

LIFE INSURANCE
Customer Information Sheet / Know Your Policy

ir.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	
	Name of the Insurance Product and Unique Identification	Generali Central Money Back Super Plan (UIN: 133N088V05)	Part A.
	Number (UIN) Proposal Number	XXXXXXXX	Part A.3a
i.	Type of Insurance Policy Basic Policy Details	This is an individual non-linked, non-participating (without profits), savings, life insurance plan You have chosen Option 1 with Silver category.	Part A. Part A.3e,3f & PART. C
	basic rolley betalls	Your Policy Term is of 15 years and Premium Payment Term is of 15 years.	rait A.36,51 & FAICE. C
		Installment Premium (without applicable taxes) of Rs. 50,000 is payable in Annual mode. Your Sum Assured on Maturity is of Rs.5,00,000 and your Sum Assured on Death is of Rs 5,00,000.	
		Your Death Benefit Multiple is 10.	
i.	Policy Coverage/ Benefits payable	Guaranteed Additions	Part C. 2,3,4 & 5 Part D.3
		The Policy offers simple guaranteed additions for each completed policy year, starting from the end of 8th Policy year till the end of the policy term, subject to payment of all due premiums.	
		Maturity Benefit On your survival till the end of the policy term, provided all due premiums have been paid, you will receive Guaranteed Maturity Benefit which is:	
		Sum Assured on Maturity plus accrued Guaranteed Additions	
		Your Maturity Benefit is of Rs. 7,86,552	
		Policy will terminate on payment of Maturity Benefit.	
		Death Benefit	
		In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future. The Death Benefit shall be higher of: I. Sum Assured on Death is RS. 50,0000 plus accrued guaranteed additions, if any	
		i. Sum Assured on Death i.e Rs.5,00,000 plus accrued guaranteed additions, if any ii. 105% of total premiums paid as on date of death (excluding the applicable taxes, rider premiums, underwriting extra premiums, if any)	
		The policy will terminate on payment of the Death Benefit as defined above.	
		Survival Benefit	
		Since you have chosen Option 1 with Silver category.	
		You will receive Survival Benefit of Rs. 55,000 every year from 10th year till 14th year .	
		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 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.	
	Riders opted if any	Not Available	
7.	Exclusions (What the policy	Suicide Exclusion	Part F. 7
	does 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.	
8.	Waiting /lien Period, if	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	Part C.7
		any interruption, as per the terms & conditions of the policy. As you have opted for Annual 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.6
11.	Lapse, paid-up and	Lapse	Part D. 1, 2,& 4
	revival of the Policy	If due premiums for first full (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 policy is converted into a paid-up policy, future survival benefit payments shall stop and no further survival benefits shall be payable.	
		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.	
		• Too travel a, 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 RDAI.	
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		Part F.4
		Claims TAT 1. Raising claim requirements after lodging the claim- Within 10 days	
		Death claim decision for cases without investigation requirement- Within 15 days 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.exerealizentralife Company (and the Claim Procedure is detailed at the company website https://www.exerealizentralife Company (and the Claim Procedure is detailed at the company website https://www.exerealizentralife Company (and the Claim Procedure is detailed at the company website https://www.exerealizentralife Company (and the Claim Procedure is detailed at the company website https://www.exerealizentralife Company (and the Claim Procedure is the Claim Procedure in the Claim Procedure is the Claim Procedure is the Claim Procedure in the Claim Procedure in the Claim Procedure is the Claim Procedure in the Claim Procedure in the Claim Procedure is the Claim Procedure in the Clai	
		Call centre number of the insurer: 1800:1022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentralife.com	
		Coat center institute to the institute 1.200/L022333 Costumer service climat, on eggeneralizerin account or cannos opporting generalizerin account website. www.generalizerin american	
		Details of Company officials Chief Operating Officer	
		Linet Uperanng Umiter Unit 801 and 802, 8th Boor, Tower C, Embassy 247 Park, L.B.S. Marg, Wakfordi (W), Mumbai - 400083	
		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms	
14.	Policy Servicing	Policy Servicing TAT:	Part A.1
		Financial 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)	
		Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	
16	Crimmana (C	Land to the second seco	Dest C.4. Crimum B. 1
15.	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 Proc List of Insurance Ombudsmen
		•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.generalicentrallife.com/customer-service/branch-locator/	
		-Raise your concern online at https://www.generalicentrallife.com/customer-service/enquiry-form	
		*-tasse your concern online at https://www.generalicentraline.com/customer-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	1
		• Toll Free Number: 155255 / 1800 425 4732. or	
		*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:
I have read the above and confirm having noted the details.

Place:
Date:
(Signature
Note: The information must be read in conjunction with the

(Signature of the Policyholder)
ion 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. In case of any conflict between Customer Information Sheet (CIS) and the policy document the terms and conditions mentioned in the 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.

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 furthel.-itelais please access the link: https://generalicentralific.com/URDA Reps. No. 133) (IChURGON/MEMOSOPEL-CIGESS), page of the product of the extent of their shareholding in Generali Central Life Insurance Company Limited (formetly known as Future Generali India Life Insurance Company Limited (formetly known as Future Generali India Life Insurance Company Limited (formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance Company Limited (Formetly known as Future Generali India Life Insurance



	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
f	No. 1.	Name of the Insurance Product	Generali Central Money Back Super Plan (UIN: 133N088V05)	Part A.
Ц		and Unique Identification Number (UIN)		
H	3.	Proposal Number Type of Insurance Policy	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Part A.3a Part A.
H	4.	Basic Policy Details	You have chosen Option 2 with Silver category.	Part A.3e,3f & PART. C
			Your Policy Term is of 15 years and Premium Reyment Term is of 15 years. Notalized Premium (without applicable taxes) of Rs. 50,000 is payable in Annual mode. Your Sum Assured on Maturity is of Rs. 30,0000 and your Sum Assured on Death is of Rs. 50,0000.	
L		Policy Coverage/ Benefits	Your Death Benefit Multiple is 10. Guaranteed Additions	Part C. 2,3,4 & 5
	э.	payable	The Policy offers simple guaranteed additions for each completed policy year, starting from the end of 8th Policy year till the end of the policy term, subject to payment of all due premiums.	Part D.3
			Maturity Benefit On your survival fill the end of the policy term, provided all due premiums have been paid, you will receive Guaranteed Maturity Benefit which is:	
			Sum Assured on Maturity plus accrued Guaranteed Additions Your Maturity Benefit is of Rs. 5,49,816	
			Policy will terminate on payment of Maturity Benefit.	
			Death Benefit In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future.	
			The Death Benefit shall be higher of: 1. Sum Assured on Death i.e Rs.5,00,000 plus accrued guaranteed additions, if any 11. 105% of total premiums paid as on date of death (excluding the applicable taxes, rider premiums, underwriting extra premiums, if any)	
			The policy will terminate on payment of the Death Benefit as defined above.	
			Survival Benefit Since you have chosen Option 2 with Silver category.	
			You will receive Survival Benefit of Rs. 90,000 every year from 10th year till 14th year .	
			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 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.	
Н	6.	Riders opted, if any	<general <<15,00,000="" assured="" auddental="" benefit="" central="" death="" non-linked="" of="" rider="" rs.="" sum="" with="">> Your Benefit Pavout hore is <<unosum>> You will receive lumosum amount of <<15,00,000 >></unosum></general>	Part C . 5
			And Generali Central Non-Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. <<6,00,000.>>	
H	7.	Exclusions (What the policy	Your Benefit Payout type is << ncome.>> You will receive << Yearty>> income of Rs. << 3,17,055>> for duration of << 2>> years.>> - Suicide Exclusion	Part F. 7
		does 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.	
	8.	Waiting /lien Period, if	NA	
_	9.	any 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	Part C.7
			any interruption, as per the terms & conditions of the policy. As you have opted for Annual 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.6
H	11.	Lapse, paid-up and revival of the Policy	Lapse If due premiums for first full (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.	Part D. 1, 2,& 4
		TOWN A OF BILL I GROY	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 policy is converted into a paid-up policy, future survival benefit payments shall stop and no further survival benefits shall be payable.	
			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. - 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	
			lime with a prior approval from IRDAL	
H	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		Part F.4
			Chaims TAT 1. Riaking claim requirements after lodging the claim-Within 10 days	
			2. Death claim decision for cases without investigation requirement. Within 15 days 2. 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.gsmer.elicontrallife.com/claims	
			Call centre number of the insurer: 18001002335 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentrallife.com Customer Portal: Customer.generalicentrallife.com OR FG UM App	
			Tel: 91.2240076666 Details of Company officials Chick Conscious Officer	
			Chief Operating Officer With 801 and 802, 201, 8th floor, Tower C, Embassy 247 Park, LB.S. Marg, Vikhroli (IVI), Mumbai - 400083	
Ц	14.	Policy Servicing	Website link for downloading the Claim forms: https://generalicentrallife.com/claims/forms Policy Servicing TAT:	Part A.1
		,d	Found you will get XI. Found 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/luspamer-service-flaqs Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	
Ц		Od.		Date of Column To
	15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: -Email us at care@generaticentat.com, or -Writie in bor on before Communication address:	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsmen
			Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,	
			L.B.S. Marg, Vikhroli (W), Mumbai – 400083, 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/gustomer-service/enguins-form	
			-Eyou 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 großgeneralisentral.com, or -Approach IRDA (Insurance Regulatory and Development Authority of India)	
			Orlimic portial: http://lawwi.gms.irda.gov/in Toll Free Number: 155255 / 1800 425 4732, or Reprosent Insurance Ornbudsman; please visit https://www.cioins.co.in/ornbudsman for details	
L				
	Decla	ration by the Policy Holder: e read the above and confirm har		•

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

Place:

[Signature of the PolicyIncider]

Note: The information must be read in conjunction with the product brothure and policy document. In case of any conflict between Customer Information Sheet, (CIS) and the policy document the larms and conditions mentioned in the policy document shall prevail.

care@generaticentral.com

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The Company has an Arti-Fraud Policy in place. Ute coverage is included in this Product. Please visit the website for more details. If you have any request, girevance, complaint or feedback, you may reach out to us at care@generaticentral.com. For further_shall please access the interval please access the interv

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
ROAl is not involved in activitied like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.