



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)	General Central New Assured Wealth Plan (UIN: 133N085V04)	Part A.1
2.	Proposal Number	XXXXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (without Profits), Savings, Life Insurance Plan.	Part A.1
4.	Basic Policy Details	You have chosen Option 2 Installment Premium (without applicable taxes) of Rs. 51,000 payable in Annual mode. Premium Payment Term: 12 years and Policy Term: 12 years Maturity Sum Assured is Rs. 6,12,000. Your Death Benefit Multiple is 10.	Part A.3e,3f and Part C
5.	Policy Coverage/ Benefits payable	<b>Guaranteed Additions</b> • The plan offers simple Guaranteed Additions for each completed policy year, starting from 8th Policy year till the end of the policy term, subject to payment of all due premiums • Guaranteed Additions accrue as a percentage of Sum Assured and at the end of the policy year. • The Guaranteed Addition rates are based on the age at entry of the Life Assured, the Premium Payment Term chosen, Policy Term chosen, Annualized Premium and the option chosen.  <b>Maturity Benefit:</b> Maturity Sum Assured Plus Accrued Guaranteed Additions, shall be paid where Maturity Sum Assured is equal to Sum Assured. Sum Assured under this product is equal to the total Annualized Premium payable under the policy (excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any) The policy terminates on the payment of the Maturity Benefit under both the options.  <b>Death Benefit</b>  In case of unfortunate demise of the life assured during the Policy Term, provided the policy is in-force and due premium till the date of death have been paid, two payouts will be made to life assured's nominee under this option:  1. Immediately upon settlement of Death claim: The first payout which is the Lump Sum Death Payout equal to Death Sum Assured will be paid at the time of settlement of death claim. The Death Sum Assured shall be the highest of the following: i. 10 times the Annualized Premium (excluding applicable taxes, rider premiums and underwriting extra premiums, if any) ii. 105% of the total premiums paid as on the date of death (excluding any extra premium, any rider premium and applicable taxes)  2. The second payout equal to the Sum Assured plus accrued Guaranteed Additions shall be paid at the end of the Policy Term. The policy continues after the death of the insured person. No future premiums are required to be paid after the death till the end of Policy Term. The policy continues to accrue Guaranteed Additions, as applicable, even after the death of the Life Assured, till the end of Policy Term Under Option 2, the nominee or beneficiary will have no right to surrender or alter any of the conditions of the policy after death of the life assured.,  The Policy will terminate on payment of entire Death Benefit under both the options.  <b>Surrender</b> 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.	Part C. 2,3 & 4 Part D.3
6.	Riders opted, if any	General Central Non-Linked Accidental Death Benefit Rider with Sum Assured of Rs. 18,36,000. Your Benefit Payout type is Income. You will receive Monthly income of Rs. 25,216 for duration of 7 years.  And General Central Non-Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 6,12,000. Your Benefit Payout type is Income. You will receive Yearly income of Rs. 3,23,397 for duration of 2 years.	Part C. 5
7.	Exclusions (What the policy does not cover)	• <b>Suicide Exclusion</b> 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.	Part F. 7
8.	Waiting /lien Period, if any	Not Applicable	
9.	Grace period	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.	Part C.6
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	<b>Lapse</b> If due premiums for the first (1) policy 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. <b>Paid-Up</b> If due premiums for the first (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 to a paid up policy. If a policy is converted into a reduced paid-up policy, Death Sum Assured and Maturity Sum Assured will be reduced. If the policy is converted into a paid-up policy, it will not accrue any future Guaranteed Additions under both options. <b>Revival</b> • You have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium. • The revival will be considered on the receipt of the application from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any. • On revival, all the Guaranteed Additions due while the policy was in Lapse/Paid up status, will be added back to the policy. • 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.	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	<b>Claims TAT</b> 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  <b>Claims Procedures</b> 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 <a href="https://www.generalcentrallife.com/claims">https://www.generalcentrallife.com/claims</a>  <b>Call centre number of the insurer:</b> 18001022355 <b>Customer Service email:</b> <a href="mailto:care@generalcentral.com">care@generalcentral.com</a> or <a href="mailto:claims.support@generalcentral.com">claims.support@generalcentral.com</a> <b>Website:</b> <a href="http://www.generalcentrallife.com">www.generalcentrallife.com</a> <b>Customer Portal:</b> <a href="http://www.generalcentrallife.com">www.generalcentrallife.com</a> OR FG 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  Website link for downloading the Claim forms: <a href="https://www.generalcentrallife.com/claims/claim-forms">https://www.generalcentrallife.com/claims/claim-forms</a>	Part F.4
14.	Policy Servicing	<b>Policy Servicing TAT:</b> <b>Financial Transaction - 7 days from the date of request received.</b> <b>Non-Finacial Transaction - 7 days from the date of request received.</b>  Website link for downloading the policy servicing forms: <a href="https://www.generalcentrallife.com/customer-service/forms-downloads">https://www.generalcentrallife.com/customer-service/forms-downloads</a>  Website link for List of documents required for policy servicing: <a href="https://www.generalcentrallife.com/customer-service/customer-service-faqs">https://www.generalcentrallife.com/customer-service/customer-service-faqs</a> Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	Part A.1
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: •Email us at <a href="mailto:care@generalcentral.com">care@generalcentral.com</a> , 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 <a href="https://www.generalcentrallife.com/customer-service/branch-locator/">https://www.generalcentrallife.com/customer-service/branch-locator/</a>  •Raise your <b>senior citizen</b> at <a href="https://www.generalcentrallife.com/customer-service/enquiry-form">https://www.generalcentrallife.com/customer-service/enquiry-form</a> •If you are a <b>senior citizen</b> , you may write to us at the following id: <a href="mailto:senior.citizens@generalcentral.com">senior.citizens@generalcentral.com</a> for priority assistance  In case not satisfied with the resolution of your grievance: •Write to our <b>Grievance Redressal Officer</b> at <a href="mailto:gro@generalcentral.com">gro@generalcentral.com</a> , or •Approach <b>IRDAI (Insurance Regulatory and Development Authority of India)</b> • Online portal: <a href="http://www.igms.irda.gov.in">http://www.igms.irda.gov.in</a> • Toll Free Number: 155255 / 1800 425 4732, or •Approach Insurance Ombudsman; please visit <a href="https://www.ciols.com.in/ombudsman">https://www.ciols.com.in/ombudsman</a> for details	Part G.1 - 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.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

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2.	Proposal Number	XXXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (without Profits), Savings, Life Insurance Plan.	Part A.1
4.	Basic Policy Details	You have chosen Option 2 Installment Premium (without applicable taxes) of Rs. 51,000 payable in Annual mode. Premium Payment Term: 12 years and Policy Term: 12 years Maturity Sum Assured is Rs. 6,12,000. Your Death Benefit Multiple is 10.	Part A.3e,3f and Part C
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14.	Policy Servicing	<b>Policy Servicing TAT:</b> <b>Financial Transaction - 7 days from the date of request received.</b> <b>Non-Finacial Transaction - 7 days from the date of request received.</b>  Website link for downloading the policy servicing forms: <a href="https://www.generalcentrallife.com/customer-service/forms-downloads">https://www.generalcentrallife.com/customer-service/forms-downloads</a>  Website link for List of documents required for policy servicing: <a href="https://www.generalcentrallife.com/customer-service/customer-service-faqs">https://www.generalcentrallife.com/customer-service/customer-service-faqs</a> Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	Part A.1
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: •Email us at <a href="mailto:care@generalcentral.com">care@generalcentral.com</a> , 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 <a href="https://www.generalcentrallife.com/customer-service/branch-locator/">https://www.generalcentrallife.com/customer-service/branch-locator/</a>  •Raise your <b>concern online</b> at <a href="https://www.generalcentrallife.com/customer-service/enquiry-form">https://www.generalcentrallife.com/customer-service/enquiry-form</a> •If you are a <b>Senior citizen</b> , you may write to us at the following id: <a href="mailto:senior.citizens@generalcentral.com">senior.citizens@generalcentral.com</a> for priority assistance  In case not satisfied with the resolution of your grievance: •Write to our <b>Grievance Redressal Officer</b> at <a href="mailto:gro@generalcentral.com">gro@generalcentral.com</a> , or •Approach <b>IRDAI (Insurance Regulatory and Development Authority of India)</b> • Online portal: <a href="http://www.igms.irda.gov.in">http://www.igms.irda.gov.in</a> • Toll Free Number: 155255 / 1800 425 4732, or •Approach Insurance Ombudsman; please visit <a href="https://www.ciols.com.in/ombudsman">https://www.ciols.com.in/ombudsman</a> for details	Part G.1 - 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.

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