

**CUSTOMER INFORMATION SHEET/KNOW YOUR
POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product and Unique Identification Number (UIN)	ICICI Life GIFT Select <UIN of ICICI Life GIFT Select>	Policy schedule
2	Application Number/Policy number	<Application Number>	Policy schedule
3	Type of Insurance Policy	A Non-Participating Non-Linked Life Individual Savings Insurance Plan	Policy schedule
4	Basic Policy details	Sum Assured on Death (at inception of the policy) (in ₹):<Amount> Instalment Premium(in ₹) : <Amount> Premium Payment frequency:<Payment Frequency> Premium payment term : <PPT > years Policy term : <Policy term> years	Policy schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- For a fully paid policy, on survival of the Life Assured until the Date of Maturity, Guaranteed Maturity Benefit (if applicable and chosen) is payable to You. Upon payment of this benefit, the policy shall terminate with all rights and benefits thereunder. For more information, refer to Part C , Clause 3 of policy document. Benefits payable on death- Upon death of the Life Assured during the Policy Term, for a Premium paying or Fully paid policy, Death Benefit payable to the Claimant shall be the highest of: a. Sum Assured on Death b.105% of Total Premiums Paid up to the date of death, and c. Surrender Value payable as on date of death For more information, refer to Part C , Clause 1 of policy document. Surrender benefits- You may surrender the Policy anytime after payment of at least one full Policy Years' Premium. Prior to receipt of one full year's premium,	Part C, Clause 1,2,3,5 Part D ,Clause 2

		no Surrender Value is payable. On Policy Surrender, we will pay the Surrender Value equal to the higher of the following: a. Guaranteed Surrender Value (GSV) b. Special Surrender Value (SSV) For more information related to surrender, refer to Part D, Clause 2 of policy document. Survival Benefits excluding that payable on maturity- There are two types of Survival Benefits offered under the policy – Guaranteed Income (GI) and Instant CashBack Benefit. Instant CashBack Benefit shall be payable only if specifically opted by You .The Survival Benefits shall be payable to You only for an In-force Policy For more information, refer to Part C , Clause 2 of policy document. Options to policyholders for availing benefits, if any, covered under the policy- Flexi Save Option is also available. This Option is only applicable if opted by you. For more information, refer to Part C , Clause 5 of policy document. Other benefits/options payable, specific to the policy, if any- Not applicable.	
6	Options available (in case of Linked Insurance Products)	Not applicable	
7	Option available (in case of Annuity product)	Not applicable	
8	Riders opted, if any	If Rider is Opted, Name of Rider – Rider Option –	Rider schedule and policy schedule
9	Exclusions (events where insurance coverage is not payable), if any	Suicide: In case of death 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	Part F, Clause 11

		date of death whichever is higher, provided the Policy is in force. For more information, refer to Part F, Clause 11 of policy document	
10	Waiting /lien Period, if any	Not Applicable	
11	Grace Period	15 days-For monthly frequency of premium payment 30 days- For other frequencies of premium payment For more information, refer to Part C, Clause 7 of policy document	Part C-Clause 7
12	Free Look Period	30 days For more information, refer to Part D, Clause 1 of policy document	Part D -Clause 1
13	Lapse, paid-up and revival of the Policy	Lapse: The Policy shall lapse with all benefits and the insurance cover shall cease, if premium payment is discontinued before at least one full years' premium is paid. No benefits are payable under a lapsed policy. If the policy is not revived within the Revival Period, then the policy shall foreclose and all rights and benefits under the policy shall stand extinguished. For more details, refer to Part D, Clause 6 of policy document Paid up: If Premium payment is not made within the grace period any time after at least one full years' premium is paid, the Policy shall continue as a Paid-up Policy with reduced benefits For more details, refer to Part D, Clause 3 of policy document Revival: A Policy which has discontinued payment of Premium may be revived subject to Board Approved Underwriting Policy and certain 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. Revival will be based on the prevailing Board approved underwriting policy. For more details, refer to Part D, Clause 5 of policy document	Part D -Clause 3,5,6
14	Policy Loan, if applicable	Loans are available provided a positive Surrender Value is payable under the Policy at the time of	Part D -Clause 4

		disbursement of the same. Loan amount of up to 80% of Surrender Value can be availed. For more information, refer to Part D, Clause 4 of policy document	
15	Claims/Claims Procedure	Turn around Time – For TAT details for death claim refer to https://www.icicilife.com/contact-us/our-services-turn-around-times.html For any assistance on Claims, you can call Us on 18002660 (for calls within India) or +91 8069385555 (for calls outside India). You can also register a health or a death claim by sending us an email at claimsupport@icicilife.com The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.icicilife.com/buy/Claim-Intimation.htm?execution=e2s1 Physical Claim Form Link: https://www.icicilife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content For information on documents required to process claims, please refer to the policy document (Part F, Clause 10) under the section 'Specimen Policy Document' available on our website at https://www.icicilife.com/services/download-centre.html	Part F-Clause 10
16	Policy Servicing	Turn around Time – For TAT details for policy servicing - refer to https://www.icicilife.com/contact-us/our-services-turn-around-times.html 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 1800-2660 or visit Our website: www.icicilife.com. Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 18002660 or email at lifeline@icicilife.com. For updated contact details, We request You to regularly check Our website.	Part G
17	Grievances /Complaints	1. You may write to gro by visiting the grievance redressal page of our website: https://www.icicilife.com/services/grievance-redressal.html. Alternatively, you can contact the	Part G

		Grievance redressal officer at our branches or write to us at gro@icicilife.com 2. https://www.icicilife.com/services/grievance-redressal.html 3. Kindly refer the Insurance Ombudsman details under part G under the 'Specimen Policy Document' available at Download Centre ICICI Life . This is subject to change from time to time Additionally, the contact details of Ombudsman can be accessed through https://www.cioins.co.in/Ombudsman	
--	--	---	--

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date