



ICICI Pru Saral Jeevan Bima

A Non-Linked, Non-Participating, Individual, Pure Risk
Premium Life Insurance Plan

Key Features

- Life Insurance Cover¹ for financial security of your family
- Flexibility to pay premiums once, for a limited period or throughout the policy term, as per your convenience
- 15% lower premiums for women customers for life cover
- Tax² benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws



For complete details of the policy, please refer to the policy document and sales literature.
ICICI Pru Saral Jeevan Bima UIN: 105N183V03

Benefits in detail

If the person whose life is covered by this policy (known as the Life Assured) passes away during the term of the policy, the Death benefit will be paid out as a lump sum to the nominee.

1. On death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:
 - i. In case of Accidental Death, for regular premium or limited premium payment policy, equal to Sum Assured on Death which is the highest of:
 - a) 10 times the Annualized Premium, or
 - b) 105% of all premiums paid as on the date of death, or
 - c) Absolute amount assured to be paid on death*
 - ii. In case of Accidental Death, for single premium policy, equal to Sum Assured on Death which is the higher of:
 - a) 125% of Single premium or
 - b) Absolute amount assured to be paid on death*.
 - iii. In case of death due to other than accident, the Death Benefit is equal to 100% of all Premiums paid excluding taxes, if any.

Benefits in detail

2. On death of the Life Assured after the expiry of Waiting Period but before the stipulated date of maturity and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:
 - i. For Regular premium or Limited premium payment policy, equal to “Sum Assured on Death which is the highest of:
 - a) 10 times the Annualized Premium, or
 - b) 105% of all premiums paid as on the date of death, or
 - c) Absolute amount assured to be paid on death*
 - ii. For Single premium policy, equal to “Sum Assured on Death” which is the higher of:
 - a) 125% of Single premium or
 - b) Absolute amount assured to be paid on death*.

*Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured chosen by You at policy inception.

Boundary conditions

Minimum Age at Entry	18 years		
Maximum Age at Entry	65 years		
Maximum Age at Entry (for policies sold through POSP)	60 years		
Maximum Maturity Age	70 years		
Maximum Maturity Age (for policies sold through POSP)	65 years		
Policy term	5 to 40 years		
Premium Payment Option	Single pay	Regular Pay	Limited Pay
Premium Payment Term	Single Premium in Lump sum	Equal to policy term	5 Pay and 10 Pay
Mode of Premium Payment	Single, Yearly, Half-Yearly and Monthly*		
Minimum Sum Assured	₹ 5,00,000 (Sum assured can only be a multiple of ₹ 50,000)		

*Monthly payment mode shall only be allowed under ECS (Electronic Clearing System)/NACH (National Automated Clearing House)

Disclaimers

¹Life cover is the benefit payable on death of the life assured during the policy term.

²Tax benefits under the policy are subject to conditions under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4), Section 11 (read with Schedule II, Sr. No. 2), Section 202 and other provisions of the Income Tax Act, 2025. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details



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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

IRDAI disclaimer:

BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ 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.



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