



LIFE INSURANCE
Customer Information Sheet / Know Your Policy

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 Group Term Life Insurance Plan (UIN: 133N003V05)	Part A.										
2.	Proposal Number	XXXXXXXXXX	Part A.										
3.	Type of Insurance Policy	This is a Group, Non-linked, Pure Risk Yearly Renewable Term Insurance Plan.	Part A.										
4.	Basic Policy Details	<table border="1"><tr><td>Your Master Policy Number is <<XXX>></td><td>Your Membership Number is <<XXX>></td></tr><tr><td>Your Cover Commencement Date is <<DD/MM/YYYY>></td><td>Your Cover End Date <<DD/MM/YYYY>></td></tr><tr><td>Your Tenure of Certificate is <<XX>> years</td><td>Your Premium Payment frequency is <<yearly/half-yearly/quarterly/monthly>></td></tr><tr><td>Your Installment Premium (without applicable taxes) Rs. <<10,000>> per group/scheme</td><td>Your Rider Installment Premium (without applicable taxes) is Rs. <<10,000>></td></tr><tr><td>Your Sum assured is of Rs <<1,00,000>> per member.</td><td>Your Rider Sum Assured is Rs. <<5,000>></td></tr></table>	Your Master Policy Number is <<XXX>>	Your Membership Number is <<XXX>>	Your Cover Commencement Date is <<DD/MM/YYYY>>	Your Cover End Date <<DD/MM/YYYY>>	Your Tenure of Certificate is <<XX>> years	Your Premium Payment frequency is <<yearly/half-yearly/quarterly/monthly>>	Your Installment Premium (without applicable taxes) Rs. <<10,000>> per group/scheme	Your Rider Installment Premium (without applicable taxes) is Rs. <<10,000>>	Your Sum assured is of Rs <<1,00,000>> per member.	Your Rider Sum Assured is Rs. <<5,000>>	Part A. & COI
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5.	Policy Coverage/ Benefits payable	<table border="1"><tr><td>Maturity Benefit There is no maturity benefit under this policy.</td><td></td></tr><tr><td>Death Benefit The death benefit (Life Cover) amount payable under the plan is equal to the Sum Assured. The death benefit is payable to the beneficiary in the event of a member's death during the policy term.</td><td></td></tr><tr><td>Survival Benefit Not Applicable</td><td></td></tr><tr><td>Surrender No surrender value is available under this Group Policy.</td><td></td></tr></table>	Maturity Benefit There is no maturity benefit under this policy.		Death Benefit The death benefit (Life Cover) amount payable under the plan is equal to the Sum Assured. The death benefit is payable to the beneficiary in the event of a member's death during the policy term.		Survival Benefit Not Applicable		Surrender No surrender value is available under this Group Policy.		Part C. 5 & 2 Part D. 2		
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6.	Riders opted, if any	You have chosen: << General Central Group Accident and Sickness Total Permanent Disability Rider/ General Central Group Accelerated Terminal Illness Rider/ General Central Group Accidental Total Permanent Disability Rider/ General Central Group Core Critical Illness Accelerated Rider/ General Central Group Accidental Death Rider/ General Central Group Extended Critical Illness Accelerated Rider/ General Central Group Core Critical Illness Rider/ General Central Group Extended Critical Illness Rider/ General Central Group Accidental Partial Permanent Disability Rider>>	Part A										
7.	Exclusions (What the policy does not cover)	<table border="1"><tr><td>Suicide Exclusion In case of death 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, provided the policy is in force. This clause will not be applicable during renewal of cover.</td><td></td></tr><tr><td>Please note, for employer employee group where participation for insurance cover is compulsory, suicide clause as stated above will not be applicable.</td><td></td></tr><tr><td>For Rider Exclusion, please refer to the respective rider brochure.</td><td></td></tr></table>	Suicide Exclusion In case of death 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, provided the policy is in force. This clause will not be applicable during renewal of cover.		Please note, for employer employee group where participation for insurance cover is compulsory, suicide clause as stated above will not be applicable.		For Rider Exclusion, please refer to the respective rider brochure.		Part F. 5				
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9.	Grace period	A grace period of 30 days from the premium due date will be allowed for payment of half yearly & quarterly mode and 15 days for monthly mode. There will be no grace period for clients opting for annual premium payment mode. If the due premiums are not paid within the grace period then the policy will lapse. As you have opted for <<Yearly/ Half- Yearly/ Quarterly/ Monthly>> premium payment frequency, the grace period applicable to you is <<15/30>> days.	Part C.8										
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	<table border="1"><tr><td>Lapse If the Premiums due are not paid within the Grace Period, the Policy lapses. The date of lapse shall be the due date of the earliest unpaid Premium. The Company shall immediately thereon, cease to be liable to pay any benefits under such lapsed Policy.</td><td></td></tr><tr><td>Paid-Up Not Applicable</td><td></td></tr><tr><td>Revival The lapsed policy can be revived before the next renewal date of the policy subject to the Board Approved Underwriting Policy.</td><td></td></tr></table>	Lapse If the Premiums due are not paid within the Grace Period, the Policy lapses. The date of lapse shall be the due date of the earliest unpaid Premium. The Company shall immediately thereon, cease to be liable to pay any benefits under such lapsed Policy.		Paid-Up Not Applicable		Revival The lapsed policy can be revived before the next renewal date of the policy subject to the Board Approved Underwriting Policy.		Part D 6 & 8				
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12.	Policy Loan, if applicable	No Policy Loan would be available											

13. Claims / Claims Procedure	<p>Claims TAT</p> <p>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</p> <p>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: 1800 1022355 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. 3
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://generalcentrallife.com/customer-service/group-business-form/</p> <p>Website link for List of products & FAQs: - https://generalcentrallife.com/insurance-plans/group-insurance-plans</p> <p>Group Portal: - https://groups.generalcentrallife.com/GroupPortal/#/login</p>	
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@generalcentral.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.generalcentrallife.com/customer-service/branch-locator/ • Raise your concern online at https://www.generalcentrallife.com/customer-service/enquiry-form • If you are a Senior citizen, you may write to us at the following id: senior.citizens@www.generalcentral.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@generalcentral.com, or • Approach IRDAI (Insurance Regulatory and Development Authority of India) <ul style="list-style-type: none"> • Online portal: http://www.irms.irda.gov.in • Toll Free Number: 155255 / 1800 425 4732, • Approach Insurance Ombudsman; please visit https://www.coins.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



care@generalcentral.com



1800 102 2355



www.generalcentrallife.com

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@generalcentral.com. For further details please access the link: <https://generalcentrallife.com/customer-service/grievance-redressal-procedure>. General Group's and Central Bank of India's liability is restricted to the extent of their shareholding in General 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@generalcentral.com | Call us at 1800 102 2355 | Website: www.generalcentrallife.com | Comp Code : Comp-July-2025_4230

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS