

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

Sl. 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 Pru Saral Pension UIN: <UIN Saral Pension>	Policy schedule
2	Application Number/ Policy number	<Application Number>	Policy schedule
3	Type of Insurance Policy	A Single Premium, Non-Participating, Non-Linked, General Annuity, Individual, Savings Product	Policy schedule
4	Basic Policy details	Purchase Price (in ₹) : <Amount> Option: <Annuity Option> Annuity Instalment (in ₹) : <Amount>	Policy schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity-Not applicable Benefits payable on death- The Purchase Price shall be payable to nominee(s) / legal heirs and the policy shall terminate and no further benefits would be payable. It will depend on the annuity option chosen. For more information, refer to Part C, Clause 1 of policy document. Surrender benefits- Surrender value will only be payable after six months from the date of commencement of the policy, if the annuitant/primary annuitant/secondary annuitant, or spouse or any of the children of the annuitant is diagnosed as suffering from any of the critical illnesses defined in policy document, based on the documents produced to the satisfaction of the medical examiner of the Company.	Part C -Clause 1,3

		In case the annuity policy is purchased from National Pension System (NPS) proceeds, the surrender of a policy shall be as per the prevailing rules stipulated by the Pension Fund Regulatory and Development Authority (PFRDA). For more information related to surrender, refer to Part C, Clause 3 of policy document. Survival Benefits excluding that payable on maturity- Annuity will be paid in arrears for as long as the Primary Annuitant and/or Secondary Annuitant is alive, as per the chosen mode of annuity payment. For more information, refer to Part C , Clause 1 of policy document. Options to policyholders for availing benefits, if any, covered under the policy Not applicable 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)	Type of immediate annuity: There are two Annuity option available - Life Annuity with Return of 100% of Purchase Price - Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor. The annuity option applicable to you is mentioned in policy schedule. For more information, refer to Part C, Clause 1 of policy document. Proportion of annuity amount guaranteed for variable pay-out option: Not applicable Any other option: Not applicable	Policy schedule, Part C Clause 1
8	Riders opted, if any	Not applicable	
9	Exclusions (events where insurance coverage is not payable), if any	Not applicable	

10	Waiting /lien Period, if any	Not applicable	
11	Grace Period	Not applicable	
12	Free Look Period	30 days For more information, refer to Part D, Clause 1 of policy document	Part D - Clause 4
13	Lapse, paid-up and revival of the Policy	Not applicable	
14	Policy Loan, if applicable	Loan can be availed any time after six months from the date of commencement of the policy. Maximum amount of loan that can be granted under the policy shall be such that the effective annual interest amount payable on loan does not exceed 50% of the annual annuity amount payable under the policy. For more information, refer to Part D, Clause 3 of policy document	
15	Claims/Claims Procedure	Turn around Time – For TAT details for death claim refer to https://www.icicprulife.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 8069 385555 (for calls outside India). You can also register a health or a death claim by sending us an email at claimsupport@icicprulife.com The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1 Physical Claim Form Link: https://www.icicprulife.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 11) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html	Part G, Clause

16	Policy Servicing	Turn around Time – For TAT details for policy servicing - refer to https://www.iciciprulife.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 18002660 or visit Our website: www.iciciprulife.com. Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 18002660 or email at lifeline@iciciprulife.com For updated contact details, We request You to regularly check Our website.	Part G
17	Grievances /Complaints	You may write to gro by visiting the grievance redressal page of our website: https://www.iciciprulife.com/services/grievance-redressal.html. Alternatively, you can contact the Grievanceredressal officer at our branches or write to us at gro@iciciprulife.com https://www.iciciprulife.com/services/grievance-redressal.html Kindly refer the Insurance Ombudsman details under part G under the 'Specimen Policy Document' available at Download Centre ICICI Prulife. 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 The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.	Part G

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