

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)	Generali Central Group Term Micro Insurance Plan (133N103V01)	Part A.
2.	Proposal Number	XXXXXXXXXXXX	Part A.
3.	Type of Insurance Policy	Group, non-linked, non-participating (without profits), single premium or one-year renewable term micro insurance plan	Part A.
4.	Basic Policy Details	<p>You have chosen <<Level Cover Option /Reducing Cover Option>></p> <p>Your Member ID is <<XXXX>></p> <p>Your Cover Commencement Date is <<DD/MM/YYYY>></p> <p>Your Tenure of Certificate is <<XX>> years</p> <p>Your Group Policy Number is <<XXXX>></p> <p>Your Cover End Date <<DD/MM/YYYY>></p> <p>Your Premium Payment frequency is <<single/yearly/half-yearly/quarterly/monthly>></p> <p>Your <<Installment Premium / Single Premium>> (without applicable taxes) of Rs. <<10,000>> per member</p> <p>Your amount of coverage is Rs. <<1,00,000>></p>	Part A. / COI
5.	Policy Coverage/ Benefits payable	<p>Maturity Benefit There is no maturity benefit under this plan.</p> <p>Death Benefits: <<For Level Cover Option - On death, the full Sum Assured (as on the date of death) of Rs. <<1,00,000>> will be payable, and the Policy will terminate for the Insured Member on payment of this benefit.>> <<For Reducing Cover – On Death, outstanding loan as per the loan schedule as on date of death or INR 5000, whichever is higher shall be payable.>> Where the life insured is a minor, the policy automatically vests on the life of the life insured once he / she attains maturity.</p> <p>Survival Benefit Not Applicable</p> <p>Surrender: For One-Year Renewable Policy: Not Applicable For Single Premium Policy: In case master policyholder discontinues the scheme for new members, the existing members shall have right to continue the cover on original basis as per Certificate of Insurance or surrender the cover. In case of continued coverage, the company/intermediary shall continue to be responsible to serve such members till their coverage is terminated. The member may choose to surrender his/her cover in case of loan foreclosure. Pre-closure of loan is not a compulsory condition for surrender of cover for any member. Surrender value is not payable if the policy is surrendered in the last policy month. Please note for policy term till 12 months, the Surrender Value is Nil.</p>	Part C Part D
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 policyholder shall be entitled to 80% of the Total Premiums Paid** till the date of death or the benefit acquired on surrender / termination as on the date of death whichever is higher, provided the policy is in force. This clause will not be applicable during renewal of cover.</p> <p>**Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium, and taxes, if collected explicitly.</p> <p>Applicability of above-mentioned suicide clause for different groups:</p> <p>•For employer employee group where participation for insurance cover is compulsory, suicide clause as stated above will not be applicable. In other words, claims resulting from suicide will be covered.</p> <p>•For employer employee group where participation for insurance cover is on a voluntary basis, suicide clause as stated above will be applicable.</p> <p>•For non-employer employee groups, suicide clause as stated above will be applicable.</p> <p>Other Exclusion: The company shall not be under any obligation to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under OFAC, United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America or as directed by the Government of India, from time to time.</p>	Part F. 5
8.	Waiting /lien Period, if any	Not Applicable	NA
9.	Grace period	<p>For Single Pay Policy: Not Applicable</p> <p>For One-Year Renewable Policy: If for any insured member, premium is not paid by the Master Policyholder or the insured member itself, a grace period of 30 days (15 days for monthly mode) will be applicable for that member within which the Master Policyholder or member will have to pay the premium.</p> <p>Grace Period applicable for you is <<15/30>> days.</p>	Part C 5
10.	Free Look Period	<p>For Master Policyholder: In case the Master Policyholder disagree with any of the terms and conditions of the policy/coverage, the Master Policyholder can return the policy/Certificate of Insurance to the Company within 30 days of its receipt (whether received electronically or otherwise), for cancellation, stating your objections. The Company will refund the policy premium after the deduction of proportionate risk premium for the period of cover, stamp duty charges, cost of medical examination, if any and stamp duty.</p> <p>For Insured Member: 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, the Insured Member has an option to return the Certificate of Insurance to the Company within 30 days of its receipt (whether received electronically or otherwise), 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.</p>	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 For Single Premium Policy: Not Applicable For One-Year Renewable Policy: If the due premiums are not paid within the grace period then the policy will lapse. After expiry of Coverage, the company shall consider requests from Master Policyholder to reinstate the Coverage subject to the Board Approved Underwriting Policy. The revival period, if any, will not exceed the term of the policy.</p>	Part D 8
12.	Policy Loan, if applicable	Policy Loans are not available for this plan	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>	Part F.


		Call centre number of the insurer: 18001022355 Customer Service email: care@generalicentral.com or groupclaim@generalicentral.com Website: www.generalicentrallife.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	
14.	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Website link for downloading the policy servicing forms - https://generalicentrallife.com/customer-service/group-business-form/ Website link for List of products & FAQs: – https://generalicentrallife.com/insurance-plans/group-insurance-plans Group Portal: - https://groups.generalicentrallife.com/GroupPortal/#/login	Part A.
15.	Grievances/Complaints	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 •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 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) • Online portal: http://www.igmis.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

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-October-2025_4406

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.