

**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 Pension UIN:	Policy schedule
2	Policy number		Policy schedule
3	Type of Insurance Policy	A Non-Participating ,Non-Linked Single Premium, Individual Savings General Annuity Plan	Policy schedule
4	Basic Policy details	Purchase Price (in ₹) : Option: Annuity Instalment (in ₹) :	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	Part C - Clause 1,3

		<p>satisfaction of the medical examiner of the Company.</p> <p>For more information related to surrender, refer to Part C, Clause 3 of policy document.</p> <p>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.</p> <p>Options to policyholders for availing benefits, if any, covered under the policy- Not applicable</p> <p>Other benefits/options payable, specific to the policy, if any- Not applicable.</p>	
6	Options available (in case of Linked Insurance Products)	Not applicable	
7	Option available (in case of Annuity product)	<p>Type of immediate annuity: There are two Annuity option available a) Life Annuity with Return of 100% of Purchase Price b) 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.</p> <p>Proportion of annuity amount guaranteed for variable pay-out option: Not applicable</p> <p>Any other option: Not applicable</p>	Policy schedule, Part C Clause 1
8	Riders opted, if any	Not applicable	
9	Exclusions (events where insurance	Not applicable	

	coverage is not payable), if any		
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 4 of policy document	Part D -Clause 1
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	Part D -Clause 3
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 8069385555 (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	Part G

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 18002660 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 18002660 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. 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 18002660.</p> <p>Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097</p> <p>For more details please refer to the “Grievance Redressal” section on www.icicprulife.com.</p> <p>• 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</p>	Part G , Clause 1

		<p>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</p> <p>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</p> <p>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</p> <p>This is subject to change from time to time. Refer https://www.iciciprulife.com/services/grievance-redressal.html for more details.</p>	
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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