



This document provides key information about your policy. You are also advised to go through your Policy Document

**Declaration by the Policy Holder:**

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@generalcentral.com



1800 102 2355

[www.generalcentrallife.com](http://www.generalcentrallife.com)

[www.generallife.co.in](http://www.generallife.co.in) | [care@generallife.co.in](mailto:care@generallife.co.in) | Toll-free Helpline: 1800-100-2936 | Fax: +91-22-6766-0000  
 General Insurance Policy in place. Underwriting is included in this Product. Please visit the website for more details. If you have any request, grievance, complaint or feedback, you may write to us at care@generallife.co.in. To get more information or to access the link: <https://policyportal.life/customer-service/grievance-redressal-procedure>. General Group's and Central Bank'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) (RDI# Regn No.: [13] CVCU6601 MMD00PRLC165288). Regd. Offices & Corporate Office address: Unit 801 and 802, 8<sup>th</sup> floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083.  
 Email: care@generallife.co.in | Call us at 1800 102 2355 | Website: www.generallife.co.in | Comp Code: CJYD-2025 4179

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

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1.	Name of the Insurance Product and Unique Identification Number (UIN)	General Central Assured Education Plan (UIN: 133N057V03)	Part A.1
2.	Proposal Number	0	Part A
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	<p>You have chosen B</p> <p>Your policy term is of 7 years</p> <p>Your Premium payment term is of 7 years.</p> <p>You have chosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. 12,61,900</p> <p>Your Maturity Sum assured is of Rs. 1,00,00,000</p> <p>Your Death Sum assured is of Rs. 1,00,00,000</p>	Part A.
5.	Policy Coverage/ Benefits payable	<p><b>Maturity Benefit:</b></p> <p>As you have chosen Option B, Your Maturity payout will be done in the following manner.</p> <p>i. 10,00,000 will be paid at end of year 7  ii. 10,00,000 will be paid at end of year 8  iii. 10,00,000 will be paid at end of year 9  iv. 70,00,000 will be paid at end of year 10</p> <p><b>Death Benefit:</b></p> <p>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 following benefits will be paid:</p> <p>i. Immediately pay Death Sum Assured to ensure your family's immediate needs are taken care of.  ii. Waive all future premiums payable under the policy.  iii. An additional 5% of the Sum Assured is paid on death and on every death anniversary of the Life assured during the Policy Term subject to minimum of one payment of 5% of Sum Assured on death.  iv. Maturity Benefit as per your chosen option while purchasing the plan.</p> <p><b>Death Sum Assured shall be highest of the following:</b></p> <p>I. 10 times Annualised Premium (excluding taxes, rider premiums, underwriting extra premiums, if any) , or  II. 105% of Total Premiums Paid (excluding taxes, rider premium and extra premiums, if any) as on date of death, or  III. Maturity Sum Assured  IV. Absolute amount payable on death, which is equal to the Sum Assured</p> <p><b>Survival Benefit:</b>  Not Applicable</p> <p><b>Surrender</b></p> <p>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.</p> <p>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. 3
6.	Riders opted, if any	Not Available	Part C.2
7.	Exclusions (What the policy does not cover)	<p><b>• Suicide Exclusion</b></p> <p>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 D. 2
8.	Waiting /Ilen Period, if any	Not Applicable	
9.	Grace period	<p>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 &amp; conditions of the policy.</p> <p>As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.</p>	Part D. 1
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 C.6
11.	Lapse, paid-up and revival of the Policy	<p><b>Lapse</b></p> <p>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.</p> <p><b>Paid-Up</b></p> <p>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.</p> <p><b>Revival</b></p> <p>• 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, 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 time with a prior approval from IRDAI.</p>	Part D. 3
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.4
13.	Claims / Claims Procedure	<p><b>Claims TAT</b></p> <p>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><b>Claims Procedures</b></p> <p>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.generalcenralife.com/claims">https://www.generalcenralife.com/claims</a></p> <p><b>Call centre number of the insurer:</b> 18001022355 <b>Customer Service email:</b> <a href="mailto:care@generalcenralife.com">care@generalcenralife.com</a> or <a href="mailto:claims.support@generalcenralife.com">claims.support@generalcenralife.com</a> <b>Website:</b> <a href="http://www.generalcenralife.com">www.generalcenralife.com</a>  Customer Portal: <a href="http://customer.generalcenralife.com">customer.generalcenralife.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://generalcenralife.com/claims/claim-forms">https://generalcenralife.com/claims/claim-forms</a></p>	Part F.4
14.	Policy Servicing	<p><b>Policy Servicing TAT:</b></p> <p><b>Financial Transaction - 7 days from the date of request received.</b>  <b>Non-Financial Transaction - 7 days from the date of request received.</b></p> <p>Website link for downloading the policy servicing forms: <a href="https://www.generalcenralife.com/customer-service/forms-downloads">https://www.generalcenralife.com/customer-service/forms-downloads</a></p> <p>Website link for List of documents required for policy servicing: <a href="https://www.generalcenralife.com/customer-service/customer-service-faq">https://www.generalcenralife.com/customer-service/customer-service-faq</a>  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> <p>•Email us at <a href="mailto:care@generalcenralife.com">care@generalcenralife.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</p> <p>•You may also reach out to your nearest branch. You can locate Your nearest branch on Our Website at <a href="https://www.generalcenralife.com/customer-service/branch-locator/">https://www.generalcenralife.com/customer-service/branch-locator/</a></p> <p>•Raise your concern online at <a href="https://www.generalcenralife.com/customer-service/enquiry-form">https://www.generalcenralife.com/customer-service/enquiry-form</a>  •If you are a Senior citizen, you may write to us at the following id: <a href="mailto:senior.citizen@generalcenralife.com">senior.citizen@generalcenralife.com</a> for priority assistance</p> <p>In case not satisfied with the resolution of your grievance:  •Write to our <b>Grievance Redressal Officer</b> at <a href="mailto:gro@generalcenralife.com">gro@generalcenralife.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: 156295 / 1800 425 4732, or  •Approach Insurance Ombudsman, please visit <a href="https://www.oicins.co.in/ombudsman">https://www.oicins.co.in/ombudsman</a> for details</p>	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen

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@generalcentral.com](mailto:care@generalcentral.com) or [1800 102 3555](tel:1800102355) or [www.generalcentralrallia.com](http://www.generalcentralrallia.com). For further details please access the link: [www.generalcentralrallia.com/customer-service/grievance-redressal-procedure](http://www.generalcentralrallia.com/customer-service/grievance-redressal-procedure). 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 Generali Life Insurance Company Limited) Reg. No. CN 029 (MCA 21) & CG 0298, Regd. Office: Corporate Office India: Unit 801 and 802, 4<sup>th</sup> Floor, Tower C, Embassy 247 Park, L.B. Marg, Vakhadi (W), Mumbai - 400054. [Email: [care@generalcentral.com](mailto:care@generalcentral.com)] | Call us at 1800 102 3555 | Website: [www.generalcentralrallia.com](http://www.generalcentralrallia.com) | Comp Code: Comp-July-2025, 4179

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