



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.

S. 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 Ashray Yojana (UIN: 133N10SV01)	Part A.1
2.	Proposal Number	XXXXXXXXXXXX	Part A.1
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating, Pure Risk Premium, Life Insurance Plan	Part A.1 and Part C
4.	Basic Policy Details	Installment premium : Rs.82,298 Mode of Premium Payment : Single Sum Assured on Death : Rs.15,00,000 Sum Assured on Maturity : Not Applicable Premium Payment Term : 1 years Policy Term : 5 years	Part A.3e & 3f
5.	Policy Coverage/ Benefits payable	This Plan provides Life Cover along with Accelerated Accidental Total & Permanent Disability (ATPD) Benefit and Accelerated Critical Illness (CI) Benefit. It also offers Waiver of Premium benefit on the first valid claim of ATPD or CI. Accelerated Accidental Total and Permanent Disability Benefit - On diagnosis of Accidental Total and Permanent Disability during the policy term, 50% of the Death Sum Assured will be payable. On subsequent diagnosis of either a covered Critical illness condition or on Death, the remaining 50% of Death Sum Assured will be payable. Accelerated Critical Illness Benefit 20 Critical illness are covered under this product. Please refer to the product brochure for Critical illness definitions. - On diagnosis of a covered Critical illness condition during the policy term, 50% of the Death Sum Assured will be payable. On subsequent diagnosis of either Accidental Total and Permanent Disability or on Death, the remaining 50% of Death Sum Assured will be payable. If the underlying claim trigger is the same for both Critical illness and Accidental Total Permanent Disability only one claim will be payable. Waiver of Premium Benefit - On the first diagnosis of a valid Critical illness or Accidental Total and Permanent Disability claim, all future premiums will be waived off for the policyholder. 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. The Death Sum Assured shall be highest of the following: For Single Pay i. 25 times of Single Premium ii. Death Sum Assured For Regular Pay i. 10 times annualized premium ii. 105% of total premiums paid as on date of death iii. Death Sum Assured On Death before diagnosis of Critical illness or Accidental Total and Permanent Disability, Death Sum Assured will be payable. On Death after diagnosis of either Critical illness or Accidental Total and Permanent Disability, 50% of the Death Sum Assured will be payable. On Death after diagnosis of both Critical illness and Accidental Total and Permanent Disability, no benefit will be payable. The policy shall terminate on death. Maturity Benefit Not Applicable Surrender Value Not Applicable	Part C.2 Part D.3
6.	Riders opted, if any	Not Available	
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. Please refer to your Policy Document for exclusions related to ATPD Benefit and CI Benefit. Other Exclusion Please refer to your Policy Document for exclusions related to ATPD Benefit and CI Benefit. The Company shall not be under any obligation to provide cover and we shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanction, prohibition or restriction under OFAC, United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America or as directed by the Government of India, from Time to time.	Part F.6
8.	Waiting /Ilen Period, if any	Initial Waiting Period for Critical Illness Benefit A waiting period of 90 days is applicable from the date of issue of policy or date of revival or reinstatement which is later. No benefit will be payable if there is diagnosis of any Critical illness or any signs or symptoms related to any Critical illness occurs within the waiting period as applicable from either the date of issue of the policy or date of revival whichever is later. The waiting period is not applicable if a covered Critical illness condition happens due to accident.	Part D.5
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. Grace Period is not applicable for Single Premium.	Part C.5
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 provided no claim is made.	Part D.8
11.	Lapse, paid-up and revival of the Policy	Lapse For Single Pay Not Applicable For Regular Pay - If any due premiums have not been paid within the grace period, the policy shall lapse and will have no value. - All risk cover ceases while the policy is in the lapsed status. - The policyholder has the option to revive the policy within 5 years from the due date of the first unpaid premium, subject to policy term not being over. - In case the Policy is not revived during the revival period, no benefit shall be payable at the end of the revival period and the policy will terminate thereafter. Paid-Up Benefit There is no Paid Up benefit available under this product. Revival Period - You have the option to revive a lapsed policy within five (5) consecutive years from the date of the first unpaid premium. - A policy cannot be revived once the policy term is over.	Part D.1,2 & 6
12.	Policy Loan, if applicable	Not Applicable	Part D.7
13.	Claims / Claims Procedure	Claims TAT - 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 - 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. - 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 GC Life App Tel. : 91-22-4097 6066 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 Website link for downloading the Claim forms: https://generalcentrallife.com/claims/claim-forms	Part F.3
14.	Policy Servicing	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 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.igris.india.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
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Declaration by the Policy Holder

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 Code : Comp-February-2026_4545

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.