

## This document provides key information about your policy. You are also advised to go through your Policy Document.

1	Name of the Income	Generali Central Assured Education Plan (UIN: 133N057V03)	Dort A 1
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Generali Celinai Posicied Educación Plan (UIIX: TSSNVD/VUS)	Part A.1
	Proposal Number	0 This is an Individual, Non-Linked, Non-Participating (without profits) Savings, Life Insurance Plan.	Part A.1
4.	Basic Policy Details	You have chosen A	Part A.
		Your policy term is of 7 years Your Premium payment term is of 7 years.	
		You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. 13,47,700 Your Maturity Sum assured is of Rs. 1,00,00,000	†
		Your Death Sum assured is of Rs 1,00,00,000	1
5.	Policy Coverage/ Benefits	Meturity Benefit:	
	payable	As you have chosen Option A. Your Maturity payout will be done in the following manner.	
		i. 40,00,000 will be paid at end of year 7 ii. 30,00,000 will be paid at end of year 8	Part C. 3
		iii. 20,00,000 will be paid at end of year 9 iv. 10,00,000 will be paid at end of year 10	
		iv. 10,00,000 will use part at end of year 10	
		Death Benefit:	
		In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future. The following benefits will be paid: i. Immediately pay Death Sum Assured to ensure your family's immediate needs are taken care of:	
		ii. Waive all future premiums payable under the policy. iii. An additional 5% of the Sum Assured is paid on death and on every death anniversary of the Life assured during the Policy Term subject to minimum of one payment of 5% of Sum Assured on death.	
		iv. Maturity Benefit as per your chosen option while purchasing the plan.	
		Death Sum Assured shall be highest of the following:  1. 10 times Annualised Premium( excluding taxes, rider premiums, underwriting extra premiums, if any), or	Part C.2
		II. 105% of Total Premiums Paid (excluding taxes, rider premium and extra premiums, if any) as on date of death, or	
		III. Maturity Sum Assured  IV. Absolute amount payable on death, which is equal to the Sum Assured	
		Survival Benefit: Not Applicable	
		тил другиме	
		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.	Part D. 2
		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.	
6.	Riders opted, if any	Not Available	
7.	Exclusions (What the policy	Suicide Exclusion	Part F. 6
Ĭ	does not cover)	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.	
8.	Waiting /lien Period, if any	Not Applicable	
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.	Part C.6
		As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.	
	Free Leek Desi		Deat D.4
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.1
11.	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 C.5.i)
			.,
		Paid-Up 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.	Part C.5.ii)
		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 policybloder along with the proof of continued instrability 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 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. 3
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	Part D.4
L		taken is Rs. 10,000. For more details, please refer to the policy document.	
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	10.54
		Call centre number of the insurer: 1800/1022355 Customer Service email: care@generalicentral.com or claims.support@generalicentral.com Website: www.generalicentrallife.com Customer Portal: customer.generalicentrallife.com	Part F.4
		Tel: + 91-22-4097 6666 Details of Company officials	
		Chief Operating Officer Unit 801 and 809, 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	
14.	Policy Servicing	Policy Servicing TAT: Financial Transaction - 7 days from the date of request received.	
		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	Part A.1
		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)	
15.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell:	
l		*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	Part G.1 - Grievance Redressal Procedure List of Insurance Ombudsmen
		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.inde.gov/u	
		* Toll Free Number: 155255 / 1800 425 4732, or Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details	
Decla	aration by the Policy Holder:		
-	read the above and confirm ha	wing noted the details	

Place:
(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

Care@generalicentral.com

Read of 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 fib.—er details please access the link high/generalicentral/life, comicutower-service/grievance-deced-essal-procedure, Generali Group's and Central Bank of India's liability is restricted to the extent of their shareholding in Generalic Companies (RIDAI Reg. No.: 133) (CIN U86010MH:200FILC:16528), Reg. Office & Corporate Office address: Unit 801 and 802, 8° floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikinol (W), Mumbai - 400063 | Email: care@generalicentral.com (Call us at 1600 102 2355 | Websites. www.generalicentral.com (Company Long Code: Company Long Code: Code

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
|RDAI is not involved in activities like selling insurance policies, amouncing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



## This document provides key information about your policy. You are also advised to go through your Policy Document.

4	Manage of the In-	Constitution of Control Assessed Education Disc. (URA) (2000) (2000)	Dest A 4
1.	Name of the Insurance Product and Unique	Generali Central Assured Education Plan (UIN: 133N057V03)	Part A.1
2.	Identification Number (UIN) Proposal Number	0 This is as beliefeld to the Designation (without applie) Covins 1 life because of the	Part A
4.	Type of Insurance Policy Basic Policy Details	You have chosen B	Part A.
		Your policy term is of 7 years Your Premium payment term is of 7 years.	
		You have choosen Premium Payment frequency as Yearly with Installment Premium (without applicable taxes) of Rs. 12,61,900 Your Maturity Sum assured is of Rs. 1,00,00,000	-
		Your Death Sum assured is of Rs 1.00,00,000	1
5.	Policy Coverage/ Benefits	Maturity Benefit:	
	payable	As you have chosen Option B. Your Maturity payout will be done in the following manner.	
		i. 10,00,000 will be paid at end of year 7	
		ii. 10,00,000 will be paid at end of year 8 iii. 10,00,000 will be paid at end of year 9	Part C. 3
		iv. 70,00,000 will be paid at end of year 10	
		Death Benefit:	
		In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future. The following benefits will be paid:  i. Immediately pay Death Sum Assured to ensure your family's immediate needs are taken care of.	
		ii. Waive all future premiums payable under the policy.    iii. An additional 5% of the Sum Assured is paid on death and on every death anniversary of the Life assured during the Policy Term subject to minimum of one payment of 5% of Sum Assured on death.	
		iv. Maturity Benefit as per your chosen option while purchasing the plan.	
		Death Surn Assured shall be highest of the following:  I. 10 times Annualised Premium( excluding taxes, rider premiums, underwriting extra premiums, if any), or	Part C.2
		II. 105% of Total Premiums Paid (excluding taxes, rider premium and extra premiums, if any) as on date of death, or III. Maturity Sum Assured	
		IV. Absolute amount payable on death, which is equal to the Sum Assured	
		Survival Benefit: Not Applicable	
		Surrender	
		We recommend you to continue paying the premiums regularly to enjoy all the benefits in the policy and achieve your planned millestones. 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	Part D. 2
		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.	
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	Part F. 6
	does not cover)	in case or death of Lassuerd due to success writin 12 months from the Date of Commencement or risk sunder the Policyholder of the Total Policyholder	
8	Waiting /lien Period, if	Not Applicable	
o.	any 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	Part C.6
o.	Grace period	Video perior literals see time gained by the Configuration and the seed of population of the policy.  Without any interruption, as per the terms & conditions of the policy.	Pair G.0
		As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.	
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.1
11.	Lapse, paid-up and	Lapse	
11.	revival of the Policy		
	revival of the Policy	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 C.5.i)
	revival of the Policy		Part C.5.i)
	revival of the Policy	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.  Paid-Up  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.	Part C.5.ii)
	revival of the Policy	Paid-Up If the 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.  Revival.	
	revival of the Policy	Pold-Up If the 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.  Revival  **You have the option to revive a lapsedipaid-up policy within five (5) consecutive years from the date of the first unpaid premium.  **You have the option to revive a lapsedipaid-up policy within five (5) consecutive years from the date of the first unpaid premium.	Part C.5.ii)
	revival of the Policy	Paid-Up 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.    Revixel.	Part C.5.ii)
	revival of the Policy	Paid-Up 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.  Revital  - You have the option to revive a lagsed/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 policy-bodier along with the proof or continued insurability of life assured and on payment of all overdue premiums with interest, if any, - On revival, the similar hierset start of 9% so. as hall be chanced by the Commonwy for the Financial vera 2024 - 2025. However, the commonwe velocities to increase the interest chanced on revival from time to	Part C.5.ii)
12.	Policy Loan, if applicable	Paid-Up 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.  Reviral  **Nor 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 policy/polder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.  **On revival, the minimal imple 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 RDAI.  **You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of policy loan that can be availed is up to 85% of the Surrender Value. The minimum amount of policy loan that can be	Part C.5.ii)
	Policy Loan, if applicable	Paid-Up 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.  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 2024 -2025. However, the company may decide to increase the interest charged on revival from time to time with a prior approval from RDAI.  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 C.S.ii)
		Paid-Up 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.  Reviral  **Veru 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 implie 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 RDAI.  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.  Claims TAT  1. Raising claims requirements after lodging the claim. Within 10 days	Part C.S.ii)
	Policy Loan, if applicable	Paid-Up 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.  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 implie 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 approal from RDAI.  **You may well 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.  **Claims TAT**	Part C.S.ii) Part D. 3
	Policy Loan, if applicable	Paid-Up 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.  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 implie interest rate of \$9 ps. 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 RIQAI.  **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 ablain is 8x. 10,000. For more details, please refer to the policy document.  **Online**Inf**  1. Raising claim requirements after lodging the claim—Within 10 days  2. Death claim decision for cases with investigation requirement. Within 15 days  3. Death claim decision for scases with investigation requirement. Within 15 days	Part C.S.ii) Part D. 3
	Policy Loan, if applicable	Paid-Up 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.  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 policy/polder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.  **On revival, the implie 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 RIQAL.  **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 availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the	Part C.S.ii) Part D. 3
	Policy Loan, if applicable	Paid-Up 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.  Revival  **Nor 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 insuring 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 RDAI.  **You may swall 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.  **Calmars TAT**  1. Raising claim requirements after lodging the claim—Within 10 days.  2. Death claim decision for cases with investigation requirement. Within 15 days  3. Death claim decision for cases with investigation requirement. Within 15 days  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 from the company website https://www.generalicentrallife.com/calmars.  **Destain Procedure is detailed at the company website https://www.generalicentrallife.com/calmars.  **Destain Procedure is detailed at the company website https://www.generalicentrallife.com/calmars.	Part C.S.ii) Part D. 3
	Policy Loan, if applicable	Pald-Up 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.  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 review will be considered on the receipt of the application from the policy-loider along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest, if any.  The review are all assured and on payment of all overdue premiums with interest, if any the review are all passed 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 IEAA.  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 in Sta. 1000. For more details, please refer to the policy document.  Claims TAT  1. Railering claim requirements after lodging the claim. Within 10 days.  2. Death claim decision for cases without meetigation requirement. Within 15 days.  Claims Froectures  3. 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 the Life Assured.  Dit The Claim Procedure is detailed at the company website https://www.generalicentralific.com/claims  Call Center number of the Inserver 1800/10225S Customer Service email: care@generalicentralicent com or claims support@generalicentral.com Website: www.generalicentralific.com	Part D.3 Part D.4
	Policy Loan, if applicable	Pald-Up If due preniums 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.  Revival  - You have the option to revive a lapsedipaid-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 imple interest task 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 three with a prior approval from RDAL  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 78. 10,000. For more details, please refer to the policy document.  Claims TAT  1. Railing 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 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  5. Death claim decision for cases with investigation requirement—Within 15 days  5. Death claim decision for cases with investigation requirement—Within 15 days  5. Death claim decision for cases with investigation requirement—Within 15 days  7. Death claim decision for cases with investigation requirement—Within 15 days  9. Death claim decision for cases with investigation requirement—Within 15 days  10. Death claim decision for cases with investigation requirement—Within 15 days  10. Decision Procedure is detailed at the company website https://	Part D.3 Part D.4
	Policy Loan, if applicable	Paid-Up 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.  Revival.  **Nor have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium.  **Nor have the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium.  **Nor have the period from first policy have been paid in the policy have been paid in the policy have been policy have been paid in the policy have been paid in the policy have acquired a surrender 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 approach from FBAIL.  **You may well 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.  **Claims TAT**  1. Railsing claim requirements after lodging the claim—Within 10 days  2. 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 access with investigation requirement. Within 15 days  3. Death claim decision for access with investigation requirement. Within 15 days  3. Death claim decision for access with investigation requirement. Within 15 days  3. Death claim decision for access with investigation requirement. Within 15 days  3. Death claim decision for access with investigation requirement. Within 15 days  3. Death claim decision for access with investigation requirement. Within 15 days  4. Railsing claim requirements after lodging the claim—Within 16 days  6. Death claim decision for access with investigation requirement. Within 15 days  3. Death	Part D.3 Part D.4
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13.	Policy Lean, if applicable  Claims / Claims Procedure	Paid-Up 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.  Revival.  **Nor have the politon to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium.  **Nor have the period in the option to revive a lapsed/paid-up policy within five (5) consecutive years from the date of the first unpaid premium.  **Nor have the being the reterated of 9% ps. 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 approach from RDAL.  **You may well 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 Re. 10,000. For more details, please refer to the policy document.  **Claims TAT**  1. Raising claim requirements after lodging the claim—Within 10 days  2. 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  3. Death claim decision for cases with investigation requirement. Within 15 days  4. Raising claim requirements after lodging the claim—Within 16 days  6. Death claim decision for cases with investigation requirement. Within 15 days  7. Death claim decision for cases with investigation requirement. Within 15 days  8. Death claim decision for cases with investigation re	Part D. 3  Part D. 4  Part F. 4  Part A. 1
13.	Policy Lean, if applicable  Claims / Claims Procedure	Pald-Up If due preniums for the first (1) or more policy years have been paid in full and any subsequent prenium is not paid within the grace period, the policy will be converted into a paid-up policy.  Revival  **Converted with a price of large and policy within five (5) consecutive years from the date of the first upped prenium.  **No have with a bit considered on the monety of the application from the policy of continued standard the monety of the application from the policy of continued standard the provider and the price of continued standard to play the company for the Financial Year 2024 - 2025. However, the company may decide to increase the interest charged on revival from time to travel as a price of price of the policy document.  You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy for medical from the price of the policy document.  Claims TAT  1. Realing claim requirements after lodging the claim-Within 10 days  2. Death claim decision for cases with unsetsglation requirement—Within 15 days  3. Death claim decision for cases with unsetsglation requirement—Within 15 days  3. Death claim decision for cases with unsetsglation requirement—Within 15 days  3. Death claim decision for cases with unsetsglation requirement—Within 15 days  4. Death claim decision for cases with unsetsglation requirement—Within 15 days  5. Death claim decision for cases with unsetsglation requirement—Within 15 days  6. Death all an decision for cases with unsetsglation requirement—Within 15 days  6. Death all an decision for cases with unsetsglation requirement—Within 15 days  7. Death calm decision for cases with unsetsglation requirement—Within 15 days  8. Death calm decision fo	Part D. 3  Part D. 4  Part F. 4  Part A. 1  Part A. 1
13.	Policy Lean, if applicable  Claims / Claims Procedure	Pald-Up 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.  Revival.  **Control with the option to revive a lapsed giast-up policy within five (5) consecution years from the date of the first typical premium.  **No thank the option to revive a lapsed giast-up policy within five (5) consecution years from the date of the first typical premium.  **No thank the option to revive a lapsed giast-up policy within five (5) consecution years from the object of confidence discussibility of the saured and on payment of all owerdue premiums with interest, if any, **On revise, 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 revised from time to time with a prior approval from RPOAL.  **To unay 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 availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that data for surrender Value. The maximum amount of loan that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that the following that the surrender Value. The maximum amount of loan that can be availed to 15% of the Surrender Value. Th	Part D. 3  Part D. 4  Part F. 4  Part A. 1  Part A. 1
13.	Policy Lean, if applicable  Claims / Claims Procedure	Pald-Up  Fig. 6 the 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.  Revival  For previal will be considered on the receipt of the application from the policy willing from the date of the first unpaid premium.  The review will be considered on the receipt of the application from the policy host can be used and on payment of all overdue premiums with interest, if any.  **On revial, the simple interest rate of 6% 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 the will be proposed from REQAL.  You may sent a lean cross the policy has acquired a Surrender Value. The maximum amount of four that can be availed in up to 85% of the Surrender Value. The minimum amount of policy loan that can be taken in Rs. 10,000. For more details, please refer to the policy document.  Claims TAT  1. Realing claim requirements after lodging the claim. Within 10 days  2. Death claim decision for cases without investigation requirement. Within 15 days  2. Death claim decision for cases without investigation requirement. Within 15 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 from the insurer is 150002235S Customer Service email: care@generalicentralific com claims support@generalicentral.com Website: www.generalicentralific.com  Calciners Procedure is detailed at the company website https://www.generalicentralific.com/calaims  Claim Procedure is the insurer is 15000223SS Customer Service email: care@generalicentralific.com/calaims.  Claim Procedure is detailed at the company of the insurer is 1500023S (and the insurer is 1500023S) (and the insurer is 1500023S) (and the insurer is 15000	Part D.4  Part D.4  Part F.4  Part A.1
13.	Policy Lean, if applicable  Claims / Claims Procedure	Pald-Up If the preniums for the first (1) or more policy years have been paid in full and any subsequent prenium is not paid within the grace period, the policy will be converted into a paid-up policy.  Revival  Revival  The prenium is not paid the policy wears have been paid in full and any subsequent prenium is not paid within the grace period, the policy will be converted into a paid-up policy.  Revival  The prenium is the considered on the need policy bear policy will be considered on the need policy bear of confined manuability of life assured and on payment of all overdae prenium, with prenium in the policy bear the policy will be considered to the need policy bear of confined manuability of life assured and on payment of all overdae prenium, which interest, if any, the review of the policy of the Surrender Value. The minimum with a prior approach from RDAL  You may wait 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 alaten in Rs. 10,000. For more obtains, please refer to the policy document.  Claims TAT  1. Realizing claim requirements after lodging the claim. Within 10 days  2. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without investigation requirement. Within 15 days  3. Death claim docision for cases without i	Part D.4  Part D.4  Part F.4  Part A.1  Part A.1

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

care@central.com

care@central

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1.	Name of the Insurance Product and Unique	Generali Central Assured Education Plan (UIN: 133N057V03)	Part A.1
2.	Identification Number (UIN) Proposal Number		Part A
3.	Type of Insurance Policy Basic Policy Details	This is an Individual, Non-Linked, Non-Participating (without profits), Savings, Life Insurrance Plan. You have chosen C	Part A.1 Part A.
	Danie i dilay Dalama	Your policy term is of 7 years Your Premium payment term is of 7 years.	
		You have choosen Premium Byrniant flequency as Yearly with Installment Premium (without applicable taxes) of Rs. 13,76,700  Your Maturity Sum assured is of Rs. 1,0,0,0,000	
		Your Death Sum assured is of Rs 1,00,00,000	
5.	Policy Coverage/ Benefits	Maturity Benefit:	
	payable	As you have chosen Option C. Your Maturity payout will be done in the following manner.	
		1,00,00,000 will be paid at end of year 7	
			Part C. 3
		Death Benefit:	
		In case of unfortunate demise of the life assured, the death benefit in this plan secures life assured's family's financial wellbeing and future. The following benefits will be paid: ii. I Waive all future premiums payable under the policy.	
		ii. Na additional 5% of the Sum Assured is paid on death and on every death anniversary of the Life assured during the Policy Term subject to minimum of one payment of 5% of Sum Assured on death.  iv. Maturity Benefit as per your chosen option while purchasing the plan.	Part C.2
		Death Surm Assured shall be highest of the following:  I. 10 times Annualised Premium( excluding taxes, rider premiums, underwriting extra premiums, if any), or	Turo I
		II. 105% of Total Premiums Paid (excluding taxes, rider premium and extra premiums, if any) as on date of death, or III. Maturity Sum Assured	
		IV. Absolute amount psyable on death, which is equal to the Sum Assured	
		Survival Benefit:	
		Not Applicable	
		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.	Part D. 2
		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.	
6.	Riders opted, if any	The policy eminines on surferiors and to father benefits are payable times the rolley, reases reter to your benefit increasion and rolley bodolliers to more details.  Not Available	
7.	Exclusions (What the policy	• Suicide Exclusion	Part F. 6
	does not cover)	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.	
8.	Waiting /lien Period, if any	Not Applicable  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	D 100
9.	Grace period	Grace period means the time of granted by the Company from the due alse or payment of premium, without any penanty or late tee, during which time the policy is considered to be in-horce with the risk cover without any interruption, as per the terms & conditions of the policy.	Part C.6
		As you have opted for Yearly premium payment frequency, the grace period applicable to you is 30 days.	
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.1
11.	Lapse, paid-up and	Lapse	
	revival of the Policy	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 C.5.i)
		Paid Up 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.	
			Part C.5.ii)
		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 2024 -2025. However, the company may decide to increase the interest charged on revival from time to	Part D. 3
		time with a prior approval from IRDAI.	
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	Part D.4
		taken is Rs. 10,000. For more details, please refer to the policy document.	
13.	Claims / Claims Procedure	Claims TAT 1. 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	
		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	Part F.4
		Castomer Portal: customer, generalicentrallife.com OR GC Life App  Tel: +91-92-4097-6666	"
		Palls of Company officials Chief Operating Officer	
		Unite 01 and 804 fillor, Tower C, Embassy 247 Park, L.B.S. Marq, Vikhroli (W), Mumbai - 400083	
		Website link for downloading the Claim forms: https://generalicentrallife.com/claims/claim-forms	
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	D-4.4
		Website link for List of documents required for policy servicing: https://www.generalicentralife.com/customer-service/customer-service-faqs	Part A.1
		website link for Last or occuments required on poincy servicing, maps.//www.generancentraline/scorricussorine/service/scripts Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)	
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/enquiny-form  If you are a Senior citizen, you may write to us at the following id: senior.citizens@generalicentral.com for priority assistance	Part G.1 - Grievance Redressal Procedure a List of Insurance Ombudsmen
		In case not satisfied with the resolution of your grievance:	
		White to our Girvance Redressal Officer at gro@generalicentral.com, or  -Approach IRDAI (Insurance Regulatory and Development Authority of India)	
		**-Springs in Robe (insurance regulator) and overeignment Authority of India)  * Online ports. http://www.igms.irda.gov/in  * Toll Free Number: 159255 / 1800 425 4732, or	
1		-Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details	
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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@generallcentral.com. For full—or details please access the link: https://igneeralicentrallife.com/customers-service/grievance-dedressal-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, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General India Life Insurance Company Limited, (fixmerly known as Future General Central Life Insurance Company Limited, (fixmerly known as Future General Central Life Insurance Company Limited, (fixmerly known as Future General Central Life Insurance Company Limited, (fi

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