



This document provides key information about your policy. You are also advised to go through your Policy Document.
In this policy, the investment risk in investment portfolio is borne by the policyholder

LIFE
INSURANCE

Sr. No.	Title	Description in simple words (Please refer applicable Policy Clause Number in red column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	General Central Bima Advantage Plus (UIN: 133L049V04)	Part A.1
2.	Proposal Number	XXXXXXXXXX	Part A.3a
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participative (without profit), Life Insurance Plan.	Part A.1
4.	Basic Policy Details	You have chosen Basic Option with Policy Term of 15 years. Your Premium Payment Term is 15 years. You have chosen Premium Payment Frequency of Yearly mode. Your Instalment Premium (without applicable taxes) of Rs. 20,000 Your Sum Insured is Rs. 7,00,000	Part A
5.	Policy Coverage/Benefits payable	Maturity Benefit: 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:- • Sum Assured less deductible partial withdrawal, if any or • Fund Value, or • 100% of total premiums paid till date of death less deductible partial withdrawals, if any is payable. The policy will terminate on the payment of death benefit. 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 surrender any time during the policy term. a. Surrender during lock in period: On surrender during the lock-in 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. 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 proceeds 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.	Part C.1.1 a Part C.1.1 i Part D.2 Part D.1
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 date. & 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, 000/- (in multiple of '000). The Fund Value after a partial withdrawal should be at least one annualized premium. 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/- • Twelve free switches are allowed each policy year • 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 intoud us in writing to redirect all future premiums in an 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 balanced fund with a proportion of 0%, Future apex fund with a proportion of 0%, Future opportunity 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 Multicap equity fund with a proportion of 0%.	Part D.5.1, 5.2, 5.3
7.	Riders opted, if any	Not Applicable	
8.	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 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 shall be added back to the fund value as available on the date of intimation of death.	Part C.2
9.	Waiting /Ien Period, if any	NA	
10.	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.3.1 b
11.	Free Look Period	If policyholder disapprove with any of the terms and conditions, he has a right to return the Policy within 30 days of receipt of the Policy Document.	Part D.7
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 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 • 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: A. All due and unpaid premiums will be collected in full without charging any interest or fee. B. Premium Allocation Charges, if any, and Policy Administration Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. Guarantee charges, if applicable during the discontinuance period, may be deducted provided the guarantee continues to be applicable. No other charges shall be levied. C. Discontinuance Charges deducted at the time of Discontinuance of the Policy will be added back to the Fund. b) Revival of a discontinued policy after the lock-in period: a. All due and unpaid premiums will be collected in full without charging any interest or fee. b. Premium Allocation Charges, if any, and Policy Administration Charges, if any, which were not collected at the time of Discontinuance of the Policy, shall be levied. The guarantee charges may be deducted, if guarantee continues to be applicable. No other charges shall be levied. c. On revival, the policy will continue with the original risk cover, benefits and charges, along with the investments made in the funds as chosen by the policyholder, as per the terms and conditions of the policy. d. In case of revival, no extra allocation will be made with respect to unpaid due premiums. e. Any revival shall only cover the loss or insured event which occurs after the Revival Date. f. The rider, if any may also be revived at the option of the policyholder.	Part D.1 Part D.4
13.	Policy Loan, if applicable	Not Applicable	
14.	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 Procedure 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.generalcentrallife.com/claims Call centre number of the insurer: 1800 1022355 Customer Service email: care@generalcentral.com or claims.support@generalcentral.com Website: www.generalcentrallife.com Customer Portal: customer.generalcentrallife.com OR FG Life App Tel: + 91-22-4097 6666 Details of Company officials Chief Operating Officer Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, I.B.S. Marg, Vilepari (W), Mumbai - 400033 Website link for downloading the Claim forms: https://generalcentrallife.com/claims/claim-forms	Part F.9
15.	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
16.	Grievances/Complaints	In case you have any grievance, you may approach our Grievance Redressal Cell: • Email us at care@generalcentral.com , or • Write in to our below Communication address: Customer Services Department Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, I.B.S. Marg, Vilepari (W), Mumbai - 400033, 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 gr@generalcentral.com , or • Approach IRDAI (Insurance Regulatory and Development Authority of India) □ • Online portal: http://www.irda.gov.in □ • Toll Free Number: 150255 / 1800 425 4732, or • Approach Insurance Ombudsman, please visit https://www.irda.co.in/ombudsman for details	Part G.1 - Grievance Redressal Procedure & List of Insurance Ombudsman

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

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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 e-submits, 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) (RDIA Regn. No. 133) (CN-1460104-2009-C-165288). Regd. Office & Corporate Office address: Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, I.B.S. Marg, Vilepari (W), Mumbai - 400033 | Email: care@generalcentral.com | Call us at 1800 102 2355 | Website: www.generalcentrallife.com | Comp Code: Comp-July-2025_4226

BEWARE OF SPURIOUS PHONE CALLS AND PICTITIOUS/PRADULENT OFFERS