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11.	Free Look Period	If policyholder disagree with any of the terms and conditions, he has a right to return the Policy within 30 days of receipt of the Policy Document.	Part D.5
12.	Lapse, paid-up and revival of the Policy	<p>Paid-Up Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured. The mortality charges shall be deducted based on the reduced paid up sum assured only. Paid up policy can be revived within the revival period of three years from the first unpaid premium.</p> <p>Revival: • You have the option to revive a policy within three (3) consecutive complete years from the date of the first unpaid premium.</p> <p>a) Revival of a discontinued policy during the lock-in period: At the time of revival: A. All due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Allocation Charges, if any, and Policy Administration Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, if applicable during the discontinuance period, may be deducted provided the guarantee continues to be applicable. No other charges shall be levied. C. Discontinuance Charges deducted at the time of Discontinuance of the Policy will be added back to the Fund.</p> <p>b) Revival of a discontinued policy after the lock-in period: a. All due and unpaid premiums will be collected in full without charging any interest or fee. b. Premium Allocation Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. The guarantee charges may be deducted, if guarantee continues to be applicable. No other charges shall be levied. c. On revival, the policy will continue with the original risk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and conditions of the policy. d. Any revival shall only cover the loss or insured event which occurs after the Revival Date. e. The rider, if any may also be revived at the option of the policyholder.</p>	<p>Part D. 1</p> <p>Part D. 2</p>
13.	Policy Loan, if applicable	Loan is not allowed	
14.	Claims / Claims Procedure	<p>Claims TAT 1. Raising claim requirements after lodging the claim- Within 10 days 2. Death claim decision for cases without investigation requirement- Within 15 days 3. Death claim decision for cases with investigation requirement- Within 45 days</p> <p>Claims Procedures a) The death of the Life Assured must be notified to us in writing along with proof of death, mandatory documents and any other available appropriate documents, not later than 90 days from the date of death of the Life Assured. b) The Claim Procedure is detailed at the company website https://generalicentrallife.com/claims</p> <p>Call centre number of the insurer: 18001022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: generalicentrallife.com Customer Portal: generalicentrallife.com OR GC Life App Tel: + 91-22-4097 6666 Details of Company officials Chief Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083</p> <p>Website link for downloading the Claim forms: https://generalicentral.com/claims/claim-forms</p>	Part F.8
15.	Policy Servicing	<p>Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received.</p> <p>Website link for downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads</p> <p>Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/customer-service-faqs Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)</p>	Part A.
16.	Grievances/Complaints	<p>In case you have any grievance, you may approach our Grievance Redressal Cell: •Email us at care@generalicentral.com, or •Write in to our below Communication address: Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083, or</p> <p>•You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://www.generalicentrallife.com/customer-service/branch-locator/</p> <p>•Raise your concern online at https://www.generalicentrallife.com/customer-service/enquiry-form •If you are a Senior citizen, you may write to us at the following id: senior.citizens@generalicentral.com for priority assistance</p> <p>In case not satisfied with the resolution of your grievance: •Write to our Grievance Redressal Officer at gro@generalicentral.com, or •Approach IRDAI (Insurance Regulatory and Development Authority of India) <input type="checkbox"/> • Online portal: http://www.igms.irda.gov.in <input type="checkbox"/> • Toll Free Number: 155255 / 1800 425 4732, or •Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details</p>	Part G. - Grievance Redressal Procedure & List of Insurance Ombudsmen

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: _____ (Signature of the Policyholder)

Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between Customer Information Sheet (CIS) and the policy document the terms and conditions mentioned in the policy document shall prevail.

care@generalicentral.com	1800 102 2355	generalicentrallife.com
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The Company has an Anti-Fraud Policy in place. Life coverage is included in this Product. Please visit the website for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at care@generalicentral.com. For further details please access the link: <https://generalicentrallife.com/customer-service/grievance-redressal-procedure>. Generali Group's and Central Bank of India's liability is restricted to the extent of their shareholding in Generali Central Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited) (IRDAI Regn. No.: 133) (CIN:U66010MH2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 | Email: care@generalicentral.com | Call us at 1800 102 2355 | Website: www.generalicentrallife.com | Comp Code : Comp-July-2025_4223.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.