

Future Generali Flexi Online Term Plan

Frequently Asked Questions

Process Related FAQs

1. As an NRI can I buy Future Generali Flexi Online Term Plan?

Future Generali Flexi Online Term Plan is available for Individuals, Residents and Non Resident Indians, PIO

2. Can I insure my spouse / children?

No. You can only insure yourself in this plan. However, it is mandatory that the Life Assured has to be over 18 years.

3. Can I get term insurance cover if I am a smoker or use 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 at least last 3 years.

4. When will my life insurance cover begin?

Your coverage will begin only on acceptance of your proposal form. A written confirmation would be sent to you in this regard.

5. Can my life insurance application be rejected because of my health conditions?

Your proposal might be cancelled or rejected based on the severity of your health condition. In some rare cases, the acceptance of proposal might be postponed due to the fact that the severity of your present health condition does not allow us to offer the cover. But after a certain period you can re-apply with the latest investigation / medical reports and we will re-evaluate your proposal based on the same. However, once a proposal has been accepted, an insurance policy is not cancelled due to ill-health of a life insured.

6. Is PAN Card number mandatory to apply for Future Generali Flexi Online Term Plan?

Yes, you will need to provide your PAN card number in order to purchase the policy.

7. 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.

8. 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.

9. 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 the courier and if it has been returned to us as undelivered. In such a scenario,

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

10. 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 issue. Also, on successful payment, an online acknowledgement is generated, which can be printed or emailed to you.

11. What are the different premium payment modes under Future Generali Flexi Online Term Plan?

- Premiums can be paid in yearly and monthly modes.
- The premium for monthly modes as percentage of annual premium are given below:
 - Monthly Premium = 8.83% of annual premium.

12. Can I take a print out of the Online Form and make a cheque payment at any Future Generali Life Insurance branch?

No. Future Generali Flexi Online Term Plan is offered only on online mode. You can only pay through Debit / Credit card or through Internet Banking mode.

13. What documents are required for policy processing?

Age Proof: Driving License (Minimum 1 year old, learner license not acceptable), School / College Certificate, Passport, Birth Certificate

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

We may require additional LIFE documents in some aspects based on your proposal form

Please upload / submit self-attested copy of all the documents/documents or can also be mailed at onlinesales@futuregenerali.in.

14. If my age changes before the acceptance of my proposal, will I have to pay premium as per my new age?

The premium we collect depends on the age as on date of acceptance of the proposal. Hence, any time after the first premium amount paid and before the acceptance of the proposal, if your age changes then you may be required to pay the revised premium as per the new age.

15. How do I pay the revised premium as per my new age, incase my age changes between the time I submit my proposal and its acceptance by Future Generali Life Insurance?

We will inform you through email the amount of shortage to be paid.

You can click the link specified in the email, sent to the email id registered with us in your proposal form, and pay the balance amount by selecting any one of the options in the payment mode.

16. Why are additional questionnaires sent to me? What should I do?

We may require additional information in some aspects based on your proposal form. We could also need to ascertain additional information regarding the occupation or the condition of the ailment which you have disclosed in the proposal form or before the medical examiner during the insurance medical exam. The duly filled, signed and dated questionnaire has to be sent to us through email, from the email ID registered with us on your proposal form, or you can mail the documents at onlinesales@futuregenerali.in.

17. 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.

18. Will there be any change in the premium once my policy is accepted by Future Generali Life Insurance?

No, there will not be any change in basic premium during the entire term of the contract once the proposal is accepted.

19. What are the service hours for Online Assistance - Contact Centre / Web Chat?

Online assistance related services are available from 8:00 a.m. to 8:00 p.m. From Monday to Saturday except on public holidays.

20. Can I pay premiums in any other currency?

No. All premiums are accepted only in Indian currency.

21. Do I have to undergo medical tests before enrolling for Future Generali Flexi Online Term Plan?

Yes. Medicals are mandatory for Future Generali Flexi Online Term Plan

22. What is Underwriting?

Underwriting is the process of evaluation of documents and medical reports which is based on the information submitted by you in the proposal form and the results of your medical examination.

23. What is the process to undergo medical examination?

Our health services partner "Health Assure" will contact you and schedule an appointment. You can specify the time, date and the location, out of the available options, as per your convenience.

Moreover you can also fix the appointment by clicking the link mentioned in payment acknowledgement e-mailer

24. Do I have to pay for the medical test(s)?

You need not pay for the medical test(s) required by Future Generali India Life. These costs will be borne by Future Generali India Life.

25. What questions pertaining to medical history will be asked?

The examiner could ask questions regarding pre-existing or previous medical conditions, surgeries, medications, or other treatments you may have had. The examiner could also ask the names and addresses of physicians and / or hospitals that have treated you. You may choose to keep this information handy in advance, to save time during the examination.

26. Can I get a copy of my medical reports?

To obtain your medical reports, you can write an email to onlinesales@futuregenerali.in from your registered email ID. The copy will be sent to you once a final decision on the policy is taken.

27. How should I prepare for the medical examination? Are there any suggested Dos and Don'ts?

To obtain the best possible results from your life insurance medical examination, we would like to highlight and suggest the following:

- Wearing short-sleeved garments or garments with sleeves that easily roll-up are suggested to ease the process for medical examination.
- Try to fast for at least eight hours before your examination (12 hours is preferred). You can drink water.
- The best time to do your exam is in the morning. If a weekday is not convenient, check with your examiner to see if you can arrange an appointment for Saturday or Sunday.
- Drink a glass of water an hour or so before the examination to facilitate obtaining a urine specimen.
- Avoid coffee, soda, tea or other products with caffeine for several hours before the examination.
- Avoid smoking or chewing tobacco for at least one hour prior to your scheduled appointment.
- Avoid consumption of alcoholic beverages for at least 24 hours prior to the examination.
- Avoid nasal decongestants.
- If you require a large blood pressure cuff, let the examiner know prior to the appointment.
- It is advised to have adequate sleep and good night's rest before the medical examination.
- Schedule the appointment for the least stressful time of the day.
- Have your photo identification available.
- Do not engage in strenuous exercise for 24 hours before the examination.
- Prepare in advance for questions regarding medical conditions, surgeries, medications, or other treatments you may have had. The examiner will also ask you for the names and addresses of physicians and / or hospitals that have treated you.

28. Am I required to carry any of my past medical reports?

If you have undergone any medical examination in the past, it is advisable to carry them

29. Would I be required to upload my medical reports?

You need not upload any reports if you have not consulted any medical examiner for any investigation in the past. However, if you have consulted or done any medical tests or investigations in the past, you can upload those reports in the upload section or send the same to us in email or post. Please do highlight your Application Number when sending such documents for effective reference.

30. Under what circumstances can I be charged additional premium?

Factors such as tobacco consumption in any form, adverse health condition, risky activities like adventurous sports, occupation, etc. might increase your premium.

31. Will I be given the reason for why an additional premium is charged?

Yes, you will be intimated about the reason, the amount of additional premium charged and the difference of premium that you have to pay prior to commencement of Insurance Cover.

32. Why should I pay additional premium for tobacco consumption?

The premium pricing is based on smokers and non-smokers.

Consumption of tobacco in any form (cigarette / beedis / gutka / pan) in the last 3 years will be considered as smokers and will warrant smoker rates premium. Based on the information in the proposal form and the medical underwriting, in case we find that you consume tobacco; you could be required to pay smoker rates.

33. Why should I pay the Health Extra Premium?

Certain factors like diabetes, hypertension, poor health condition, over weight and some pre-existing health conditions will warrant additional premium known as Health Extra Premium. This increase in standard premium rates is done through loading in the premium if there is any adverse health factor as illustrated above. The extent of loading depends on the severity of the condition.

34. How do I pay the additional premium for Health Extra, Smoker Rate or age extra etc.?

An email will be sent to you on your email ID registered with us mentioned in your proposal form, you have to first select the option to agree for the additional premium. Once you select this option the payment option will get highlighted and you can pay the additional premium by selecting any one of the online payment mode (like Net banking, Debit Card or Credit Card)

For additional premium on smoker rates, you will have to give your consent and pay the additional premium by selecting any one of the payment modes.

35. Is the additional premium due to my health condition, a onetime payment?

No. The additional premium charged is not a onetime payment. This premium will be added to your basic premium and this will constitute the revised premium which you have to pay for the remaining term of your policy.

36. I receive variable pay -should I include that in my income?

Yes. You can include in your total income however you will have to submit supporting documents.

37. Due to pregnancy my weight changed more than 5 kg in last the 2 years, do I have to mention that? Even if I mention it can I put the reason somewhere?

Yes. You will have to mention on your proposal form along with the reason of change in weight.

38. Can I continue with one policy and discontinue the other?

Yes, you may do that. However, for a complete protection we recommend you to continue both the policies.

39. What will happen if I miss paying premiums in my policy? Can I revive my policy?

"If due premium is not paid within the grace period of 30 days in case of Annual mode and 15 days in case of Monthly mode, the policy shall lapse. In Lapsed status the risk cover in the policy will cease. However, you have an option of reviving your lapsed policy within 2 years from the date of first unpaid due premium subject to satisfying below conditions:

- 1) Written application from you along with the proof of your continued insurability
- 2) On Payment of all overdue premiums"
- 3) Good Health Declaration (if required)

Product Related FAQs

40. What is Future Generali Flexi Online Term Plan?

Future Generali Flexi Online Term Plan is a non-participating pure term insurance plan which provides you a comprehensive cover at an affordable price. It has multiple options that you can choose from as per your need – from a basic term cover to income protection

41. What are the options available under Future Generali Flexi Online Term Plan?

The plan provides below options:-

1. Basic Life Cover

- On death during the Policy term, Sum Assured as a lump sum is paid to the nominee and the policy terminates

2. Income Protection

- Monthly amount is paid to the nominee for a period till life assured would have attained 60 years of age or for 10 years, whichever is higher
- Fixed Income Protection
 - i. Life Assured chooses monthly amount which he wants nominee should receive after his death
 - ii. On death during the policy term, the monthly amount is paid for the period till the life assured would have attained 60 years of age, or for 10 years, whichever is higher
- Increasing Income Protection
 - i. Customer chooses monthly amount increasing at 10% simple interest rate each policy year.
 - ii. On death during the policy term, monthly amount is payable with indexation till the life assured would have attained 60 years of age or 10 years whichever is higher, from the date of death.

3. Basic Life Cover + Fixed Income Protection

4. Basic Life Cover + Increasing Income Protection

42. Can I combine Fixed Income Protection and Increasing Income Protection?

No, you cannot combine Fixed Income Protection and Increasing Income Protection.

43. What are the Entry Age / Maturity Age criteria?

Option 1: Basic Life Cover:

- Minimum Entry Age - 18 to 55 yrs. (age as on last birth day)

Option 2: Income Protection:

2a) Fixed:

- Minimum Entry Age - 25 yrs. (age as on last birth day)

- Maximum Entry Age - 55 yrs. (age as on last birth day)

2b) Increasing:

- Minimum Entry Age - 25 yrs. (age as on last birth day)
- Maximum Entry Age - 55 yrs. (age as on last birth day)

44. What is the minimum and maximum Policy Term?

Option 1: Basic Life Cover:

- Minimum Policy Term = 10 years
- Maximum Policy Term for Non Smoker/Preferred Non Smoker= [75 minus age at entry] (e.g.: all term options are available 10,11,12....till...75 minus age at entry)
- Maximum Policy Term for Smoker = [65 minus age at entry] (e.g.: all term options 10,11,12.... till...65 minus age at entry)

Option 2: Income Protection:

Fixed and Increasing-

- Minimum Policy Term = 10 years(subject to min. maturity age condition is satisfied)
- Maximum Policy Term for Non Smoker/Preferred Non Smoker= [65 minus age at entry] (e.g.: all term options 10,11,12....till...65 minus age at entry)
- Maximum Policy Term for Smoker = [65 minus age at entry] (e.g.: all term options 10,11,12....till ...65 minus age at entry)

In case where combination of 2 options are taken, both the options may have different policy terms

45. Can I choose different terms for Basic Life Cover and different term for Income Protection?

Yes, you may choose different terms however the boundary conditions for maturity age for respective options should meet

46. What is the premium criteria?

Option 1: Basic Life Cover:

- Minimum Premium : Rs.2,815
- Maximum Premium : No Limit

Option 2: Income Protection:

Fixed-

- Minimum Premium : Rs.3,301
- Maximum Premium : No Limit

Increasing-

- Minimum Premium : Rs.6,470
- Maximum Premium: No Limit.

47. Me & My wife are of same age however my premium is higher & her is lesser for the same SA?

Future Generali Flexi Online Term offers a privilege to the female lives aged 22 and above. There is a setback of 3 years in rates for female lives as compared to male lives means females will pay 3 years lesser premium compared to males. If wife and husband of 29 yrs. age then male will pay as per 29 yrs. premium rate whereas female will pay as per 26 yrs. premium rate.

48. What are the criteria for Sum Assured?

Option 1: Basic Life Cover

- Minimum Sum Assured = Rs.50,00,000
- Maximum Sum Assured = No limit(As per Income Multiple table for different age bands) in multiples of Rs.100,000

Option 2: Income Protection

2a) Fixed-

Minimum Monthly Payout as per the table below:

- Maximum Monthly Payout = No Limit
- It should be in multiples of 1,000

2b) Increasing-

Minimum Monthly Payout as per the table below:

- Maximum Monthly Payout = No Limit
- It should be in multiples of 1,000

49. Can I increase /decrease SA / monthly income or change to increasing monthly income post issuance of the policy?

No, you cannot change SA or monthly income post issuance of the policy.

50. Is there any large sum assured rebate/discount on the Sum assured?

Yes, there is large SA discount in this product which is inbuilt on the premium rates shown to you

51. What is the meaning of Lumpsum?

It means that the entire Death Benefit amount is paid to nominee on the event of death

52. What is the Death Benefit offered under Future Generali Flexi Online Term Plan?

In case of death of the life assured at any time during the policy term the following benefit is applicable,

Option 1: Basic Life Cover

On death during the policy term, a lump sum amount equal to the Sum Assured is payable to the nominee. The policy will terminate after the claim payout.

Option 2: Income Protection:

Fixed-

- Customer chooses monthly amount which he wants his nominee should receive after his death.
- On death during the policy term, the monthly amount is paid for the period till the life assured would have attained 60 years of age, or for 10 years, whichever is higher.
- Nominee has an option to take all monthly installments as a lump sum at the time of claim settlement discounted at 6.5% per annum compounded. The option of taking lump sum death benefit cannot be exercised once the fixed income protection payment has commenced

Increasing:

- Customer chooses monthly amount increasing at 10% simple interest rate each policy year.
- The indexation is applicable before death as well as after death, during the policy term or till the payouts are due. i.e. -
 - from inception of the policy till the life assured would have attained 60 years of age, or for 10 years, whichever is higher
- On death during the policy term, monthly amount is payable with indexation till the life assured would have attained 60 years of age or 10 years whichever is higher, from the date of death.
- Nominee has an option to take all monthly installments as a lump sum at the time of claim settlement discounted at 6.5% per annum compounded. The option of taking lump sum death benefit cannot be exercised once the increasing income protection payment has commenced

53. How will the monthly income be paid?

It will be payable on death and on every subsequent monthly death anniversary till life assured would have attained age 60 (assuming he would have been alive) or for 10 years, whichever is higher

54. Under Income protection Option, Can I subsequently change the payout methodology from Monthly to Lumpsum?

No, you cannot change the payout methodology from Monthly to Lumpsum. However, on your death, at the time of claim settlement your Nominee has an option take all the monthly payouts as lumpsum. This option of taking lump sum cannot be exercised once the monthly payouts have commenced

55. What is the maturity benefit under the policy?

This is a pure protection policy and hence there is no maturity benefit payable.

56. Can the nominee be a minor?

Yes, a nominee can be a minor. However, an Appointee (major) has to be provided for the Minor Nominee which should be immediate blood relative

57. What will the nominee get in case the life assured commits suicide?

In case of death due to suicide within 12 months:

- i. from the date of inception of the policy, the nominee or beneficiary shall be entitled to 80% of the premiums paid, provided the policy is in force, or

- ii. from the date of revival of the policy, the nominee or beneficiary shall be entitled to 80% of the premiums paid till the date of death

58. What is the Grace Period under the product?

A grace period of 30 days for Annual and 15 days for Monthly premium payment mode from the premium due date will be allowed for payment of renewal premium. The policy will remain in force for all policy benefits during the grace period. In case of death during the grace period, death benefit will be paid after deducting the due premiums

59. If premium is not paid on time, how will it affect the policy?

If premiums are not paid within the grace period the policy will lapse. The policy may be reinstated with full benefits within two years from the date of the first unpaid premium. However, the life cover during the lapsed period would not be available.

60. Is there any surrender value in this plan?

This is a pure protection plan and hence there is no surrender value in this plan

“Future Generali Accidental Benefit Rider” Related FAQs

61. What is an Accident?

Accident means a sudden, unforeseen, and involuntary event caused by external, visible and violent means.

62. What is Base Policy?

Base Policy means the policy contract to which this rider is attached.

63. What are the options under the rider?

Rider provides two options:-

Option 1 “Accidental Death Protection”:- Provides cover in case of an accidental death

Option 2 “Accidental Death and Accidental Total and Permanent Disability Protection”:-

Provides i) Cover in case of an accidental death; or

ii) Cover in case of a total and permanent disability arising out of an accident

64. Can I take both the rider options along with the Base Policy?

Only one rider option can be opted in a policy

65. What is the Entry Age, Maturity Age, Coverage Term, Premium Payment Term and Premium Payment Frequency for the rider?

The rider entry age, maturity age, coverage term, premium payment term and premium payment frequency are same as that of base policy.

66. Can I take rider as standalone policy?

No, rider cannot be taken on standalone basis. It needs to be taken along with the base plan.

67. Is there any restriction on rider Premium?

The minimum annualized rider premium is

i) Rs. 25 for Option 1 (Accidental Death Protection)

ii) Rs. 45 for Option 2 (Accidental Death and Accidental Total and Permanent Disability Protection)

The rider premium cannot be more than the premium of base policy

68. Is there any restriction on rider Sum Assured?

The minimum rider Sum Assured is Rs. 50,000, subject to minimum premium criteria.

The maximum rider Sum Assured can be equal to Sum Assured under Base Policy.

69. What is an injury?

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

70. Who is a Medical Practitioner?

Medical Practitioner a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license; but excluding the Physician who is:

- Insured/Policyholder himself or an agent of the Insured
- Insurance Agent, business partner(s) or employer/employee of the Insured or
- A member of the Insured's immediate family (Children, Siblings, Parents and Spouse)

71. What qualifies as Accidental Death?

If the Life Assured sustains any bodily injury resulting solely and directly from an Accident caused by outward, violent and visible means and such Injury shall within a period of 180 days of the occurrence of the Accident; solely, directly and independently of all other causes, results in the death of the Life Assured, then such death shall qualify to be an Accidental Death.

72. What and how is benefit payable under “Accidental Death Protection” option?

The rider benefit is equal to Rider Sum Assured. This is payable in lump sum after acceptance of claim.

73. What is the surrender value under this rider?

Rider taken along with Flexi Online Term Plan does not have any surrender value.

74. Is there any survival or maturity benefit under this rider?

No, there is no survival or maturity benefit under this rider.

75. What qualifies as Accidental Total and Permanent Disability?

The Life Assured will be regarded as Totally and Permanently disabled if, as a result of Accidental bodily injury, resulting solely and directly from an Accident caused by outward, violent and visible means,

- he /she has been rendered totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, or
- he/she has suffered the loss of (or the total and permanent loss of use of) both upper limbs, or both lower limbs, or both eyes, or a combination of any two.

The above Disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of medical practitioners. However, the same may be confirmed by independent Medical Practitioner appointed by the Company. The cost of consultation in such case will be borne by the Company.

76. Can I claim for both Accidental Death and Accidental Total and Permanent Disability both under Option 2?

Only one claim either of Accidental Death or Accidental Total and Permanent Disability is admissible under Option-2

77. What amount am I allowed to claim after buying Future Generali Flexi Online Term Plan along with “Accidental Death Protection” option?

Provided you have paid all due premiums on time for base plan and rider.

- i) In case of accidental death, your nominee shall receive Rider Sum Assured + Death Benefit under Base Plan.
- ii) In case of non-accidental death, nominee shall receive death benefit under base plan.

78. What amount am I allowed for claim after buying Future Generali Flexi Online Term Plan with “Accidental Death and Accidental Total and Permanent Disability Protection” option?

Provided you have paid all due premiums on time for base plan and rider.

- i) In case of accidental death, nominee shall receive Rider Sum Assured + Death Benefit under Base Plan.
- ii) In case of non-accidental death, nominee shall receive death benefit under base plan.
- iii) In case of Accidental Total and Permanent Disability, you shall get Rider Sum Assured as Benefit. The benefit is payable in 10 annual instalments. First installment of the said benefit will be payable on the date of settlement of the rider claim and subsequent 9 annual installments will be payable on each anniversary from the date of 1st diagnosis of the disability. Your rider shall terminate on payment of benefit and rider premium will cease from date of diagnosis. Any premium received from the policyholder in respect of rider from date of diagnosis to date of claim settlement shall be refunded along with the 1st instalment of rider benefit.
Your life cover under base plan shall continue and in case of death, your nominee shall receive death benefit under base plan.

79. What are the exclusions under this rider?

No Rider Benefit will be payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions:

- i. Arising out of self-inflicted injury, suicide, war/invasion, injury during criminal activity with criminal intent or death whilst under the influence of drug unless prescribed by the doctor, alcohol, or narcotic substances;
- ii. 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;
- iii. As a result of the life assured committing any breach of law with criminal intent;
- iv. 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.
- v. Nuclear reaction, radiation or nuclear or chemical contamination

Technology Related FAQs

80. 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

81. 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

82. 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.

- 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.

83. 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.

84. 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/

85. 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.

86. 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

87. 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.

88. 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.

89. 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.

90. 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.

91. 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.

92. 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.

Future Generali Flexi Online Term Plan | UIN: 133N058V02

Future Generali Accidental Benefit Rider | UIN: 133B027V01

For detailed information on this product including risk factors, terms and conditions etc., please refer to the policy document and consult your advisor or visit our website before concluding a sale

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS.

IRDAI clarifies to the public that:

- **IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.**
- **IRDAI does not announce any bonus.**

Public receiving such phone calls are requested to lodge a police complaint along with details of phone calls, number