

Frequently Asked Questions

1. What does Automatic Transfer Plan (ATP) offer?

While investing in a debt fund normally assures you of fairly consistent returns, equities have the potential to create wealth. But the unpredictability in equity funds can be quite a deterrent when you make a choice. To combine the best of both worlds, we present Automatic Transfer Plan. Through ATP you can regularly switch a fixed sum of your investment at a monthly frequency from Protector to Maximiser / Multiplier or Flexi Growth. All you need to do is to give us a one-time instruction to do so.

2. Who can benefit from ATP?

If you have investments or plan to invest in debt oriented funds at the same time want to have a little exposure in equity funds by investing regularly with out taking much of a risk. You may opt for an ATP from debt fund into equity fund.

3. What is the minimum transfer amount?

The minimum transfer amount for affecting ATP is as per the minimum switch amount applicable on your policy.

4. Do I have a choice of the Transfer Date?

You can opt for a transfer date of either 1st or 15th of every month. If the 1st or the 15th of the month is a Friday, Saturday or a non-working day then the next working days NAV would be applicable.

5. How exactly is the transfer effected?

To effect the ATP, the required number of units will be withdrawn from Protector fund at the applicable unit value, and new units will be created in the Maximiser / Multiplier or Flexi Growth fund(s) applicable unit value.

6. What is the duration of ATP?

If ATP is opted for, then the same will be regularly processed till the end of the policy term or until we are notified through a written communication to discontinue the same.

7. When does ATP become inapplicable?

- The value of the transaction amount is less than the minimum amount allowed (please refer to point 3 above).
- Protector Fund value is less then the transfer amount requested in ATP instructions.
- If the policy has lapsed.

8. Is normal switching allowed during the ATP period?

The switches offered to you are an additional flexibility over and above the ATP. If you choose to move funds other than ATP, you can utilize the FOUR Free switches available to you per policy year. For any additional switch in a policy year, a charge of Rs. 100/- per switch will be levied.

9. Is there an extra charge for the Automatic Transfer Plan (ATP) option? Especially after 4 switches are completed?

ATP is being provided to you at no extra cost!

10. Can I opt for the ATP in between the term of the plan? Can I change the amount of ATP?

Yes, you can choose to opt for ATP even after the policy issuance. You can also choose to change the amount of ATP. You will have to submit fresh request(s) to do the same.

Customer Service Helpline

Call Centre time : 9.00 A.M. to 9.00 P.M. Monday To Saturday (except on National Holidays)

Location	Number	Location	Number
Andhra Pradesh	9849577766	Maharashtra (Mumbai)	9892577766
Chattisgarh	9893127766	Maharashtra (Rest)	9890447766
Delhi	9818177766	Punjab	9815977766
Goa	9890447766	Rajasthan	9829277766
Gujarat	9898277766	Tamil Nadu (Chennai)	9840877766
Haryana (Karnal)	9896177766	Tamil Nadu (Rest)	9894477766
Haryana (Faridabad)	9818177766	Uttar Pradesh (Agra, Bareilly, Meerut, Varanasi)	9897307766
Karnataka	9845577766	Uttar Pradesh (Kanpur, Lucknow)	9935277766
Kerala	9895477766	Uttaranchal	9897307766
Madhya Pradesh	9893127766	West Bengal (Kolkatta)	9831377766

For all other cities kindly call our Customer Service Toll Free Number 1-800-22-2020

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Communication Address :

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