



**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. No.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of Insurance Product/Policy	General Central Saral Pension (UIN:133N069V01)	Part A.1
2.	Proposal Number	0	Part A.3a
3.	Type of Insurance Policy	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. You have opted for Life Annuity with Return of 100% of Purchase Price (ROP). Your mode of premium payment is Single with Instalment Premium (without applicable taxes) of Rs.10,00,000 You have chosen Annuity Payment as Yearly Your Annuity Payment is of Rs. 50,092. Sum Assured on Death: Not Applicable Sum Assured on Maturity: Not Applicable	Part A.3e,3f, 3g
5.	Policy Coverage/ Benefits payable	<b>Maturity Benefit:</b> There is no Maturity Benefit under this Policy. <b>Death Benefit:</b> <b>Option 1: Life annuity with Return of 100% of Purchase price (ROP):</b> 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. <b>Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor:</b> 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. <b>Survival Benefits:</b> 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. <b>Surrender benefits:</b> 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.	Part C, Part C.1 and Part D.3
6.	Option available	The plan provides two Options- Option 1: Single life annuity with Return of 100% of Purchase price (ROP) Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor.	Part C
7.	Riders opted, if any	Not Available	
8.	Exclusions (What the policy does not cover)	There is no exclusion for death benefit. There are exclusion applicable under the critical illnesses. For more details on critical illness exclusion please refer to product brochure or policy document.	Part G, Annexure 5
9.	Waiting /Iten Period, if any.	NA	
10.	Grace period	NA	
11.	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.5
12.	Lapse, paid-up and revival of the Policy	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 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 D.4
14.	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 <a href="https://www.generalcentrallife.com/claims">https://www.generalcentrallife.com/claims</a> Call centre number of the insurer: 18001022355 Customer Service email: <a href="mailto:care@generalcentral.com">care@generalcentral.com</a> or <a href="mailto:claims.support@generalcentral.com">claims.support@generalcentral.com</a> Website: <a href="http://www.generalcentrallife.com">www.generalcentrallife.com</a> Customer Portal: <a href="http://www.generalcentrallife.com">www.generalcentrallife.com</a> OR FG Life App Tel: + 91-22-4097 6666 Details of Company officials Chief Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 Website link for downloading the Claim forms: <a href="https://www.generalcentrallife.com/claims/claim-forms">https://www.generalcentrallife.com/claims/claim-forms</a>	Part F.4
15.	Policy Servicing	<b>Policy Servicing TAT:</b> <b>Financial Transaction - 7 days from the date of request received.</b> <b>Non-Financial Transaction - 7 days from the date of request received.</b> Website link for downloading the policy servicing forms: <a href="https://www.generalcentrallife.com/customer-service/forms-downloads">https://www.generalcentrallife.com/customer-service/forms-downloads</a> Website link for List of documents required for policy servicing: <a href="https://www.generalcentrallife.com/customer-service/customer-service-faq">https://www.generalcentrallife.com/customer-service/customer-service-faq</a> Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	Part A.1
16.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: •Email us at <a href="mailto:care@generalcentral.com">care@generalcentral.com</a> , or •Write in to our below Communication address: Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083, or •You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at <a href="https://www.generalcentrallife.com/customer-service/branch-locator/">https://www.generalcentrallife.com/customer-service/branch-locator/</a> •Raise your concern online at <a href="https://www.generalcentrallife.com/customer-service/enquiry-form">https://www.generalcentrallife.com/customer-service/enquiry-form</a> •If you are a Senior citizen, you may write to us at the following id: <a href="mailto:senior.citizens@generalcentral.com">senior.citizens@generalcentral.com</a> for priority assistance In case not satisfied with the resolution of your grievance: •Write to our Grievance Redressal Officer at <a href="mailto:gro@generalcentral.com">gro@generalcentral.com</a> , or •Approach IRDAI (Insurance Regulatory and Development Authority of India) □ • Online portal: <a href="http://www.irda.gov.in">http://www.irda.gov.in</a> □ • Toll Free Number: 155255 / 1800 425 4732, or •Approach Insurance Ombudsman; please visit <a href="https://www.irda.gov.in/ombudsman">https://www.irda.gov.in/ombudsman</a> for details	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen




**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](mailto:care@generalcentral.com)  1800 102 2355  [www.generalcentrallife.com](http://www.generalcentrallife.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@generalcentral.com](mailto:care@generalcentral.com). For further details please access the link: <https://www.generalcentrallife.com/customer-service/grievance-redressal-procedure>. General Group's and Central Bank of India's liability is restricted to the extent of their shareholding in General Central Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited). (IRDAI Regn. No.: 133) (CN-LI66010MH2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 | Email: [care@generalcentral.com](mailto:care@generalcentral.com) | Call us at 1800 102 2355 | Website: [www.generalcentrallife.com](http://www.generalcentrallife.com) | Comp Code : Comp-July-2025\_4228

**Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers**

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2.	Proposal Number	0	Part A.3a
3.	Type of Insurance Policy	This is A Non-Linked Non-Participating Individual Immediate Annuity Plan	Part A.1
4.	Basic Policy Details	<p>This is a Single Premium Immediate Annuity Plan which provides guaranteed annuity for lifetime.</p> <p>You have opted for Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor.</p> <p>Your mode of premium payment is Single with Instalment Premium (without applicable taxes) of Rs.10,00,000</p> <p>You have chosen Annuity Payment as Yearly</p> <p>Your Annuity Payment is of Rs. 50,256.</p> <p>Sum Assured on Death: Not Applicable</p> <p>Sum Assured on Maturity: Not Applicable</p>	Part A.3e,3f, 3g
5.	Policy Coverage/ Benefits payable	<p><b>Maturity Benefit:</b></p> <p>There is no Maturity Benefit under this Policy.</p> <p><b>Death Benefit:</b></p> <p><b>Option 1: Life annuity with Return of 100% of Purchase price (ROP):</b> 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.</p> <p><b>Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor:</b> 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.</p> <p>On death of the last survivor: The Annuity payment will cease immediately. The Purchase Price shall be payable to the Nominee(s) / legal heirs.</p> <p><b>Survival Benefits:</b></p> <p>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</p> <p>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.</p> <p><b>Surrender benefits:</b></p> <p>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.</p>	Part C, Part C.1 and Part D.3
6.	Option available	<p>The plan provides two Options-</p> <p>Option 1: Single life annuity with Return of 100% of Purchase price (ROP)</p> <p>Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor.</p>	Part C
7.	Riders opted, if any	Not Available	
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14.	Claims / Claims Procedure	<p>Claims TAT</p> <p>1. Raising claim requirements after lodging the claim- Within 10 days</p> <p>2. Death claim decision for cases without investigation requirement- Within 15 days</p> <p>3. Death claim decision for cases with investigation requirement- Within 45 days</p> <p>Claims Procedures</p> <p>a) The death of the Life Assured must be notified to us in writing along with proof of death, mandatory documents and any other available appropriate documents, not later than 90 days from the date of death of the Life Assured.</p> <p>b) The Claim Procedure is detailed at the company website <a href="https://www.generalcentrallife.com/claims">https://www.generalcentrallife.com/claims</a></p> <p>Call centre number of the insurer: 18001022355 Customer Service email: <a href="mailto:care@generalcentral.com">care@generalcentral.com</a> or <a href="mailto:claims.support@generalcentral.com">claims.support@generalcentral.com</a> Website: <a href="http://www.generalcentrallife.com">www.generalcentrallife.com</a></p> <p>Customer Portal: <a href="http://www.generalcentrallife.com">www.generalcentrallife.com</a> OR FG Life App</p> <p>Tel: + 91-22-4097 6666</p> <p>Details of Company officials</p> <p>Chief Operating Officer</p> <p>Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083</p> <p>Website link for downloading the Claim forms: <a href="https://www.generalcentrallife.com/claims/claim-forms">https://www.generalcentrallife.com/claims/claim-forms</a></p>	Part F.4
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16.	Grievances/Complaints	<p>In case you have any grievance, you may approach our Grievance Redressal Cell:</p> <p>•Email us at <a href="mailto:care@generalcentral.com">care@generalcentral.com</a>, or</p> <p>•Write in to our below Communication address:</p> <p>Customer Services Department</p> <p>Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083, or</p> <p>•You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at <a href="https://www.generalcentrallife.com/customer-service/branch-locator/">https://www.generalcentrallife.com/customer-service/branch-locator/</a></p> <p>•Raise your concern online at <a href="https://www.generalcentrallife.com/customer-service/enquiry-form">https://www.generalcentrallife.com/customer-service/enquiry-form</a></p> <p>•If you are a Senior citizen, you may write to us at the following id: <a href="mailto:senior.citizens@generalcentral.com">senior.citizens@generalcentral.com</a> for priority assistance</p> <p>In case not satisfied with the resolution of your grievance:</p> <p>•Write to our Grievance Redressal Officer at <a href="mailto:gro@generalcentral.com">gro@generalcentral.com</a>, or</p> <p>•Approach IRDAI (Insurance Regulatory and Development Authority of India)</p> <p>□ • Online portal: <a href="http://www.irda.gov.in">http://www.irda.gov.in</a></p> <p>□ • Toll Free Number: 155255 / 1800 425 4732, or</p> <p>•Approach Insurance Ombudsman; please visit <a href="https://www.irda.co.in/ombudsman">https://www.irda.co.in/ombudsman</a> for details</p>	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen




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