



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 the Insurance Product and Unique Identification Number (UIN)	General Central Long Term Income Plan (UIN: 133N090V05)	Part A.1
2.	Proposal Number	XXXXXXXX	Part A.3a
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	<p>You have chosen Option 1 with Deferred Income Option.</p> <p>Your Policy Term is of 40 years and Premium Payment Term is of 10 years.</p> <p>You have chosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. 1,00,000</p> <p>Your Survival Benefit Frequency is Yearly and Sum Assured is of Rs. 10,00,000</p> <p>Your Death Benefit Multiple is 10.</p>	Part A.3e,3f & PART. C
5.	Policy Coverage/ Benefits payable	<p><b>Maturity Benefit</b> You will receive Sum Assured on Maturity plus Maturity Loyalty Addition, along with the last Income Payout upon survival till the end of the Policy Term subject to payment of all due premiums.</p> <p>The policy terminates on the payment of the Maturity Benefit under both Plan Options.</p> <p>Your Maturity Benefit is Rs 20,00,000 which comprises of Sum Assured on Maturity of Rs. 10,00,000 and Maturity Loyalty Addition of Rs. 10,00,000.</p> <p><b>Death Benefit</b> Option 1 In case of unfortunate demise of the Life Assured during the Policy Term, the Life Assured's nominee shall receive the Death Benefit as specified below, provided the policy is in force and all due premiums till the date of death have been paid.</p> <p>The Death Benefit shall be highest of: i. Sum Assured on Death i.e. Rs. 10,00,000 or ii. 105% of Total Premiums Paid (excluding applicable taxes, rider premiums and extra premiums, if any) as on date of death or iii. 150% of Total Premiums Paid (excluding applicable taxes, rider premiums and extra premiums, if any) as on the date of death minus the Total Survival Benefit already paid or iv. Surrender value as on the date of death</p> <p>The policy will terminate on payment of the entire Death Benefit as defined above.</p> <p><b>Survival Benefit</b> You will receive Survival Benefit till the end of the Policy Term as per the Income Option and Survival Benefit Payout frequency you have chosen.</p> <p>You can choose to receive the survival benefits in yearly, half-yearly, quarterly or monthly frequency. The Survival Benefit shall be equal to the sum of Guaranteed Income plus Income Loyalty Addition. The Survival Benefit is payable in arrears upon the survival of the Life Assured on payout due dates, subject to payment of all due premiums.</p> <p>You will receive Yearly guaranteed income of Rs. 23,614. You will also receive Income Loyalty addition starting from 11th policy year along with the guaranteed income, which will increase every 5 years till the end of the policy term. Your first and last income payout will be Rs. 23,614 and Rs. 94,455 respectively.</p> <p><b>Surrender</b> 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. 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>	Part C. 2,3,4 Part D.3
6.	Riders opted, if any	<p>General Central Non-Linked Accidental Death Benefit Rider with Sum Assured of Rs. 30,00,000 Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 15,00,000 and an Monthly income of Rs.63,411 for duration of 2 years. And</p> <p>General Central Non-Linked Accidental Total &amp; Permanent Disability Rider with Sum Assured of Rs. 10,00,000 Your Benefit Payout type is Income. You will receive Quarterly income of Rs. 67,499 for 4 years.</p>	Part C5
7.	Exclusions (What the policy does not cover)	<p><b>• Suicide Exclusion</b> 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 &amp; 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.6
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><b>Lapse</b> 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><b>Paid-Up</b> 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. A paid-up policy will not be eligible for any Income Loyalty Addition or Maturity Loyalty Addition.</p> <p><b>Revival</b> • 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>	Part D. 1, 2, & 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. 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.5
13.	Claims / Claims Procedure	<p><b>Claims TAT</b> 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><b>Claims Procedures</b> 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></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> Customer Portal: <a href="http://Customer.generalcentrallife.com">Customer.generalcentrallife.com</a> OR FG Life App Tel: + 91-22-4097 6606 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</p> <p>Website link for downloading the Claim forms: <a href="https://generalcentrallife.com/claims/claim-forms">https://generalcentrallife.com/claims/claim-forms</a></p>	Part F.4
14.	Policy Servicing	<p><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></p> <p>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></p> <p>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)</p>	Part A.1

15.	Grievances/Complaints	<p>In case you have any grievance, you may approach our Grievance Redressal Cell:</p> <ul style="list-style-type: none"><li>•<b>Email us</b> at <a href="mailto:care@generalicentral.com">care@generalicentral.com</a>, or</li><li>•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</li></ul> <p>•You may also reach out to Your nearest branch. You can locate Your nearest branch on Our Website at <a href="https://www.generalicentrallife.com/customer-service/branch-locator/">https://www.generalicentrallife.com/customer-service/branch-locator/</a></p> <p>•Raise your <b>concern online</b> at <a href="https://www.generalicentrallife.com/customer-service/enquiry-form">https://www.generalicentrallife.com/customer-service/enquiry-form</a></p> <p>•If you are a <b>Senior citizen</b>, you may write to us at the following id: <a href="mailto:senior.citizens@generalicentral.com">senior.citizens@generalicentral.com</a> for priority assistance</p> <p>In case not satisfied with the resolution of your grievance:</p> <ul style="list-style-type: none"><li>•Write to our <b>Grievance Redressal Officer</b> at <a href="mailto:gro@generalicentral.com">gro@generalicentral.com</a>, or</li><li>•Approach <b>IRDAI (Insurance Regulatory and Development Authority of India)</b><ul style="list-style-type: none"><li>• Online portal: <a href="http://www.igms.irda.gov.in">http://www.igms.irda.gov.in</a></li><li>• Toll Free Number: 155255 / 1800 425 4732, or</li></ul></li><li>•Approach Insurance Ombudsman; please visit <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> for details</li></ul>	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen
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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@generalicentral.com](mailto:care@generalicentral.com)

 **1800 102 2355**

 [life.generalicentral.com](http://life.generalicentral.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](mailto:care@generalicentral.com). For further details please access the link: <https://generalicentrallife.com/customer-service/grievance-redressal-procedure>. Generali Group's and Central Bank of India's liability is restricted to the extent of their shareholding in Generali Central Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited). (IRDAI Regn. No.: 133) (CIN:U66010MH2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8<sup>th</sup> floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083 | Email: [care@generalicentral.com](mailto:care@generalicentral.com) | Call us at 1800 102 2355 | Website: [www.generalicentrallife.com](http://www.generalicentrallife.com) | Comp Code : ADVT/Comp.

**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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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 Long Term Income Plan (UIN: 133N090V05)	Part A.1
2.	Proposal Number	XXXXXXXX	Part A.3a
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 Option 2 with Immediate Income Option. Your Policy Term is of 40 years and Premium Payment Term is of 10 years. You have chosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. 1,00,000 Your Survival Benefit Frequency is Yearly and Sum Assured is of Rs. 10,00,000 Your Death Benefit Multiple is 10.	Part A.3e,3f & PART. C
5.	Policy Coverage/ Benefits payable	<b>Maturity Benefit</b> You will receive Sum Assured on Maturity plus Maturity Loyalty Addition, along with the last Income Payout upon survival till the end of the Policy Term subject to payment of all due premiums.  The policy terminates on the payment of the Maturity Benefit under both Plan Options.  Your Maturity Benefit is Rs 20,00,000 which comprises of Sum Assured on Maturity of Rs. 10,00,000 and Maturity Loyalty Addition of Rs. 10,00,000.  <b>Death Benefit</b>  Option 2 In case of unfortunate demise of the Life Assured during the Policy Term, the Life Assured's nominee shall receive the Death Benefit as specified below, provided the policy is in force and all due premiums till the date of death have been paid.  The Death Benefit payable shall be: i. A lump sum payout equal to the Sum Assured on Death i.e. Rs. 10,00,000 will be paid at the time of settlement of death claim. Where, Sum Assured on Death is 10 times the Annualized Premium (excluding applicable taxes, rider premiums and underwriting extra premiums, if any). ii. The policy will continue to pay the Survival Benefits till the end of the Policy Term as scheduled and the Maturity Benefit as scheduled. iii. No future premiums are required to be paid after the death of the Life Assured.  The policy will terminate on payment of the entire Death Benefit as defined above.  <b>Survival Benefit</b> You will receive Survival Benefit till the end of the Policy Term as per the Income Option and Survival Benefit Payout frequency you have chosen.  You can choose to receive the survival benefits in yearly, half-yearly, quarterly or monthly frequency. The Survival Benefit shall be equal to the sum of Guaranteed Income plus Income Loyalty Addition. The Survival Benefit is payable in arrears upon the survival of the Life Assured on payout due dates, subject to payment of all due premiums.  You will receive Yearly guaranteed income of Rs. 11,630. You will also receive Income loyalty addition starting from 11th policy year along with the guaranteed income, which will increase every 5 years till the end of the policy term. Your first and last income payout will be Rs. 11,630 and Rs. 46,521 respectively.  <b>Surrender</b> 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. 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 C. 2,3,4 Part D.3
6.	Riders opted, if any	General Central Non-Linked Accidental Death Benefit Rider with Sum Assured of Rs. 5,00,000 Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 4,00,000 and an Yearly income of Rs.52,843 for duration of 2 years. And  General Central Non-Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 1,00,000 Your Benefit Payout type is Lumpsum. You will receive lumpsum amount of 1,00,000. And	Part C5
7.	Exclusions (What the policy does not cover)	• <b>Suicide Exclusion</b> 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 /lien 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.6
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	<b>Lapse</b> 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. <b>Paid-Up</b> 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. A paid-up policy will not be eligible for any Income Loyalty Addition or Maturity Loyalty Addition. <b>Revival</b> • 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, 2 & 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. 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.5
13.	Claims / Claims Procedure	<b>Claims TAT</b> 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  <b>Claims Procedures</b> 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
14.	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
15.	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 <b>concern online</b> at <a href="https://www.generalcentrallife.com/customer-service/enquiry-form">https://www.generalcentrallife.com/customer-service/enquiry-form</a> • If you are a <b>Senior citizen</b> , 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 <b>Grievance Redressal Officer</b> at <a href="mailto:gro@generalcentral.com">gro@generalcentral.com</a> , or • Approach <b>IRDAI (Insurance Regulatory and Development Authority of India)</b> • Online portal: <a href="http://www.igms.irda.gov.in">http://www.igms.irda.gov.in</a> • Toll Free Number: 155255 / 1800 425 4732, or • Approach Insurance Ombudsman, please visit <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.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://generalcentrallife.com/customer-service/grievance-redressal-procedure>. Generali Group's and Central Bank of India's liability is restricted to the extent of their shareholding in Generali Central Life Insurance Company Limited (formerly known as Future Generali India Life Insurance Company Limited). (IRDAI Regn. No.: 133) (CIN:U66010MH2006PLC165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8<sup>th</sup> 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 :

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