

LIFE INSURANCE
Customer Information Sheet / Know Your Policy

This document provides key information about your policy. You are also advised to go through your Policy Document.  Sr.   Title   Description in simple words (Please refer applicable Policy Clause Number in next column)   Policy Clause Number						
No.	Name of Insurance	Generali Central Saral Pension (UIN-133N089V01)	Part A.1			
1.	Product/Policy	n	Part A.3a			
3.	Proposal Number Type of Insurance Policy	U This is A Non-Linked Non-Participating Individual Immediate Annuity Plan	Part A.1			
4.	Basic Policy Details	This is a Single Premium Immediate Annuity Plan which provides guaranteed annuity for lifetime.	Part A.3e,3f, 3g			
		You have opted for Life Annuity with Return of 100% of Purchase Price (ROP).				
		Your mode of premium payment is Single with Installment Premium (without applicable taxes) of Rs.10,00,000				
		You have chosen Annuity Payment as Yearly				
		Your Anuity Payment is of Rs. 50,092.				
		Sum Assured on Dealth: Not Applicable Sum Assured on Maturity: Not Applicable				
5.	Policy Coverage/ Benefits payable	Maturity Benefit:	Part C, Part C.1 and Part D.3			
	payablo	There is no Maturity Benefit under this Policy.				
		Death Benefit:				
		Option 1: Life annuity with Return of 100% of Purchase price (ROP): On death of the Annuitant, the annuity payment shall cease immediately. The Purchase Price (excluding applicable taxes) shall be payable to nominee(s)/legal heirs.				
		Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor: On first death (of either of the covered lives): 100% of the annuity amount shall continue to be paid as long as one of the Annuitants is alive.				
		*On death of the last survivor: The Annuity payment will cease immediately. The Purchase Price shall be payable to the Nominee(s) / legal heirs.				
		Survival Benefits:				
		Option 1: Life annuity with Return of 100% of Purchase price (ROP)- Annuity payments will be made in arrears for as long as Annuitant is alive, as per the chosen mode of annuity payment Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor: Annuity payments will be made in arrears for as long as the Primary				
┢		Annuitant and/or Secondary Annuitant is alive, as per the chosen mode of annuity payment.  Surrender benefits:				
1		The Policy can be surrendered any time after six months from the Date of Commencement. If the Annuitant / Primary Annuitant / Secondary Annuitant or spouse or any of the children of the				
		Annuitant is diagnosed as suffering from any of the critical illnesses as defined in Product Brochure. On approval of the surrender, 95% of the Purchase Price shall be paid to the Annuitant,				
		subject to deduction of any outstanding loan amount and loan interest, if any. On payment of the Surrender Value, the Policy stands terminated.				
6.	Option available	The plan provides two Options- Option 1: Single life annuity with Return of 100% of Purchase price (ROP)	Part C			
		Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor.				
7	Riders opted, if any	Not Available				
8.	Exclusions (What the policy	There is no exclusion for death benefit. There are exclusion applicable under the critical illnesses. For more details on critical illness exclusion please refere to product brochure or policy	Part G, Annexure 5			
9.	does not cover) Waiting /lien Period, if	document.				
10.	anv Grace period	NA				
11.	Free Look Period	FYou 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.5			
11.	I lee Look Fellou	and disagree with any or the terms and containoris, four nave a right to return the Policy within 30 days or receipt to the Policy Document and the Company with return time premium in 10 dain made.	Fait D.3			
12.	Lapse, paid-up and revival of the Policy	NA NA				
13.	Policy Loan, if applicable	You may avail a Loan any time after six months from the Date of Commencement of the Policy. Maximum amount of loan that can be granted under the Policy shall be such that the effective	Part D.4			
14.	Claims / Claims Procedure	annual interest amount payable on loan does not exceed 50% of the annual Annuity amount payable under the Policy.For more details, please refer to the policy document.	Part F.4			
14.	Claims / Claims Procedure		Pattr.4			
		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 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.				
		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 Customer Portal: Customer generalicentrallife.com				
		Tet: -91-22-4097 6666 Details of Company officials				
		Decision Company Unitions United Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,				
		Unit duL and duZ, din hoor, Tower C, Emossy (A4 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083				
	Policy Sonicis	Website link for downloading the Claim forms: https://generalicentralife.com/claims/claim-forms	Part A.1			
15.	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.	rato.			
		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)				
16.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:  -Email us at care@generalicentral.com, or	Part G.1 - Grievance Redressal Procedure & List of Insurance			
		*Write in to our below Communication address: Customer Services Department	Ombudsmen			
		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.generalicentrallife.com/customer-service/branch-locator/				
		+Raise your concern online at https://www.generalicentrallife.com/customer-service/enquiry-form				
		**saise your concern online at ntps://www.generalicentraline.com/cusionner-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				
		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.irda.gov.in □ • Toll Free Number: 155255 / 1800 425 4732, or				
		*Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details				
L						
Decl	aration by the Policy Holder:		•			

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

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.

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.



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The processor		This document provides key information about your policy. You are also advised to go through your Policy Document.  Sr.   Title   Description in simple words (Please refer applicable Policy Clause Number in next column)   Policy Clause Number							
Part		No.							
Box   The Colonian Principles   Security	Н		Product/Policy	0					
The Company of the Set CLE ALLE AND CONTROL PROGRAM Provided in Production Developed Provided in Proceedings of the Control Co		3.		This is A Non-Linked Non-Participating Individual Immediate Annuity Plan					
women and impression properties for large upon the highest properties of the Copy of the C	H	4.	Basic Policy Details	This is a Single Premium Immediate Annuity Plan which provides guaranteed annuity for lifetime.	Part A.3e,3f, 3g				
women and impression properties for large upon the highest properties of the Copy of the C				You have opted for Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor.					
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leading to the purpose to require to manifestic policy of the purpose to the part of the p									
security before the control of the c				taxes) shall be payable to nominee(s)/legal heirs.					
Survival Benefits				amount shall continue to be paid as long as one of the Annuitants is alive.					
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begins to decide to decide to an option of the Commontance of the Comm				The Policy can be surrendered any time after six months from the Date of Commencement, if the Annuitant / Primary Annuitant / Secondary Annuitant, or spouse or any of the children of the					
To plan available   This plan provides but Options - County of 100% of Purchase price (PCP) on doubt of the lest survivor.									
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13. Pelicy Carling Fapilicable 14. Claims / Claims Procedure 14. Claims / Claims Procedure 15. Pelicy Carling in Early Claims / C		11.	Free Look Period		Part D.5				
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Use 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.S. Marg, Valential (W), Mambal - 400083, or  Policy Servicing				Tei: +91-22-4097 6666 Details of Company officials					
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White in to our below Communication address:   Customer Services Department   Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,				Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)					
White in to our below Communication address:   Customer Services Department   Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,	H	16.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:	Part G.1 - Grievance Redressal				
Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B. S. Marg, Vikhrolf (VI), Mumbai and 40083, or  *1bu 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  *I you are a Senior citizen, you may write to us at the following ick senior.citzens@generalicentral.com for priority assistance  *In case not satisfied with the resolution of your grivmence:  *I You to use Orientation of Your grivmence:  *I You have to you to the Your You to you you have you to you you to you to you you to you to you to you to you to you you you to you you you you you you you you you yo				*Write in to our below Communication address:					
*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  *Tyou are a Senior citizen, you may write to us at the following id: senior.citizens@generalicentral.com for priority assistance  *It case not satisfied with the reaction of your grivmence:  *Write to our Criterates Referes all Officer at gro@generalicentral.com or  *Approxite IRDA (locarrance Reputation and presegnment Authority of India)  - *Online portal: http://www.tgms.irda.gou;  - *Toll Fire Number: 155555 (1) 800 425 4732. or				Unit 801 and 802, 8th floor, Tower C. Embassy 247 Park.					
*Raise your concern online at https://www.generalicentralifie.com/oustomer-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 In case not satisfied with the resolution of your grievance:  *Write to our Grievance Redriessal Officer at gro@generalicentral.com, or *Approach IRDA Information Regulatory and Development Authority of India)									
- If you 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:  - Write to our Grievance Redressal Officer at gro@generalicentral.com, or - *Epirocchi RDAI (insurance Regulatory and Development Authority of India) - Toll Free Number: 155256 1 (360 425 4732 or - Toll Free Number: 155256 1 (360 425 4732 or									
In case not satisfied with the resolution of your grievance:  •Write to our Grievance Redressal Officer at gro@generalicentral.com, or  •Approach RDAI (flustrance Regulatory and Development Authority of India)  □ *Online portal: http://www.igms.irda.gov/in  □ *Toll Firse Number: 155255 (1904 0254 732.0									
-Approach IRDAI (Insurance Regulatory and Development Authority of India)  online portal: http://www.igms.irda.gov.in. online fortal: http://www.igms.irda				In case not satisfied with the resolution of your grievance:					
□ Online portal: http://www.igms.inda.gov.in □ 101 Free Number: 155255 / 1800 425 4732 cr				*Approach IRDAI (Insurance Regulatory and Development Authority of India)					
<ul> <li>Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details</li> </ul>				Online portal: http://www.igms.irda.gov.in Toll Free Number: 155255 / 1800 425 4732 or					
				-Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details					
Declaration by the Policy Holder	Ш								

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

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.

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1800 102 2355

\*\*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://igeneralicentralife.com/conclustomer-service/sprevance-erdessale-procedure. General Group's and Central Bank of India's liability is restricted to the ostent of their shareholding in General Central Life insurance Company Limited (formerly known as Future General India Life insurance Company Limited). (FIDA Regn. No.: 133) (CN USDO 10MH/2009FL015828), Regn. Office & Corporate Office address. Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg., Vishroil (W), Mumbar - 400083 [Email: care@generalicentralicent Company Limited Company Limited (W), Mumbar - 400083 [Email: care@generalicentralicent Company Limited (W), Mumbar - 400083 [Email: care@generalicentralicentralicentralicent Company Limited (W), Mumbar - 400083 [Email: care@generalicentralicentralicent

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.