



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 the Insurance Product and Unique Identification Number (UIN)	General Central New Assured Wealth Plan (UIN: 133N085V03)	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 1 Installment Premium (without applicable taxes) of Rs. 50,000 payable in Annual mode. Premium Payment Term: 10 years and Policy Term: 12 years Maturity Sum Assured is Rs. 5,00,000. Your Death Benefit Multiple is 10.	Part A.3e,3f and Part C
5.	Policy Coverage/ Benefits payable	Guaranteed Additions • The plan offers simple Guaranteed Additions for each completed policy year, starting from 8th Policy year till the end of the policy term, subject to payment of all due premiums • Guaranteed Additions accrue as a percentage of Sum Assured and at the end of the policy year. • The Guaranteed Addition rates are based on the age at entry of the Life Assured, the Premium Payment Term chosen, Policy Term chosen, Annualized Premium and the option chosen. Maturity Benefit: Maturity Sum Assured Plus Accrued Guaranteed Additions, shall be paid where Maturity Sum Assured is equal to Sum Assured. Sum Assured under this product is equal to the total Annualized Premium payable under the policy (excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any) The policy terminates on the payment of the Maturity Benefit under both the options. 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 Sum Assured plus Accrued Guaranteed Additions, if any. The Sum Assured shall be highest of the following: i. 10 times the Annualized Premium (excluding applicable taxes, rider premiums and underwriting extra premiums, if any) ii. 105% of total premiums paid as on date of death (excluding any extra premium, any rider premium and applicable taxes) The Policy will terminate on payment of entire Death Benefit under both the options. 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.	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. 50,00,000. Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 10,00,000 and Yearly income of Rs.54,937 for duration of 7 years. And General Central Non-Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 20,00,000. Your Benefit Payout type is Combined. You will receive lumpsum amount of Rs. 10,00,000 and Yearly income of Rs.5,28,426 for duration of 2 years.	Part C. 5
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 /lien Period, if any	Not Applicable	
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 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.	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	Lapse If due premiums for the first (1) policy 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 (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 to a paid up policy. If a policy is converted into a reduced paid-up policy, Death Sum Assured and Maturity Sum Assured will be reduced. If the policy is converted into a paid-up policy, it will not accrue any future Guaranteed Additions under both options. 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, all the Guaranteed Additions due while the policy was in Lapse/Paid up status, will be added back to the policy. • 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	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: www.generalcentrallife.com 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	Part F.4
14.	Policy Servicing	Website link for downloading the Claim forms: https://www.generalcentrallife.com/claims/claim-forms 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-faq 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.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	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 1800 102 2355 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. For further details please access the link: <https://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 General India Life Insurance Company Limited). (IRDAI Regn. No.: 133) (CIN:U66010MH2006PLC165288). 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 | Call us at 1800 102 2355 | Website: www.generalcentrallife.com | Comp: Comp-July-2025-4180

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Sr. No.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	
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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 • The plan offers simple Guaranteed Additions for each completed policy year, starting from 8th Policy year till the end of the policy term, subject to payment of all due premiums • Guaranteed Additions accrue as a percentage of Sum Assured and at the end of the policy year. • The Guaranteed Addition rates are based on the age at entry of the Life Assured, the Premium Payment Term chosen, Policy Term chosen, Annualized Premium and the option chosen. Maturity Sum Assured is Rs. 5,00,000. Your Death Benefit Multiple is 10.	Part A.3e,3f and Part C
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