

**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/Policy	<ul style="list-style-type: none"> • ICICI Pru Heart / Cancer Protect <p align="center">Benefit Option: Heart and Cancer</p>	
2	Application/Policy number	<Application Number>	
3	Type of Insurance/ Policy	Benefit	
4	Sum Insured (Basis) (Along with amount)	Sum Assured for Heart - < Sum Assured for Heart for Life Assured > Sum Assured for Cancer -< Sum Assured for Cancer for Life Assured >	Policy Schedule
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p>Your policy provides coverage for diagnosis of listed conditions under Cancer cover and Heart cover.</p> <p>1.Lump sum payout: We shall pay the following on diagnosis of the listed conditions (as mentioned under part C)</p> <ul style="list-style-type: none"> • On Minor condition: 25% of Sum Assured • On Major condition: 100% of Sum Assured less earlier Minor condition claim payouts, if any <p>2.Waiver of Premium: We shall waive all future premiums for that Life Assured for whom there is:</p> <ol style="list-style-type: none"> 1.A claim of Minor / Major claim under either Cancer cover or Heart cover; or 2.Upon the diagnosis of Permanent Disability of the Life Assured due to an Accident. <p>Increasing Cover Benefit: The Sums Assured for both Cancer cover and Heart cover increases by 10% simple interest on each policy anniversary, for every claim free year. The maximum Sum Assured will be capped at 200% of the Sum Assured chosen at inception for each type of cover.</p>	Part C, Clause 1 to 6

		<p>Hospital Benefit: You will get Fixed Daily Hospital Cash Benefit of Rs. 5,000 for each day of hospitalisation of the Life Assured irrespective of the actual expenses, subject to a continuous stay for minimum of 24 hours, on the recommendation of a registered medical practitioner to seek medical intervention due to diagnosis of the listed conditions (as mentioned under section Clause 5 & 6 in Part C of the policy document).</p> <p>Income Benefit: An amount equal to 1% of the Sum Assured of the cover at inception for a Life Assured will be paid to You each month, for a period of 5 years upon a claim for that Life Assured under any of the listed Major conditions. (as mentioned under section Clause 5.2 & 6.2 in Part C of the policy document).</p> <p>For more information please refer to the policy document (Part C, Clause 1 to 6) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html for exclusions and conditions applicable</p>	
6	Exclusions (what the policy does not cover)	For more information please refer to the policy document (Part D, Clause 8 , 9 and 10) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html for exclusions and conditions applicable	Part D, Clause 8 , 9 and 10
7	Waiting period <ul style="list-style-type: none"> • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage 	a.The benefit shall not apply or be payable in respect of any listed conditions of which the symptoms have occurred or for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted during the first six months from the Date of commencement of risk or three months from the policy revival date where the policy has lapsed for more than three months.	Part D, Clause 7

		<p>b.No waiting period applies if any of the listed conditions occur due to accident.</p> <p>For more information please refer to the policy document (Part D, Clause 7) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html for exclusions and conditions applicable</p>	
8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of the limit)</p> <p>ii. Co- payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)</p> <p>iii. Deductible (It is a specified amount:</p> <ul style="list-style-type: none"> - Up to which an insurance company will not pay any claim, any - Which will be deducted from total claim amount (if claim amount is more than the specified amount) <p>iv. Any other limit (as applicable)</p>	Not Applicable	
9	Claims/Claims Procedure	For any assistance on Claims, you can call Us on 1-860-266-7766 (for calls within India) or +91 8069385555 (for calls outside India). You can also register a	Part F, Clause 9

		<p>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 9) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html</p>	
10	Policy Servicing	<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 1-860-266-7766 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 1-860-266-7766 or email at lifeline@icicprulife.com. For updated contact details, We request You to regularly check Our website.</p>	Part G
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 1860 266 7766.</p> <p>Address: ICICI Prudential Life</p>	Part G

Insurance Company Limited,
Ground Floor & Upper
Basement,
Unit No. 1A & 2A, Raheja
Tipco Plaza,
Rani Sati Marg, Malad
(East),
Mumbai-400097

The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.

For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com.

ii. Grievance Redressal Committee:

If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Prudential Life Insurance Co. Ltd.
Ground Floor & Upper Basement,
Unit No. 1A & 2A, RahejaTipco Plaza,
Rani Sati Marg, Malad
(East),Mumbai- 400097
Maharashtra.

• 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:

		<p>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>	
12	Things to remember	<p>Free Look cancellation: You have an option to review the Rider within <15/30> days from the date you receive it. In this period, if you are not satisfied with the Rider terms and conditions, you can return the Rider to us with reasons for cancellation. We will refund the premium paid for rider after deduction of Stamp duty, proportionate risk premium for the period of cover and the expenses borne by us on medical tests, if any.</p> <p>Policy renewal: Not Applicable</p> <p>Migration and Portability: Not Applicable</p> <p>Change in Sum Insured: Not Applicable</p> <p>Moratorium Period: Not Applicable</p>	Part D, Clause 1

13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before purchasing this policy. Non-disclosure may affect the claim settlement.</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• Health Questions	
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