

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 Pru Saral Jeevan Bima UIN: 105N183V03	Policy Schedule
2	Application number / Policy number	<Application Number>	Policy Schedule
3	Type of Insurance Policy	A Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan	Policy Schedule
4	Basic Policy details	Premium in first policy year (in ₹) : < Instalment Premium including rider premium > Premium from second policy year onwards (in ₹): <Instalment Premium including rider > Mode of premium payment-<Payment Frequency> Sum Assured on Death - <Sum Assured on Death> Premium payment Term- < PPT>years Policy Term - <Policy Term> years	Policy Schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity–Not Applicable Benefits payable on death- On death of the Life Assured during the Waiting Period or after Waiting period and provided the Policy is in force, the Death Benefit amount payable as a lump sum. For more information on Death Benefit, refer Part C clause 1. Surrender benefits- Not applicable Options to policyholders for availing benefits, if any, covered under the policy- Not applicable	Part C -Clause 1,2
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	Not applicable	
9	Exclusions (events where insurance coverage is not payable), if any	Suicide Under Regular/Limited Premium Policy: This policy shall be void if the Life Assured commits suicide at any time within 12 months from the date of commencement of risk, provided the policy is inforce or within 12 months from the date of revival and the Company will not entertain any claim except for 80% of the premiums paid (excluding any extra amount if charged under the policy due to underwriting decisions, taxes and rider premiums, if any) till the date of death. Under single Premium Policy: This policy shall be void if the Life assured commits suicide at any time within 12 months from the date of commencement of risk and the Company will not entertain any claim except 90% of the Single Premium paid excluding any extra amount if charged under the policy due to underwriting decisions and rider premiums, if any. For more information on Exclusions, refer Part F, clause 4.	Part F Clause 4
10	Waiting /lien Period, if any	This Policy will cover death due to accident during the waiting period of 45 days from the date of commencement of risk For more information, refer Part A clause 4	Part A, clause 4
11	Grace Period	Monthly – 15 days Any other premium payment frequency – 30 days For more information, refer Part C, clause 3	Part C, Clause 3
12	Free Look Period	30 days For more information, refer to Part D, Clause 2 of policy document	Part D, Clause 2

13	Lapse, paid-up and revival of the Policy	Lapsation In case of Regular Premium payment policies, if the premium has not been paid in respect of this policy and any subsequent premium be not duly paid, all the benefits shall cease after the expiry of grace period from the date of first unpaid premium and nothing shall be payable, and the premiums paid till then are also not refundable. For more information, refer Part D, clause 3. Paid Up- Not applicable Revival If the Policy has lapsed due to non-payment of due premium within the days of grace period, it may be revived during the life time of the Life Assured, but within the Revival Period and before the Date of Maturity. For more information, refer, Part D Clause 4	Part D, Clause 3,4
14	Policy Loan, if applicable	Not Applicable	
15	Claims/Claims Procedure	Turn around Time – For TAT details for death claim refer to https://www.iciciprulife.com/contact-us/our-services-turn-around-times.html For any assistance on Claims, you can call Us on 1800-2660 (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@iciciprulife.com The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.iciciprulife.com/buy/Claim-Intimation.htm?execution=e2s1 Physical Claim Form Link: https://www.iciciprulife.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	Part F -Clause 6

		website at https://www.icicprulife.com/services/download-centre.html	
16	Policy Servicing	Turn around Time – For TAT details for policy servicing - refer to https://www.icicprulife.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.icicprulife.com. Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 1800-2660 or email at lifeline@icicprulife.com. For updated contact details, We request You to regularly check Our website.	Part G -Clause 1
17	Grievances /Complaints	i. Grievance Redressal Officer: 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@icicprulife.com or 1800-2660. Address: ICICI Prudential Life Insurance Company Limited, Unit 901A & 901B, 9th Floor, Prism Towers, Mindspace Link Road, Goregaon West, Mumbai - 400104 For more details please refer to the “Grievance Redressal” section on www.icicprulife.com. • IRDAI/(IGMS/Call Centre): If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details: IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255 (or) 1800 4254 732 Email ID: complaints@irdai.gov.in	Part G -Clause 1

		You can also register your complaint online at igms.irda.gov.in Address for communication for complaints by fax/paper: Consumer Affairs Department Insurance Regulatory and Development Authority of India Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad, Telangana State – 500032 Ombudsman list: Please refer to the policy document (Part G) under the section under the 'Specimen Policy Document' available at https://www.iciciprulife.com/services/download-centre.html This is subject to change from time to time. Refer https://www.iciciprulife.com/services/grievance-redressal.html for more details	
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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