

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@generalcentrallife.com. For further details please access the link: <https://s3.amazonaws.com/generalcentrallife.com/customer-service/grievance-redressa-process.pdf>. 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 General India Life Insurance Company Limited). (IRDAI Regn. No. 133) (CIN U66010MH2002PLC 6162892). Registered Office & Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Road, Vikhroli (W), Mumbai - 400083 | Email: care@generalcentrallife.com | Call us at 1800 102 2355 | Website:www.generalcentrallife.com | Comp Code: Comp-July2025 4183

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

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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	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Part A.1
2.	Proposal Number	Part A.3a
3.	Type of Insurance Policy	Part A.1
4.	Basic Policy Details	Part A.3a, 3f
5.	Policy Coverage/ Benefits payable	Part C. 5
	<p>Maturity Benefit: Maturity benefit is equal to Sum Assured on Maturity plus Terminal Bonus, if declared. Where, Sum Assured on Maturity is equal to 2 times the Sum Assured. Your Sum Assured on Maturity is Rs. 4,00,000</p> <p>Death Benefit: In case of unfortunate demise of the life assured during the Policy Term, the life assured's nominee/beneficiary shall receive the Death Benefit.</p> <p>The Death Benefit shall be higher of the following: i. 105% of total premiums paid as on date of death (excluding any extra premium, any rider premium and applicable taxes) or ii. Sum Assured on Death i.e. Rs.4,74,140 plus Terminal Bonus, if declared.</p> <p>Where Sum Assured on Death is equal to 10 times the Annualized Premium (excluding applicable taxes, rider premiums and underwriting extra premiums, if any) The Policy will terminate on payment of entire Death Benefit.</p> <p>Survival Benefit: You will receive a Guaranteed Income and Annual Cash Bonus, if declared, on survival and subject to payment of all due premiums.</p> <p>Option 2: Deferred Income You will receive a sum of: Guaranteed Income, payable in arrears starting from premium payment term plus 3 years till the end of the premium payment term plus 12 years and Annual Cash Bonus, if declared, as a percentage of Sum Assured, payable in arrears, starting from the premium payment term plus 3 years till the end of the policy term. The amount of bonus will depend upon the Option, Sum Assured and the policy year. Where Guaranteed Income is calculated by multiplying Guaranteed Income Rate by Sum Assured.</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 emergency. 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
		Part C. 4
		Part D. 3
6.	Riders opted, if any	Not Applicable
7.	Exclusions (What the policy does not cover)	Part F. 7
8.	Waiting time Period, if any	Not Applicable
9.	Grace period	Part C. 7
10.	Free Look Period	Part D. 6
11.	Lapse, paid-up and revival of the Policy	Part D. 1
		Part D. 2
		Part D. 4
12.	Policy Loan, if applicable	Part D. 5
13.	Claims / Claims Procedure	Part F.4
		Part F.4
		Part F.4
14.	Policy Servicing	Part A.1
15.	Grievances/Complaints	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen

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