

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 Super UIN: 105N197V01	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 the 1 st Year(in ₹) :<Amount> (excluding taxes) Premium Instalment 2 nd Year onwards(in ₹) :<Amount> (excluding taxes) Sum Assured on Death (in Rs): <Amount> Premium Payment frequency :<Payment Frequency> Premium payment term : <PPT > years Policy term : <Policy term> years	Policy Schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity No Benefits are payable. Benefits payable on death Death Benefit payable to the Claimant on diagnosis of Terminal Illness or death of the Life Assured will be the highest of: <ul style="list-style-type: none"> • 7 times Annualized Premium; • 105% of the Total Premiums Paid up to the date of death and • Sum Assured as stated in Your Policy Schedule Upon payment of Death Benefit by the Company to the Claimant, the policy shall terminate with all rights and benefits	Part C -Clause 1,2 & Part D- Clause 3

		<p>thereunder.</p> <p>Surrender benefits</p> <p>On Surrender of Policy after payment of one full year's premium, Surrender value will be payable. The Surrender value equal to Unexpired risk premium value will be payable according to the premium payment option chosen by You</p> <p>For more information, please refer to the policy document (Part D, Clause 3)</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)	Not Applicable	
8	Riders opted, if any	<p>//If Rider is opted -</p> <p>Name of Rider –</p> <p>Rider option Opted-</p>	Rider Schedule , 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 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>In the case of a revived Policy, if the Life Assured, whether sane or insane, commits suicide within 12 months of the date of revival of the Policy, higher of 80% of the total premiums paid, if any till date of death or</p>	Part F Clause 11

		surrender value as available on date of death will be payable by Us.	
10	Waiting /lien Period, if any	Not Applicable	
11	Grace Period	Monthly – 15 days Any other premium payment frequency – 30 days	Part C, Clause 4
12	Free Look Period	30 days For more information, refer to Part D, Clause 1 of policy document	Part D, Clause1
13	Lapse, paid-up and revival of the Policy	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 5 of policy document Paid Up Not Applicable Revival A Policy which has lapsed for nonpayment of premium may be revived subject to underwriting and conditions mentioned in Part D Clause 6	Part D, Clause 5,6,
14	Policy Loan, if applicable	Not Applicable	
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 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 The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1	Part F -Clause 10

		<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>	
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. 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. 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>	Part G -Clause 1

		<p>For more details please refer to the “Grievance Redressal” section on www.iciciprulife.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 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 Email ID: complaints@irdai.gov.in <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: