

lo.	Title	Description in simple words (Please refer applicable Policy Clause Number in next column)	Policy Clause Number
	Name of the Insurance	Generali Central Assured Income Plan (UIN: 133N054V05)	Part A.
	Product and Unique Identification Number (UIN)	Command Command Association (Cont. 1001to 1007)	1 4171
	Proposal Number	XXXXXXX	Part A.3a
	Type of Insurance Policy	This is an individual, Non Linked, Non-Participating (without profits), Savings, Life Insurance Plan Your Policy Term is of <<8/9/10/15>> years	Part A.3
	-	Your Premium Payment Term is of <<8/9/10/15>>> years.	Part A.3
	ì	You have choosen Premium Payment frequency as < <yearly haif-yearly="" monthly="" quarterly="">&gt; with Installment Premium (without applicable taxes) of Rs. &lt;&lt;1,00,000&gt;&gt; Your Sum Assured on Maturity is Rs. &lt;&lt;15.00.000&gt;&gt;</yearly>	
		Your Sum Assured on Meaturity is rs <<15,00,000>>  Your Sum Assured on Death is of Rs <<10,00,000>>	
5.	Policy Coverage/ Benefits payable	Maturity Benefit: • On survival till maturity, < <you 16th="" 2,34,900="" 30="" 37,964="" additional="" along<="" amount="" be="" benefit="" end="" from="" half-yearly="" instalments="" maturity="" of="" paid="" receive="" rs.="" shall="" starting="" td="" the="" year.=""><td>Part C. 3</td></you>	Part C. 3
	payable	* On survival an intelluity, *>you shall neceive 30 hair-year) washing benefit in standards of \$7.500 shall neceive 30 hair-year) washing benefit in standards \$7.500 shall neceive 1 which is standar	
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	ì	Death Benefit:	Part C. 2
	ì	Death Benefit is the higher of sum of <<15>> <\gently>> installments of Rs. <<28,350>> each or <<10>> times Annualized Premium or 105% of Total premiums paid. In case of death of life assured during the policy term, the death benefit shall be paid in <<15>> equal <\gently>> Death Benefit instalments with first one being paid on the acceptance of the	
	ì	claim and the remaining <<14>> Death Benefit instalments shall be paid on the date corresponding with the yearly death anniversary of the Life Assured.	
	ì	At the time of intimation of death claim, the nominee has an option to take the death benefit in lump sum equal to the outstanding Death benefit instalments discounted at a compound interest rate of 6.85% per annum.	
	ì	Survival Benefit: Not Applicable	
		Surrender:	Part D.2
	ì	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	
	ì	this policy instead of surrender in case of a temporary.	
	ì	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.	
	i	Auto Cover:	Part D.1(ii)
	i	After payment of at least 1 year premiums, if you are not able to pay premium within the grace period, you will get an auto cover of one year.  If death occurs during the Auto Cover period, the Death Benefit payable will be as for an in-force policy after deducting unpaid due premium.	
_		Not Available	
П	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	Part F. 6
	does not cover)	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.	
	Waiting /lien Period, if any	Not Applicable	
	Grace period		Part C.5
	i	risk cover without any interruption, as per the terms & conditions of the policy.	
	ì	As you have opted for < <yearly half-yearly="" monthly="" quarterly="">&gt; premium payment frequency, the grace period applicable to you is &lt;&lt;30/15&gt;&gt; days.</yearly>	
).	Free Look Period		Part D.5
_		made.	
١.	Lapse, paid-up and revival of the Policy	Lapse 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.	Part D. 1(i)
	,	If the lapse Policy is not revived within the Revival Period, a Lapse Value equal to 10% of the Instalment Premiums received will be paid on the date of expiry of the Revival Period and the Policy will terminate.	
	ì	The Policyholder also has the option to take the Lapse Value equal to 10% of the Instalment Premiums received anytime after completion of two (2) policy years. This Policy will terminate after	
	ì	payment of Lapse Value.	
	ì	Paid-Up	Part D. 1(iii)
		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.	Tarto. I(II)
	ì	If a policy is converted into a reduced paid-up policy, Death Benefit and Maturity Benefit will be reduced.  Revival	Part D. 3
	ì	<ul> <li>You have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium.</li> </ul>	rato. o
	ì	<ul> <li>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.</li> </ul>	
	ì	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.	
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2.	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.4
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3.	Claims / Claims Procedure  Policy Servicing  Grievances/Complaints	that can be taken is Rs. 10,000. For more details, please refer to the policy document.  Claims TAT  I. Realing dain 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 15 days 3. Death claim decision for cases with investigation requirement. Within 15 days 3. Death claim decision for cases with investigation requirement. Within 15 days 3. Death claim decision for cases with investigation requirement. Within 15 days 3. Death claim decision for cases with investigation requirement. Within 15 days 3. Death claim decision for cases with investigation requirement. Within 15 days 3. Death claim decision for cases with investigation requirement. Within 15 days 4. 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.  Difficult Procedure is detailed at the company website https://www.generalicentralific.com/claims  Call centre number of the insurer. 1800/1022355 Clustomer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentralific.com Customer Portal: customer.generalicentralific.com Customer Portal: customer.generalicentralific.com/claims/claim-forms  Telephore Procedure of Company officials  Chief Operating Officer  Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park,  L. S. Marg, Without (IV), Mumbar 4-400083  Website link for downloading the Claim forms: https://generalicentralific.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentralific.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentralific.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.genera	Part F.4  Part F.4  Part F.4  Part A.1  Part G.1 - Giovance Redressal Procedure & List of Insurance
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3.	Claims / Claims Procedure  Policy Servicing  Grievances/Complaints	that can be taken is Rs. 10,000. For more details, please refer to the policy document.  Claims TAT  1. Raking 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 without mestigation requirement. Within 15 days 3. Death claim decision for cases without mestigation requirement. Within 15 days 3. Death claim decision for cases without mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 4. Death of the Life Assured. 5. The Claim Procedure is detailed at the company website https://www.generalicentralife.com/claims.  Call centre number of the insurer: 1800/1022355 Customer Service email: care@generalicentral.com or claims support@generalicentral.com Website: www.generalicentrallife.com/ Customer Portai: customer generalicentrallife.com Portain General Company officials Claim forms: https://generalicentrallife.com/claims/claim-forms  Website link for downloading the Claim forms: https://generalicentrallife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for Lite of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for Lite of documents required for policy servicing: https://www.generalicentrallife.c	Part F.4  Part F.4  Part F.4  Part A.1  Part G.1 - Grievance Radressal Procedure & List of Insurance
3.	Claims / Claims Procedure  Policy Servicing  Grievances/Complaints	that can be taken is Rs. 10,000. For more details, please refer to the policy document.  Claims TAT  1. Realing dain 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 without mestigation requirement. Within 15 days 3. Death claim decision for cases without mestigation requirement. Within 15 days 3. Death claim decision for cases without mestigation requirement. Within 15 days 3. Death claim decision for cases with investigation requirement. Within 15 days 3. The claim 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.  Di The Claim Procedure is detailed at the company website https://www.generalicentralife.com/claims  Call centre number of the insurer. 1800 1022355 Customer Service email: care@generalicentral.com or claims support@generalicentral.com Website: www.generalicentralife.com/Customer Portal: customer.generalicentralife.com OR FG Life App Tet: +91-22-007 8666  Details of Company officials Chief Operating Officer Unit 801 and 802, 8th floor, Tower C, Embasey 247 Park, L. S. Marg, Viktroi (W), Mumbar - 4-00083  Website link for downloading the Claim forms: https://generalicentralife.com/customer-service/forms-downloads  Website link for downloading the plicy servicing forms: https://www.generalicentralife.com/customer-service/forms-downloads  Website link for downloading the plicy servicing forms: https://www.generalicentralife.com/customer-service/customer-service-fage Call centre number of the insurer Customer Service amail // Website/ Customer Fordal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)  In case you have any glevance, you may approach our Grievance Redressal Cell:  **Email us at care@generalicentral.com, or  **Vour may also reach out to Your nearest branch. You can locate Your neare	Part F.4  Part F.4  Part F.4  Part A.1  Part G.1 - Grievance Radressal Procedure & List of Insurance
3.	Claims / Claims Procedure  Policy Servicing  Grievances/Complaints	that can be taken is Rs. 10,000. For more details, please refer to the policy document.  Claims TAT  1. Raking 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 without mestigation requirement. Within 15 days 3. Death claim decision for cases without mestigation requirement. Within 15 days 3. Death claim decision for cases without mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 3. Death claim decision for cases with mestigation requirement. Within 15 days 4. Death of the Life Assured. 5. The Claim Procedure is detailed at the company website https://www.generalicentralife.com/claims.  Call centre number of the insurer: 1800/1022355 Customer Service email: care@generalicentral.com or claims support@generalicentral.com Website: www.generalicentrallife.com/ Customer Portai: customer generalicentrallife.com Portain General Company officials Claim forms: https://generalicentrallife.com/claims/claim-forms  Website link for downloading the Claim forms: https://generalicentrallife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for Lite of documents required for policy servicing: https://www.generalicentrallife.com/customer-service/forms-downloads  Website link for Lite of documents required for policy servicing: https://www.generalicentrallife.c	Part F.4  Part F.4  Part F.4  Part A.1  Part G.1 - Grievance Radressal Procedure & List of Insurance
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<u>Declaration by the Policy Holder:</u>
I have read the above and confirm having noted the details.