

Fast Forward (Add-on): Endorsement Document

Fast Forward is an Add-on which can be endorsed along with the Base Plan only and cannot be bought in isolation or as a separate product. The Add-on can only be purchased with the Base Plan at the time of either buying a New Policy or at Renewal of a Base Plan.

The Add-on can be opted for policies with more than 1 year of tenure only. The Add-on shall be available only if it is specifically mentioned in Your Base Plan's Policy Schedule.

How it works:

Even when you purchase a policy of longer than 1 year tenure, your plan Sum Insured operates on Annual Basis. Which means if you have an INR 10 Lakh policy, you can use INR 10 Lakh each policy year even when the policy tenure may be 2 or 3 years.

With Fast Forward, your Annual Base Sum Insured & M-iracle Sum Insured of the policy is combined for the entire tenure opted by you. This combined Base Sum Insured and the M-iracle Sum Insured will be available for the entire policy tenure.

For Re-instatement benefits to be triggered under base plans, only one claim is to be made during complete tenure of the policy.

Example:

Base Plan opted for INR 10 Lakh Base Sum Insured. This has M-iracle Sum Insured of INR 12,000.

Base plan of multiple years tenure opted is combined and is available for the entire policy tenure. The policy tenure thus is the entire duration of the policy which could be 2 or 3 years as opted. Without Fast Forward Add-on, the Sum Insured (both the Base Sum Insured and "M-iracle" Sum Insured) is always Annual i.e. available on policy year basis despite the policy tenure being 2 or 3 years.

Base Sum Insured:

Policy year	Policy tenure 1 year	Policy tenure 2 years Without Fast forward.	Policy tenure 3 years Without fast forward	Policy tenure 2 years With fast forward	Policy tenure 3 years With fast forward
1	INR 10 Lakh	INR 10 Lakh	INR 10 Lakh	INR 20 Lakh	INR 30 Lakh
2	INR 10 Lakh	INR 10 Lakh	INR 10 Lakh		
3	INR 10 Lakh	INR 10 Lakh	INR 10 Lakh	INR 20 Lakh	INR 30 Lakh
4	INR 10 Lakh	INR 10 Lakh	INR 10 Lakh		
5	INR 10 Lakh	INR 10 Lakh	INR 10 Lakh	INR 20 Lakh	INR 30 Lakh
6	INR 10 Lakh	INR 10 Lakh	INR 10 Lakh		

Mi-iracle Sum Insured:

Policy year	Policy tenure 1 year	Policy tenure 2 years Without fast forward.	Policy tenure 3 years Without fast forward	Policy tenure 2 years With fast forward	Policy tenure 3 years With fast forward
1	INR 12,000	INR 12,000	INR 12,000	INR 24,000	INR 36,000
2	INR 12,000	INR 12,000	INR 12,000		
3	INR 12,000	INR 12,000	INR 12,000	INR 24,000	INR 36,000
4	INR 12,000	INR 12,000	INR 12,000		
5	INR 12,000	INR 12,000	INR 12,000	INR 24,000	INR 36,000
6	INR 12,000	INR 12,000	INR 12,000		

Note:

- The Add on is available on your Base Sum Insured & M-iracle Sum Insured.
- All waiting periods, co-payments, deductibles, permanent exclusions, definitions, claims procedure and general terms & conditions applicable to the Base Plan will apply to this Add-on as well.**