

## FIDELITY GUARANTEE INSURANCE PROSPECTUS

### Introduction

The Policy covers financial loss suffered by the Insured as a result of forgery, embezzlement, larceny or fraud/dishonesty or fraudulent conversion of money or money's worth or goods by the salaried employees of the insured. The Policy can be taken by any employer having employees handling any goods and/or money with a system of keeping records of all transactions.

### Scope of Cover

The Policy pays the actual financial loss sustained as a result of the dishonesty/fraudulent act of the employee. After adjusting any salary, commission security deposit or any other money standing to the credit. The loss is payable up to the limit specified for the employee. The Policy does not pay more than one claim in respect of liability/loss arising out of an individual employee's acts.

### Exclusions

The policy does not cover any loss if

1. Arising out of suppression of fact affecting the risk at the time of effecting the policy
2. There is any change in the circumstances or conditions of the said employment without the consent of the company.
3. More than one claim in respect of any one employee
4. Loss arising outside India,
5. Loss due to non-observance or relaxation of system of checks and precautions

Loss by an act committed subsequent to an and which had come representative/supervisor earlier act of dishonesty/fraud the notice of the insured Insured's

For more details on the above policy, please visit our office nearest to you. Our executives will be pleased to furnish further details.

### This Prospectus

This prospectus gives only information. This is not an Insurance contract. Each Insurance cover is subject to terms and conditions, which You can read in the Fidelity Guarantee Insurance Policy document. You must read the policy document to know the Insurance cover fully. You can get a copy of Fidelity Guarantee Insurance Policy from Our branch or from Our website <https://generalicentralinsurance.com>. For legal Interpretation the policy document will hold.

## Grievances

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with 1. Our Grievance Redressal Officer 2 The Consumer Affairs Department of the Insurance Regulatory and Development Authority of India (IRDAI)-You can lodge Your grievance in the Integrated Grievance Management System (IGMS), 3. The Insurance Ombudsman, depending on the nature of the grievance and the financial implications, If any, or 4. The Consumer Protection Forum or the Court.

## Redressal of Grievance

In case of any grievance the insured person may contact the company through

Website: <https://generalicentralinsurance.com> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com)

Courier: Grievance Redressal Cell, Generali Central Insurance Company Limited

Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [GCIGRO@generalicentral.com](mailto:GCIGRO@generalicentral.com) or call at: 7900197777

For updated details of grievance officer, kindly refer the link [generalicentralinsurance.com/customer-service/grievance-redressal](https://generalicentralinsurance.com/customer-service/grievance-redressal)

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

## ABOUT OUR COMPANY

Generali Central Insurance Company Limited (formerly Future Generali India Insurance Company Limited) is a strategic joint venture between two distinguished financial institutions: the Generali Group, a global insurance enterprise with 193 years of operational heritage holding a 74% majority stake, and the Central Bank of India, India's first commercial bank with 113 years of established banking excellence.

Established in 2006, the Company was set up with a clear mandate to offer retail, commercial, personal, and rural insurance solutions, enabling individuals and businesses to effectively



manage and mitigate risks. Generali Central Insurance (GCI) broke even in FY 2013-14 - a landmark achievement in just six years of operations.

As of FY 2024-25, GCI maintains robust financial fundamentals with ₹7,938 crore of assets under management and Gross Written Premium of ₹5,547.5 crore. The Company has established itself as a formidable presence in India's insurance landscape, securing a position among the nation's top 10 private general insurance companies.

GCI has consistently demonstrated excellence in organisational culture and operational performance - receiving the 'Great Place to Work' certification six times in a row. The Company has also earned numerous industry accolades including the Emvies Awards 2025, The Economic Times Brand Disruption Awards 2025, ET Trendies 2025, ET Now Global Innovation Network Awards, and the Di-Verse Certification for Disability Inclusion in 2025.

**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited),**

Corp. and Regd. Office: Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai - 400083

CIN: U66030MH2006PLC165287

Care Line:- 1800-220-233, 1860-500-3333, 022-67837800

Fax: 022-4097 6900 | Email: [GCicare@generalicentral.com](mailto:GCicare@generalicentral.com)

Website: <https://generalicentralinsurance.com>. (IRDAI Regn. No.: 132)

Trade Logo displayed above belongs to M/S Assicurazioni Generali - Societa Per Azioni and used by **Generali Central Insurance Company Limited**. under License

**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office:** Unit No. 801 & 802, 8<sup>th</sup> Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com) | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800