

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)	Generali Central Sunehra Pension Plan (UIN: 133N122V01)	Part A.1
2.	Proposal Number	XXXXXXXXXX	Part A.3a
3.	Type of Insurance Policy	This is a Participating, Non-Linked, Pension, Individual, Savings plan.	Part A.1
4.	Basic Policy Details	Your Policy Term is of 40 years and Premium Payment Term is of 10 years. You have chosen Sum Assured on Death of Rs. 1,05,000 Your chosen Premium Payment Frequency is Yearly and your Installment Premium (without applicable taxes) is Rs. 1,00,000 Your Sum Assured on Vesting is Rs. 10,00,000	Part A
5.	Policy Coverage/ Benefits payable	Vesting Benefit: On survival of the Life Assured till the vesting date and on full payment of all due premiums, the vesting benefit payable will be the higher of: a) Sum Assured on Vesting + Accrued Reversionary Bonus + Interim/Terminal Bonus (if declared) OR b) Assured Benefit on Vesting = Total Premiums Paid * 105% Death Benefit: Death Benefit is payable as a lump sum. The amount will be the higher of: a) Assured Benefit on death + Accrued Reversionary Bonus + Interim/Terminal Bonus (if declared) OR b) 105% of Total Premiums Paid (Where Assured Benefit on death is equal to 101% of Total Premiums Paid) No future premiums are payable in case of death of the life assured during the policy term. The policy will terminate on payment of entire death benefit. Survival Benefit: Not Applicable Partial Withdrawal: You are allowed to make partial withdrawal after 3 completed years. 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 emergency. 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
			Part C.1
			Part D.6
			Part D.3
6.	Riders opted, if any	Generali Central Non-Linked Accidental Death Benefit Rider with Sum Assured of Rs. 5,00,000. Your Benefit Payout type is Income. You will receive Half Yearly income of Rs. 88,600 for duration of 3 years. And Generali Central Non-Linked Accidental Total & Permanent Disability Rider with Sum Assured of Rs. 1,00,000. Your Benefit Payout type is Income. You will receive Half Yearly income of Rs. 25,893 for duration of 2 years.	Part A.3e
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. Other Exclusion: The company shall not be under any obligation to provide cover and shall not 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 Company 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.8
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 Yearly premium payment frequency, the grace period applicable to you is 30 days.	Part C.7
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.7
11.	Lapse, paid-up and revival of the Policy	Lapse If due premiums for first one (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. Paid-Up If due premiums for the first one (1) or more policy years have been paid and any subsequent premium is not paid within the grace period, the policy will be converted into a paid-up policy. If a policy is converted into a paid-up policy, it will not accrue any future bonuses and the Death Benefit and Maturity Benefit will be reduced. The bonuses already accrued, remains attached to the policy. 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, the simple interest rate of 9% p.a. shall be charged by the Company for the Financial Year 2026 - 2027. 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
			Part D.4
			Part D.2
12.	Policy Loan, if applicable	Loan is available only during the policy term. Provided the policy has acquired Surrender Value, loan is available under the policy to the extent of 85% of the Surrender Value subject to the following conditions. In case of any significant increase in the interest rates, the company may change the percentage of surrender value available as Loan, with prior approval from IRDAI. 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.generalicentrallife.com/claims Call centre number of the insurer: 18001022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentrallife.com Customer Portal: Customer.generalicentrallife.com OR GC Life App Tet: + 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 Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms	Part F.4

14.	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received. Non-Finacial Transaction - 7 days from the date of request received. Website link for downloading the policy servicing forms: https://www.generalicentrallife.com/customer-service/forms-downloads 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)	Part A.1
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: Email us at care@generalicentral.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.generalicentrallife.com/customer-service/branch-locator/ Raise your concern online at https://www.generalicentrallife.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 satisfied with the resolution of your grievance: Write to our Grievance Redressal Officer at gro@generalicentral.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@generalicentral.com**1800 102 2355**[generalicentrallife.com](https://www.generalicentrallife.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@generalicentral.com. For further details please access the link: <https://generalicentrallife.com/customer-service/grievance-redressal-procedure>. Generali Group's and Central Bank of India's liability is restricted to the extent of their shareholding in Generali Central Life Insurance Company Limited (formerly known as Future Generali 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@generalicentral.com | Call us at 1800 102 2355 | Website: www.generalicentrallife.com | Comp Code : Comp-June-2026_4800

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.