

This document provides key information about your policy. You are also advised to go through your Policy Document.

Sr. No.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number/ COI
1.	Name of the Insurance Product and Unique Identification Number (UIN)	General Central Sampoom Loan Suraksha (UIN: 133N066V03)	Part A.
2.	Proposal Number	XXXXXXXXXXXX	Part A.
3.	Type of Insurance Policy	A Group, Non-Linked, Non-Participating (without profits), Pure Risk Premium, Credit Life Insurance Plan	Part A.
4.	Basic Policy Details	<p>You have chosen <<Option1: Base Cover/Option 2: Base Cover + Standard Critical Illness Cover/Option 3: Base Cover + Extended Critical Illness Cover>></p> <p>Your Member ID is <<XXXX>></p> <p>Your Moratorium Period is : << XX>></p> <p>Your Tenure of Certificate is <<XX>> years.</p> <p>Your Single Premium (without applicable taxes) of Rs. <<10,000>> per member</p> <p>Your amount of coverage is Rs. <<1,00,000>></p> <p>Your Group Policy Number is <<XXXX>></p> <p>Interest Payable during Moratorium Period: <<Yes/No>></p> <p>Your Cover Type is <<Reducing/ Level>></p>	Part A. / COI
5.	Policy Coverage/ Benefits payable	<p>Maturity Benefit There is no maturity benefit under this plan.</p> <p>Death Benefit Amount of Benefit payable on occurrence of insured event shall be as per Loan Schedule given in the Certificate of Insurance. <input type="checkbox"/> << Option1: Base Cover - In case of occurrence of death, the outstanding loan amount (Sum Assured) as on date of occurrence of the insured event as per the Loan Schedule given in the Certificate of Insurance is payable>> <input type="checkbox"/> << Option 2: Base Cover + Standard Critical Illness Cover - In case of occurrence of Death, or 6 standard Critical Illnesses, whichever occurs first, the outstanding loan amount (Sum Assured) as on date of occurrence of the insured event as per the Loan Schedule given in the Certificate of Insurance is payable>> <input type="checkbox"/> << Option 3: Base Cover + Extended Critical Illness Cover - In case of occurrence of Death, or 19 extended Critical Illnesses, whichever occurs first, the outstanding loan amount (Sum Assured) as on date of occurrence of the insured event as per the Loan Schedule given in the Certificate of Insurance is payable>></p> <p><<Amount of Benefit for Single Life: In case of occurrence of any one of the insured events, the outstanding loan amount (Sum Assured) as on date of occurrence of the insured event as per the Loan Schedule given in the Certificate of Insurance is payable>></p> <p><<Amount of Benefit for Co-Borrowers: In case of occurrence of insured event with anyone/ each of the co-borrowers, his/her respective share of loan amount (Sum Assured) as on date of occurrence of the insured event as per the Loan Schedule given in the Certificate of Insurance is payable. The Insurance Cover on the surviving member will continue for his/her respective loan share for the balance coverage term>></p> <p><<Amount of Benefit for Joint life cases: In case of occurrence of any one of the insured events with any one the joint borrowers or in case of occurrence of any one of the insured events together for more than one joint borrowers, where all the borrowers are insured on the entire loan amount, only one claim of loan amount (Sum Assured) as on date of occurrence of the insured event as per the Loan Schedule given in the Certificate of Insurance is payable. No other benefit shall be payable. No Insurance Cover for surviving member(s). >></p> <p>The policy shall terminate on payment of entire Amount of Benefit.</p> <p>Survival Benefit Not Applicable</p> <p>Surrender If an Insured Member has repaid the outstanding loan to You before the expiry of the repayment term specified in the Loan Schedule or otherwise, then the Insured Member may Surrender the Certificate of Insurance by giving Us a written request and We will pay the Guaranteed Surrender Value. The Insured Member may choose to continue the cover for the entire Tenure of certificate as per Certificate of Insurance in case of prior termination/foreclosure of loan.</p>	Part C - 4, 3 Part D - 2
6.	Riders opted, if any	No riders are available under this product.	NA
7.	Exclusions (What the policy does not cover)	<p>• Suicide Exclusion In case of death of Insured Member due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the insured member shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on date of death whichever is higher, provided the policy is in force.</p> <p><< Critical Illness Exclusion Exclusion under the listed Critical Illnesses under Option 2 and Option 3- Exclusions under Critical Illness No Critical Illness benefit will be payable in respect of any listed condition arising directly or indirectly from, through, in consequence of or aggravated by any of the following: i. Pre-Existing Diseases or diseases connected to a Pre-Existing diseases will be excluded.</p> <p>Pre-existing Disease means any condition, ailment, injury or disease: a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to effective date of the policy.</p> <p>ii. Existence of any sexually Transmitted Disease (STD) and its related complications <input type="checkbox"/> iii. Self-inflicted injury, suicide, insanity and deliberate participation of the insured member in an illegal or criminal act iv. Use of intoxicating drugs/alcohol/solvent, taking of drugs except under the direction of a qualified medical practitioner v. War – whether declared or not, civil commotion, breach of law with criminal intent, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or willful participation in acts of violence vi. Aviation other than as a fare paying passenger or crew in a commercial licensed aircraft vii. Taking part in any act of a criminal nature viii. Treatment for injury or illness caused by avocations/activities such as hunting, mountaineering, steeple-chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger. Radioactive contamination due to nuclear accident ix. Failure to seek or follow medical advice or treatment from any registered and qualified Medical Practitioner x. Any treatment of a donor for the replacement of an organ xi. A congenital anomaly of the insured>></p>	Part F. 7 & Part C. 3
8.	Waiting /lien Period, if any	Waiting Period for Critical Illness Benefit is 90 days following the Effective Date. No Critical Illness Benefit shall be payable under this Policy for Critical Illness diagnosed or with the signs or symptoms of which first occurred within 90 days following the Effective Date.	Part C. 3c
9.	Grace period	Not Applicable	NA
10.	Free Look Period	On receipt of the Certificate of Insurance, the Insured Member may review the Terms and Conditions stated herein. In case the Insured Member is not satisfied with Terms and Conditions, he / she has an option to return the Certificate of Insurance to the Company within 30 days of its receipt, with a request for cancellation, stating reasons for the same. On such cancellation of the Certificate of Insurance, the Company will refund the premium after deducting a proportionate cost of insurance for the period covered; expenses incurred towards medical examinations, if any, and stamp duty.	Part D 1
11.	Lapse, paid-up and revival of the Policy	<p>Lapse Not Applicable</p> <p>Paid-Up Not Applicable</p> <p>Revival Not Applicable</p>	NA
12.	Policy Loan, if applicable	No loans are available under this Group Policy either to the Group Policy holder or to the members of the Group.	Part D 3
13.	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) As an alternate, the intimation can be sent via company website https://www.generalcentrallife.com/claims c) Required list of documents and claim form are mentioned on the website https://www.generalcentrallife.com/group-claims. We may, however, call for additional documents and information, if found necessary, in support of the claim. d) On receipt of claim intimation with the required mandatory documents, the claim will be registered, and primary assessment will be done. e) On receipt of complete documents, final assessment will be done, claim decision will be taken and conveyed.</p> <p>Call centre number of the insurer: 18001022355 Customer Service email: care@generalcentral.com or groupclaim@generalcentral.com Website: www.generalcentrallife.com 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>	Part F.

14.	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://generalicentrallife.com/customer-service/group-business-form/</p> <p>Website link for List of products & FAQs: – https://generalicentrallife.com/insurance-plans/group-insurance-plans</p> <p>Group Portal: - https://groups.generalicentrallife.com/GroupPortal/#/login</p>	Part A.
15.	Grievances/Complaints	<p>In case you have any grievance, you may approach our Grievance Redressal Cell:</p> <ul style="list-style-type: none"> •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 •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/ •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@www.generalicentral.com for priority assistance <p>In case not satisfied with the resolution of your grievance:</p> <ul style="list-style-type: none"> •Write to our Grievance Redressal Officer at gro@generalicentral.com, or •Approach IRDAI (Insurance Regulatory and Development Authority of India) <ul style="list-style-type: none"> • Online portal: http://www.igms.irda.gov.in • Toll Free Number: 155255 / 1800 425 4732, or •Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details 	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		www.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_4231

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.