



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 Saral Jeevan Bima (UIN:133N087V01)	Part A.1
2.	Proposal Number	0	Part A.3a
3.	Type of Insurance Policy	Individual, Non-Linked, Non-Participating, Pure Risk Premium, Life Insurance Plan	Part A.1
4.	Basic Policy Details	Your Policy Term is of 25 years and Premium Payment Term is of 25 years. You have chosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. 9,520 You have chosen Sum assured of Rs. 20,00,000	Part A.3a,3f
5.	Policy Coverage/ Benefits payable	<b>Maturity Benefit</b> This policy has no Maturity Benefit.  <b>Death Benefit</b> Death Sum Assured for Regular and limited Premium Payment policies is defined as higher of: i.10 times annualized premium ii.105% of total premiums paid as on date of death a.Absolute amount assured to be paid on death i.e. 20,00,000  Death Sum Assured for Single Premium policies is defined as higher of: i.225% of Single Premium (excluding any extra premium, any rider premium and applicable taxes) as on date of death. ii.Absolute amount assured to be paid on death i.e. 20,00,000  The policy will terminate on payment of the entire Death Benefit as defined above.  <b>Survival Benefit</b> This policy has no Survival Benefit.  <b>Surrender</b> No Surrender value applicable under this product.	Part C. 1 a,b Part D.5
6.	Riders opted, if any	Not Available	
7.	Exclusions (What the policy does not cover)	<b>- Suicide Exclusion</b> a)Under Regular/Limited Premium Policy: 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. b)Under Single Premium Policy: 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 90% of the Single Premiums Paid.	Part F. 4
8.	Waiting /Ien Period, if any	There is a 45 days Waiting Period from the date of commencement of risk. During the waiting period, the policy will cover death due to accident only. In case of death of life assured other than due to accident during the waiting period, an amount equal to 100% of all premiums received excluding applicable taxes, if any, shall be paid and the Death Sum Assured shall not be paid.	Part A
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.3
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.2
11.	Lapse, paid-up and revival of the Policy	<b>Lapse</b> For Regular Pay If due premiums have not been paid within the grace period, the policy shall lapse and will have no value.  For Limited Pay - If due premiums for the first two (2) policy years have not been paid in full within the grace period, the policy shall lapse and will have no value.  You have the option to revive the policy within 5 years from the due date of first unpaid premium, subject to policy term not being over.  <b>Paid-Up</b> No paid-up value is available under this product.  <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. • 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.4
12.	Policy Loan, if applicable	No loan will be available under this Policy.	Part D.7
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: +91-22-42091666 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.6
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-fqs">https://www.generalcentrallife.com/customer-service/customer-service-fqs</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.irda.gov.in">http://www.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://www.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) (CNU:U6010AH:0206PLC:165298). 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](mailto:care@generalcentral.com) | Call us at 1800 102 2355 | Website: [www.generalcentrallife.com](http://www.generalcentrallife.com) | Comp Code : Comp-July-2025\_4238

**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.