



Generali Central Group Accidental Total Permanent Disability Rider
(UIN-133B012V02)

To ensure the financial protection against accidental total permanent disability for the members we offer Generali Central Group Accidental Total Permanent Disability Rider as an additional 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 sum assured
Maximum Sum Assured	The sum assured under the base plan subject to maximum of Rs. 40 lakh
Policy Term	1 year
Premium Payment Term	Same as policy term
Benefit	<p>If the insured member is being Totally and Permanently Disabled due to accident, the rider sum assured is payable in lump sum. Benefit is payable if the disability has lasted for at least 180 consecutive days.</p> <p>Generali Central Group Accidental Total Permanent Disability Rider benefit is paid if the Insured Member is totally and permanently disabled as a result of an accident.</p> <p>The Insured Member will be regarded as Totally and Permanently disabled if, as a result of accidental bodily injury, resulting solely and directly from an accident caused by external, visible and violent means, he</p> <ul style="list-style-type: none"> - has been determined by the Company to be incapacitated to such an extent as to render him unlikely to be able to ever resume work or to attend to any gainful employment or any occupation whatsoever for remuneration or profit; or - has suffered loss by physical separation (or total permanent loss of use) of both hands, or both feet, or both eyes, or a combination of any two. <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	<p>The premiums for various modes as percentage of annual premium are given below:</p> <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>Accident:</p> <p>An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.</p> <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 Advice:</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 license.</p>
Exclusions	No benefit will be payable in respect of any condition arising



	<p>directly or indirectly from, through or in consequence of the following exclusions:</p> <ul style="list-style-type: none"> • Self- inflicted injury, war / invasion, injury during criminal activity or whilst under the influence of drug, alcohol, narcotic substances etc. • 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. • 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. • ding, or any such adventurous sports or hobbies. • As a result of the life assured committing any breach of law. • 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. • Nuclear reaction, radiation or nuclear or chemical contamination; • Any unreported injury incurred before the effective date of cover • Failure to seek or follow medical advise
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Disclosure:

- Generali Central Group Accidental 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



- (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>

Section 41 of the Insurance Act, 1938 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:
e insurer:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a *bona fide* insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

Section 45 of Insurance Act, 1938 states:

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and



that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose: t the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Insurance is a subject matter of solicitation

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 |

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Website: www.generalicentrallife.com

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