



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
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Generali Central Money Back Super Plan (NON-POS Variant) (UIN: 133N088V05)	Part A.
2.	Proposal Number	XXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an individual non-linked, non-participating (without profits), savings, life insurance plan	Part A.
4.	Basic Policy Details	You have chosen Option 2 with Gold category. Your Policy Term is of 15 years and Premium Payment Term is of 15 years. Installment Premium (without applicable taxes) of Rs. 2,00,000 is payable in Annual mode. Your Sum Assured on Maturity is of Rs.12,00,000 and your Sum Assured on Death is of Rs 20,00,000. Your Death Benefit Multiple is 10.	Part A.3e,3f & PART. C
5.	Policy Coverage/ Benefits payable	<p>Guaranteed Additions</p> <p>The Policy offers simple guaranteed additions for each completed policy year, starting from the end of 8th Policy year till the end of the policy term, subject to payment of all due premiums.</p> <p>Maturity Benefit On your survival till the end of the policy term, provided all due premiums have been paid, you will receive Guaranteed Maturity Benefit which is: Sum Assured on Maturity plus accrued Guaranteed Additions</p> <p>Your Maturity Benefit is of Rs. 18,18,264</p> <p>Policy will terminate on payment of Maturity Benefit.</p> <p>Death Benefit In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future. The Death Benefit shall be higher of: i. Sum Assured on Death i.e Rs.20,00,000 plus accrued guaranteed additions, if any ii. 105% of total premiums paid as on date of death (excluding the applicable taxes, rider premiums, underwriting extra premiums, if any)</p> <p>The policy will terminate on payment of the Death Benefit as defined above.</p> <p>Survival Benefit Since you have chosen Option 2 with Gold category.</p> <p>You will receive Survival Benefit of Rs. 3,00,000 every year from 8th year till 14th year .</p> <p>Surrender We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and achieve your planned milestones. You do have an option to cash-in (surrender) after completion of first policy year provided one full year premium has been received. The surrender value may be less than the sum of premiums paid. You may evaluate loan option allowed under this policy instead of surrender in case of a temporary. The policy terminates on surrender and no further benefits are payable under the Policy. Please refer to your Benefit Illustration and Policy Document for more details.</p>	Part C. 2,3,4 & 5 Part D.3
6.	Riders opted, if any	Generali Central Non-Linked Accidental Death Benefit Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Income. You will receive Yearly income of Rs. 5,28,426 for duration of 2 years.	Part C . 5
		And Generali Central Non-Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 10,00,000. Your Benefit Payout type is Income. You will receive Yearly income of Rs. 5,28,426 for duration of 2 years.	
		And Generali Central Non-Linked Critical Illness Rider with Sum Assured of Rs. 10,05,000. You have chosen option 3 - 60 CI. Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 50,000 and Yearly income of Rs.1,86,515 for duration of 6 years.	

7.	Exclusions (What the policy does not cover)	<p>• Suicide Exclusion In case of death of Life Assured 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 at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is in-force.</p>	Part F. 7
8.	Waiting /lien Period, if any	NA	
9.	Grace period	<p>Grace period means the time granted by the insurer from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. As you have opted for Annual premium payment frequency, the grace period applicable to you is 30 days.</p>	Part C.7
10.	Free Look Period	If You disagree with any of the terms and conditions, You have a right to return the Policy within 30 days of receipt of the Policy Document and the Company will refund the premium if no claim made.	Part D.6
11.	Lapse, paid-up and revival of the Policy	<p><u>Lapse</u> If due premiums for first full (1) year have not been paid in full within the grace period, the policy shall lapse and will have no value. All risk cover and benefit cease while the policy is in lapsed status.</p> <p><u>Paid-Up</u> If due premiums for the first one (1) or more policy years have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted into a paid-up policy. If policy is converted into a paid-up policy, future survival benefit payments shall stop and no further survival benefits shall be payable.</p> <p><u>Revival</u> <ul style="list-style-type: none"> You have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium. On revival, the simple interest rate of 9% p.a. shall be charged by the Company for the Financial Year 2025 -2026. However, the company may decide to increase the interest charged on revival from time to time with a prior approval from IRDAI. </p>	Part D. 1, 2,& 4
12.	Policy Loan, if applicable	You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of loan that can be availed is up to 85% of the Surrender Value. The minimum amount of policy loan that can be taken is Rs. 10,000. For more details, please refer to the policy document.	Part D.5
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) The Claim Procedure is detailed at the company website https://www.generalicentrallife.com/claims</p> <p>Call centre number of the insurer: 18001022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentrallife.com Customer Portal: Customer.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://www.generalicentrallife.com/claims/claim-forms</p>	Part F.4
14.	Policy Servicing	<p>Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial 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.1

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@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"><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	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen
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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://www.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_4184.

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.