

**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 iProtect Smart UIN:	Policy schedule
2	Application number/ Policy Number		Policy schedule
3	Type of Insurance Policy	A Non-Participating Non-Linked Life Individual Pure Risk Insurance Product	Policy schedule
4	Basic Policy details	Sum Assured (Insurance Cover Amount) (in ₹) : Premium Instalment in first policy year (in ₹) : Premium Instalment from second policy year onwards (in ₹) : Payment frequency: You need to pay premiums for: in years Policy Term : years	Policy schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- Not applicable Benefits payable on death- In case of Regular/Limited Pay,Death benefit will be higher of <ul style="list-style-type: none"> •7 times the annualized premium or •105% of the total premiums received up to the date of death or diagnosis of terminal illness or •the sum assured chosen by You ,as stated on your policy schedule. In case of single pay, Death benefit will be higher of <ul style="list-style-type: none"> •125% of the single premium or •Sum Assured chosen by You, as stated on your policy schedule. 	Part C -Clause 1 ,1.6 Part D clause 3

		<p>For more information, refer to Part C , Clause 1 of policy document.</p> <p>Surrender benefits- On policy surrender, Surrender Value equal to Unexpired risk premium value will be payable</p> <p>For more information related to surrender, refer to Part D Clause 3 of policy document.</p> <p>Lock-in period for Linked Insurance products- Not applicable</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- Life stage protection: Under Regular pay, You can choose to increase the Sum Assured at the key milestones of Life Assured such as marriage and child birth/ adoption of child, provided no claim has been admitted for any benefits under the policy and the policy is in force. For more details ,refer to Part C, Clause 1.6 of policy document</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)	Not Applicable	

8	Riders opted, if any	Not Applicable	
9	Exclusions (events where insurance coverage is not payable), if any	<p>There are certain Exclusions for Waiver of Premium on Permanent Disability due to accident, For Accidental Death Benefit, For ACI Benefit where we will not be liable to pay the respective benefit. For more information, refer to Part D, Clause 5 of policy document</p> <p>Suicide</p> <p>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 unexpired risk premium value as available on the date of death, provided the policy is in force. For more information, refer to Part F, Clause 11 of policy document</p>	<p>Part D Clause 5 Part F, Clause 11</p>
10	Waiting /lien Period, if any	<p>There is waiting period for Accelerated Critical illness Benefit if opted . For more information please refer Part C ,Clause 1.5 of policy document.</p>	Part C ,Clause 1.5
11	Grace Period	<p>15 days-For monthly frequency of premium payment 30 days- For other frequencies of premium payment</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>Lapse: If any premium instalment is not paid within the grace period, then the Policy shall lapse, and the cover will cease. If the Policy is not revived within the revival period, then the surrender value (computed as on date of premium discontinuance), if any, shall become payable on the earliest of the following events:</p> <ul style="list-style-type: none"> •Event of death or diagnosis of terminal illness (whichever happens first) of the Life Assured within the revival period, •End of the revival period, and 	Part D-Clause 4,Clause 8

		<p>•Date of maturity . For more details on Lapse ,refer to Part D, Clause 4 of policy document</p> <p>Revival: A Policy which has lapsed for nonpayment of premium within the grace period may be revived subject to underwriting and other conditions. The application for revival should be made within 5 years from the due date of the first unpaid premium and before the Date of Maturity of the Policy. Revival will be based on the prevailing Board approved underwriting policy. For more details on revival ,refer to Part D, Clause 8 of policy document</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 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</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</p>	Part F ,Clause 10

		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 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	<ol style="list-style-type: none"> 1. 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 2. https://www.icicprulife.com/services/grievance-redressal.html 3. 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 Additionally, the contact details of Ombudsman can be accessed through 	Part G

		https://www.cioins.co.in/Ombudsman	
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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