

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

In this policy, the investment risk in investment portfolio is borne by the policyholder

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 Signature Assure UIN:	Policy schedule
2	Application Number/Policy number		Policy schedule
3	Type of Insurance Policy	A Non-Participating Linked Individual Savings Life Insurance Plan	Policy schedule
4	Basic Policy details	Installment Premium- Mode of premium payment- Sum Assured on Death - Premium payment Term- years Policy Term - years	Policy schedule
5	Policy Coverage/benefits payable	Benefits payable on Maturity- On Date of Maturity, the Fund Value will be payable as the Maturity Benefit, provided the Policy has not already been terminated. Maturity benefit will be payable irrespective of the survival of the Life Assured on the Date of Maturity. For more information, refer to Part C- Clause 2 of policy document. Benefits payable on death- On the death of the Life Assured during the Policy Term provided all due premiums have been paid and the monies are not in Discontinued Policy Fund, Death Benefit will be	Part C -Clause 1 and 2, Part D- Clause 14

payable to the Claimant. Death Benefit will comprise of following two parts:

- a. Lumpsum Benefit, and
- b. Smart Benefit

Lumpsum Benefit is defined as higher of :

- a. Sum Assured, including Top-Up Sum Assured, if any
- b. Minimum Death Benefit

Smart Benefit comprises of following two benefit:

- i. Future Secure Benefit
- ii. Family Income Benefit (only if opted by You and mentioned in the Policy Schedule)

For more information, refer to Part C, Clause 1 of policy document.

Surrender benefits-

The policy can be surrendered only by the life assured/ policyholder as per the conditions mentioned below:

Surrender during lock-in period:

On surrender during the lock-in period, fund value including top-up fund value, if any, after deducting applicable discontinuance charges shall be credited to the discontinuance policy fund and risk cover and rider cover, if any, shall cease. The fund management charges of the discontinued policy fund will be applicable during this period and no other charges will be applied.

Surrender after lock-in period:

In case of surrender of policy after the lock-in period, the surrender value as on date of surrender shall be payable to you.

For more information related to surrender, refer to Part D, Clause 14 of policy document.

Lock-in period for Linked Insurance products- Five consecutive completed years from the date

		<p>of commencement of risk.</p> <p>Survival Benefits excluding that payable on maturity-Not applicable</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)	<p>Partial Withdrawal</p> <p>Partial withdrawals will be allowed only after the completion of Lock-In Period provided the monies are not in Discontinued Policy Fund.</p> <p>The terms and conditions applicable for Partial Withdrawals are mentioned in Part D – Clause 5.</p> <p>Top –ups</p> <p>You have an option to pay Top-up premiums to your Fund Value, subject to underwriting, any time during the Policy Term, except in the last five years before the Date of Maturity.</p> <p>For more information, please refer to the policy document Part D- Clause 3</p> <p>Switches</p> <p>If You select the Fixed Portfolio Strategy, You have an option to switch Units between the funds available under this product.</p> <p>For more information, please refer to the policy document Part D- Clause 2</p> <p>Settlement option</p> <p>You have an option to receive the Maturity Benefit as a structured payout over a period of up to 5 years after maturity. This option has to be chosen before maturity.</p> <p>For more information on settlement options, please refer to Part D, Clause 11</p>	Part D – Clause 2,3,5,11
7	Option available (in case of Annuity product)	Not applicable	
8	Riders opted, if any		Rider Policy Document and Policy Schedule

9	Exclusions (events where insurance coverage is not payable), if any	<p>Suicide-</p> <p>If the Life Assured, whether sane or insane, commits suicide for any reason whatsoever within 12 months from the date of commencement of risk of the Policy or from the date of revival of the Policy, as applicable, the Policy will terminate and only the Fund Value including Top up Fund Value, if any, as available on the date of intimation of death or date of foreclosure or Date of Maturity whichever is earlier, will be payable to the Claimant.</p> <p>For more information, please refer to the policy document Part F- Clause 12</p>	Part F, Clause 12
10	Waiting /lien Period, if any	Not Applicable	
11	Grace Period	<p>Monthly – 15 days</p> <p>Any other premium payment frequency – 30 days</p> <p>For more information, refer to Part C, Clause 4 of policy document</p>	Part C- Clause 4
12	Free Look Period	<p>30 days</p> <p>For more information, refer to Part D, Clause 1 of policy document</p>	Part D -Clause 1
13	Lapse, paid-up and revival of the Policy	<p>Premium Discontinuance –</p> <p>During Lock-in period</p> <p>Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premiums during the Lock-in period, the Fund Value including Top-up Fund Value, if any, shall be credited to the Discontinued Policy Fund Fund after deduction of applicable discontinuance charges and the risk cover and rider cover, if any, shall cease.</p> <p>Premium discontinuance after the lock – in period</p> <p>Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after Lock-in period, the policy will be converted into a reduced paid-up policy</p>	Part D – Clause 15 and 17

		<p>with paid-up sum assured. The policy shall continue to be in reduced paid-up status without rider cover, if any</p> <p>For more information related to Premium discontinuance, refer to Part D, Clause 15</p> <p>Policy Revival-</p> <p>The Revival Period is three years from the date of first unpaid premium. Revival will be based on the prevailing Board approved underwriting guidelines.</p> <p>For more information related to Premium discontinuance, refer to Part D, Clause 17</p>	
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 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</p>	Part F ,Clause 11

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>Grievance Redressal Officer:</p> <p>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.</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 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</p>	Part G , Clause 1

	<p>Email ID: complaints@irdai.gov.in</p> <p>You can also register your complaint online at igms.irda.gov.in</p> <p>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