

**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 Wish UIN: <UIN Wish> Plan option: <Health Care/ Health Care Plus>	Policy schedule
2	Policy number	<Application Number>	Policy schedule
3	Type of Insurance Policy	A Non-Participating Non-Linked Health Pure Risk Product	Policy schedule
4	Sum Insured (Basis) Basic Policy details	Instalment Premium- Mode of premium payment- Vital Care Sum Assured- <Vital Care Sum Assured> Surgical Care Sum Assured- < Surgical Care Sum Assured> Maternity Care Sum Assured- < Maternity Care Sum Assured> Premium payment Term- < PPT>years Policy Term - <Policy Term> years	Policy schedule
5	Policy Coverage/benefits payable	This Women health product covers women specific critical illnesses and surgeries. The Policyholders can choose from the following two options depending on their need: a) Health Care option provides Vital Care Benefit and Surgical Care Benefit	Part C, Clause 1 of Policy Document.

		<p>b) Health Care Plus provides an additional Maternity and Child Care Benefit along with Vital Care and Surgical Care Benefit.</p> <p>For more details please refer to the policy document (Part C, Clause 1) under the section 'Specimen Policy Document' available on our website at https://www.iciciprulife.com/services/download-centre.html</p>	
6	Exclusions	<ol style="list-style-type: none"> 1. Pre-existing Disease means any condition, ailment, injury or disease: - <ol style="list-style-type: none"> i. That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by Us or its reinstatement or, ii. For which medical advice or treatment was recommended by, or received from, a physician not more than 36 months prior to the Date of Commencement of the Policy issued by Us or its reinstatement. 2. For any medical condition or medical procedure resulting directly or indirectly from self-inflicted injuries, attempted suicide. 3. This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are disclosed, underwritten and accepted by Us at inception or at reinstatement. 4. Congenital anomaly which is in the visible and accessible parts of the body. 5. For any medical condition or any medical procedure arising from the donation of any of the life assured's organs. 6. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner. 7. For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials 	Part F, Clause 11 of Policy Document.

		<p>or accident arising from such nature.</p> <ol style="list-style-type: none"> 8. Treatment for injury or illness caused by avocations or activities such as hunting, mountaineering, steeple chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger. 9. Participation by the life assured in a criminal or unlawful act. 10. Taking part in any naval, military or air force operation during peace time. 11. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes. 12. Participation by the life assured in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable. 13. Service in the armed forces, or any police organization, of any country at war or service in any force of an international body. 14. We shall not pay any benefit for any pregnancy complications and any congenital anomalies covered under the Maternity Care benefit if the pregnancy results from fertility treatment, including in-vitro fertilization. <p>Refer to Policy Document Part F, clause 11 for more information.</p>									
7	Waiting Period	<p>No Benefit will be payable if the diagnosis of any Critical Illness or any signs or symptoms related to any Critical Illness within the waiting period as applicable from either the Date of Issue of the Policy or Date of Revival or reinstatement, whichever is later.</p> <table border="1" data-bbox="639 1794 1219 2020"> <thead> <tr> <th>Name of Cover or Plan or Option</th> <th>Waiting Period</th> </tr> </thead> <tbody> <tr> <td>Vital Care</td> <td>90 Days</td> </tr> <tr> <td>Surgical Care</td> <td>90 Days</td> </tr> <tr> <td>Maternity Care Benefit</td> <td>365 Days</td> </tr> </tbody> </table>	Name of Cover or Plan or Option	Waiting Period	Vital Care	90 Days	Surgical Care	90 Days	Maternity Care Benefit	365 Days	Part F, Clause 11 of Policy Document.
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Maternity Care Benefit	365 Days										

8	Financial Limit of coverage	Not Applicable	
9	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:</p> <p>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 12
10	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>	Part G ,Clause 1

		<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>	
11	Grievances/ Complaints	<p>i. 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> <ul style="list-style-type: none"> • IRDAI/(IGMS/Call Centre): If you are not satisfied with the response or do not receive a response from us within 	Part G- Clause 4 of Policy Document

		<p>15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:</p> <p>IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255 (or) 1800 4254 732</p> <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:</p> <p>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.icicprulife.com/services/download-centre.html</p> <p>This is subject to change from time to time. Refer https://www.icicprulife.com/services/grievance-redressal.html for more details.</p>	
12	Things to remember	<p>Free Look cancellation: 30 days</p> <p>For more information, refer Part D, clause 1 of policy document</p>	Part C, Clause 1 & Part D, clause 1 of Policy Document

		<p>Change in Sum Assured: Vital Care Sum Assured is an accelerated Sum Assured.</p> <p>For more information, refer Part C, clause 1 of Policy Document.</p>	
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying the policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period.</p> <p>Material information includes:</p> <ul style="list-style-type: none"> • Date of birth • Gender • Education • Annual Income • Occupation details • Nationality & country of residence • Question on criminal charges • Avocation/dangerous hobbies • Address & Pincode • Details of existing & applied insurance policies with other companies & terms of acceptance • Personal details like habits, Height & weight <p>Health Questions</p>	

Declaration by the Policy Holder.

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)

Note:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

