

Sr. No.			
	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number
1. 1	Name of the Insurance Product	Generali Central New Assured Wealth Plan (UIN: 133N085V03)	Part A.1
	and Unique Identification Number (UIN)		
2. I	Proposal Number	XXXXXXX	Part A.3a
3.	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 You have chosen Option 1	Part A.1 Part A.3e.3f and Part C
١. ا	basic Policy Details	Installment Premium (without applicable taxes) of Rs. 50,000 payable in Annual mode.	rait A.3e,31 and rait C
		Premium Payment Term: 10 years and Policy Term: 12 years Maturly Sum Assured is Rs 5,00,000.	
		Your Death Benefit Multiple is 10.	
5. 1	Policy Coverage/ Benefits	Guaranteed Additions	Part C. 2,3 & 4
	payable	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	Part D.3
		- Guaranteed Additions acrous as a percentage of Sum Assured and at the end of the policy year. - The Guaranteed Addition rate are based on the gap at entry of the ILie 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 con the payment of the Maturity Benefit under both the options	
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		Death Benefit III named to 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 paid patients) iii. 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.	
\dashv	Riders opted, if any	Generali Central Non-Linked Accidental Death Benefit Rider with Sum Assured of Rs. 50,00,000.	Part C . 5
ľ		General roll-tion roll-tioned rocal-tenined rocal-tenined rocal-tenined roll-tion depended on the roll-tion roll-tioned rocal-tenined rocal-te	
		And Generali Central Non-Linked Accidental Total & Permanent Disability Rider with Surn Assured of Rs. 20,00,000.	
- [You Benefit Playout type is Combined. You will receive lumpsum amount of Rs. 10,00,000 and Veryl income of Rs. 20,00,000 ft. 5,5,28,426 for duration of 2 years.	
_	Fortular AM		D. 15.7
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	Part F. 7
	,	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.	
	Waiting /lien Period, if	Not Applicable	
	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.6
٥. ١	Grace period	any interruption, as per the terms & conditions of the policy.	rat c.o
		As you have opted for Annual premium payment frequency, the grace period applicable to you is 30 days.	
10. I	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 return the premium if no claim made.	Part D.6
11.	Lapse, paid-up and	Lapse	Part D. 1, 2,& 4
1	revival of the Policy	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.	
		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 accruse 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.	
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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
	Policy Loan, if applicable Claims / Claims Procedure		Part D.5
		is Rs. 10,000. For more details, please refer to the policy document.	
		is Rs. 10,000. For more details, please refer to the policy document. Claims TAT 1. Raising claim requirements after lodging the claim-Within 10 days	
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Declaration by the Policy Holder: I have read the above and confirm having noted the details.



This is an Individual. Non-Linked, Non-Participating (without Profits), Savings, Life Insurance Plan. You have chosen Option 2 Installment Premium (without applicable taxes) of Re. 50 nnn and the control of the con You have chosen Option 2

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. 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
Cusaranteed Additions accure 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. Part C. 2,3 & 4 Part D.3 Maturity Sem 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, ider premiums, underwriting extra premiums and loadings for modal premiums, if any) The policy termination on the payment of the Maturity Benefit under both the options. in case of unfortunate demise of the life assured during the Policy Term, provided the policy is in-force and due premium till the date of death have been paid, two payouts will be made to life assured's nominee under this cotion: 1. Immediately upon settlement of Death claim: The first payout which is the Lump Sum Death Payout equal to Death Sum Assured will be paid at the time of settlement of death claim.

1. In the Death Sum Assured shall be the highest of the following:

1. 10 times the Annualed Perhentine (excluding applicable leaves, ofder premiums and underwriting extra premiums, if any)

1. 105% of the total premiums paid as on the date of death (excluding any extra premium, any rider premium and applicable taxes) 2. The second payout equal to the Sum Assured plus accrued Guaranteed Additions shall be paid at the end of the Policy Term. The policy continues after the death of the insured person. No future premiums are required to be paid after the death till the end of Policy Term. The policy continues to accrue Guaranteed Additions, as applicable, even after the death of the Life Assured, till the end of Policy Term Under Option 2, the nomineer or beneficiary will have no right to surended or after any of the conditions of the policy after death of the life assured. 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 femporary.

The policy terministee on surrender and no further benefits are payable under the Policy. Please refer to your Benefit illustration and Policy Document for more details. iders opted, if any Generall 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. Part C . 5 And Generall 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. • Suicide Exclusion
In case of death of Life Assured due to salicide 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 Policy class and the Policy of the Month of the Policy as applicable, the Nominee or beneficiary of the Policy class and the Policy c Exclusions (What the podoes not cover) 8. Waiting /lien Period, if Not Applicable 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 will any intemption, as per the terms & conditions of the policy.

As you have opde for Annual premium apyment requestor, the grace period applicable to you is 30 days.

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. 10. Free Look Period Part D.6 art D. 1. 2.& 4 Lapse, paid-up and revival of the Policy Lagose
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. If bullet premiums not use many to present your name of premiums of 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. Revised.

You have the option to revive a lapsed/paid-up policy within five (6) 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.

In revival, life to be a secure of the 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.

In revival, life to be assured and on payment of all overdue premiums with interest, if any.

In revival, life to the proof of the pr You may seal 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. 12. Policy Loan, if applicable Policy Servicin ing TAT: nsaction - 7 days from the date of request received. Transaction - 7 days from the date of request received. bsite link for downloading the policy servicing forms: https://www.generalicentrallife.com/ 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) 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-lo-Raise your concern online at https://www.generalicentralife.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 satisfaed with the machine of your privantice.

Write to our Girvance Redinsals Officer at gnot@generalicentral.com, or
4/sproach IRDAI (Insurance Regulatory and Development Authority of India)

- Online ports: http://www.gim.icia.gov/in

- Toll Free Number: 155255 / 1800 425 4732, or
4/sproach Insurance Ombudenamy Jessee with thips://www.ciohis.co.in/ombudsms.

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

care@generalicentral.com
The Company has an Anti-Frand Policy in place. Life coverage is included in this Product. Please vist 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 farth, details please access the link: https://generalicentralifice.com/usuntement-ever/ceipseunce-ederdess-ly-productive. 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 (promptly yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Limited (prompt yown as Future General India Life Insurance Company Life

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS