for policy processing (KYC and AML)?

- **Age Proof:** Driving License (Minimum 1 year old, learner license not acceptable), School / College Certificate, Passport, Birth Certificate, Aadhar Card (DDMMYY Format)
- **Identity Proof:** Voters ID card, Letter from Recognized Public Authority or Public Servant with

- photograph verifying the identity and residence, PAN Card, Driving License, Aadhar Card, Passport
- **Address Proof:** Telephone Bill, Ration Card, Electricity Bill, Bank A/C Statement, Letter from Recognized Public Authority, Voter Id
- **Income Proof:** Latest 3 months' Salary Slips, Form 16, 3 years I.T. Return/ Assessment Order/ Employers Certificate

32. When and how do I pay my future premiums?

The due dates for premium payment are mentioned in your Policy Document. However, it is recommended that you give us a Direct Debit / ECS Mandate / Standing Instruction for automatic premium debit from your Bank Account / Credit Card.

33. Can I pay premiums in any other currency?

No. All premiums are accepted only in Indian currency.

34. Do I have to undergo medical tests before enrolling for Future Generali Cancer Protect Plan?

No medical tests are required before enrolling for this plan.

Technology Related FAQs

35. What hardware do I need?

We recommend the following for best user experience.

Hardware Requirement

- PC with Pentium 233Mhz processor or higher
- 64MB Ram or above
- 28.8Kbps or higher Internet connection
- SVGA monitor

36. What software do I need?

Software Requirement

- Microsoft Internet Explorer 7.0 and 8.0
- Mozilla Firefox 3.5 (with 128-bit encryption) and above
- Google chrome
- Windows XP Service Pack 2/Vista (Chinese or English) or above
- Firefox 2.0 or above
- If you are using Windows XP Service Pack 2, you must enable pop-up window from this website.
- You can go to the website of Microsoft to download the latest Internet Explorer. We do not recommend the use of beta versions of the browsers.

For Apple Mac OS X

Safari 3.21 and above

- For all users, additionally, your browser must also:
- be upgraded to 128-bit encryption to access this site. You can check your browser version and encryption level by clicking on 'About' under 'Help'.
- have cookies enabled
- have JavaScript enabled
- have SSL enabled

37. What are the compatible operating systems?

Windows 2000 or XP

If you use Windows 2000 or XP operating system then,

i. Go to the Control Panel and click Accessibility Options.

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ii. Click on the Display option at the top of the dialog box and then deselect the Use High Contrast setting.

iii. Click Apply to apply the settings, once changed click OK

Windows Vista

If you use Vista operating system then,

i. Go to the Control Panel and click Ease of Access and click Ease of Access Centre.

ii. Click on Set your High contrast and make sure that high contrast is disabled and try to access the website again.

38. How do I determine the version of my browser?

Click Help at the menu bar and select About Internet Explorer or About Communicator to check the browser's version number.

39. How do I upgrade my browser?

- For Internet Explorer: Click on the free downloads link on the Microsoft site at www.microsoft.com/ie
- For Mozilla Firefox: Click on the free downloads link on the Mozilla site at <http://www.mozilla.com/firefox/>
- For Safari on Mac OS X: Click on the free downloads link at the Apple site at www.apple.com/safari/

40. Why should I upgrade from IE6? How can I do it?

The latest browsers offer the following which IE6 does not. Improved security features, helping protect you against fraud, hackers and viruses. Support for modern web standards and technologies used to build websites today. A faster browsing experience. Great features like tabbed browsing meaning you can open multiple sites in one window.

Internet Explorer 7

If you use Internet Explorer 7 go to tools, select Internet options, under browsing history press the settings button, select "Every time I start Internet Explorer" under the check for newer versions of stored pages. Click OK. Delete all browser history by selecting the button marked "Delete..." Restart internet explorer and log in.

Safari

If you use Safari go to the menu bar option - Safari | Empty Cache and then press the 'Empty' button, please do not be on the Future Generali Life Website when doing this. Close all instances of Safari, open a new window of Safari and try again.

Firefox

If you use Firefox go to options, select the privacy tab, and select "clear now" under private data. Also select "keep until: I close Firefox" under the cookies section. Then select the advanced: network tab and select "clear now" under the cache section. Under the content tab, make sure that "java" and "JavaScript" are enabled. FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (W), Mumbai 400 013. Tel.: 91 22 4151 4600 • Fax: 91 22 4097 6600 • Call us at: 1800 102 2355 • email: onlinesales@futuregenerali.in Website: www.futuregenerali.in IRDAI Regn. No.: 133 • CIN: U66010MH2006PLC165288

41. What can I do if my Internet browser frequently hangs?

You may need to check:

- Whether your PC meets our recommended minimum hardware requirements
- Whether your PC is running many other applications at the same time
- Whether the connection between the PC and the modem and that between the modem and the telephone line are proper

68. How do I print the web page / document?

On your browser, select 'File' from the menu and then click 'Print'. From the pop-up window that appears select the printer you want and click the 'Print' button. If you download a document in PDF format, click the Print icon from the PDF menu bar.

42. What can I do if the system does not respond immediately after I confirm a transaction or select a service?

If there is a delay in response after you have clicked a hyperlink or an icon, please wait patiently and do not click "Confirm", "Refresh", "Reload" or the same link / icon again.

Note: Clicking "Refresh" or "Reload" during a login session will terminate the current session.

70. What is the minimum resolution for scanning documents?

The recommended resolution is 200 dpi X 200 dpi or 300 dpi X 300 dpi (dots per inch), black and white.

43. When should I review a scanned image to make sure it can be read - before or after it is uploaded to the Future Generali India Life Insurance system?

To ensure unclear scans (crooked, blurry, cut off, etc.) are not uploaded, it is recommended that you should verify it is a good image before it is uploaded. After it is uploaded, you can open / view the image in the system to make sure the upload was successful and the image can be read.

44. What precautions should I take when using public PCs?

We strongly recommend that you do not conduct your Future Generali India Life Insurance online transactions on any such PCs. Please clear the browser cache after each session so that your account information is removed from such PCs.

45. What is encryption and how is it used to protect my information?

Encryption is the process to protect the privacy and confidentiality of your account information from any unauthorized access.