

Fast Forward (Add-on): Prospectus cum Sales Literature

Policy Design

- 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
- 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.
- Entry age, exit age, cover type, tenure, loadings and discounts will be as per the Base Plan.

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.**

1. Waiting Periods

This Add-on shall follow the same waiting period conditions as mentioned in Base Plan.

2. Permanent Exclusions

This Add-on will have the same permanent exclusions as mentioned in the Base Plan.

3. Claims

Claims procedure and management under this Add-on shall be same as the Base Plan.

4. General Terms and Conditions

Details and conditions of the following terms shall remain same as mentioned in the Base Plan:

| | | |
|--|---|---|
| Free Look Period | Cancellation | Renewal of Policy |
| Assignment | Nomination | Fraud |
| Policy Disputes | Territorial Jurisdiction | Notices |
| Alteration to the Policy | Withdrawal of Policy | Redressal of Grievance |
| Possibility of Revision of Terms of the Policy Including the Premium Rates | Claim settlement (Provision for Penal interest) | Condition Precedent to Admission of Liability |
| Multiple Policies | Migration | Portability |
| Disclosure of Information | Moratorium Period | Complete Discharge |
| Loading of Premium | | |