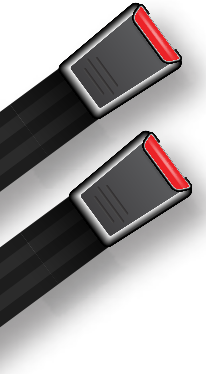
GENERALI Central
LIFE INSURANCE



GENERALI CENTRAL NON-LINKED
ACCIDENTAL DEATH BENEFIT RIDER

Non-Par, Non-Linked, Life, Individual,
Pure risk (or Savings in case of ROP option) Rider



EXTRA PROTECTION
FOR LIFE'S UNEXPECTED TURNS

- Double Benefit in case of accident while using public transport
- Flexible Payout Option: Lump sum | Income | Combined
- Return of Premium Option#
- Accidental Death Benefit*

#Total Premiums Paid (excluding any extra premium and taxes, if collected explicitly) shall be payable upon maturity, if there is no Rider claim made during the Rider Term. *The "Accidental Death" benefit is payable only if the death happens within a period of 180 days from the date of accident.

Generali Central
Non-Linked Accidental Death Benefit Rider

Non-Par, Non-Linked, Life, Individual, Pure risk (or Savings in case of ROP option) Rider

Life is full of surprises and sometimes unexpected events like accidents can disrupt your financial plans. That's why we bring you the Generali Central Non - Linked Accidental Death Benefit Rider – an extra layer of protection you can add to your policy. This is specially designed to support you and your family financially in case of accidental death. With this added protection, you can secure your family's future and stay prepared for life's uncertainties, giving you greater peace of mind.

Key features

- Flexibility to pay premiums as per your convenience - Single, Limited and Regular payments
- Option to select Rider either at inception or at policy anniversary
- Flexibility to receive Rider Sum Assured as lump sum benefit, income for the income period chosen and a combination of both
- Option to get your Premiums back with Return of Premium (ROP) option.
- Double benefit in case the death due to accident occurs while using public transport, elevators, commercial flights, or due to burning of public buildings.

Rider summary

Min / Max Entry Age	Minimum	18 years of age (age on last birthday)
	Maximum	As per base plan, subject to maximum 65 years of age (as on last birthday)
Min / Max Maturity Age	Minimum	- 23 years under without ROP (age as on last birthday) - 28 years under ROP (age as on last birthday)
	Maximum	- As per base plan, subject to maximum 80 years of age (as on last birthday)
Premium Paying Frequency	Yearly, Half-Yearly, Quarterly and Monthly	
Premium Payment Option	Regular, Limited and Single pay	
Rider Sum Assured	Minimum	Under Single pay - ₹1 lakhs Under Limited pay and Regular pay - ₹5 lakhs
	Maximum	3 times of the Sum Assured under the base policy
Rider Term	Minimum	Under ROP option - 10 years Under without ROP option - 5 years
	Maximum	As per base policy term or maximum maturity age of 80 years, whichever is lower
Premium Paying Term	Minimum	Single premium - 1 year
		Limited premium - 5 years
		Regular premium - as per policy term
	Maximum	Single premium - 1 year
		Limited premium - 30 years, subject to maximum of premium paying term of base policy
		Regular premium – as per policy term
Annualized Premium	As per Sum Assured	

A Policyholder can choose to avail the rider policy from the policy commencement date or any policy anniversary, subject to the Rider policy term, Rider PPT being aligned to the remaining base Policy Term and PPT, and subject to underwriting as per the prevailing Board Approved Underwriting Policy (BAUP) of the Company.

What are your benefits?

Accidental Death Benefit

If the life assured dies during the rider term from an accident, the Non - Linked Accidental Death Benefit Rider Sum Assured will be payable along with death benefit of the base policy.

i. An “Accident” means sudden, unforeseen and involuntary event caused by external, visible and violent means.

ii. The “Accidental Death” benefit is payable only if the life assured sustains any bodily injury resulting solely and directly from an accident caused by outward, violent and visible means and such injury shall within a period of 180 days of the occurrence of the accident; solely, directly and independently of all other causes, result in the death of the life assured.

iii. In case the “event” which has caused death due to accident has occurred during the rider term and accidental death occurs after the policy term but within 180 days from the date of accident, the accidental death benefit shall be payable.

iv. The Policyholder has following options to receive Rider Sum Assured:

(a) Lump sum benefit - Rider Sum Assured will be payable as lump sum.

(b) Income for the income period chosen (from 2 to 10 years) - The income will be paid starting from the date of occurrence of insured event at a frequency (Yearly / Half Yearly / Quarterly / Monthly) and for the income period chosen. The payment frequency can’t be changed once the regular income commences.

(c) Combination of lump sum and income for the income period chosen (from 2 to 10 years)

The default option to receive Rider Sum Assured is lump-sum benefit. The Policyholder can change it to any of the options during the Rider Term but before the occurrence of insured event.

The rider will terminate on payment of complete Rider Sum Assured.

Maturity Benefit

i. ROP option - The Policyholder will get Total Premiums Paid (excluding any extra premium and taxes, if collected explicitly) upon maturity, if there was no Rider claim made during the Rider Term.

ii. Without ROP option – No Maturity Benefit shall be payable.

Little privileges just for you

1. Premium payment mode

Premium can be paid in Single premium, Yearly, Half-yearly, Quarterly or Monthly modes which shall be same as the base policy.

2. Flexibility for change in sum assured

The Policyholder may increase/decrease Rider Sum Assured within the range of minimum eligibility criteria and up to maximum of three (3) times the Sum Assured allowed under the Base Policy and further subject to IRDAI regulations, 2024, as amended from time to time. Any increase/decrease in Rider Sum Assured can only be done on the Policy Anniversary of the Base Policy.

3. Return of Premium (ROP) option

Under ROP option, the Policyholder will get Total Premiums Paid (excluding any extra premium and taxes, if collected explicitly) upon maturity, if there was no Rider claim made during the Rider Term.

4. Grace Period

Grace Period means the time granted by the insurer from the due date for the payment of premium, without any penalty or late fees, 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. The Grace Period for payment of the premium for all types of life insurance policies shall be fifteen (15) days, where the Policyholder pays the premium on a monthly basis and thirty (30) days in all other cases.

5. Double benefit

The benefit payable will be doubled if the death due to accident occurs under any of the following circumstances:

(a) While Life Assured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a bus, tram or train. A taxi or any form of transport chartered for private travel is excluded.

(b) While Life Assured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers; or

(c) As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital.

(d) When Life Assured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

The benefit will be payable if the accident occurs within the Rider Term even if the death occurs beyond the Rider Term (however within 180 days of the accident).

6. Free Look Period

Same as Base Policy.

7. Alteration

(a) Rider can be attached to the base plan at inception or at any policy anniversary of the base plan as per the Rider Terms and Conditions.

(b) Rider will automatically get surrendered if the base plan is surrendered and Surrender Value, if any shall be payable.

(c) The Policyholder may increase/decrease Rider Sum Assured within the range of minimum eligibility criteria and up to maximum of three (3) times the Sum Assured allowed under the Base Policy and further subject to IRDAI regulations, 2024, as amended from time to time.

Terms and conditions

1. The Rider Sum Assured is payable subject to following conditions:

i. The policy shall have to be in force at the time of accident irrespective of whether or not it is in force at the time of death.

ii. The death occurs within 180 days of the date of accident due to such injury as stated above, solely, directly and independently of all other causes of death.

2. Exclusions

No benefits under this rider will be payable if death occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by, any one of the following:

i. Intentional self-inflicted injury, attempted suicide, while sane or insane;

ii. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a Doctor;

iii. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;

iv. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization.

v. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable;

vi. Participation by the insured person in a criminal or unlawful act with illegal or criminal intent;

vii. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping;

viii. Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

ix. Any other exclusion that forms a part of policy document will also apply. 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.

3. Lapse

i. Regular / Limited Pay:

(a) If all due Rider premiums for the first Policy year has not been paid in full within the Grace Period, the Rider shall lapse and will have no value.

(b) All risk cover ceases while the Rider is in lapsed status.

(c) The Policyholder has the option to revive a lapsed Rider within five (5) years (along with Base Policy) from the due date of first unpaid premium.

(d) In case the Rider is not revived during the Revival Period, no benefit shall be payable at the end of Revival Period and the Rider will terminate thereafter.

ii. Single Pay:

Not Applicable

4. Revival

i. Regular / Limited Pay:

(a) Revival Period means the period of five (5) consecutive years from the due date of first unpaid Rider premium during which period the Policyholder is entitled to revive the Rider which was discontinued due to the non-payment of premium.

(b) Revival of a Rider cannot be done once the Rider Term is over.

(c) The Revival will be considered on receipt of application from the Policyholder along with the proof of continued insurability of Life Assured and on payment of all overdue Rider premiums with interest, if any. The Company, however, reserves the right to accept at original terms, accept with modified terms or decline the Revival of a discontinued Rider. The Revival of the discontinued Rider shall take effect only after the same is approved by the Company and is specifically communicated to the Policyholder.

(d) The interest rate applicable on Revival should be the same as that applicable in the Base Policy.

ii. Single Pay:

Not Applicable

5. Surrender

i. You may Surrender this Rider at any time within the Rider Term. Upon Surrender, you will be eligible for Surrender Value, if any, as per the provisions given under this clause.

ii. The Rider acquires a Surrender Value after completion of first Policy year provided one full year premium has been received. Once this Rider has acquired a Surrender Value, the Rider or the reduced paid-up Rider may be Surrendered during the Rider Term and We will pay You the Surrender Value.

iii. The Surrender Value on this Rider shall be the Special Surrender Value or the Guaranteed Surrender Value, whichever is higher, as defined below.

(a) Guaranteed Surrender Value (GSV)

Without ROP option:

Not Applicable

With ROP option:

GSV factor x Total Premiums Paid (excluding loading for modal premiums and discount)

GSV factors for regular premium and limited premium:

Policy Year	GSV rates
1	0%
2	30%
3	35%
4 to 7	50%
8 to (Rider Term - 2)	Interpolation between (Rider Term 7) to (Rider Term - 1)
(Rider Term - 1)	90%
Rider Term	90%

GSV factors for single premium:

Policy year	GSV rates
1	75%
2	75%
3	75%
4 to (Rider Term - 2)	Interpolation between (Rider Term 3) to (Rider Term - 1)
(Rider Term-1)	90%
Rider Term	90%

(b) Special Surrender Value (SSV)

The Rider acquires a Special Surrender Value immediately after the Rider is issued in case of single pay and after completion of first Policy year provided one full year premium has been received in case of limited & regular pay.

Without ROP option:

Regular pay - No benefit is payable

Single / Limited pay - 75% * (Total Premiums Paid) * (1 – Rider premium paying term / Rider Term) * (Balance Rider Term / Rider Term).

With ROP option:

SSV Factor for Maturity Benefit* Paid up Maturity Benefit+ SSV Factor for ADB * Paid up Rider Sum Assured

Special Surrender Value (SSV) shall be based on the Company's expectation of future financial and demographic conditions and may be reviewed annually by the Company in accordance with the applicable IRDAI regulations in this behalf.

6. Paid-up Benefit

i. ROP option:

(a) If after the receipt of due instalment premiums for first (1) or more Policy years in full, any subsequent instalment premium remains unpaid upon the expiry of the Grace Period, this Policy will be converted into a reduced paid-up Policy.

(b) If this Policy is converted into a reduced paid-up Policy, Rider Sum Assured and Maturity Benefit will be reduced in proportion to the number of premiums paid to the number of premiums payable under the Policy and shall be payable in the manner set out in the Death Benefit and Maturity Benefit provisions in 'What are Your Benefits?' Part above.

(c) Paid up Maturity Benefit = (Number of Rider premiums paid / Total number of Rider premiums payable) * Maturity Benefit

(d) Paid up Death Benefit = (Number of Rider premiums paid / Total number of Rider premiums payable) * Rider Sum Assured

ii. Without ROP option:

Not Applicable

7. Nomination

Same as Base Policy

8. Assignment

Same as Base Policy

9. Tax Benefit

You may be eligible for tax benefits on the premium(s) you pay and benefits proceeds, according to the provisions of Income Tax laws as amended from time to time.

PROHIBITION OF REBATES

Section 41 of the insurance Act, 1938 as amended from time to time

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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:
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 AND MISREPRESENTATION

Section 45 of the insurance Act, 1938 as amended from time to time:

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.

GRIEVANCE REDRESSAL PROCESSES

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://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 Co. Ltd,

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://generalicentrallife.com/customer-service/grievance-redressal-procedure

Why choose us?

Generali Central Life Insurance Company Limited offers a wide range of life insurance solutions designed to protect and empower individuals at every stage of life. Whether it's protecting your loved ones, planning for retirement, or securing long-term financial well-being, our offerings are designed to evolve with your needs. Backed by a robust distribution network and advanced digital tools, we are dedicated to delivering simplicity, innovation, empathy, and care in every experience — all anchored by our unwavering commitment to being your Lifetime Partner.

This commitment is backed by the strength of our joint venture between Generali, a global insurance leader with over 190 years of expertise, and Central Bank of India, a trusted name with a rich legacy in Indian banking.

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This Rider is not available for online sale.

Generali Central Life Insurance Company Limited (Formerly known as 'Future Generali India Life Insurance Company Limited')
For detailed information on this plan including risk factors, exclusions, terms and conditions etc., please refer to the policy document or consult your advisor or visit our website before concluding a sale. Tax benefits are as per the Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant. 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 | UIN: 133B054V01 | ARN: ADVT/Comp/2024-25/February/2425

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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