

LIFE INSURANCE
Consider information Sheet / Know Your Policy
This document provides key information about your policy. You are also advised to go through your Policy Document.

	Name of the Insurance	Generali Central Assured Education Plan (UIN: 133N057V03)	Part A.1
	Product and Unique Identification Number (UIN)		
	Proposal Number Type of Insurance Policy		Part A.1
4.	Basic Policy Details	You have chosen A Your policy term is of 7 years	Part A.
		Your Premium payment term is of 7 years.	
		You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. 13,47,700 Your Maturity Sum assured is of Rs. 1,00,00,000	
		Your Death Sum assured is of Rs 1,00,00,000	
5.	Policy Coverage/ Benefits	Maturity Benefit	
	payable	As you have chosen Option A. Your Maturity payout will be done in the following manner.	
		i. 40,00,000 will be paid at end of year 7 ii. 30,00,000 will be paid at end of year 8	Part C. 3
		iii. 20,00,000 will be paid at end of year 9	
		iv. 10,00,000 will be paid at end of year 10	
		Death Renefit	
		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:  i. Immediately pay Death Sum Assured to ensure your family's immediate needs are taken care of.	
		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  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	Part C.2
		on death.	
		iv. Maturity Benefit as per your chosen option while purchasing the plan.	
		Death Sum Assured shall be highest of the following:  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. Maturito Yum Assured	
		IV. Absolute amount payable on death, which is equal to the Sum Assured	
		Survival Benefit:	
		Not Applicable	
		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	
		we recommend you be commune paying the premium's regularly to rijoy and the benefits in the policy and achieve your planted milestones, tou do have an option to cash-in (sourender) 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.	Part D. 2
	Riders opted, if any	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.  Not Available	
0.		INUL AVBIGURE	
7.	Exclusions (What the policy does not cover)	• 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	Part F. 6
	and not cover)	in case or death or Lite Assured due to suicide within 12 months from the Date of Commencement of risk under the Prolicy of from the date of rewlat of the Prolicy, 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 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 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 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 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 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 Policyholder shall be entitled to at least 80% of the Total Premium Paid till the date of death or the Surrender Value available as on the date of death whichever is higher.	
8.	Waiting /lien Period, if	Not Applicable	
a	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	Part C.6
٥.	Oldoc pollod	Chable period middle to a unity guide of year declining in the middle or polyment of the middle or polyment	1 41 0.0
		As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.	
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	Part D.1
		made.	
11.	Lapse, paid-up and revival of the Policy	Lapse  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	Part C.5.i)
		status. Paid-Up	
		Fact-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.	Part C.5.ii)
		Revival	
		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	Part D. 3
		revival from the to time with a prior approval from IRDAL.	
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	Part D.4
	,,,	loan that can be taken is Rs. 10,000. For more details, please refer to the policy document.	
13.	Claims / Claims Procedure	Claims TAT	
		Raising claim requirements after lodging the claim- Within 10 days     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	
		Call centre number of the insurer: 18001022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentrallife.com	Part F.4
		Customer Portal: customer.generalicentrallife.com OR FG Life App Tel: + 91-22-4097 6666	
		Details of Company officials Chief Operating Officer	
1		Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,	
		L.B.S. Marg, Vikhroli (W), Mumbai - 400083	
14	Deliny Consists -	Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms	
14.	Policy Servicing	Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT:   Poli	
14.	Policy Servicing	Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.  Non-Finacial Transaction - 7 days from the date of request received.	
14.	Policy Servicing	Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.  Non-Finical 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	Part A.1
14.	Policy Servicing	Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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 documents required for policy servicing. https://www.generalicentrallife.com/customer-service/customer-service-faqs	Part A.1
14.		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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-serviceforms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-serviceforms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-serviceforms-downloads  Call certife number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	Part A.1
14.	Policy Servicing  Grievances/Complaints	Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.  Non-Financial 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-faqs  Call centre number of the insured' Customer Service email / Website / Lustomer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)  In case you have any grievance, you may approach our Grievance Redressal Cell:	Part A-1
14.		Website Ink for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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 four-incoments 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)  In case you have any grievence, you may approach our Grievence Redressal Celt:  -finall us at case@generalicentral.com, or  -vifite in to our betwo Communication address:	Part A.1
14.		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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/forms-downloads  Website link for List of documents required for policy servicing. https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing. https://www.generalicentrallife.com/customer-service/forms-downloads  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.  ###################################	Part A.1
14.		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for Identification for the service for service forms-downloads  Temperature for the insured for service forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Call centre number of the insured for service forms-downloads  Temperature for service forms-downloads  Website link for downloads  Temperature for service for service for service for service forms-downloads  Temperature for service for ser	Part A.1
14.		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Call centre number of the insured 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:	Part A.1  Part G.1 - Grievance Radressal
14.		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for Identification for the service for service forms-downloads  Temperature for the insured for service forms-downloads  Website link for List of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Call centre number of the insured for service forms-downloads  Temperature for service forms-downloads  Website link for downloads  Temperature for service for service for service for service forms-downloads  Temperature for service for ser	
14.		Website link for downloading the Claim forms: https://generalicentralife.com/claims/claim-forms  Policy Servicing TAT: 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.generalicentralife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentralife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentralife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentralife.com/customer-service/forms-downloads  Website link for downloading the policy servicing. https://www.generalicentralife.com/customer-service/forms-downloads  In case you have any grievance, you may approach our Grievance Redressal Celti:  -temail us at care@generalicentral.com, or  -vifficial in our bedown Communication address:  Customer Services Department  Unit 801 and 802, 81 thoo, Tower C. Embassy 247 Park,  L.B.S. Marg. vishtroit (W), Mumbai - 400083, or  -vitu may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://www.generalicentralife.com/customer-service/branch-locator/  -vitu may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://www.generalicentralife.com/customer-service/branch-locator/  -vitu may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://www.generalicentralife.com/customer-service/branch-locator/  -vitu may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://www.generalicentralife.com/customer-service/branch-locator/  -vitu may also reach out to Your nearest branch on Our Website at https://www.generalicentralife.com/customer-service/branch-locator/	Part G.1 - Grievance Rédressal Procedure & List of Insurance
14.		Website link for downloading the Claim forms: https://generalicentralife.com/claims/claim-forms  Policy Servicing TAT: 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.generalicentralife.com/customer-service/forms-downloads  Website link for Ido of documents required for policy servicing. https://www.generalicentralife.com/customer-service/forms-downloads  Website link for Ido of documents required for policy servicing. https://www.generalicentralife.com/customer-service/forms-downloads  Website link for Ido of documents required for policy servicing. https://www.generalicentralife.com/customer-service/forms-downloads  Call centre number of the insured / Customer Services 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:	Part G.1 - Grievance Redressal Procedure & List of Insurance
15.		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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 downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for I downloading the policy servicing. https://www.generalicentrallife.com/customer-service/forms-downloads  Call centre number of the insured / 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:	Part G.1 - Grievance Rédressal Procedure & List of Insurance
14.		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.  Non-Financial 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 fusit of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for fusit of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/customer-service-faqs Call centre number of the insurer'of Customer Service email wideballer / Lostemer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)  In case you have any grievance, you may approach our Grievance Redressal Cell:	Part G.1 - Grievance Rédressal Procedure & List of Insurance
14.		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms  Policy Servicing TAT: 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 full of documents required for policy servicing. https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for full of documents required for policy servicing. https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for full of documents required for policy servicing. https://www.generalicentrallife.com/customer-service/customer-service-frags Call centre number of the insurer's Customer Services policy servicing. https://www.generalicentral.com.or  *White in lo our Devolvo Communication address: Customer Services Department  Unit 801 and 802, 81 fb.	Part G.1 - Grievance Redressal Procedure & List of Insurance

Declaration by the Policy Holder: I have read the above and confirm having noted the details.

Place: (Signature of the Policyholder)
Date: (Note: The information must be read in conjunction with the product brochuse 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.

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@general...strail.com. For further details replace access the life. https://generalicentralife.com/customer-service/grievance-redressal-procedure. General Group's and Central Bank of India's liability is restricted to the settent of their harbordoling in General Central Life insurance Company Limited, (RDAI Regn. No.: 133) (CRUL66910M-1200PLC165289). Regd. Office & Corporate Office address: Unit 801 and 802. 8<sup>th</sup> foor, Tower C, Embassy 247 Park, L.B.S. Marg. Videroli (W), Mambai - 400033 [Email: care/generalicentralicent Life Life and the Insurance Company Limited). (RDAI Regn. No.: 133) (CRUL66910M-1200PLC165289). Regd. Office & Corporate Office address: Unit 801 and 802. 8<sup>th</sup> foor, Tower C, Embassy 247 Park, L.B.S. Marg. Videroli (W), Mambai - 400033 [Email: care/generalicentralicent Life Life and Life Insurance Company Limited).

# BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAIDULENT 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.



LIFE INSURANCE
Catomer Information Sheet / Know Your Policy
This document provides key information about your policy. You are also advised to go through your Policy Document.

1.	Name of the Insurance Product and Unique	Generali Central Assured Education Plan (UIN: 133N057V03)	Part A.1
2.	Identification Number (UIN) Proposal Number		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	You have chosen B You not	Part A.
		Your Premium payment term is of 7 years.	
1		You have chooses Premium Payment frequency as Yearly with installment Premium (without applicable taxes) of Rs. 12,61,900 Your Maturity Sum assured is of Rs. 1,00,000	
1		Your Death Sum assured is of Rs 1,00,00,000	
,	Policy Coverage/ Benefits	Maturity Benefit:	
٥.	payable		
		As you have chosen Option B. Your Maturity payout will be done in the following manner.	
		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	Part C. 3
		iv. 70,00,000 will be paid at end of year 10	
		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 following benefits will be paid: 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.	Part C.2
		Death Sum Assured shall be highest of the following:  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	
1		III. Maturity Sum Assured  IV. Absolute amount payable on death, which is equal to the Sum Assured	
1			
1		Survival Benefit: Not Applicable	
1			
1		Surrender	
1		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	
1		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.	Part D. 2
1		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.	
6	Riders opted, if any	The policy terminates on surrender and no turther benefits are payable under the Policy. Please refer to your Benefit Illustration and Policy Document for more details.  Not Available	
Ľ			
7.	Exclusions (What the policy does not cover)	- 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	Part F. 6
1		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,	
9	Waiting /lien Period, if	provided the Policy is In-force.  Not Applicable	
٥.	any		D 100
9.	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.	Part C.6
1		As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.	
_			D 101
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.1
11.	Lapse, paid-up and revival of the Policy	Lapse  If due promisms for first /1 year have not been paid in full within the proper period the policy shall lance and will have no value. All risk cover and benefit rease while the policy is in lanced.	D-+C E ii
1	revival of the Policy	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.	Part C.5.i)
1		Paid-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.	Part C.5.ii)
1			Part C.5.II)
1		Revival  * You have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium.	
1		• 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,	D-4 D 2
1		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	Part D. 3
1		revival from time to time with a prior approval from IRDAI.	
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	Part D.4
L		loan that can be taken is Rs. 10,000. For more details, please refer to the policy document.	
13.	Claims / Claims Procedure	Claims TAT  1. Raising claim requirements after lodging the claim- Within 10 days	
1		2. Death claim decision for cases without investigation requirement- Within 15 days 3. Death claim decision for cases with investigation requirement within 15 days	
1		Claims Procedures	
1		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.	
1		b) The Claim Procedure is detailed at the company website https://www.generalicentrallife.com/claims	
1		Call centre number of the insurer: 18001022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentrallife.com	Part F.4
1		Customer Portal: customer.generalicentrallife.com OR FG Life App Tel: + 91-22-4097 6666	
1		Details of Company officials Chief Operatino Officer	
1		Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083	
1			
1		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms	
14.	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.	
1		Financial Transaction - 7 days from the date of request received.  Non-Finacial Transaction - 7 days from the date of request received.	
1		Website link for downloading the policy servicing forms: https://www.generallicentrallife.com/customer-service/forms-downloads	Part A.1
1		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)	
15	Grievances/Complaints	In case you have any drievance, you may approach our Grievance Redressal Cell*	
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:  -Email us at care@generalicentral.com, or	
15.	Grievances/Complaints	-Email us at care@generalicentral.com, or -White in to our below Communication address: Customer Services Department	
15.	Grievances/Complaints	-Email us at care@generalcentral.com, or  -Ivitral in our below Communication address: Customer Services Department Unit 801 and 802, 81th cor, Tower C, Embassy 247 Park,	
15.	Grievances/Complaints	-Email us at care@generalicentral.com, or -White in to our below Communication address: Customer Services Department	
15.	Grievances/Complaints	Final full set Care@generalcentral.com, or  4/fivine in our below Communication address: Customer Services Department Unit 801 and 802, 81th foor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083, or  4/fou 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/	Part G.1 - Grievance Redressal
15.	Grievances/Complaints	-Email us at care@generalcentral.com, or -Iffrie in our below Communication address: -Customer Services Department -Unit 801 and 802, 81th floor, Tower C, Embassy 247 Park, LB S. Marg, Vikhroli (W), Mumbai – 400083, or	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen
15.	Grievances/Complaints	#Email us at case@generalicentria.com, or  #Write in to our below Communication address:  Customer Services Department  United St and 902, but flow. Tower C. Embassy 247 Park,  L.S. Mag, Vistricit (My Mumbel - 40065, or  "You may also read not to Your reasest branch. You can locate Your nearest branch on Our Website at https://www.generalicentrallife.com/customer-service/branch-locator/  #Bass your concern online at https://www.generalicentrallife.com/customer-service/enquiry-form  #fly out are a Sentior 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.	Procedure & List of Insurance
15.	Grievances/Complaints	- Email us at care@generalicentria.com, or - Virtie in to our below Communication address:  Customer Services Department  Lib 30 and 80.2 bit floor, Tower C, Embassy 247 Park,  Lib 5. Marg, Vistroil (W), Mumbai - 400083, or - Volumay 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/lenguiny-form - 45 you are a Senior citizen, you may write to us at the following id: serior.citizens@generalicentral.com for priority assistance  In case not statisfied with the resolution of your grievance:  - Virtie to us of devance Redressed Officer at großgeneralicentral.com, or	Procedure & List of Insurance
15.	Grievances/Complaints	- Email us at care@generalicentria.com, or - Virtine in our betwo Communication address: - Customer Services Department - Unit 801 and 802, 81th floor, Tower C, Embassy 247 Park, - L.B.S. Marg, Vishroli (IV), Mumbal - 400083, or - Vishu 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/ - Vishu 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/ - Visite pour occess monline at https://www.generalicentral.com/com/customer-service/branch-locator/ - Visite pour occess monline at https://www.generalicentral.com/com/customer-service/branch-locator/ - Visite pour occess monline at https://www.generalicentral.com/com/customer-service/branch-locator/ - Visite pour occessors with the pour occessors	Procedure & List of Insurance
15.	Grievances/Complaints	- Email us at care@generalicentria.com, or - Viffixe in tour betwo Communication address: Customer Services Department - United 80 and 802, 8 th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Videroit (W), Mimbal - 400080, or - Vibu 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 - 15 you are a Senior critizen, you may write to us at the following it senior critizens@generalicentral.com for priority assistance - In case not satisfied with the resolution of your grievance Viffixe to our Grievance Redressal Officer at groupgeneralicentral.com, or - Approach RDA (Insurance Regulatory and Development Authority of India)	Procedure & List of Insurance
15.	Grievances/Complaints	#Email us at care@generalicentria.com, or  #Write in to our below Communication address: Customer Services Department Unit 801 and 802, 81 flow. Tower C, Embassy 247 Park, L.B.S. Marg, Vistroit (W) Mambal - 400083, or  #Write in to our below Communication address: Unit 801 and 802, 81 flow. Tower C, Embassy 247 Park, L.B.S. Marg, Vistroit (W) Mambal - 400083, or  #Write in the control of the c	Procedure & List of Insurance

Place: (Signature of the Policyholder)
Date: (Note: The information must be read in conjunction with the product brochuse 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@central.com

Care@central

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.



	IVE (WEEKAWEE	Customer Information Sheet / Kno This document provides key information about your policy. You are also advised to go through your Policy Document.	our rolley
	Name of the Insurance Product and Unique Identification Number (UIN)	Generali Central Assured Education Plan (UIN: 133N057V03)	Part A.1
1	Proposal Number Type of Insurance Policy	O This is a light that No. 1 light A to Brail to the Acceptance of the Income of the I	Part A Part A.1
1	Basic Policy Details	This is an Individual, Non-Linked, Non-Participating (without profits),Savings, Life Insurance Plan. You have chosen C	Part A.1 Part A.
		Your Policy term is of 7 years Your Premium payment term is of 7 years.	
		You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. 13,76,700 Your Maturity Sum assured is of Rs. 1,00,0000	
		Your Death Sum assured is of Rs 1,00,00,000	
+		Maturity Benefit:	
	payable	As you have chosen Option C. Your Maturity payout will be done in the following manner.	
		1.00.00.000 will be paid at end of year 7	
			Part C. 3
		Death Benefit: In case of unforturate 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:	
		I. Immediately pay Death Sum Assured to ensure your family's immediate needs are taken care of.     III. Walve 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	
		Assured on death. Iv. Maturity Benefit as per your chosen option while purchasing the plan.	D-4 0 0
		Death Sum Assured shall be highest of the following:	Part C.2
		I. 10 times Annualised Premium( excluding taxes, rider premiums, underwitting extra premiums, if any), or III. 105% of Total Premiums Paid (excluding taxes, rider premium and extra premiums, if any) as on date of death, or	
		III. Maturity Surn Assured  IV. Absolute amount payable on death, which is equal to the Surn Assured	
I		The second section of the section of	
I		Survival Benefit:	
		Not Applicable	
		Surrender	
ı		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.	Part D. 2
		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.	
4	Riders opted, if any	The porty terminates on sometime and no nature benefits are payable under the rolley, release reter to your benefit inbanation and rolley occurrent to more details.  Not Available	
	riders opied, il ally	IVA. AVAIDAGE	
	Exclusions (What the policy does not cover)	- 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	Part F. 6
	*	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.	
+	Waiting /lien Period, if	is ingine; provided the Policy is invoice.  Not applicable	
4	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	Part C 6
	Crace period	Grace period means the time granted by the Company from the due date of payment of premium, without any penalty or late lee, 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.	. a. 6.0
		As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.	
4	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	Part D.1
	FIEE LOOK FEILOG	in Too usagree will any or are terms and continuous, four lave a right to return the roll y within a days or receipt or the roll y bounters and the company will return the premium in to claim made.	Part D. I
	Lapse, paid-up and revival of the Policy	Lapse 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	Part C.5.i)
	•	status.	Part C.S.I)
		Paid-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.	Part C.5.ii)
			,
		Revival  • 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.	Part D. 3
		• 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.	Part D. 3
	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
1	Claims / Claims Procedure	Claims TAT  1. Raising claim requirements after lodging the claim- Within 10 days	
ı		2. Death claim decision for cases with 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	
		Call centre number of the insurer: 18001022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentralife.com Customer Portal: customer.generalicentralife.com OR FG Life App	Part F.4
ı		Tel: + 91-22-4097 6666	
ı		Details of Company officials Chief Operating Officer	
ı		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: https://generalicentrallife.com/claims/claim-forms	
_	Dellas Candals		
	Policy Servicing	Policy Servicing TAT: 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	Part A.1
I		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)	
١			
٠	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:	
ı		-Email us at care@generalicentral.com, or -Wirtle in to our below Communication address:	
		Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,	
		L.B.S. Marg, Vikhroll (W), Mumbal – 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/	
		1	Part G.1 - Grievance Redressal Procedure & List of Insurance
		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	Ombudsmen
		-If you are a Senior citizen, you may write to us at the following lid: senior.citizens@generalicentral.com for priority assistance in case not satisfied with the resolution of your grievance:	Ombudsmen & List of Insurance
		-tf-you are a Senior Citizen, you may write to us at the following its senior-citizens@generalicentral.com for priority assistance	Ombudsmen
		-tlyou 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:  -\frac{1}{2}with the our Girberance Redressal Officer at gro@generalicentral.com, or	Ombudsmen

Care@generalicentral.com

Care@generalicentral.com

Care@generalicentral.com

Life Company has an Arti-Fraud Policy in place. Life coverage is included in this Product. Please with the webalte for more details. If you have any request, grievance, complaint or feedback, you may reach out to us at care@generic.scream. For further details please access the link: https://generalicentrallic.com/customer-service/grievance-entersal-procedure. General Corugh's and Central Bank of India's liability is restricted to the extended pipe Generalicentral life insurance. Corpany Limited (premise) in Central Central Bank of India's liability is restricted to the extended pipe Generalicentral life insurance. Corpany Limited (premise) in Central Bank of India's liability is restricted to the extended pipe Generalicentral life. Insurance Corpany Limited (premise) in Central Bank of India's liability is restricted to the extended pipe Generalicentral life. Insurance Corpany Limited (premise) in Central Bank of India's liability is restricted to the extended pipe Generalicentral life. Insurance Corpany Limited (premise) in Central Bank of India's liability is restricted to the extended pipe Generalicentral life. Insurance Corpany Limited (premise) in Central Bank of India's liability is restricted to the extended of the Artificial Insurance Corpany Limited (premise). India's liability is restricted to the extended pipe Generalicentral life. Insurance Corpany Limited (premise) in Central Bank of India's liability is restricted to the extended pipe Generalicentral life.

White Company Limited (premise) in Central Bank of India's liability is restricted to the extended of the Artificial Insurance Corpany Limited (premise) in Central Bank of India's liability is restricted to the extended of the Artificial Insurance Company Limited (premise) in Central Bank of India's liability is restricted to the extended of the Artificial Insurance Company Limited (premise) in Central Bank of India's liability is restricted to the extended of the Art

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.