

Generali Central Group Accelerated Terminal Illness Rider
(UIN: 133B008V03)

To ensure the financial protection against terminal illness for the members we offer Generali Central Group Accelerated Terminal Illness Rider as an accelerated benefit 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
Maximum Sum Assured	The sum assured under the base plan subject to maximum of Rs. 50 lakh
Policy Term	1 year
Premium Payment Term	Same as policy term
Benefit	<p>If the Insured Member is terminally ill, the rider sum assured is payable in lump sum. After payment of this benefit, the Sum Assured under the base product for the life assured would stand reduced by the amount paid.</p> <p>A person will be regarded as 'terminally ill' only if it has been conclusively diagnosed, by a medical practitioner appointed by the Company, that the life assured is suffering from an illness which is expected to result in death within 6 months.</p> <p>On payment of rider benefit, no recovery will be made if the life assured does not die subsequently.</p> <p>The life assured will be considered for insurance under the base plan along with the rider at the next renewal date. The cover will be as per their eligibility and reduced by the accelerated terminal illness claim paid earlier. If the eligible cover is above guaranteed issue limit, the cover is subject to underwriting. In case the life is declined by underwriting, the cover is limited to Guaranteed issue limit or the earlier cover provided, whichever is higher. In any case, the cover shall be provided after reducing by the amount of terminal illness claim paid earlier.</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
Definitions	<p>Illness:</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>Injury:</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>Medical Advise:</p> <p>Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.</p> <p>Medical Practitioner:</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>Pre-existing Disease:</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	<p>Terminal illness rider benefit shall not be paid in the event of any claim occurring directly or indirectly as a result of any of the following</p> <ul style="list-style-type: none"> • Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS) • Self inflicted injuries or attempted suicide whether sane or insane • Any condition that is pre-existing at the time of inception of cover
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Disclosure:

- Generali Central Group Accelerated Terminal Illness 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
- (c) You may also visit us at the nearest Branch Office. Branch locator - <https://www.generalicentrallife.com/branch-locator/>
- (d) Senior citizens may write to us at the following id: 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://www.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.

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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. 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 | Call us at 1800 102 2355 |

Website: www.generalicentrallife.com

ARN: ADVT/Comp/2025-26/July/3178