



ICICI Pru

GIFT ASSURE

A Non-Participating Non-Linked
Life Individual Savings Product

Benefits



Tax-free
lumpsum
at maturity



Life cover



Flexibility to
choose single
premium
payment option
(with Gold variant)



Ke Saath Zimmedari Lagey Pyaari

Trusted
by over
20 crore
Indians in

25
YEARS



A Non-Participating Non-Linked
Life Individual Savings Product

As you plan for the future, there are moments you want to cherish without worrying about financial uncertainty – whether it's fulfilling personal aspirations, celebrating milestones or creating a legacy for tomorrow. What matters the most is the assurance that your savings will not only stay secure but also grow with certainty.

That is sense of assurance that **ICICI Pru GIFT Assure** brings in– a life insurance savings product designed to ensure that your investments translate into dependable payout when you need it the most. And for those who stay invested longer, the plan rewards your commitment with additional maturity enhancements- making your savings work harder for you. With the assurance you can step into the future with confidence, knowing your goals and dreams are always within reach

With ICICI Pru Gift Assure, your tomorrow is not just secure- it's rewarding.

Maturity Benefit:

Get guaranteed lump sum amount at maturity



Flexibility:

Option to choose policy term and premium payment frequency



Tax benefits:

Tax benefits apply to premiums paid and benefits received as per the T&C of prevailing tax law



What makes



ICICI Pru

**GIFT
ASSURE**

A Non-Participating Non-Linked
Life Individual Savings Product

special?

Choice of variants:

Choose between two variant options of Gold and Platinum



Protection:

Leave behind a legacy with the safety of a life insurance cover



Plan at a glance

Variant	Premium Payment Term	Policy Term	Min age at entry (in years)	Max age at entry (in years)	Min age at Maturity (in years)	Max age at Maturity (in years)
Gold	Single Pay	5, 10, 15	3	60	18	75
	5	10, 15, 20	0	45		65
	7	15	3			
	10	15, 20	0			
Platinum	5	10, 15, 20	0	50		70

- Minimum Annual Premium:**

Variant	Premium Payment Option	Policy Term	Minimum Annualized Premium
Gold	Limited Pay	<15	₹ 30,000 p.a.
		≥ 15	₹ 12,000 p.a.
	Single Pay	All	₹ 100,000
Platinum	Limited Pay	All	₹ 50,000 p.a.

- Maximum Annual/Single Premium:** Subject to Board Approved Underwriting Policy (BAUP)
- Premium Payment Frequency:** Single Pay, Annual, Half-Yearly, Monthly

Plan at a glance

- **Minimum Sum Assured on Death:**

The absolute minimum Sum Assured on Death is as below

Variant	Premium Payment Option	Policy Term	Minimum Sum Assured
Gold	Limited Pay	<15	₹ 3,00,000
		≥ 15	₹ 1,20,000
	Single Pay (1.25X)	All	₹ 1,25,000
	Single Pay (1.10X)	All	₹ 1,10,000
	Single Pay (10X)	All	₹ 10,00,000
Platinum	Limited Pay	All	₹ 5,00,000

The minimum Sum Assured Multiple (SAM) is set as:

- Single Pay:
 - o For Entry Age upto 49 years last birthday: 1.25
 - o For Entry Age 50 years last birthday and above: 1.10
- Limited Pay: 10
- **Maximum Sum Assured on Death:** The absolute maximum Sum Assured on Death is Subject to Board Approved Underwriting Policy (BAUP)

The maximum Sum Assured Multiple (SAM) is set as:

- Single Pay: 10
- Limited Pay: 10

Sum Assured Multiple (SAM) has to be chosen by you at the time of purchase of the policy and cannot be changed during the policy term.

Taxes would be charged extra, as applicable. The tax laws are subject to amendments from time to time.

Plan at a glance

Plan details for POS variant:

Variant	Premium Payment Term	Policy Term	Min age at entry (in years)	Max age at entry (in years)	Min age at Maturity (in years)	Max age at Maturity (in years)
Gold	Single Pay	5, 10, 15	3	60	18	65
	5	10, 15, 20	0	45		
	7	15	3			
	10	15, 20	0			
Platinum	5	10, 15, 20	0	50		

- Minimum Annual Premium:**

Variant	Premium Payment Option	Policy Term	Minimum Annualized Premium
Gold	Limited Pay	<15	₹ 30,000 p.a.
		≥ 15	₹ 12,000 p.a.
	Single Pay	All	₹ 100,000
Platinum	Limited Pay	All	₹ 50,000 p.a.

- Maximum Annual/Single Premium:** ₹ 2,50,000/- p.a.
- Premium Payment Frequency:** Single Pay, Annual, Half-Yearly, Monthly

Plan at a glance

- **Minimum Sum Assured on Death:**

The absolute minimum Sum Assured on Death is as below

Variant	Premium Payment Option	Policy Term	Minimum Sum Assured
Gold	Limited Pay	<15	₹ 3,00,000
		≥ 15	₹ 1,20,000
	Single Pay (1.25X)	All	₹ 1,25,000
	Single Pay (1.1X)	All	₹ 1,10,000
	Single Pay (10X)	All	₹ 10,00,000
Platinum	Limited Pay	All	₹ 5,00,000

The minimum Sum Assured Multiple (SAM) is set as:

- Single Pay:
 - o For Entry Age upto 49 years last birthday: 1.25
 - o For Entry Age 50 years last birthday and above: 1.10
- Limited Pay: 10
- **Maximum Sum Assured on Death:** ₹ 25,00,000

The maximum Sum Assured Multiple (SAM) is set as:

- Single Pay: 10
- Limited Pay: 10

Sum Assured Multiple (SAM) has to be chosen by you at the time of purchase of the policy and cannot be changed during the policy term.

Taxes would be charged extra, as applicable. The tax laws are subject to amendments from time to time.



Four simple steps to invest and secure your loved ones

1

Choose how you would like to pay your premiums

Choose the premium payment option, the premium payment term and the payment frequency

2

Choose the plan option

Choose between two variants:
Gold and Platinum to suit your financial goals

3

Choose the term of your life cover

Choose the policy term that matches your coverage needs

4

Start saving to secure your family's future

Start paying your premiums and keep saving in the policy to secure your family's future and your financial goals.

Your benefit will vary depending upon the variant chosen by you.

Benefits in detail

You pay premiums throughout the premium payment term as chosen by you. On survival of life assured till date of maturity, for a fully paid policy, you will receive a Maturity Benefit based on the variant chosen by you at the time of purchasing the policy.

1. Maturity Benefit

The following will be payable depending on the variant chosen by you at the time of policy purchase.

Variant 1: Gold

- i. Under this variant, the Maturity Benefit payable to you will be the Guaranteed Maturity Benefit (GMB)
$$\text{Maturity Benefit} = \text{Guaranteed Maturity Benefit}$$

Variant 2: Platinum

- i. Under this variant, the Maturity Benefit payable to you will be sum of:
 - a) Guaranteed Maturity Benefit
 - b) Total Loyalty Maturity Additions accrued
$$\text{Maturity Benefit} = \text{Guaranteed Maturity Benefit} + \text{Total Loyalty Maturity Additions accrued}$$

Guaranteed Maturity Benefit

Your Guaranteed Maturity Benefit (GMB) shall be set as the GMB rate multiplied by the Annualised/ Single Premium. The GMB rate shall vary by age at entry of the life assured, policy term, and size of the annualized/ single premium. Single Premium is only available with Gold variant.

Loyalty Maturity Additions

Loyalty Maturity Additions (LMA) will be added to your policy at the end of every policy year throughout the policy term and will be payable in full at policy maturity as part of the Maturity Benefit provided all due premiums have been paid and the policy has not been terminated.

Each Loyalty Maturity Addition is equal to LMA rate multiplied with annualised premium. The LMA rate shall be as below:

Policy Term	10	15	20
LMA Rate	30.0%	20.0%	15.0%



Death Benefit

Under both the variants, if the life assured (the person whose life is covered by this policy) passes away during the term of the policy while premiums are being paid or after all due premiums have been paid, the Death Benefit will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Death Benefit is highest of:

- Sum Assured on Death,
- 105% of Total Premiums Paid up to the date of death, and
- Surrender Value payable as on the date of death.

Where,

Total Premiums Paid means the total of all premiums paid under this policy, excluding any extra premium and taxes, if collected explicitly.

On payment of Death Benefit to the Claimant, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

In the event of death of the Life Assured on the date of maturity, only the Maturity Benefit (if applicable) is payable and the Death Benefit shall not be payable.



Taking a policy loan

You can take a policy loan after your policy acquires a positive surrender value.

- Loans are available provided a positive surrender value is payable under the policy at the time of disbursement of the loan.
- Loan amount of up to 80% of surrender value can be availed.
- For other than in-force and fully paid-up policies, if the outstanding loan amount including interest exceeds the Surrender Value, the policy will be foreclosed. You shall be given due intimation/ notice prior to the policy foreclosure as a reasonable opportunity for continuing the policy. On foreclosure, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished.
- For In-force and/or Fully paid-up policy, the policy can't be foreclosed on the ground of outstanding loan amount including interest exceeding the surrender value.

- For availing this feature of loan, the policy shall be assigned to the company.
- Before any benefits are paid out, loan outstanding together with the interest thereon if any will be deducted and the balance amount will be payable.
- Applicable interest rate will be up to 250 basis points in addition to the prevailing yield on 10-year Government Securities. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. The loan interest rate for July, 2026 is 8.29% p.a. compounded half-yearly.
- The loan interest rate will be reviewed monthly by Us and any change in the interest rate shall be effective from 15th of the month.
- The basis for computing loan interest will be reviewed from time to time and may be revised subject to the prior approval of the IRDAI.

What happens if you stop paying your premiums?

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. This section is not applicable for Single Pay policies, however, for other than Single Pay policies if at any stage if you stop paying premiums the following shall be applicable:

- If you have not paid at least one full policy year's premium, then the policy will lapse on expiry of grace period. If you do not revive the lapsed policy by the end of revival period, it will foreclose (terminate) and all rights and benefits under the policy shall stand extinguished. In this case, no premiums shall be refunded by the company.
- If your premium payment is not made within the grace period after you have completed payment of premiums for atleast one full policy year, then your policy is said to have become "reduced paid-up". And in such a case, your policy will continue with reduced benefits. In such a case, Paid-up Death Benefit and Paid-up Maturity Benefit as applicable, will be payable.

A) Paid-up Death Benefit

Under both the Variants, on death of the Life Assured during the Policy Term, paid-up Death Benefit payable to the Claimant shall be the highest of:

- Paid-up Sum Assured on Death
- 105% of Total Premiums Paid till date of death, and
- Surrender Value payable as on date of death.

Where, Paid-up Sum Assured on Death = $\text{Sum Assured on Death} \times \{\text{number of months for which premiums are paid} / (12 \times \text{Premium Payment Term})\}$

On payment of Paid-up Death Benefit to the Claimant, the Policy will terminate and all rights, benefits and interests under the Policy will stand extinguished.

For a reduced Paid-up policy, in the event of death of the Life Assured on the date of maturity, only the paid-up Maturity Benefit (if applicable) is payable and the paid-up Death Benefit shall not be payable.

B) Paid-up Maturity Benefit

On survival of the life assured till end of policy term, the maturity benefit payable on the date of maturity shall depend on the variant chosen at the time of policy purchase as below:

Gold Variant:

The Maturity Benefit shall be:

- Paid-up Guaranteed Maturity Benefit

Where, Paid-up Guaranteed Maturity Benefit = $\text{Guaranteed Maturity Benefit} \times \{\text{number of months for which premiums are paid} / (12 \times \text{Premium Payment Term})\}$

Platinum Variant:

The Maturity Benefit shall be the sum of:

- Paid-up Guaranteed Maturity Benefit,
- Total Loyalty Maturity Additions accrued before the policy converted to reduced paid-up, and
- Total Paid-up Loyalty Maturity Additions accrued after policy converted to reduced paid-up.

Where,

- $\text{Paid-up Guaranteed Maturity Benefit} = \text{Guaranteed Maturity Benefit} \times \{\text{number of months for which premiums are paid} / (12 \times \text{Premium Payment Term})\}$

Once a policy becomes reduced paid up, paid-up Loyalty Maturity Additions will accrue at the end of each policy year till the end of the policy term, provided the policy is not revived earlier. Each paid-up Loyalty Maturity Addition will equal to $\text{Paid-up LMA Rate} \times \text{Annualised Premium}$.

The policy, after payment of the Paid-up Maturity Benefit, will terminate and all rights, benefits and interests under the policy will stand extinguished.



Policy Revival

You can revive your policy benefits for their full value within five years from the due date of the first unpaid premium and before the date of maturity, whichever is earlier by paying all due premiums together with interest

Revival will be based on prevailing Board Approved Underwriting Policy. You furnish, at your own expense, satisfactory evidence of health as required by us. The arrears of premiums together with interest at such rate as we may charge for late payment of premiums are paid, based on the prevailing Company policy.

Revival interest rate will be set monthly and is equal to 1.50% plus the prevailing yield on 10-year Government Securities. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. The revival interest rate for July, 2026 is 8.29% p.a. compounded half-yearly. The revival interest rate will be reviewed on the 15th day of every month by the company based on the 10-year G-Sec yield of one day prior to such review.

The revival of the Policy may be on terms different from those applicable to the policy before premiums were discontinued; for example, extra mortality premiums or charges may be applicable. We reserve the right to refuse to revive the policy. The revival will take effect only if it is specifically communicated by us to you.

On revival of a lapsed or a reduced paid-up policy (subject to conditions specified above)

- i. Under both variants, the paid-up Sum Assured on Death and Paid-up Guaranteed Maturity Benefit will be restored to the original Sum Assured on Death and Guaranteed Maturity Benefit

Under the Platinum variant, all the Loyalty Maturity Additions that would have accrued under the policy had the policy not attained the lapsed or reduced paid up status will be added to the policy and the paid-up Loyalty Maturity Additions (accrued if any) will be reversed till date of revival.

Revival is not applicable for Single Pay policies.

Any change in revival conditions will be subject to prior approval from IRDAI and will be disclosed to policyholders.



Surrender Benefit

You can Surrender the policy any time:

- Single Pay: after issuance of the policy.
- Limited Pay: after payment of at least one full year's premiums provided the life assured is alive as on the date of surrender.

Prior to receipt of one full year's premium, no surrender value is payable.

On surrendering the policy, you will receive a Surrender Value which will be higher of the following:

- Guaranteed Surrender Value (GSV)
- Special Surrender Value (SSV)

The GSV will differ based on the variant chosen at the time of policy purchase as below:

Gold Variant:

$$\text{GSV} = \text{GSV Factor1} \times \text{Total Premium Paid}$$

The GSV factors shall be as below:

Policy Year	Single Pay	Other than Single Pay
1	75%	15%
2	80%	30%
3	85%	35%
4	90%	50%
5	95%	75%
6 onwards	100%	100%

Platinum Variant:

$$\text{GSV} = \text{GSV Factor2} \times \text{Total Premium Paid} + 15\% \times \text{Total Loyalty Maturity Additions accrued till date of surrender}$$

The GSV factors shall be as below:

Policy Year	GSV factor2
1	15%
2	30%
3	35%
4 to 7	50%
8 to (Policy Term less 2)	$50\% + 40\% \times (\text{Policy Year} - 7) \div (\text{Policy Term} - 8)$
Policy Term less 1 to Policy Term	90%

Please note, if you discontinue your premiums before one full years' premium has been paid then, no benefits will be payable under the policy.

SSV is determined by the Company from time-to-time basis changing economic scenario. The Company may revise SSV, based on the then prevailing market conditions. Any change in the methodology/formula for calculating the SSV shall be subject to IRDAI approval.



Terms & Conditions

1. **Suicide clause:** In case of death of the life assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the claimant shall be entitled to 80% of the total premiums paid 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.

The policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished.

2. **Free look period:** On receipt of the policy document, whether received electronically or otherwise, You have an option to review the policy terms and conditions. If You are not satisfied or have any disagreement with the terms and conditions of the Policy or otherwise and have not made any claim, the policy document needs to be returned to the company with reasons for cancellation within 30 days from the date of receipt of the policy document. On cancellation of the policy during the free-look period, 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 examination, if any.
3. **Tax Benefits:** Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 2025. Taxes would be charged extra, as applicable. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.
4. **Grace Period:** If the policyholder is unable to pay an installment premium by the due date, a grace period of 15 days will be given for payment of due installment premium for monthly frequency, and 30 days will be given for payment of due installment premium for any other frequency, commencing from the premium due date. The life cover continues during the grace period. In case of Death of the Life Assured during the grace period, the Company will pay the applicable Death Benefit. Grace Period is not applicable for Single Pay policies.
5. **Change of frequency of premium payment:** You have the flexibility to change the frequency of premium payment only

on policy anniversary. This feature is not applicable for Single Pay policies.

6. The following options once chosen at the inception of the Policy, cannot be changed or altered during the Policy term:
 - Premium Payment Term
 - Policy Term
 - Choice of variant
7. **Renewal premium in advance:** Collection of advance premium is allowed, provided the premium is paid within the same financial year. However, where the premium due in the next financial year is being paid in advance in the current financial year, the premium can be paid in advance of the due date of the premium for a maximum period of three months. The premium collected in advance will be adjusted on the due date of the premium.
8. The product is also available for sale through online mode.
9. **Policy on the Life of a Minor:** If the policy has been taken on the life of a minor, on attaining the age of majority i.e. 18 years, the policy will vest on him/her. Thereafter, the Life Assured shall become the policyholder who will then be entitled to all the benefits and subject to all liabilities as per the terms and conditions of the policy. However, if the policy is assigned during the minority of the Life Assured, then the vesting of the policy shall be kept in abeyance till the assignment is valid and effective.
10. **Policies where Policyholder and Life Assured are different individuals:** If the Policyholder and the Life Assured are different, then in the event of death of the Policyholder and upon subsequent intimation of the death with the Company:
 - If the Life Assured is a minor: the policy shall vest on the guardian of the minor life assured till he/she attains the age of majority. Upon attaining the age of majority the policy ownership shall be changed according to Clause 14 mentioned above;
 - If the Life Assured is major: the policy shall vest on the Life Assured. Thereafter, the Life Assured shall become the Policyholder and will be entitled to all benefits and subject to all liabilities as per the terms and conditions of the policy. The

Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time.

11. **Loadings for other than annual mode of premium payment frequency:** For monthly and half-yearly modes of premium payments, additional loadings will be applied. The additional loadings, expressed as a percentage of the annual premium will be as given below.

Mode of Premium Payment	Loading (% of Annual Premium)
Monthly	4.5%
Half-yearly	2.5%
Yearly	0%

12. **POS Policies:** Policies sourced through POS Channel will not have any medical examination.
13. **Nomination:** Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
14. **Assignment:** Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
15. **Section 41 of the Insurance Act, 1938 as amended from time to time:** In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time, 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.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

16. **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 three 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 three 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: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4) A policy of life insurance may be called in question at any time within three 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 that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

5) 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.

In case of fraud or misstatement, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud or misstatement being established by the Company in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

17. For further details, please refer to the policy document and the benefit illustration.

18. Policy Servicing and Grievance Handling Mechanism: For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com. For updated contact details, We request You to regularly check Our website. If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@iciciprulife.com or 1800-2660.

Address:

ICICI Prudential Life Insurance Company Limited
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104

For more details, please refer to the "Grievance Redressal" section on www.iciciprulife.com. If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Prudential Life Insurance Company Limited
Unit 901A & 901B, 1001A & 1002B, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach Policyholders' Protection and Grievance Redressal Department, the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA) 155255 (or) 1800 4254 732
Email ID: complaints@irdai.gov.in

Address for communication for complaints by fax/paper:

Policyholders' Protection and Grievance Redressal
Department – Grievance Redressal Cell

Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda,
Gachibowli, Hyderabad, Telangana State – 500032

You can also register your complaint online at bimabharosa.irdai.gov.in.

This is subject to change from time to time.

Refer <https://www.iciciprulife.com/services/grievance-redressal.html> for more details.

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited is a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited, a part of the Prudential group. ICICI Prudential began its operations in Fiscal 2001 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI) in November 2000.

ICICI Prudential Life Insurance has maintained its focus on offering a wide range of savings and protection products that meet the different life stage requirements of customers.



For more information:

Customers calling from any where in India, please dial 1800 2660

Do not prefix this number with “+” or “91” or “00”

Call Centre Timings: 10.00 am to 7.00 pm

Monday to Saturday, except National Holidays.

To know more, please visit www.iciciprulife.com

ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. ICICI Pru GIFT Assure Form No.: E40, E42. UIN: 105N224V03. Advt No.:L/II/0943/2026-27.

BEWARE OF SUSPICIOUS 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.