

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

INSURANCE

Sr. No. 1.		In this policy, the investment risk in investment portfolio is borne by the policyholder	
1.	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	Generali Central Bima Advantage Plus (UIN: 133L049V04)	Part A.1
_	Identification Number (UIN) Proposal Number	XXXXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an Individual, Unit Linked, Non-Participating (without profits), Life Insurance Plan.	Part A.1
4.	Basic Policy Details	You have chosen Base Option with Policy Term of 15 years. Your Premium Payment Term is 15 years.	
		You have chosen Premium Payment Frequency of Yearly mode. Your Installment Premium (without applicable taxes) of Rs. 20.000	Part A
6	Policy Coverage/ Benefits	Your Sum assured is Rs. 2.00.000 Maturity Benefit:	Part C.1.1 ii
	payable	On policy maturity (end of policy term), you will receive your Fund Value.	
		Death Benefit: The Death Benefit payable to the nominee shall be the higher of::	Part C.1.1 i
		Sum Assured less deductible partial withdrawal, if any or Fund Value, or	
		 105% of total premiums paid till date of death less deductable partial withdrawals, if any is payable. 	
		The policy will terminate on the payment of death benefit.	
		Survival Benefit:	
		Not Applicable Surrender:	Part D.2
		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 surrender any time during the policy term. Surrender during look in period: To surrender during the lockin-period, the unit fund value after deducting applicable discontinuance charges shall be credited to the discontinuance policy fund and risk cover and rider cover, if any, shall cease. The proceeds of the discontinuance policy fund shall become payable at the end of the lock-in period.	
		discontinuance policy fund shall become payable at the end of the lock-in period.	
		 b. Surrender after lock in period: In case of surrender of policy, the surrender value shall be at least equal to the unit fund value as on the date of surrender. 	
		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.	
		Lock in period: Lock-in Period means the period of five consecutive completed years from the date of commencement of the policy, during which period the	Part D.1
		proceeds of cannot be paid by the insurer to the policyholder or to the insured, as the case may be, except in the case of death or upon the happening of any other contingency covered under the policy.	
6.	Options available	Partial Withdrawal: Partial Withdrawals can be made after the completion of lock in period of 5 policy years from the policy commencement	Part D 5.1, 5.2, 5.3
		date. 6 Partial withdrawals are allowed per policy year free of cost and thereafter is subject to a partial withdrawal charge of Rs 200 per withdrawal. The minimum amount that can be withdrawn is Rs.5, 000i- (in multiple of '000). The Fund Value after a partial withdrawal should be at least one annualized premium.	
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		Fund Switch: *You may switch some or all of the units from one unit linked to another *The amount to be switched should be at least Rs.5,000/.	
		In a amount to be switched should be at least KS.5,000i Twelve fire switches are allowed each policy year. Further switches are subject to a charge of Rs.100 per switch.	
		Further switches are subject to a charge of Rs.100 per switch. Premium Redirection: At any time after the completion of one year, you may instruct us in writing to redirect all future premiums in an	
		relation Reduction. At any since the compression to the year, you may institut us in writing to reduct an induce premium and alternative proportion to the various unit funds available. Redirection will not affect the premium paid prior to the request. Premium Redirection can be done maximum twice in a year.	
		You have opted for Self Managed Strategy You have chosen Future secure fund with a proportion of 0%. Future income fund with a proportion of 100%.	
		Future income fund with a proportion of 100%. Future balanced fund with a proportion of 0%. Future aper fund with a proportion of 0%.	
		Future opportunity fund with a proportion of 0%. Future maximize fund with a proportion of 0%.	
		Future maximize fund with a proportion of 0%. Future midcap fund with a proportion of 0%, Future income plus fund with a proportion of 0%.	
		Future income plus fund with a proportion of 0%. Future Multicap equity fund with a proportion of 0%.	
7	Didge opted if any	Not Applicable	
В.	Exclusions (What the policy does not cover)	Suicide Exclusion	Part C.2
	does not cover)	In case of death of Life Assured due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of	
		intimation of death. Further, any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death	
,	Waiting /lien Period, if	shall be added back to the fund value as available on the date of intimation of death.	
	any 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	Part C 3.1 b
	Crace period	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.	1 41 0 0.1 0
11.	Free Look Period	If policyholder disagree with any of the terms and conditions, he has a right to return the Policy within 30 days of receipt of the Policy	Part D.7
		Document.	
12.	Lapse, paid-up and revival of the Policy	Lapse Not Applicable	
		Paid:Up Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured. The mortality changes shall be deducted based on the reduced paid	Part D.1
		converted into a reduced paid up policy with the paid-up sum assured. The mortality charges shall be deducted based on the reduced paid up sum assured only. Paid up policy can be revived within the revival period of three years from the first unpaid premium.	
		Revival	Part D.4
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		You have the option to revive a policy within three (3) consecutive complete years from the date of the first unpaid premium. a) Revival of a discontinued policy during the lock-in period: At the time of revival:	
		At the time of revival: A. All due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Micration Charges, if any, and Poliny Administration Charges, if any, which were not collected at the time of Discontinuance of	
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Declaration by the Policy Holder: I have read the above and confirm having noted the d

Place:
Date: (Signature of the Policyholder)

Note: The information must be send a conjunction with the product brothers and policy document. In case of any conflict between Constrainer formation Steps (CS) and the project document be terms and conditions.

The Company has an Artist-Fauld Policy in place. Life coverage in Constraint is considered in the Product Fauld Policy in place. Life coverage is exceeded in the Product Fauld Policy in place. Life coverage is exceeded in the Product Fauld Policy in place and the results of the set of the results of the set of the results of the set of