Transfer your wealth to the next generation, tax-free

ICICI Life

WEALTH FOREVER

A Non-Participating Non-linked
Life Individual Savings Product

with 0% GST on premiums

ICICI Life
INSURANCE

A plan to fit your needs

ICICI Life Wealth Forever is a non-participating, non-linked, life, individual, savings insurance product designed to help you secure your family's future. It offers whole of life increasing cover and ensures financial protection in case of death or diagnosis of a terminal illness (whichever happens first).

ICICI Life Wealth Forever helps you build a long-term corpus that become the foundation for your future generations to pursue their dreams, achieve their goals, and enjoy long-term financial security i.e a meaningful legacy for your loved ones.

Salient features *that make ICICI Life Wealth Forever suitable for you*

Increasing life cover
for whole of life i.e. till age 99,
to secure a legacy for your family

Flexible premium
payment options

Up to 10% discount
on 1st year premiums
for women customers

Option to choose
multiple nominees

Return of 100% of
Total Premium Paid
upon maturity

Complimentary
health check-up
with Silver's Benefit

Tax benefits may be applicable
on premiums paid and benefits received
as per the prevailing tax laws

Plan at a glance - *eligibility criteria to buy the product*

Premium Payment Option	Premium Payment Term (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
Single Pay	Single Premium	40/65	99
Limited Pay	2	40/60	
	3-10	40/65	
	11-15	40/75 years less PPT	

Minimum Premium:

Premium Payment Term (in years)	Minimum Annualized / Single Premium
Single Pay and Limited Pay 2	₹ 5,00,000
Limited Pay 3 - 4	₹ 1,00,000
Limited Pay 5 -15	₹ 50,000

Maximum Premium:
The maximum Annualized / Single Premium will be subject to the Board approved underwriting policy.

Premium Payment Frequency: Annual, Half-Yearly, Monthly

Minimum Sum Assured:
Corresponding to the minimum annualized/single premium and applicable sum assured factors.

Maximum Sum Assured:
As per Board approved underwriting policy.

Plan in detail

Your hard work ensures comfort today, now secure your family's future in your absence with ICICI Life Wealth Forever, which safeguards your family's future and creates lasting wealth. Enjoy whole of life cover, additional benefits and the confidence of leaving behind a strong financial legacy.

Death benefit

Provided all due premiums have been paid, the Death Benefit payable, in the event of death or diagnosis of terminal illness (TI) (whichever happens first) of the Life Assured during the policy term, will be the highest of:

a) Minimum Life Cover,

b) Sum Assured,

c) 105% of the Total Premiums Paid up to the date of death or diagnosis of Terminal Illness, whichever is earlier, and

d) Surrender Value payable as on date of death or diagnosis of Terminal Illness, whichever is earlier

where, the Minimum Life Cover is equal to Death Benefit Multiple times the Annualized Premium / Single Premium. The Death Benefit Multiples are outlined in the table below.

Premium Payment option	Entry Age less than 50 years	Entry Age greater than or equal to 50 years
Single Pay	1.25	1.1
Limited Pay	7	5

The Sum Assured factors depends upon the age, premium payment term, policy month of death and annualized premium/single premium. The Sum Assured keeps on increasing every policy month, for an In-force and Premium Paying Policy. Please refer to Clause 6 of the Terms and Conditions for details regarding Sum Assured.

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 or where Life Assured is diagnosed with Terminal Illness on the date of maturity, then only maturity benefit will be payable, and no death benefit shall be payable.

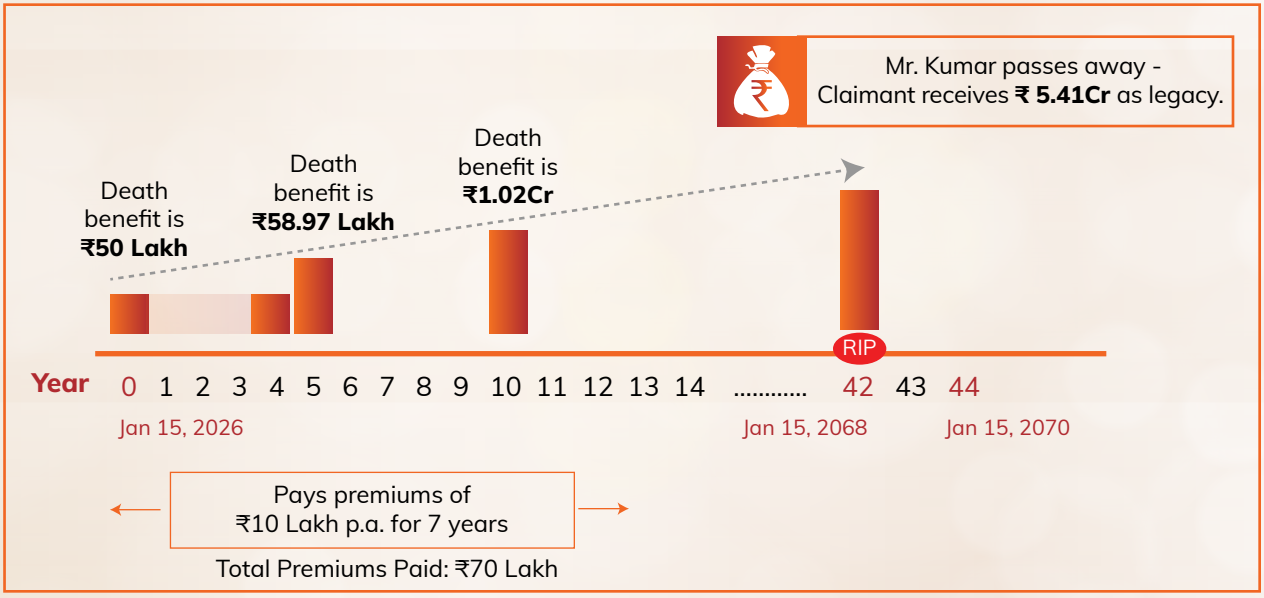
Upon survival of Life Assured till the date of maturity, for a Fully Paid Policy, you will receive a maturity benefit equal to 100% of total premiums paid. On payment of Maturity benefit, the Policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

Please note the definitions below:

- **Annualized premium** shall be the premium amount payable in a Policy Year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
- **Single Premium** shall be the Premium payable by the policyholder for a single pay policy, excluding taxes, rider premiums, and underwriting extra premiums.
- **Total Premiums Paid** means the total of all the premium paid under the base product, excluding any extra premium and taxes, if collected explicitly.
- For Terminal illness please refer clause 4 from the Terms and Conditions.

Let us understand how this plan works using an illustration:

Mr. Kumar, a 55-year-old male, wants to create legacy for his loved ones with ICICI Life Wealth Forever. He chooses to pay premium of ₹10L p.a for 7 years.



In a scenario where Mr. Kumar survives till the date of maturity, he receives **₹70 Lakh** as Maturity Benefit and the policy terminates.

Option to select multiple nominees to distribute wealth flexibly

While you grow your wealth, you may want to distribute it amongst your family members. This plan hence allows you to have multiple nominees so that you can flexibly allocate the created wealth.

Death benefit as income option

You or the Claimant can choose to receive the death benefit in form of structured regular income over a period of 5 years as per choices given below:

How does this work?

Select the following:

- **Payment frequency:** The income shall be paid in equal instalments in advance based on the frequency chosen by the claimant or the policyholder, which can be either yearly, half-yearly, quarterly, or monthly.
- **Proportion of death benefit:** This option can be opted for full, or part (< 100%) of death benefit. In case only part of the death benefit is chosen to be taken as income, the balance amount will be paid in lump sum at the time of acceptance of the claim.

When to choose?

You can opt for this facility at the inception of the policy or your claimant can opt it at the time of registration of claim. The default payout option shall be lumpsum in case no income payout option is chosen by you or the claimant. No additional premium is payable for this option.

To know how the income is calculated please refer the clause 3 from the Terms and Conditions.

Silver's benefit

Under this benefit, Life Assured may avail a periodic complimentary health check-up, subject to the following eligibility conditions:

- The benefit can be exercised after:
  a) At least 3 policy years elapsing from date of commencement of risk; and
  b) b)If the age of Life Assured is 50 years or above as on date of request to avail the health check-up option.
- The number of times Life Assured will be permitted to avail this benefit shall be:
  a) Limited to once in any policy year; and
  b) Limited to maximum 3 times over the entire policy term.
- All due premiums must have been paid, and the policy must be in force as on date of every exercise of this benefit.

Note:

- These services are for the exclusive benefit of the Life Assured and must be availed only by him/her. In case Life Assured and Policyholder are different, services will be available to Life Assured only.
- This feature is completely optional and the Life Assured may choose to avail the same at his/ her discretion.
- The Company shall not levy any additional Premiums for providing this feature.
- This is a standalone feature and has no correlation with any of the benefits payable under this policy.
- The life assured may exercise his/her own discretion to avail the services and/or follow the course of treatment suggested by the service provider.
- By way of this feature, the Company may offer various health check-up services. The details of services offered under VAS and the service providers are as mentioned in the mobile application of the Company. Before availing You are requested to check the mobile application of the Company for the updated list of services.
- The Value Added Services are subject to the availability of suitable service provider(s) at your location.
- These Value Added Services shall be provided by third party service provider(s) as per their prevailing terms and conditions. The Company merely acts as a facilitator of these services to the Life Assured.
- The Company shall not be liable for any services or actions of these third-party services providers including but not limited to deficiency in services/ malpractices/ negligence/ lapses or otherwise.
- The services offered under VAS can be availed by the Life Assured only in India.
- The Company reserves the right to modify or discontinue the VAS or change the service provider(s) at any time without any further intimation.

Caution against fraudulent activity:

- The use of this service under the product shall be with good intent and integrity. You/Life Assured shall not encourage, indulge or act in connivance with any person involved in any fraudulent activity regarding the use of the service under the plan, whether directly or indirectly, for generating personal revenue. You/Life Assured agrees to not use the platform or the services provided therein for generating personal gain or any commercial / public use, directly or indirectly, whatsoever.
- An act may be defined as a fraudulent activity as per Company/service provider's internal policies subject to extant laws. Such acts may include but not limited to any misrepresentations, concealment of facts and furnishing of incorrect information by the life assured and/ or Policyholder.
- In the event of any fraudulent activity being carried out, the Company/service provider shall be entitled to seek any and all remedies available under law. Additionally, the service provider shall permanently suspend the use of the services under the plan, and not honour any service request, including any pending requests.
- Any fraud or misrepresentation identified will cease these services. The base plan benefits shall continue and any premiums due will continue to be payable on the respective due dates.

Surrender benefit

You can surrender the policy any time:

- Single Pay: You can surrender the policy any time immediately after payment of the Single Premium.
- Limited Pay: You can surrender the policy any time after payment of at least one full policy year's premium(s).

On policy surrender, Surrender Value equal to the higher of the following will be payable:

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

Guaranteed Surrender Value is defined as: GSV factor x Total Premiums Paid. Where, GSV factor shall be as follows:

Policy Year of Surrender	Single Pay	Limited Pay
1	75%	15%
2		30%
3		35%
4 to 7	90%	50%
8 to (Policy Term less 2)		50% + 40% x (Policy Year - 7) / (Policy Term - 8)
(Policy Term less 1) to Policy Term		90%

The SSV factors shall be reviewed annually based on the prevailing yield on 10 Year G-Sec and the underlying experience and may be revised upwards or downwards. The final SSV shall be based on the SSV factors, Total Premiums Paid and Sum Assured as on the date of surrender.

On payment of the Surrender Value, the Policy will terminate and all rights, benefits and interests under the Policy will stand extinguished.

Non-Payment of premiums:

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 the policy benefits throughout the policy term. However, if you do not wish to continue paying the same level of premiums for the entire premium payment term, we have an option that lets you reduce your premiums (please refer clause below "Reduction in Premium").

But still if you choose to stop paying premiums before at least one full year's premium is paid, then the policy shall lapse and the cover will cease.

In case of a Limited Pay Policy, if any Premium Instalment is not paid within the Grace Period at any time after at least one full year's Premium is paid, the Policy shall continue as a Reduced Paid-up Policy with reduced benefits as described below:

A. Paid-up Death benefit

In the event of death or diagnosis of terminal illness (whichever happens first) of the Life Assured during the Policy term, the Reduced Paid-Up Death Benefit will be payable.

Reduced Paid-Up Death Benefit is highest of:

- Minimum Life Cover x {number of months for which premiums are paid / (12 x PremiumPayment Term)}
- Sum Assured,
- 105% of the Total Premiums Paid up to the date of death or diagnosis of terminal illness (whichever happens first), and
- Surrender Value payable as on date of death or diagnosis of terminal illness (whicheverhappens first).

On payment of Reduced Paid-up 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, then only Reduced Paid-up Maturity Benefit is payable, and the Reduced Paid-up Death Benefit shall not be payable.

The formula for calculating Sum Assured for Reduced Paid-up Policies is provided in Clause 6 of the Terms and Conditions. The Sum Assured for Reduced Paid-up policies will be lower than Sum Assured for Fully Paid policies.

B. Paid-up Maturity benefit

On survival of the Life Assured till the Date of Maturity for a Reduced Paid-up Policy, only the Reduced Paid-up Maturity Benefit will be payable on the Date of Maturity.

Where, Reduced Paid-up Maturity Benefit = 100% X Total premiums paid, till the date Policy attains Reduced Paid-up status.

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

Reduction in premium

- In case You have opted for a Limited Pay Policy with a Premium Payment Term of 6 years or more, You have an option to reduce the Annualized Premium of the Policy. The Annualized Premium of the Policy can be reduced to not less than 50% of the original Annualized Premium, subject to the minimum premium limits under this product.
- This option can be exercised only after payment of due premiums for first five completed Policy Years and only once during the entire Premium Payment Term.
- In-order to avail this option You have to submit a specific request for the same in writing to the Company. Such change will be made effective from the next Policy Anniversary Date, provided all premiums due till the effective date have been paid.
- This option cannot be exercised if there is any outstanding loan in the Policy or for policies where Rider/s have been chosen at the time of purchase of this Policy.
- If this option is chosen, Sum Assured and Minimum Life Cover under the Policy will be reduced as per the below formula:

Revised Minimum Life Cover (t) = Minimum Life Cover at time 't' computed using Original APE x {(T/P) + (Revised APE / Original APE) * (1 – T/ P)},

Revised Sum Assured(t) = Sum Assured at time 't' computed using Original APE x {(T/P) + (Revised APE / Original APE) * (1 – T/P)}

Where,

- T = Number of complete months of premiums paid till the effective date of exercise of this option
- P = Number of complete months of premiums paid till policy month 't'
- Original APE = Annualized Premium at inception of the policy

  Revised APE = Annualized Premium after exercising this option

- Once the premium is decreased, it cannot be subsequently increased.
- If Reduction in Premium option is chosen, then the "Minimum Life Cover" and "Sum Assured" used in provisions such as Death Benefit, Reduced Paid-up Death Benefit, Special Surrender Value, etc will be replaced with Revised Minimum Life cover and Revised Sum Assured computed as per the above formula.

Revival

A Policy which has discontinued payment of premium may be revived subject to underwriting and the following conditions:

- The application for revival is made within 5 years from the due date of the first unpaid premium and before the date of maturity of the policy.
- Revival will be based on the prevailing Board approved underwriting policy.
- You should furnish, at your own expense, satisfactory evidence of health of the Life Assured as required by as required by the prevailing Board approved underwriting Policy.
- The arrears of premiums together with interest at such rate as we may charge for late payment of premiums are paid.
- Revival interest rates will be set monthly based on the prevailing yield on 10-year Government Securities and is equal to 150 basis points over the yield. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. The revival interest rate for November 2025 is 7.99% p.a. compounded semi-annually.
- The revival interest rate will be reviewed on the 15th day of every month by us 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.
- The Company reserves the right to refuse to re-instate the Policy. The revival will take effect only if it is specifically communicated by the Company to you.
- On revival of a lapsed or a Reduced Paid-up Policy, the original Death Benefit and Maturity Benefit shall be restored.
- Any change in revival conditions will be as per permissible regulatory provisions set out by IRDAI and will be disclosed to Policyholders.

Loan

- Loans are available provided a positive surrender value is payable under the policy at the time of disbursement of the same.
- Loan can be taken after completion of one complete policy year. Further, loan cannot be taken during the last 5 years of premium payment term and post completion of premium payment term.
- Loan amount of up to 5% 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 policies, 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 equal to 7% p.a.
- The basis for computing loan interest will be reviewed from time to time and may be revised as per permissible regulatory provisions set out by IRDAI.

Additional protection through riders

Avail additional protection through riders:

- ICICI Life Non-Linked Waiver of Premium Rider
- ICICI Life Non-Linked Accidental Death and Disability Rider

For more details on rider charges and terms and conditions, please refer to rider brochure.

Terms & Conditions

1. **Suicide clause:** In case of death due to suicide within 12 months:
   - from the date of commencement of risk of the policy, the nominee or beneficiary shall be entitled to higher of 80% of the total premiums paid till the date of death or surrender value as available on date of death, provided the policy is in force or
   - from the date of revival of the policy the nominee or beneficiary shall be entitled to an amount which is higher of 80% of the total premiums paid till the date of death or the surrender value as available on the date of death.

   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 return the premium subject to the deduction of:
   - Stamp duty under the policy,
   - Expenses borne by the Company on medical examination, if any
   - Proportionate risk premium for the period of cover

   The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

3. **Death Benefit as Income Option**

   you or the Claimant choose to receive the Death Benefit or a part of it as instalments over 5 years, the instalment amount shall be calculated such that the present value of instalments, computed as on date of intimation of death or Terminal Illness whichever happens first, using a given discount rate, shall equal the amount of death benefit chosen to be taken as income under the policy. Such instalment amount shall be a level amount and once chosen shall remain fixed over the income payout period.

   The discount rate used to compute the instalment amount shall be equal to the annualized yield on 10-year G-Sec (rounded down to nearest 25bps) less 100 basis points. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. This rate will be reviewed twice every year on 1st of June and 1st of December. At any time during the income payment phase, the claimant can choose to terminate the income payment in exchange for a lump-sum, in which case, the lump-sum payable shall be equal to the discounted value of all the future instalments due. The interest rate used to calculate the discounted value will be that as applicable on date of termination, using the above-mentioned formula.

4. **Terminal Illness**

   In the event the Life Assured is diagnosed with a Terminal Illness during the Policy Term, for an In-force policy, Death Benefit will be payable to the Claimant.

   - Terminal Illness Benefit only accelerates the Death Benefit payable under the Policy and is not an additional benefit.
   - On payment of this benefit, the Policy will terminate and all rights, benefits and interests under the policy will stand extinguished.
   - A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners specializing in treatment of such illness, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment.

     The definition of medical practitioner will be defined as: 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 license. The Medical Practitioner should neither be the insured person(s) himself nor related to the insured person(s) by blood or marriage nor share the same residence as the Life Assured.

5. **Tax benefits:** Tax benefits may be available as per prevailingtax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 2025. Goods and Services Tax, if any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details.

6. **Sum assured:** For policy month 't' (where t = 1, 2, 3, ...) shall be equal to the following:

   - Single Pay: Single Premium x Sum Assured Factor applicable for policy month 't'
   - Limited Pay: Annualized Premium x {number of months for which premiums are paid till policy month 't' / 12} x Sum Assured Factor applicable for policy month 't'; subject to a minimum of Sum Assured for policy month 't-1'.

   The Sum Assured Factors depends upon the age, premium payment term, policy month of death and annualized premium/single premium and will keep on increasing.

7. **Grace period:** If You are unable to pay an instalment Premium by the due date, you will be given a grace period of 15 days for payment of due instalment Premium if You have chosen monthly frequency, and 30 days for payment of due instalment Premium if You have chosen any other frequency, commencing from the premium due date. The life cover continues during the grace period. In case of death or diagnosis of Terminal Illness of Life Assured (whichever happens first) during the grace period, We will pay the applicable Death Benefit.

8. **Lapsation:**

   In case of a Limited Pay Policy, if any premium instalment is not paid within the grace period before at least one full years' premium is paid, then the policy shall lapse, and the cover will cease. If the policy is not revived within the revival period, then the policy shall foreclose without any benefits payable and all rights and benefits under the policy shall stand extinguished.

   If any premium instalment is not paid within the grace period any time after one full years' premium is paid then, the policy shall become a Reduced paid-up policy and benefits will continue.

9. **Renewal Premium in Advance:** Collection of renewal premium shall be allowed, provided the premium is collected within the same financial year. However, where the renewal premium due in one financial year is being collected in advance in earlier financial year, insurers may collect the same for a maximum period of three months in advance of the due date of the premium. The renewal premium so collected in advance shall only be adjusted on the due date of the premium.

10. **Change of frequency of premium payment:** You have the flexibility to change the frequency of premium payment during the Premium Payment Term. However, the change will be made effective from the next Policy Anniversary.

11. **Modal loadings:** Loadings for various modes of premium payment are given below

Premium paying frequency	Modal Loading (as a % of Premium)
Monthly	4.5%
Half-yearly	2.5%
Yearly	0%

12. **Nomination:** Nomination in the Policy will be governed by Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.

13. **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.

14. **Section 41 of the Insurance Act, 1938 as amended from time to time:** IIn accordance to the 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

Terms & Conditions

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.

15. **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 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.

16. The product is also available for sale through online mode.

17. **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.

17. **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.icicilife.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@icicilife.com or 1800-2660.

Address:
ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited.)

Terms & Conditions

Unit 901A & 901B, 9th Floor, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104
Maharashtra.

For more details, please refer to the "Grievance Redressal" section on www.icicilife.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 Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited.)
Unit 901A & 901B, 9th Floor, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104
Maharashtra.

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:

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.icicilife.com/services/grievance-redressal.html for more details.

About ICICI Life Insurance

ICICI Life Insurance Limited# commenced operations in FY2001 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI) in November 2000. With customer centricity at the core, the Company offers a comprehensive suite of Protection, Savings & Retirement solutions designed to meet the evolving life stage needs of the customers thereby safeguarding their families' financial security while also achieving long term financial goals.

ICICI Life INSURANCE

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.icicilife.com

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