


 <div> LIFE INSURANCE Customer Information Sheet / Know Your Policy </div>		
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)
1.	Name of the Insurance Product and Unique Identification Number (UIN)	General Central Single Premium Anchor Plan (UIN: 133N101V02)
2.	Proposal Number	0
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (Without Profits), Savings, Life Insurance Plan
4.	Basic Policy Details	You have chosen Option 1: Wealth Option Your Policy Term is of 25 years and Premium Payment Term is of Single Premium. Your Single Premium (without applicable taxes) is Rs. 1,00,000. Your Sum Assured on death is of Rs. 1,00,000.
5.	Policy Coverage/ Benefits payable	Maturity Benefit: You will receive lumpsum maturity benefit of Rs. 4,50,282 at the end of the policy term.
		Death Benefit: In case of unfortunate demise of the Life Assured during the Policy Term, the Death Benefit secures the financial well-being of the family. For both Plan Options, the Death benefit payable shall be higher of: i. Sum Assured on Death i.e 1,25,000. ii. Surrender Value as on date of death Where, The Sum Assured on Death is defined as 1.25 times the Single Premium paid (excluding the taxes, rider premiums and underwriting extra premiums, if collected explicitly). On the death of the Life Assured during the policy term, the Death Benefit will be paid immediately (irrespective of any survival benefits paid earlier under Option 2: Income Option) and the policy shall be terminated.
		Survival Benefit: NA
		Surrender We recommend you to continue this policy to enjoy all the benefits under this plan and achieve your planned milestones. You do have an option to cash-in (surrender) the policy after the policy acquires Surrender Value. This Policy acquires Surrender Value after the payment of Single Premium. On Surrender, the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) shall be paid. The policy terminates on surrender and no further benefits are payable under the Policy. Please refer to Product Brochure for 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 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	Not Applicable as it is a Single Premium product.
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.
11.	Lapse, paid-up and revival of the Policy	Not Applicable as it is a Single Premium product.
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 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.generalcentrallife.com/claims Call centre number of the insurer: 18001022355 Customer Service email: care@generalcentral.com or claims.support@generalcentral.com Website: www.generalcentrallife.com Customer Portal: www.generalcentrallife.com OR IG Life App Tel: + 91-22-4087 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://generalcentrallife.com/claims/claim-forms
14.	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)
15.	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, 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.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 gro@generalcentral.com , or •Approach IRDAI (Insurance Regulatory and Development Authority of India) <input type="checkbox"/> • Online portal: http://www.irda.gov.in <input type="checkbox"/> • Toll Free Number: 155255 / 1800 425 4732, or •Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details


Declaration by the Policy Holder:
 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.



1800 102 2355
www.generalcentrallife.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@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). (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@generalcentral.com | Call us at 1800 102 2355 | Website: www.generalcentrallife.com | Comp Code : Comp-July-2025_4229

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.

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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)	General Central Single Premium Anchor Plan (UIN: 133N101V02)	Part A.1
2.	Proposal Number	0	Part A.3a
3.	Type of Insurance Policy	This is an Individual, Non-Linked, Non-Participating (Without Profits), Savings, Life Insurance Plan	Part A.1
4.	Basic Policy Details	<p>You have chosen Option 2 : Income Option.</p> <p>Your Policy Term is of 30 years and Premium Payment Term is of Single Premium.</p> <p>Your Single Premium (without applicable taxes) is Rs. 1,00,000.</p> <p>Your Survival Benefit Frequency is Yearly and Survival benefit is of Rs. 5,438.</p> <p>Your Sum Assured on death is of Rs. 1,00,000.</p>	Part A.3e,3f & PART. C
5.	Policy Coverage/ Benefits payable	<p>Maturity Benefit:</p> <p>You will receive lumpsum maturity benefit of Rs. 1,00,000 along with the last survival benefit.</p> <p>Death Benefit:</p> <p>In case of unfortunate demise of the Life Assured during the Policy Term, the Death Benefit secures the financial well-being of the family. For both Plan Options, the Death benefit payable shall be higher of:</p> <p>i. Sum Assured on Death i.e 1,25,000.</p> <p>ii. Surrender Value as on date of death</p> <p>Where,</p> <p>The Sum Assured on Death is defined as 1.25 times the Single Premium paid (excluding the taxes, rider premiums and underwriting extra premiums, if collected explicitly).</p> <p>On the death of the Life Assured during the policy term, the Death Benefit will be paid immediately (irrespective of any survival benefits paid earlier under Option 2: Income Option) and the policy shall be terminated.</p> <p>Survival Benefit:</p> <p>You have chosen Immediate Income Option. You will receive survival benefits from end of 1st year & it will continue till end of the policy term.</p>	Part C. 4
		<p>Surrender</p> <p>We recommend you to continue this policy to enjoy all the benefits under this plan and achieve your planned milestones. You do have an option to cash-in (surrender) the policy after the policy acquires Surrender Value. This Policy acquires Surrender Value after the payment of Single Premium. On Surrender, the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) shall be paid.</p> <p>The policy terminates on surrender and no further benefits are payable under the Policy.</p> <p>Please refer to Product Brochure for details</p>	Part C. 2
6.	Riders opted, if any	Not Available	Part C.3
7.	Exclusions (What the policy does not cover)	<p>Suicide Exclusion</p> <p>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.</p>	Part D.3
8.	Waiting /lien Period, if any	Not Applicable	Part F. 7
9.	Grace period	Not Applicable as it is a Single Premium product.	
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 C.6
11.	Lapse, paid-up and revival of the Policy	Not Applicable as it is a Single Premium product.	Part D.6
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 taken is Rs. 10,000. For more details, please refer to the policy document.	Part D.1, 2 and 4
13.	Claims / Claims Procedure	<p>Claims TAT</p> <p>1. Raising claim requirements after lodging the claim- Within 10 days</p> <p>2. Death claim decision for cases without investigation requirement- Within 15 days</p> <p>3. Death claim decision for cases with investigation requirement- Within 45 days</p> <p>Claims Procedures</p> <p>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.</p> <p>b) The Claim Procedure is detailed at the company website https://www.generalcentrallife.com/claims</p> <p>Call centre number of the insurer: 18001022355 Customer Service email: care@generalcentral.com or claims.support@generalcentral.com Website: www.generalcentrallife.com</p> <p>Customer Portal: customer.generalcentrallife.com OR FG Life App</p> <p>Tel: +91-22-4207 6666</p> <p>Details of Company officials</p> <p>Chief Operating Officer</p> <p>Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083</p> <p>Website link for downloading the Claim forms: https://generalcentrallife.com/claims/claim-forms</p>	Part D.5
14.	Policy Servicing	<p>Policy Servicing TAT:</p> <p>Financial Transaction - 7 days from the date of request received.</p> <p>Non-Financial Transaction - 7 days from the date of request received.</p> <p>Website link for downloading the policy servicing forms: https://www.generalcentrallife.com/customer-service/forms-downloads</p> <p>Website link for List of documents required for policy servicing: https://www.generalcentrallife.com/customer-service/customer-service-faq</p> <p>Call centre number of the insurer/ Customer Service email / Website / Customer Portal/ Details of Company officials: Same as section 14 (Claims/Claims Procedure)</p>	Part F.4
15.	Grievances/Complaints	<p>In case you have any grievance, you may approach our Grievance Redressal Cell:</p> <p>•Email us at care@generalcentral.com, or</p> <p>•Write in to our below Communication address:</p> <p>Customer Services Department</p> <p>Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083, or</p> <p>•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/</p> <p>•Raise your concern online at https://www.generalcentrallife.com/customer-service/enquiry-form</p> <p>•If you are a Senior citizen, you may write to us at the following id: senior.citizens@generalcentral.com for priority assistance</p> <p>In case not satisfied with the resolution of your grievance:</p> <p>•Write to our Grievance Redressal Officer at gro@generalcentral.com, or</p> <p>•Approach IRDAI (Insurance Regulatory and Development Authority of India)</p> <p>□ • Online portal: http://www.irda.gov.in</p> <p>□ • Toll Free Number: 155255 / 1800 425 4732, or</p> <p>•Approach Insurance Ombudsman; please visit https://www.cioins.co.in/ombudsman for details</p>	Part A.1
<p>Declaration by the Policy Holder:</p> <p>Place: _____</p> <p>Date: _____ (Signature of the Policyholder)</p> <p>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.</p>			
<p>care@generalcentral.com 1800 102 2355 www.generalcentrallife.com</p>			
<p>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@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). (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@generalcentral.com Call us at 1800 102 2355 Website: www.generalcentrallife.com Comp Code : Comp-July-2025_4229</p>			
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