

**Generali Central Group Accident and Sickness Total Permanent Disability Rider (UIN: 133B011V03)**

To ensure the financial protection against total permanent disability arising due to accident or sickness for the members, we offer Generali Central Group Accident and Sickness Total Permanent Disability Rider on our group plans

Minimum Entry Age	18 years (as on last birthday)
Maximum Entry Age	69 years (as on last birthday)
Maximum Maturity Age	70 years (as on last birthday)
Minimum Sum Assured	As per base plan sum assured
Maximum Sum Assured	The sum assured under the base plan
Policy Term	1 year
Premium Payment Term	Same as policy term
Benefit	<p>If the insured member is being Totally and Permanently Disabled from a cause, which is a result of accidental bodily injury, sickness or disease, the rider sum assured is payable in lump sum. Benefit is payable if the disability has lasted without interruption for at least 180 consecutive days.</p> <p>The Insured Member will be regarded as Totally and Permanently disabled if, as a result of accidental bodily injury, sickness or disease,</p> <ul style="list-style-type: none"> <li>- that person has been rendered totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit; or</li> <li>- that person has suffered the loss of (or the total and permanent loss of use of) both hands, or both feet, or both eyes, or a combination of any two.</li> </ul> <p>The above disability must have lasted without interruption for at least a period of 180 consecutive days and must have been deemed permanent by an appropriate medical practitioner appointed by the Company.</p>
Grace Period	Same as per the base plan
Revival Period	The rider cannot be revived in isolation of the base plan. It has to be revived along with the base plan. Hence revival will be as per base plan.
Free Look Period	Same as per the base plan
Modal loading factors	The premiums for various modes as percentage of annual premium are given below:



	<p>i). Monthly Premium (by ECS) - 8.9% of annual premium.</p> <p>ii). Quarterly Premium- 26.5% of annual premium.</p> <p>iii). Half-yearly Premium- 52% of annual premium.</p>
Free Cover Limits for Groups	Same as per the base plan
Definition	<p><b>Accident:</b></p> <p>An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.</p> <p><b>Illness:</b></p> <p>Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.</p> <p><b>Injury:</b></p> <p>Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.</p> <p><b>Medical Advise:</b></p> <p>Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription</p> <p><b>Medical Practitioner:</b></p> <p>A medical practitioner is a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the government of India or a State government and is thereby entitled to practice medicine within its jurisdiction, and is acting within the scope and jurisdiction of his licence.</p> <p><b>Pre-existing Disease:</b></p> <p>Pre-existing Disease means any condition, ailment, injury or disease:</p> <p>a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or</p> <p>b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to effective date of the policy issued by the insurer or its reinstatement.</p>
Exclusions	No benefit will be payable in respect of any condition arising directly or indirectly from, through or in consequence of the



	<p>following exclusions:</p> <ul style="list-style-type: none"> <li>• Self- inflicted injury, war / invasion, injury during criminal activity or under influence of drug, alcohol etc.</li> <li>• As a result of accident while the Life Assured is engaged in aviation or aeronautics in any capacity other than that of a fare-paying, part-paying or non-paying passenger, in any aircraft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes.</li> <li>• Arising out of riots, civil commotion, rebellion, war (whether declared or not), invasion, hunting, mountaineering, steeple-chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding, or any such adventurous sports or hobbies.</li> <li>• Nuclear reaction, radiation or nuclear or chemical contamination;</li> <li>• As a result of the life assured committing any breach of law.</li> <li>• Arising from the employment of the life assured in the armed forces or military services of any country at war (whether war be declared or not) or from being engaged in duties of any para-military, security, naval or police organization.</li> <li>• Any Pre-existing Disease;</li> <li>• Opportunistic diseases associated with AIDS or the life assured being infected with HIV;</li> <li>• Any unreported injury incurred before the effective date of cover.</li> <li>• Failure to seek or follow medical advise</li> </ul>
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**Disclosure:**

- Generali Central Group Accident and Sickness Total Permanent Disability Rider is yearly renewable & will be renewed along with the base plan and not in the isolation.
- The rider cover is not available beyond the maximum maturity age of the specific rider as mentioned in this brochure.
- The rider sum assured, terms & conditions and rate are guaranteed for the policy term.



- The rider can be added / deleted only at the time of policy renewal. All exclusion mentioned above shall be applicable.

In case you have any grievances on the solicitation process or on the Product sold or any of the Policy servicing matters, you may approach the Company in one of the following ways:

- (a) Calling the Customer helpline number 1800-102-2355 for assistance and guidance
- (b) Emailing @ [care@generalicentral.com](mailto:care@generalicentral.com)
- (c) You may also visit us at the nearest Branch Office. Branch locator - <https://generalicentrallife.com/branch-locator/>
- (d) Senior citizens may write to us at the following id: [senior.citizens@generalicentral.com](mailto:senior.citizens@generalicentral.com) for priority assistance
- (e) You may write to us at:

**Customer Services Department**

Generali Central Life Insurance Company Limited,  
Unit 801 and 802, 8th floor, Tower C,  
Embassy 247 Park, L.B.S Marg, Vikhroli ( W )  
Mumbai – 400083

We will provide a resolution at the earliest. For further details please access the link:  
<https://generalicentrallife.com/customer-service/grievance-redressal-procedure>

**Prohibition on rebates:**

**Section 41 of the Insurance Act 1938 as amended from time to time states**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**Fraud, misrepresentation or non-disclosure:**

**Section 45 of the Insurance Act 1938 as amended from time to time states**

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of the policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.



2. A policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud.

For further information, Section 45 of the Insurance laws (Amendment) Act, 2015 may be referred.

Generali Central Life Insurance Company Limited (Formerly known as 'Future Generali India Life Insurance Company Limited')

If you have any request, grievance, complaint, or feedback, you may reach out to us at [care@generalicentral.com](mailto: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. Generali Central 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](mailto:care@generalicentral.com) | Call us at 1800 102 2355 |

Website: [www.generalicentrallife.com](http://www.generalicentrallife.com)

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