

Sr. No.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	General Central Lifetime Partner Plan (UIN: 133N086V03)	Part A.1
2	Proposal Number	XXXXXXXXXXXX	Part A.3a
3	Type of Insurance Policy	This is an individual non-linked, participating (with profits), savings, life insurance plan.	Part A.1
4	Basic Policy Details	You have chosen Immediate Income option Your Policy Term is of 60 years and Premium Payment Term is of 8 years. You have chosen Sum Assured of Rs. 2,00,000. Your Survival Benefit Frequency is Yearly. You chosen Premium Payment Frequency is Yearly and your Installment Premium (without applicable taxes) is Rs. 48,480	Part A.3a, 3f
5	Policy Coverage/ Benefits payable	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	Part C.5
		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. 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.4,84,800 plus Terminal Bonus, if declared. 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.	Part C.2
		Survival Benefit: You will receive a Guaranteed Income and Annual Cash Bonus, if declared, on survival and subject to payment of all due premiums. Option 1: Immediate Income You will receive a sum of: Guaranteed Income, payable in arrears from the first policy year till the end of 25th policy year and Annual Cash Bonus, if declared, as a percentage of Sum Assured, payable in arrears, starting from the first policy year 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.	Part C.4
		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.	Part D.3
6	Riders opted, if any	Not Available	
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 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.	Part F.7
8	Waiting /pen Period, if any	Not Applicable	
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. As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.	Part C.7
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.6
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 status. Paid-Up If due premiums for the first one (1) or more policy years have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted into a paid-up policy. If a policy is converted into a reduced paid-up policy, Death Benefit, Survival Benefit (Guaranteed Income) and Maturity Benefit will be reduced. No Annual Cash bonuses shall be paid while the policy is in reduced paid up status. 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 revival from time to time with a prior approval from IRDAI.	Part D.1 Part D.2 Part D.4
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. For more details, please refer to the policy document.	Part D.5
13	Claims / Claims Procedure	Claims TAT 1. Raising claim requirements after lodging the claim- Within 10 days 2. Death claim decision for cases without investigation requirement- Within 15 days 3. Death claim decision for cases with investigation requirement- Within 45 days Claims Procedures a) The death of the Life Assured must be notified to us in writing along with proof of death, mandatory documents and any other available appropriate documents, not later than 90 days from the date of death of the Life Assured. b) The Claim Procedure is detailed at the company website https://www.generalcentrallife.com/claims Call centre number of the insurer: 18001022355 Customer Service email: care@generalcentral.com or claims.support@generalcentral.com Website: www.generalcentrallife.com Customer Portal: customer-generalcentrallife.com OR FG Life App Tel : + 91-22-4007 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: https://life.generalcentral.com/claims/claim-forms	Part F.4 Part F.4 Part F.4
14	Policy Servicing	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.generalcentrallife.com/customer-service/forms-downloads Website link for List of documents required for policy servicing: https://www.generalcentrallife.com/customer-service/customer-service-tags Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	Part A.1
15	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: • Email us at care@generalcentral.com , 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 • You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://www.generalcentrallife.com/customer-service/branch-locator/ • Raise your concern online at https://www.generalcentrallife.com/customer-service/enquiry-form • If you are a Senior citizen , you may write to us at the following id: senior.citizens@generalcentral.com for priority assistance In case not satisfied with the resolution of your grievance: • Write to our Grievance Redressal Officer at gro@generalcentral.com , or • Approach IRDAI (Insurance Regulatory and Development Authority of India) – Online portal: http://www.gribs.irda.gov.in – Toll Free Number: 155255 / 1800 425 4732, or • Approach Insurance Ombudsman , please visit https://www.oiins.co.in/ombudsman for details	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen

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.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@generalicentral.com. For further details, please access the link: <https://www.generalicentral.com/india>. Insurance is provided on a non-adversely-affected basis. General Group of India (a subsidiary of General Insurance Company Limited) (formerly known as General Insurance Company Limited) (IRDA Reg. No.: 133) (CIN:U66010MH2006PL615288). Regd. Office & Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Nagar, Vikhroli (W), Mumbai - 400083. Email: care@generalicentral.com | Call us at 1800 102 3355 | Website: www.generalicentral.com | Comp Code: Cmp-July-2025, 41610

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

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.


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.			Policy Clause Number
Sr. No.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	
1.	Name of the Insurance Product and Unique Identification Number (UIN)	General Central Lifetime Partner Plan (UIN: 133N086V03)	Part A.1
2.	Proposal Number	XXXXXXXXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an individual non-linked, participating (with profits), savings, life insurance plan.	Part A.1
4.	Basic Policy Details	<p>You have chosen Deferred Income option.</p> <p>Your Policy Term is of 60 years and Premium Payment Term is of 8 years.</p> <p>You have chosen Sum Assured of Rs. 2,00,000.</p> <p>Your Survival Benefit Frequency is Yearly.</p> <p>Your chosen Premium Payment Frequency is Yearly and your Instalment Premium (without applicable taxes) is Rs. 47,414.</p>	Part A.3e, 3f
5.	Policy Coverage/ Benefits payable	<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. 100% 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>	<p>Part C. 5</p> <p>Part C. 2</p> <p>Part C. 4</p> <p>Part D. 3</p>
6.	Riders opted, if any	Not Available	
7.	Exclusions (What the policy does not cover)	<p>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 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 F. 7
8.	Waiting (lien) 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 & 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 C. 7
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. 6
11.	Lapse, paid-up and revival of the Policy	<p>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 status.</p> <p>Paid-Up If due premiums for the first one (1) or more policy years have been paid in full and any subsequent premium is not paid within the grace period, the policy will be converted into a paid-up policy. If a policy is converted into a reduced paid-up policy, Death Benefit, Survival Benefit (Guaranteed Income) and Maturity Benefit will be reduced. No Annual Cash bonuses shall be paid while the policy is in reduced paid up status.</p> <p>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 revival from time to time with a prior approval from IRDAI.</p>	<p>Part D. 1</p> <p>Part D. 2</p> <p>Part D. 4</p>
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. For more details, please refer to the policy document.	Part D. 5
13.	Claims / Claims Procedure	<p>Claims TAT 1. Raising claim requirements after lodging the claim- Within 10 days 2. Death claim decision for cases without investigation requirement- Within 15 days 3. Death claim decision for cases with investigation requirement- Within 45 days</p> <p>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.generalcentrallife.com/claims</p> <p>Call centre number of the insurer: 1800 1022355 Customer Service email: care@generalcentral.com or claims.support@generalcentral.com Website: www.generalcentrallife.com</p> <p>Customer Portal: customer.generalcentrallife.com OR Life App Tel. + 91-22-4097 6600 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: https://life.generalcentral.com/claims/claim-forms</p>	<p>Part F.4</p> <p>Part F.4</p> <p>Part F.4</p>
14.	Policy Servicing	<p>Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Financial Transaction - 7 days from the date of request received.</p> <p>Website link for downloading the policy servicing forms: https://www.generalcentrallife.com/customer-service/forms-downloads</p> <p>Website link for List of documents required for policy servicing: https://www.generalcentrallife.com/customer-service/customer-service-faq 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: •Email us at care@generalcentral.com, 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 •You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at https://www.generalcentrallife.com/customer-service/branch-locator/ •Raise your concern online at https://www.generalcentrallife.com/customer-service/enquiry-form •If you are a Senior citizen, you may write to us at the following id: senior.citizens@generalcentral.com for priority assistance</p> <p>In case not satisfied with the resolution of your grievance: •Write to our Grievance Redressal Officer at gro@generalcentral.com, or •Approach IRDAI (Insurance Regulatory and Development Authority of India) ☐ • Online portal: http://www.igms.irda.gov.in ☐ • Toll Free Number: 155255 / 1800 425 4732, or •Approach Insurance Ombudsman, please visit https://www.oids.co.in/ombudsman for details</p>	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen

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