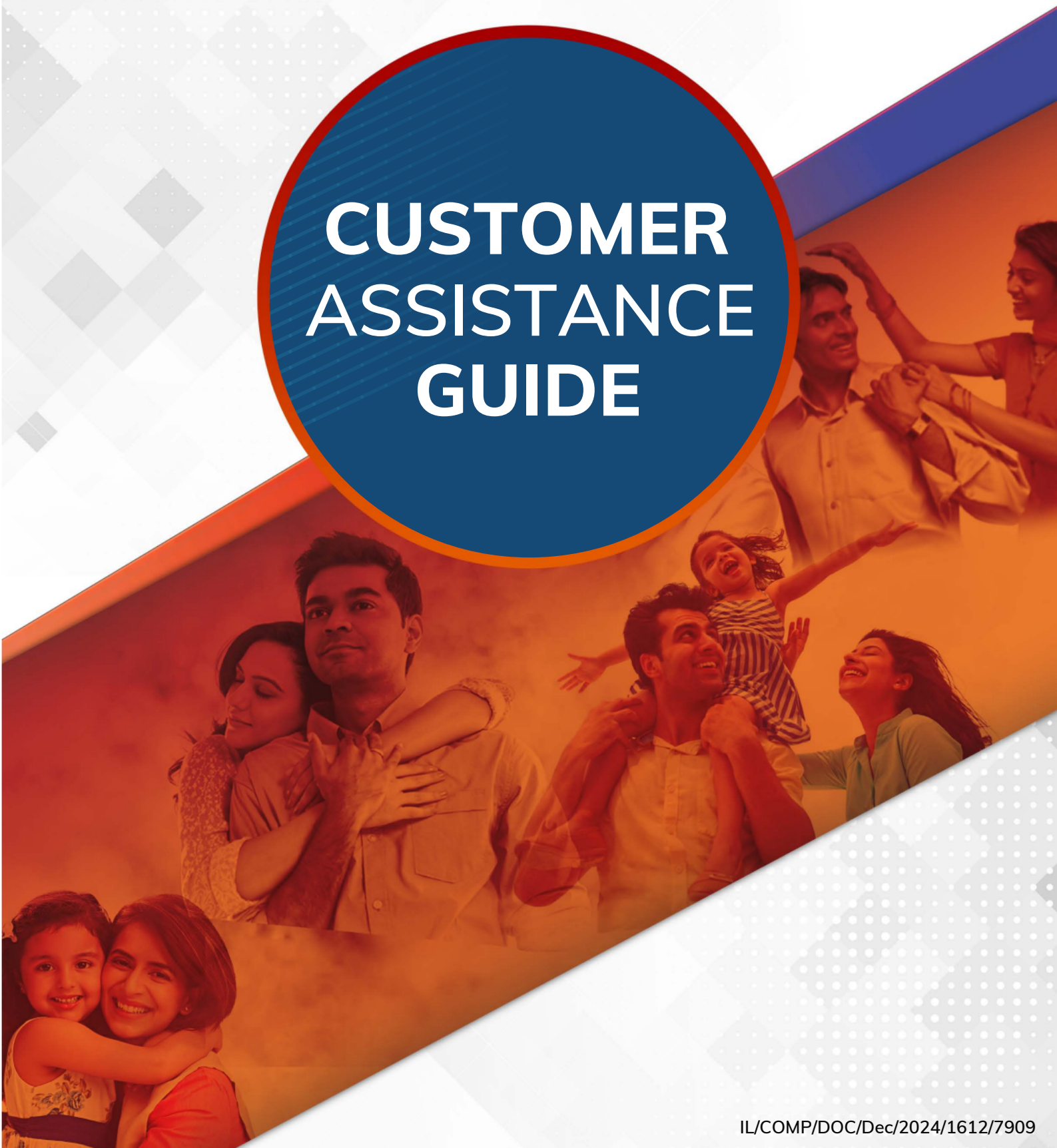
ICICI Life
INSURANCE

CUSTOMER ASSISTANCE GUIDE



IL/COMP/DOC/Dec/2024/1612/7909

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Here is a guide created to assist you through every step of the purchase journey.

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How do I purchase an Insurance Policy?



Application Form Filling

Complete KYC document requirements via Digital KYC option or through document upload and update the following details accurately

- Personal details
- Contact details
- Occupation details
- Details of existing life insurance policies with other insurance providers
- Bank account details to receive payout if applicable
- Health and lifestyle details

For more details on application form filling process, click here

Application Review and Confirmation via OTP

Review your application summary and then give your consent digitally by sharing the One Time Password (OTP).

Key things to review:

- Personal details: Date of Birth, occupation, income, etc.
- Nominee details: Name, contact details and relationship with nominee
- Premium amount to be paid and the number of years you have to pay the premium
- Health details

Disclosure of correct and complete information ensures a smooth claim settlement in future, if the need arises.

Complete the requirements (documents submission or medical examination, if required)

- Income: Submit income proofs using our various digital income enablers. For more details, click here
- Medical: Set up medical appointment at diagnostic centre or home, via tele, or video as applicable

Pay the premium with your preferred payment mode

What are the fields that I need to fill in the application form?

In the application form you are required to provide the following details:

- **Personal details: Name, age, gender, occupation, income, etc.**
- **Contact details: Email id, mobile number, permanent and communication address**
- **KYC details: Recent Photograph, Age, Address and Identity proofs. Click here to** view the list of documents that can be submitted
- **Bank account details: Account no., IFSC code, etc.**
- **Health details:** Ongoing medication or health treatment, surgery or hospitalization related details in the last 5 years, habits (eg. Smoking, etc.)

Disclosure of correct and complete information ensures a smooth claim settlement in future, if the need arises.

What KYC documents do I have to submit if I am unable to verify digitally?

You have to submit your Photo Identity, Age and Address Proof and documents for Income Proof. Details of documents that can be submitted are given below

A. Photo Identify/Age and Address Proof:

List of acceptable documents

Sr. No.	Documents	Identity Proof	Address Proof	Age Proof
01	Aadhaar	☑	☑	☑
02	Valid Passport*	☑	☑	☑
03	PAN / Form 60 (as applicable under the Income Tax Act and Rules)	☐	☐	☑
04	Voter's identity card Issued by Election Commission of India	☑	☑	☐
05	Permanent and valid Driving License*	☑	☑	☑
06	Job card issued by NREGA duly signed by an officer of the State Government	☑	☐	☐
07	Letter issued by the National Population Register containing details of name, address or any other document as notified by the Central Government in consultation with the regulator	☑	☑	☐
08	Recent Photograph	☑	☐	☐

*The document is within the validity period and has not crossed its expiry date

B. Documents for Income Proof

You can digitally validate your income with the below secure options:

Account Aggregator/ Sahamati

This is an RBI regulated entity that helps an individual securely and digitally access and share information from one financial institution that they have an account with to any other regulated financial institution. You can login by selecting the account aggregator, enter your mobile no and OTP and select bank accounts or mutual funds repository to be linked. To confirm you will have to enter an OTP sent by your bank and provide consent

Perfios

This is a secured gateway that enables you to submit your bank statement using your net-banking credentials or submit your Income Tax Returns using your PAN and password used while filing returns

Employee Provident Fund Organisation (EPFO)

It is a government-established savings scheme for employees of the organized sector which helps with income estimation on the basis of your provident fund being deducted. All you have to do is enter your Universal Account Number (UAN) or mobile number and OTP to digitally validate your income via EPFO

e-Vahan

Is an online service that gives information regarding your 4 wheeler vehicle. All you have to do is enter your 4-wheeler vehicle registration number to digitally validate your income

Goods and Services Tax Identification Number (GSTIN)

This aids in securely accessing financial records. All you have to do is enter your GSTIN/ PAN to digitally validate your income

In case you are unable to verify income digitally you can submit the following documents as proof of income.

Acceptable Income Proof for Salaried Individuals:

Sr No.	Acceptable Income Proofs	Validity
01	Bank statement reflecting the salary credits	Last 6 months
02	Salary slips	Last 3 months
03	Form 16	Last 2 financial years

Acceptable Income Proof for Self Employed:

Sr No.	Acceptable Income Proofs	Validity
01	Income Tax Returns (ITR) with Computation of Income (CPI)	Last 3 years
02	Audited firm account and partnership deed	Last 2 years
03	Chartered accountant's certificate for computation of income	Last 2 years

Housewives or students applying for a policy may need to provide proof of income of spouse or parent.

How do I submit the required documents?



Online

Documents can be uploaded online in 3 simple steps:
Visit www.icicilife.com --> Select Track Application and enter your Application No. and Date of Birth --> Upload the Documents



Email

Email the documents to lifeline@icicilife.com



ICICI Life Mobile App

You can also download our mobile app from App store or Play store and submit your documents in 3 simple steps:

1. Download and login to App: Click here
2. Select 'View All' under Services Tab
3. Under 'Purchase' section, select Smart Doc Upload to submit the required documents. Please ensure that the documents are not password protected



Branch

Visit your nearest ICICI Life Insurance branch to submit the required documents. Visit www.icicilife.com/branchlocator to locate your nearest branch

I am an existing customer of ICICI Life Insurance; do I have to re-submit the documents?

KYC documents will not be required for existing customers whose ICICI Life policies are issued after August, 2021 where there is no change in information and submitted documents are currently valid.

How will I know if there are any additional requirements during the application process?

In case there are any additional requirements during the application process we will reach out to you on your registered mobile number and email id. You will also be able to see the list of pending/ additional requirements on application tracker

You can submit the documents through any of these options:

- Online: Visit www.icicilife.com --> Select Track Application and enter your application no and date of birth --> Upload the Documents
- Email: Email the documents to lifeline@icicilife.com

Non Resident Indians (NRI) FAQ's

What are the KYC documents required for buying a life insurance policy by an NRI customer?

Following documents are required to be submitted:

- NRI Questionnaire with Foreign Account Tax Compliance Act/ Common Reporting Standard declaration. Download form
- Recent Photograph
- PAN or Form 60, as applicable
- Copy of valid Passport, PAN, Aadhaar, valid Driving License
- An Officially Valid Document (OVD). In case the OVD does not contain the address, the following additional documents are required to be submitted

  A. For a Person of Indian Origin (PIO)/ Overseas Citizen of India (OCI): OCI card

  B. For foreign nationals: any government issued document containing the address or a letter issued by the Foreign Embassy or Mission in India containing the name and address

In addition to the above-mentioned requirements, the following documents may be required to establish the residential status of the customer:

- Duly filled and signed NRI Questionnaire. To download format, visit www.icicilife.com --> Download centre --> Application forms
- Copy of Passport with stamps for last date of entry and exit
- Duly filled and signed Travel Questionnaire. To download format, visit www.icicilife.com --> Download centre --> Application forms
- Proof of your latest International residential address (Any 1): Signed Copy of Valid Passport / Valid Driving License, Utility bills for last 2 months (e.g. electricity, telephone, postpaid mobile phone, water or piped gas bill), Bank account statement for last 3 months reflecting current international residential address, Leave & License agreements / Letter of allotment of Accommodation, Valid id issued by Government authority of foreign jurisdiction, Property tax receipts - not older than 1 year and mentioning name of Life Assured

How do I apply for GST benefit?

NRI customers can apply for GST benefit in 3 simple steps:

- Click here to provide your details
- Enter the OTP received on registered email id and mobile no. and fill the form
- Upload Proof of Bank statement clearly showing it is an NRE account & premium is debited from the same

For more queries regarding GST benefit, click here

Can I purchase a policy when I am not in India?

No, you are required to be present in India, in person, to purchase a policy.

Can I receive my policy payouts in a NRE bank account?

Yes, you can receive policy payouts in your NRE bank account, provided you pay your policy premium through the same NRE bank account. In addition, you will need to submit payment proofs. The premium payment receipts can be uploaded on the website for repatriation.

Can I receive policy payouts in an NRE bank account without submitting payment proofs?

If you set up Auto-debit from your NRE bank to pay your premiums, then you will not have to submit any payment proofs.

Can I make changes in the application form after completely filling it and submitting it online?

Most details can be changed or corrected without any change in the premium quotation provided earlier. Please write to lifeline@icicilife.com from your registered email id for any changes or corrections in the application form.

Change or correction in which information in the application form could lead to a change in premium quotation provided earlier or in policy decision?

- Date of Birth
- Gender
- Life Cover (Sum Assured)
- Previously disclosed health or lifestyle details
- Premium Paying Term
- Riders
- Policy Term

Why is OTP required at application stage?

One Time Password (OTP) is required for authentication and to get your digital consent. Please ensure to review policy term, premium amount, premium paying term, personal and contact details, nominee details, health and other insurance policies details and other policy benefits before sharing your consent. Please ensure you do not share your OTP with anyone before a complete review of your policy details and understanding of your policy benefits.

What do I have to do after paying the premium?

- You will receive an acknowledgement after the premium is paid
- After submission of the application form, you will need to submit documents (if required)
- A medical test at your home, diagnostic centre, on call or via video centre will be required (as applicable)

Please ensure all personal and health details are accurately shared, as our team will analyze the application based on the details shared by you. These are critical and any changes later may have an impact on your policy benefits and claims payable.

If the premium payment has been processed more than once, how can I get a refund?

To enable us to process your refund please write to lifeline@icicilife.com from your registered email id with the below details:

- Application No.
- Transaction ID
- Amount paid
- Date of payment

Why should I opt for auto payment/ What are the benefits of opting for auto payment?

Opting for auto payment means you do not have to keep track of your payment due date. It ensures you pay your premium on time every time and enjoy uninterrupted policy benefits. This is a convenient and hassle-free option which is free of cost.

How do I know/track my application status?

Your application status and a list of your pending requirements is just a click away.

- Visit www.icicilife.com
- Select 'Track Application' and enter your Application No. and Date of Birth

In how many days will my policy be issued?

On completion and evaluation of all requirements:

- Savings/Investment policies: within 24 hours
- Protection/ Term policies: within 5 working days

Medical Evaluation

Why have I been asked to undergo medical tests?

Medical tests are required based on the product and the life cover that has been opted for, disclosures in the application form and defined risk assessment guidelines. This aids in assessing the health of the person whose life is being insured.

What are the different types of medical tests that are required to be done?

The types of medical tests required will differ based on the risk-assessment guidelines, the chosen insurance product, amount of life cover, age of the person insured by the policy and other details updated in application form. This can be a combination of various blood/ urine tests, Electrocardiogram(ECG), Treadmill test(TMT), Chest X-Ray, Ultrasound Sonography(USG), etc.

Additionally, your details such as height, weight, blood pressure and any relevant health declarations (if applicable) will be documented and verified.

Is fasting mandatory for all medical tests?

Fasting is mandatory for certain medical tests. This will be communicated to you during your appointment confirmation by the medical centre.

Can the medical tests be conducted at home?

Conducting tests at home or the medical centre will be determined based on the tests that are required to be done and availability of home visit facility.

How do I schedule or reschedule my medical appointment online?

Medical tests can be scheduled online in 3 simple steps or using the link shared via WhatsApp

- Click here or visit www.icicilife.com --> Track Application
- Enter your Application No. and Date of Birth
- Select your preferred date and time under the Health Check-up tab

Alternatively, you will also receive a call from our medical team to schedule your appointment.

You can also reschedule the medical appointment following the same process mentioned above.

Our medical team will reach out to you for final confirmation of your appointment.

How will I get a confirmation that my medical appointment is successfully scheduled?

Once the appointment is confirmed you will receive a communication on your registered mobile no/ email id confirming the date and time of appointment, the medical center address will also be mentioned in case a centre visit is required

Will I receive a copy of my medical reports?

A copy of your medical reports will be sent to your registered email id/ via WhatsApp.

The reports can also be downloaded from the website or mobile app post issuance of your policy.

- Website: Click here to login to your account --> Go to the Transactions tab --> select Medical Reports and click on 'Submit'
- Mobile App: Download & login to your account --> In the Services section, select Medical Reports to download

Note: The medical reports will be available on the website and mobile app only till 3 months from the date Of policy issuance.

Do I have to bear the cost of medical tests?

Medical costs are borne by the company for tests conducted in India.

Please note: In case the policy is cancelled during the freelook (policy review) period, refund will be processed after deduction of medical charges.

Can I submit my personal medical reports?

It is recommended that the medical tests are conducted at any of our empaneled medical centres. However, if you have undergone any medical tests in the last 6 months, please submit your personal medical reports along with the reasons for having undergone these tests. You can email the reports to lifeline@icicilife.com or upload on the Application Tracker.

Post evaluation of the above, we may come back to you for additional tests at home/ medical centre, if required.

What if the medical center has not received any confirmation of my medical schedule, then how should I proceed with the medical tests?

In case the medical center has not received appointment confirmation then please share the appointment confirmation communication that you have received with the centre, basis which the centre will conduct your medical tests. Call us on our helpline number 1800 2660 (toll free).

Why are additional documents or medicals being raised for my application?

Based on the information provided in the application form or findings in your medical reports, additional documentation regarding your medical history may be required or you may need to undergo additional medical tests. This is typically done after the first level of evaluation is completed and additional information is required to provide you with a decision regarding your application.
For faster processing of your application, please share old reports for any existing medical conditions that are mentioned in the application form.

Why do I have to undergo a medical evaluation via video/tele call with a doctor?

Your application is assessed based on the details mentioned in the application form. Medical evaluation via tele or video is required based on the risk assessment guidelines, product that has been opted for, age of the person whose life is insured and details updated in the application form. We may conduct medicals via tele or video for better understanding of medical history and seek clarification on details mentioned in the application form.

How can I complete my medical verification via tele or video if I have missed the verification call?

You can call 1860 419 1918 (Monday to Saturday between 9 A.M. to 9 P.M.) from your registered mobile number to complete your tele/video medicals.

You can also visit our website and schedule your tele/video medicals in 3 simple steps:

- Click here or visit www.icicilife.com --> Track Application
- Enter your Application No. and Date of Birth
- Select your preferred date and time under the Health Check-up tab

How do I ensure that the medical information disclosed by me on the tele/video call is correctly updated?

You will receive a document via email summarizing all the details disclosed by you. In case you find any discrepancies in the information you can contact us at any of our touchpoints.

Understanding Application Decision

Your Life insurance application is evaluated by our underwriting team based on your personal details, income, health disclosures, medical test/ medical verification. Based on the evaluation of your application, the decision may be any one of the below:

Application Accepted
The application is accepted, and the policy is issued

Revised Proposal/ Premium for your application
In this scenario the insurance coverage terms or premium may be revised to address risk covered under the policy

Application Postponed
Due to certain temporary health conditions (e.g. pregnancy, jaundice), occupational details, etc, we may not be able to evaluate the applicant in a fair manner and thus we may have to postpone the application review for a later period

Application Declined
In certain case we may not be able to provide coverage under the plan and thus application is declined

In all scenarios you will receive a detailed communication from our side, informing you about the reason and the next steps involved.

What is a premium rate-up/ counter offer?

A rate-up/ counter-offer is a revision in the terms of acceptance for your application which results in a change in risk cover and/or premium, which will be communicated to you

- The life insurance premium quote generated prior to the submission of application and completion of requirements is based on the assumption that the person whose life is insured, has standard health conditions
- Based on the information provided in the application form, history of medical conditions provided and/or tele/video-medicals/medical examination conducted by the company, a detailed risk assessment is conducted
- On evaluation a counteroffer or a rate up is offered for an additional premium and is initiated post evaluation to cover a higher risk such as existing medical conditions
- This may include offering a lower life insurance cover for the premium already paid or paying a higher premium for the same life cover. A detailed communication will be sent to you with the revised offer

Why should I pay extra premium or a premium rate-up or accept a counter offer?

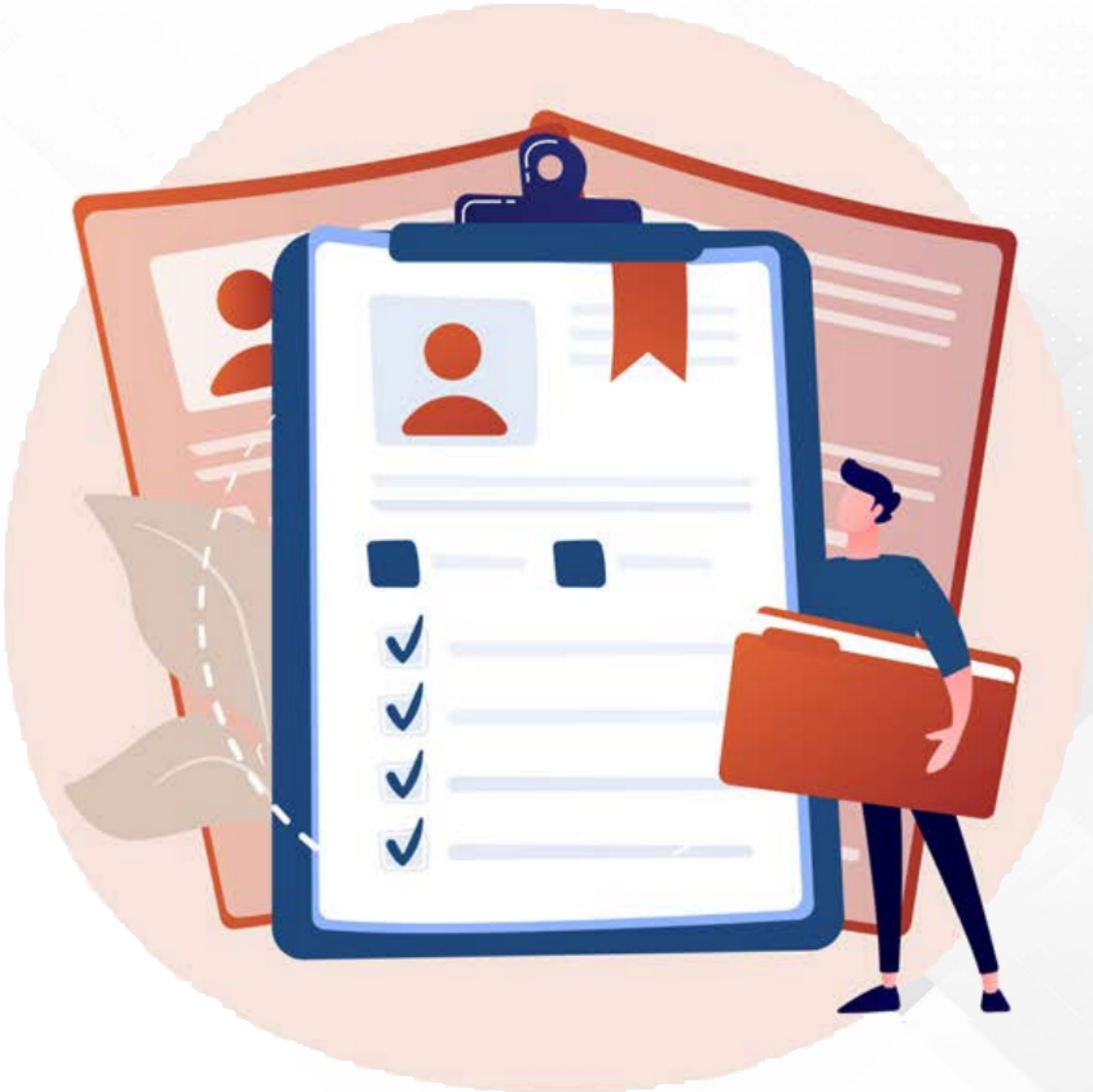
Paying a higher premium/ rate-up or accepting a counter offer has the below advantages:

- Insurance cover personalized as per your profile
- Elimination of the risk of not having a Life Insurance cover
- Seamless claims settlement in future

How can I pay the counter offer or a rate up premium?

You can pay this premium online in 3 simple steps:

- Visit www.icicilife.com
- Select 'Track Application' and enter your Application No. and Date of Birth
- Select 'Payment' and enter the amount
- Pay through your preferred mode of payment



Married Women's Property (MWP) Act

What is MWP Act?

Availing a term insurance plan under the Married Women's Property Act, 1874 (MWP Act) helps in protecting your family's financial interests. Once a policy is availed under the MWP Act, it may not be attached by courts for repayment of your debts. Only your wife and children will be entitled to life cover (sum assured) in the event of your demise.

How to buy Term insurance under the MWP Act?

You can follow the below steps for buying Term Insurance under the MWP Act:

- While filling the application form, select 'Yes' for the question: I would like to buy this policy under the Married Women's Property Act, 1874.
- Enter Beneficiary details (eg. Beneficiary name, relationship, date of birth and benefit share in %).

  Note: You can only choose your wife/child/children as beneficiaries. You can add multiple beneficiaries.

Who should opt for the MWP Act?

- Business people and salaried individuals with loans or liabilities
- People who want to protect their wife/ children from creditors/ relatives who might have fraudulent intentions
- The benefit amount with term life insurance can be a huge sum enough to protect your loved ones' future in your absence financially. So it will be the ideal decision if everybody who is buying term life insurance chooses to protect their loved ones under the MWP Act

For more details on the MWP Act, click here.

Policy Document/ Electronic Insurance Account

By when will the policy document be shared?

Policy document will be credited to your Electronic Insurance Account (e-IA) and a copy will be sent to your registered email ID, WhatsApp and SMS link within 3-5 working days after the policy is issued.

What is e-IA - Electronic Insurance Account?

e-IA stands for Electronic Insurance Account. This safeguards the insurance policy documents in an electronic format and will facilitate the policyholder by providing access to the insurance portfolio at a click of a button through the internet. Each e-Insurance Account will have a unique account number and each account holder will be granted a unique Login ID and Password to access the electronic policies online.

Insurance Regulatory and Development Authority of India (IRDAI) has granted the Certificate of Registration to the following four entities to act as 'Insurance Repositories' that are authorized to open eIA.

- NSDL Database Management Limited
- Central Insurance Repository Limited
- Karvy Insurance Repository Limited
- CAMS Repository Services Limited

How will I receive the login credentials and welcome kit for an e-IA account?

Your login credentials will be communicated to you via email/SMS by your Insurance Repository. We will also send a communication to you confirming your policy document has been credited to your electronic insurance account.

If I have not received the email or SMS for e-IA account login details, then whom should I contact?

You may contact the relevant Insurance Repository. You can also email your query to us at lifeline@icicilife.com

What are the benefits of an Electronic Insurance Account?

Below are the benefits of an Electronic Insurance Account

- No more physical policy documents
- View and manage all your life insurance policies under a single account
- Changes in contact details get auto updated in all your policies across all life insurers
- Opening e-IA is free

Where can I check my Electronic Insurance Account number?

You can access your Electronic Insurance Account number on the ICICI Life mobile application in the 'My Profile' section under 'Personal details'. Communication is also sent from ICICI Life mentioning your electronic-Insurance Account number.

Why have I not received a physical policy document?

A digital/soft copy of your policy document is sent to you and has been credited to your electronic insurance account. In our endeavor to protect the planet we avoid sending physical documents. Please be rest assured your digital copy is as good as a physical copy and can be used for all servicing/ maturity/claims requirements. In case you still prefer a physical copy you can get a print of the same or contact us at any of our touchpoints.

Renewal Premium Related

How do I make the renewal premium payment online?

You can pay the premium online in 3 simple steps by clicking here:

- Visit at www.icicilife.com/quickpay and enter your Policy/ Mobile No./ Date of Birth & Captcha
- Select 'Pay Now'
- Choose the mode of payment and pay your premium

What are the different modes through which I can pay my renewal premium?

To know the different ways to pay premium visit www.icicilife.com/paymentoptions

How do I set up auto payment/ standing instructions?

There are various convenient ways in which you can set auto payment, like direct debit from a bank account, Net banking and UPI.

You can set auto payment online, before or after issuance of your policy, in 3 simple steps:

During application stage (before policy issuance)	After policy issuance
▪ Click here ▪ Enter your Application no. and Date of Birth ▪ Select 'Next' and choose your preferred mode of setting auto payment	▪ Visit www.icicilife.com/si ▪ Enter your Policy no./ Mobile no./ Date of Birth & Captcha ▪ Select 'Proceed' and choose your preferred mode of setting auto payment

How to get 'Tax/ Premium Paid Certificate'?

The Tax/Premium paid certificate is a document that displays the total premium that you have paid for all your policies in a specific financial year. You can use this document as investment proof for tax filing.

Access your Tax/ Premium paid certificate digitally in 3 simple steps:

Download from website	Download from mobile app
▪ Login to your account on www.icicilife.com ▪ Select the policy no. and click on Tax/ Premium Paid Certificate ▪ Select the Financial year and Download	▪ Download and login to your account on the ICICI Life Mobile App ▪ Click on 'Statement Download', select policy no. and 'Tax/Premium Paid Certificate' ▪ Select the Financial year and Download

Policy Refund and Cancellation

What is the procedure for application cancellation?

You can write to lifeline@icicilife.com or visit your nearest ICICI Life branch for cancellation.

Will I get a complete refund of the premium paid/ Is there any cancellation charge?

Refund in the freelook (policy review) period will be processed after deduction of medical charges (if undergone) and stamp duty paid to government.

What is my freelook (policy review) period?

You have an option to review the policy within 30 days from the date you receive it. In this period, if you are not satisfied with the policy terms and conditions, you can return the policy to us with reasons for cancellation. We will refund the premium paid after deduction of stamp duty, proportionate risk premium for the period of cover and the expenses borne by us on medical tests if any.

If I opt for cancellation during the freelook (policy review) period, when will I get a refund?

Refund will be received within 15 days from the application cancellation date, subject to all the bank requirements being fulfilled to receive the payout.

How the amount will be refunded?

You will receive the refund in the same source account which was used for paying the premium. You may be required to submit a cancelled cheque or bank account statement reflecting your name, account number and IFSC details.

Why is my refund delayed?

The turnaround time to process a refund is 15 days from the date of policy cancellation. In case it has been more than 15 days and the refund is still not received, please check if any communication has been sent to you for any additional requirements to process your refund, i.e. payout mandate and cancelled cheque etc. You can also contact us to know the status of your refund.

Why should I continue with this policy?

Continuing this policy will ensure:

- You will be covered for the declared medical conditions
- You can mitigate risk of not being able to get cover in future
- Buying a policy in future may cost more on account of increase in age
- Declaring existing medical conditions and paying a higher premium for existing medical conditions ensures a seamless claim settlement

Claim Process

What are the different types of claims?

- Life Insurance(death) Claim: These are claims raised by the nominee of a policy purchased by an individual, in case of death of the person insured by the policy (Life Assured). Claims under Pension/Annuity policies to follow the same process

- Health Claim: These are claims raised under health policies for medical related expenses incurred by the person insured by the policy (Life Assured). Rider claims are also considered as health claims

What is the process to intimate a Life Insurance (death) claim?

In case the person insured by the policy passes away, the nominee can file a Life Insurance claim.

For more information on the Life Insurance claims process and the list of documents required for claims intimation:

Visit www.icicilife.com > Claims section > FAQs on Claims
Or
Scan QR code to explore the Claims FAQs section

Who can I contact for any claims-related assistance?

For any assistance on the claims process, you or your nominee can reach out to us at any of the touchpoints mentioned below.

- Call: Call our 24X7 helpline on 1800 2660

- Email: Write to claimsupport@icicilife.com

What are things I must take care of to ensure a smooth claim process for my nominee?

4 things you must do to ensure a smooth claim settlement experience for your nominee:

1. Keep your nominee details updated in the policy: It is important to ensure that your nominee details are correctly updated in your policy document. You also have the option of splitting the nominee % share as per your choice. You can update your nominee details by logging on to your ICICI Life Online account or the ICICI Life Insurance mobile app

2. Disclose all health information: Always check if all your health habits and conditions are correctly declared by you at the time of the purchase. If any details are not captured, you can always write to claimsupport@icicilife.com to update this. This becomes extremely critical because at the time of claim settlement if it is found that details were not declared, the claim would go into further investigation for which additional documents and requirements may have to be submitted by nominee

3. Inform your nominee about your policy: Always keep your nominee informed about your policy benefits and details, so that they can have easy access to your policy document in case required

4. Keep your policy active: Pay all your premiums regularly and on time to keep your policy active and stay invested in your policy till the end of the policy term. Claims are not accepted for lapsed policies

Our Service Touchpoints

What are the customer care contact details before the issuance of my policy?

- For policies purchased online, please call us on 1800 210 0045 or write to buyonline@icicilife.com from your registered email id
- 1800 2660 from your registered mobile no. or email us at lifeline@icicilife.com from your registered email id
- Please call us from Monday to Saturday between 10 am to 7 pm
- You can also visit our website www.icicilife.com --> Track Application to check the issuance status of your application

How do I contact you if I am an NRI customer?

- NRI customers can call us at +91 80-6938-5555 - 24x7 NRI helpline number
- Alternatively to write to us, click here or login to your account on www.icicilife.com and select 'Write to us' under the Transactions tab

What is the complaint escalation matrix?

You can visit the below link on our website
https://www.icicilife.com/services/grievance-redressal.html

Our 24x7 digital touchpoints

Connect on App
Click here or Scan QR code to download

Chat on WhatsApp
9920667766

Visit our website
www.icicilife.com

Ask Khushmani
Your Digital Assistant on www.icicilife.com

- Resident Indian customers can call us on 1800 2660 (Monday to Saturday, between 10AM to 7PM)
- NRI customers can call us on our 24x7 helpline no. 8069 385 555

You can also write to us by following the below steps:

Click here or login to your account on www.icicilife.com and select 'Write to us' under the Transactions tab