

Generali Central Assured Income Plan (UIN: 133N054V05) mber (UIN) Type of Insurance Police Basic Policy Details his is an individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan | Titles Gar instructions, test - services, test - servic our Sum Assured on Death is of Rs <<10,00,000> Meturity Berefit:
Or survival Ill imaturity, < you shall receive 30 half-yearly Maturity Benefit instalments of Rs. 37,964 starting from the end of the 16th year. Additional amount of Rs. 2,34,900 shall be paid along with the last Maturity Benefit instalment / you shall receive lumpsum amount of Rs. 7,75,872 at the end of policy term.>> Death Benefit:

Death Benefit is the higher of sum of <<15>> <yearly>> installments of Rs. <<28,350>> each or <<10>> times Annualized Premium or 105% of Total premiums paid.

In case of death of life assured during the policy term, the death benefit shall be paid in <<15>> equal <yearly>> Death Benefit instalments with first one being paid on the date corresponding with the yearly death anniversary of the Life Assured.

At the time of Inlimation of death claim, the nominee has an option to take the death benefit in lump sum equal to the outstanding Death benefit instalments discounted at a compound interest rate of 6.85% per annum. Part C. 2 Survival Benefit: Not Applicable Part D.2 ...
mend 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 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 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 allowe 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. Auto Cover:

After payment of at least 1 year premiums, if you are not able to pay premium within the grace period, you will get an auto cover of one year.

If death occurs during the Auto Cover period, the Death Benefit payable will be as for an in-force policy after deducting unpaid due premium. Part D.1(ii) Riders opted, if any Not Available \*\*Suitclé Exclusion

In case of death of Life Assured due to suicide within 12 morths 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. any Grace period Grace period means the time granted by the Company 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 <<Yearly/Half-Yearly/Quarterly/Monthly>> premium payment frequency, the grace period applicable to you is <<30/15>> days 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. Free Look Period Part D.5 Part D. 1(i) Lacose
If due premiums for first (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.

If the lapse Policy is not revived within the Revival Period, a Lapse Value equal to 10% of the Instalment Premiums received will be paid on the date of expiry of the Revival Period and the Policy will terminate.

The Policyholder also has the option to take the Lapse Value equal to 10% of the Instalment Premiums received anytime after completion of two (2) policy years. This Policy will terminate after payment of Lapse Value. Part D. 1(iii) Faist Up.

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 into a paid-up policy.

If a policy is converted into a reduced paid-up policy, Death Benefit and Maturity Benefit will be reduced. Part D 3 terival

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 policyhoder atong with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.

On revival, the simple interest rate of 9% p.a. shall be charged by the Company for the Financial Year 2024 -2025. However, the company may decide to increase the interest charged on revival from time to me with a prior approval 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 Part D.4 is Rs. 10,000. For more details, please refer to the policy document. Policy Loan, if applicable 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 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 Part F.4 Call centre number of the insurer: 18001022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentrallife.com Castomer Portal: customer generalicentralife.com OR GC Life App
Tel: +91-22-4097 6866
Details of Company officials
Chief Operating Officer
Unit 801 and 802, 881 floor, Tower C, Embassy 247 Park,
L.B.S. Marg, Vishroli (W), Mumbai -400083 Part F.4 Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms olicy Servicing Policy Servicing TAT: Part A.1 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://www.generalicentrallife.com/customer-service/forms-downloads Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/customer-service/ags. Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure) In case you have any grievance, you may approach our Grievance Redressal Celt:

-Email us at care@generalicentral.com, or

-Write in to our below Communication address:

Customer Services Department Grievances/Complaints Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen 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 In case not satisfied with the resolution of your grievance:

-livite to our Grievance Referessal Officer at großgeneralicentral.com, or

-Approach IRDAI (Insurance Regulator) and Development Authority of India)

- Online portal: http://www.igms.inda.gou.in/

Declaration by the Policy Holder

m having noted the details.

Place:
Date:

(Signature of the Policyholder)
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.

Case@paperallicantral.com

(Signature of the Policyholder)

(Signature of the Policyh

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 furths... tatals please access the link: https://generalicentralife.com/customer-services/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 (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Limited (formerly known as Future General India Life Insurance Company Life Ins