

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 POS – iProtect Smart UIN: 105N173V04	Policy Schedule
2	Application number / Policy number	<Application number>	Policy Schedule
3	Type of Insurance Policy	A Non-Participating Non-Linked Life, Individual Pure Risk Product	Policy Schedule
4	Basic Policy details	Premium Instalment (in ₹) : <Amount> (excluding taxes) 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- Death Benefit will be payable on the Death of Life Assured provided the policy is in force as on the date of death of the Life Assured. Single pay- Higher of 125% of the single premium or the sum assured as stated on your policy schedule to be paid on death. Limited Pay and Regular Pay- Higher of 7 times the annualized premium or 105% of the total premiums received up to the date of death or the sum assured as stated on your policy schedule to be paid on	Policy Schedule, Part C, Clause 1 Part D -Clause 2

		<p>death. For more information, refer Part C, clause 1</p> <p>Surrender benefits- On Surrender of Policy Surrender value equal to Unexpired risk premium value will be payable according to the premium payment option chosen by You at inception. For more information, refer Part D, clause 3</p> <p>Options to policyholders for availing benefits, if any, covered under the policy- Not applicable</p>	
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	<p>Suicide If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of commencement of risk of this Policy, We will refund higher of 80% of the total premiums paid, if any till the date of death or surrender value as available on date of death provided the policy is in force.</p> <p>For more information, refer Part F clause 11</p> <p>Exclusion related to Accidental Death Benefit is mentioned in Part D- Clause 4</p>	Part D Clause 4 and Part F Clause 11
10	Waiting /lien Period, if any	Not Applicable	
11	Grace Period	<p>Monthly – 15 days Any other premium payment frequency – 30 days</p>	Part C, Clause 4
12	Free Look Period	<p>30 days</p> <p>For more information, refer to Part D,</p>	Part D, Clause1

		Clause 1 of policy document	
13	Lapse, paid-up and revival of the Policy	<p>Lapsation If any Premium Instalment is not paid within the Grace Period, then the policy shall lapse, and the cover will cease. For more information, refer to Part D, Clause 7 of policy document</p> <p>Paid Up- Not applicable</p> <p>Revival The application for revival is made within 5 years from the due date of the first unpaid premium and before the termination date of the Policy. Revival will be based on the prevailing Board approved underwriting policy.</p>	Part D Clause 6,7
14	Policy Loan, if applicable	Not applicable	
15	Claims/Claims Procedure	<p>Turn around Time – For TAT details for death claim refer to https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</p> <p>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@icicprulife.com</p> <p>The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1</p> <p>Physical Claim Form Link: https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content</p> <p>For information on documents required to</p>	Part F -Clause 10

		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.icicprulife.com/services/download-centre.html	
16	Policy Servicing	<p>Turn around Time – For TAT details for policy servicing - refer to https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</p> <p>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.</p> <p>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.</p>	Part G -Clause 1
17	Grievances /Complaints	<p>i. You may write to gro by visiting the grievance redressal page of our website: https://www.icicprulife.com/services/grievance-redressal.html. Alternatively, you can contact the Grievance redressal officer at our branches or write to us at gro@icicprulife.com</p> <p>ii. https://www.icicprulife.com/services/grievance-redressal.html</p> <p>iii. 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</p> <p>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.</p>	Part G -Clause 1

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:
Policyholder)

(Signature of the

Date