

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

	Sr	Title	This document provides key information about your policy. You are also advised to go through your Policy Document. Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number
	No.			
	1.	Name of the Insurance Product and Unique	Generali Central Care Plus Plan (UIN: 133N030V06)	Part A.1
Н	2.	Identification Number (UIN) Proposal Number	0	Part A.1
-	3.	Type of Insurance Policy		Part A.1 Part A.1 & PART. C
	4.	Basic Policy Details	This plan offers two plan options: Option 1: Life Cover :- Provides guaranteed death benefit in case of death of Life assured.	Part A.3e & 3f
			Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit) : Provides guaranteed death benefit in case of death of Life assured and an additional lump sum benefit (Accidental Death Sum Assured) in case of death due to accident.	
			This is a Regular and Limited Premium Paying product with a policy term from 5 years to 67 Years.	
			You have chosen Option 1: Life Cover with a policy term of 25 years & premium paying term of 25 years with instalment premium (without applicable taxes) of Rs.12,430	
			Premium payment frequency is Yearly and your Sum assured on death is of Rs.1,00,00,000.	
Н	5.	Policy Coverage/ Benefits	Maturity Benefit: Not Applicable	Part C. 3
	٥.	payable	Survival Benefit: Not Applicable	Part D.4
			Death Benefit: The Death Benefit shall be the highest of the following:	
			• 10 times Annualized Premium (excluding the applicable taxes, rider premiums and underwriting extra premium, sin yi, i.e. Rs 1,24,300 or • 1,05% of total premiums paid (excluding any extra premium, any rider premium and applicable taxes) as on the date of edesth, or	
			- Sum Assured i. e. Rs 1,00,00,000	
П			Death Benefit Payout Options:	
			There are three Death Benefit Payout options: Lumpsum Payout, Fixed Income Payout or Mixed Payout.	
			You have selected Death Benefit Payout Option: Lump-Sum Payout Upon happening of Insured event, a lump sum benefit as mentioned above, will be payable to nominee.	
			The policy will terminate on payment of complete death benefit.	
			Policy Cancellation Value :	
			We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and be protected from the unforseen event. You do have an option to cash-in (surrender/policy	
Н			cancellation) the policy if premiums were paid for affeast three (3) full years in limited pay option. Policy Cancellation value will not be payable if the policy is cancelled in the last policy year. No policy cancellation value will not be payable in respect of regular premium policies.	
			The policy terminates on payment of policy cancellation value and no further benefits are payable under the Policy.	
Н	6.	Riders opted, if any	Not Available	
П	7.	Exclusions (What the policy does not cover)	Suicide Exclusion	Part F. 6
		upes not cover)	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.	
			Exclusions under Accidental Death Benefit- Please refer to the Policy Document.	
П	8.	Waiting /lien Period, if	NA .	
Н	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	Part C.6
			without any interruption, as per the terms & conditions of the policy. As you have oplet for Yearly prenium payment frequency, the grace period applicable to you is 30 days.	
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	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.7
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	11.	Lapse, paid-up and revival of the Policy	Lapse: For Single Pay, Not Applicable	Part D. 1,2 & 5
			For Regular Pay: - If due premiums have not been paid within the grace period, the policy shall lapse and will have no value. All risk cover ceases while the policy is in lapsed status.	
			For Limited Pay: If due premiums for the first three (3) policy years have not been paid within the grace period, the policy shall lapse and will have no value. All risk cover ceases while the policy is in lapsed status.	
			- If due premiums for the first three (3) or more policy years have been paid and any subsequent premium is not paid within the grace period, the risk cover under the policy shall cease. In case the Policy is	
			not revived during the revival period, Policy Cancellation Value shall be payable at the end of the revival period or maturity date, whichever is earlier and the policy stands terminated.	
			Paid-Up: There is no Paid Up benefit available under this product.	
			Revival: • You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium.	
			A policy cannot be revived once the policy term is over.	
			• 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, simple interest rate of 9% per annum 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.	
Ш				
Ш		Policy Loan, if applicable Claims / Claims Procedure	Not Applicable	Part D.6
	13.	Claims / Claims Procedure	Claims TAT I. Raising claim requirements after lodging the claim- Within 10 days	Part F.3
			2. Death claim decision for cases without investigation requirement. Within 15 days 3. Death claim decision for cases with investigation requirement. Within 45 days 1. 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 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 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	
			Assuleu. 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 CR CLIfe Aso Customer Portal: Customer ceneralicentrallife.com OR CCLIfe Aso	
			Tel: + 91-22-4097 6868	
			Details of Company officials Chief Operating Officer	
			Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, LB.S. Marg, Wikind (W), Mumbal 400083	
			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.	Part A.1
			Vinantial 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-faqs	
			Call centre number of the Insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	
Н	15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:	Part G.1 - Grievance Redressal Procedure
			-Email us at care@generalicentral.com, or -Write in to our below Communication address:	& List of Insurance Ombudsmen
			Customer Services Department Unit 801 and 802.8 lb floor. Tower C. Embassy 247 Park.	
			Unit out and box, our libor, Tower v., Emilessy 2-4 rans, L.B.S. Mang, Whiterial (W), Mumbel - 400083, or 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	
			14 you are a Senior citizen, you may write to us at the following incomplete senior citizens you may write to us at the following incomplete senior citizens you may write to us at the following incomplete senior citizens you may write to us at the following incomplete senior citizens you may write to us at the following incomplete senior citizens you may write to us at the following incomplete senior citizens you may write to us at the following incomplete senior citizens you may be a senior citizens as the following incomplete senior citizens you will be a senior citizens you will be a senior citizens you will be a senior citizens of the following incomplete senior citizens you will be a senior citizens you will be	
			In case not satisfied with the resolution of your grievance:	
			-Write to our Grievance Redressal Officer at gro@generalicentral.com, or -Approach IRDAI (Insurance Regulatory and Development Authority of India)	
			Online portal: http://www.igms.irlds.gov.in - Toll Free Number: 155:255:5 1800 425 4732, or	
			-Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details	
		aration by the Policy Holder:		

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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS



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

1.	Title		Policy Clause Number
	Name of the Insurance Product and Unique	Generali Central Care Plus Plan (UIN: 133N030V06)	Part A.1
2	Identification Number (UIN) Proposal Number	0	Part A.1
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (without profits), Pure Risk Premium, Life Insurance Plan.	Part A.1 & PART. C
4.	Basic Policy Details	This plan offers two plan options: Option 1: Life Cover :- Provides guaranteed death benefit in case of death of Life assured.	Part A.3e & 3f
	I	Option 2: Extra Life Cover (Life Čover with Accidental Death Benefit): Provides guaranteed death benefit in case of death of Life assured and an additional lump sum benefit (Accidental Death Sum Assured) in case of death due to accident.	
	I	This is a Regular and Limited Premium Paying product with a policy term from 5 years to 67 Years.	
	I	You have chosen Option 2: Extra Life Cover (Life Cover with Accidental Death Benefit) with a policy term of 25 years & premium paying term of 25 years with instalment premium (without applicable taxes) of Rs.18,430	
	I	Premium payment frequency is Yearly and your Sum assured on death is of Rs.1,00,00,000.	
5.	Policy Coverage/ Benefits payable	Maturity Benefit: Not Applicable	Part C. 3 Part D.4
		Survival Benefit: Not Applicable	1 41 5.4
	I	Death Benefit: The Death Benefit shall be the highest of the following:	
	I	- 10 times Annualized Premium (excluding the applicable taxes, rider premiums and underwriting extra premiums, if any), i.e. Rs 1,84,300 or - 105% of total premiums paid (excluding any extra premium, any rider premium and applicable taxes) as on the date of death, or	
	I	Sum Assured I. e. Rs 1,0,00,000	
	I	Death Benefit Payout Options:	
	I	There are three Death Benefit Payout options: Lumpsum Payout, Fixed Income Payout or Mixed Payout.	
	I	You have selected Death Benefit Payout Option: Lump-Sum Payout Upon happening of Insured event, a lump sum benefit as mentioned above, will be payable to nominee.	
	I	The policy will terminate on payment of complete death benefit.	
	I	Policy Cancellation Value :	
	I	We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and be protected from the unforseen event. You do have an option to cash-in (surrender/policy cancellation) the policy if premiums were paid for atleast three (3) full years in limited pay option. Policy Cancellation value will not be payable if the policy is cancelled in the last policy year. No policy cancellation value shall	
	I	be payable in respect of regular premium policies. The policy terminates on payment of policy cancellation value and no further benefits are payable under the Policy.	
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	I		
6.	Riders opted, if any	Not Available	
	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 or beneficiary of	Part F. 6
		the Policyholder shall be entitled to at least 80% of the Total Premiums Pald III the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is In-force.	
	L	Exclusions under Accidental Death Benefit- Please refer to the Policy Document.	
-	Waiting /lien Period, if any	NA .	
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.	Part C.6
	I	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 made.	Part D.7
11.	Lapse, paid-up and revival of the Policy	Lapse: For Single Pay: Not Applicable	Part D. 1,2 & 5
	1	For Regular Pay	
	I	For Limited Pay. - If due premiums for the first three (3) policy years have not been paid within the grace period, the policy shall lapse and will have no value. All risk cover ceases while the policy is in lapsed status.	
	I	- If due premiums for the first three (3) or more policy years have been paid and any subsequent premium is not paid within the grace period, the risk cover under the policy shall cease. In case the Policy is not revived during the revival period, Policy Cancellation Value shall be payable at the end of the revival period or maturity date, whichever is earlier and the policy stands terminated.	
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		Paid-Up: There is no Paid Up benefit available under this product.	
		Pati-Lip: There is no Paid Up benefit available under this product. Revival: - You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium.	
		Paid Up: There is no Paid Up benefit available under this product. Revietal: Xou have the option to revive a lispsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy annot be revived once the policy ferm is over. - The revival will be considered on the receipt of the application from the policy-folder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.	
		Paid-Up: There is no Paid Up benefit available under this product. Revival: - You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy cannot be revived once the policy term is over.	
		Paid-Up: There is no Paid Up benefit available under this product. Revival: - You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy cannot be revived once the policy term is over. - The review 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, simple interest rate of 9% are annum 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	
		Patid Up: There is no Paid Up benefit available under this product. Revival: - You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy cannot be revised once the policy term is never. - A policy cannot be revised once the policy term is never. - A policy cannot be revised once the policy term is never. - On revised, simple interest rate of 9% per annum 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.	
	Policy Loan, if applicable	Paid-Up: There is no Paid Up benefit available under this product. Revival: - You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy cannot be revived once the policy term is over. - The review 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, simple interest rate of 9% are annum 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	Part D.6
	Policy Loan, if applicable Claims / Claims / Procedure	Paid-Up: There is no Paid Up benefit available under this product. Revinal: - You have the copton to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy cannot be revived once the policy farm is over. - The revival will be considered on the receipt of the application from the policy-forder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any. - On revival, simple interest rate of 9% per anum 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 RDAI. Not Applicable Claims TAT	Part D.6 Part F.3
		Paid-Up: There is no Paid Up benefit available under this product. Revinal: - You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy cannot be revived once the policy farm is over. - The revival will be considered on the receipt of the application from the policy-fordiser along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any. - On revival, simple interest rate of 9% per annum 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 IRDAL. Not Applicable Claims TAT 1. Raining timin requirements after lodging the claim- Within 10 days. 2. Death claim decident for cases without investigation requirement. Within 15 days	
		Paid Up: There is no Paid Up benefit available under this product. Reviolat. You have the option to revive a lipsed policy within five (5) consecutive years from the date of the first unpaid premium. * A policy cannot be revived more the policy form is over. * The revival the 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, simple interest rate of 9% per annum 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 IRDAL. Not Applicable Claims TAT 1. Realizing claim requirements after lodging the claim- Within 10 days 2. Death dam deciden for cases without investigation requirement within 45 days 3. Death claim deciden for cases without investigation requirement within 45 days	
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		Paid-Up: There is no Paid Up benefit available under this product. Revival: **You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. **A policy cannot be revived once the policy ferm is over. **A policy cannot be revived once the policy ferm is over. **To 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, simple interest rate of this policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any. **On revival, simple interest rate of this per anum 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 RDAI. Not Applicable Claims TAT 1. Realing claim requirements after loging the claim. While 15 days 3. Death claim deciden for cases without mentaglation requirement. Within 15 days 3. Death claim deciden for claims with investigation requirement. Within 15 days 3. Death claim deciden for claims with investigation requirement. Within 15 days 3. Death claim deciden for claims with investigation requirement. Within 15 days 3. Death claim deciden for claims with investigation requirement. Within 15 days 3. The redain 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. 2. In the claim of the Life Assured must be company website https://www.generalicentralic.com/claims. Call center number of the insurer: 1800/1002/2505 controlled com OR CCL the Appl. **Example of the claim of the company website https://www.generalicentralic.com/claims.	
		Paid-Up: There is no Paid Up benefit available under this product. Revinal: - You have the potion to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy cannot be revived once the policy farm is over. - 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, simple interest rate of 9% per anums 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 RDAI. Not Applicable Claims TAT 1. Raining claim requirements after lodging the claim-Within 10 days 2. Death claim decision for cases with investigation requirement-Within 15 days 3. Death claim decision for cases with investigation requirement-Within 15 days 3) The dash 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. 3) 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. 3) 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. 3) 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. 3) The death of the Life Assured must be notified to us in writing along with proof of death, mandatory documents and any other available appropri	
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Declaration by the Policy Holder: I have read the above and confirm having noted the details.

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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.