

**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	Product Name	<ul style="list-style-type: none"> • ICICI Pru Non-Linked Accidental Death and Disability Rider <p style="margin-left: 40px;">Benefit Option: Accidental Death Benefit</p>	
2	Application/Policy number	<Application Number>	
3	Type of Insurance/ Policy	<u>Benefit</u>	
4	Sum Insured (Basis) (Along with amount)	Sum Assured – <Sum Assured>	Rider Schedule
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p><i>SPECIFY AS PER POLICY TERMS AND CONDITIONS:</i></p> <p>In the event of an Accidental Death of the Life Assured, within the Coverage Term under the Benefit Option, the Sum Assured for ADB will be payable to the Claimant in lump sum, provided the Benefit Option is in-force at the time of Accident and death occurs within 180 days from the date of accident.</p>	Part C, Clause 1

		<p>For Accidental Death occurring beyond the Coverage Term, the Benefit shall be payable provided the death is within 180 days from the date of Accident. This is applicable subject to the Accident occurring within the Coverage Term and the Benefit Option being in-force at the time of the Accident.</p> <p>On payment of this benefit to the Claimant, the Rider will terminate and all rights, benefits and interests under the Rider will stand extinguished.</p> <p>For more information please refer to the policy document (Part C, Clause 1) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html</p>	
6	<p>Exclusions</p> <p>(what the policy does not cover)</p>	<ol style="list-style-type: none"> 1. Death caused due to Suicide or attempted Suicide, intentional self-inflicted injury or acts of self-destruction. 2. Death caused by congenital external diseases, defects or anomalies or in consequence thereof 3. Death arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, Riot, public defense, rebellion, revolution, insurrection, military or usurped power. 4. Death caused by treatment directly arising from or consequent upon any Life Assured committing or attempting to commit a breach of 	Part C, Clause 2

		<p>law with criminal intent.</p> <ol style="list-style-type: none">5. Death caused by 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.6. Death caused by participation of the Life Assured in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.7. Death of the Life Assured whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule.8. Death caused by engaging in hazardous sports / pastimes, i.e., taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.9. Death arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence	
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		<p>to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.</p> <p>a. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.</p> <p>b. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.</p> <p><i>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</i></p> <p>For more information please refer to the policy document (Part C, Clause 2) under the section 'Specimen Policy Document' available on our website at https://www.iciciprulife.com/services/download-centre.html for exclusions and conditions applicable</p>	
	<p>Waiting period</p> <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 	<p>Not Applicable</p>	

<p>8</p>	<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: - 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> <p>iv. Any other limit (as applicable)</p>	<p>Not Applicable</p>	
<p>9</p>	<p>Claims/Claims Procedure</p>	<p>For processing an Accidental Death claim under this Rider, We will require the following documents (as may be relevant):</p> <p>a) Claimant's Statement</p> <p>b) Original Policy Document</p> <p>c) Death Certificate of the Life Assured issued by the local municipal authority</p> <p>d) Cancelled Cheque for processing electronic payment</p> <p>e) Claimant's recent photograph, photo Identity proof & address proof</p> <p>f) Post Mortem report & viscera/chemical analysis report</p>	<p>Part F, Clause 10</p>

- g) FIR report, final police investigation report, police panchnama/ Inquest report, driving license
- h) Pan card/ Form 60 of the Claimant
- i) Newspaper cuttings, if any
- j) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death.

A death claim under a life insurance policy shall be paid or be rejected or repudiated giving all the relevant reasons, within 30 days from the date of receipt of all relevant papers and required clarifications. However, where the circumstances of a claim warrant an investigation in the opinion of the insurer, it shall initiate the same at the earliest and complete such investigation expeditiously, in any case not later than 90 days from the date of receipt of claim intimation and the claim shall be settled within 30 days thereafter.

If there is delay on the part of Insurer beyond the timelines as mentioned above, the insurer shall pay interest at a rate, which is 2% above bank rate from the date of receipt of last necessary document.

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 health or a death claim by sending us an email at claimsupport@icicprulife.com

The claim form can be downloaded from the following links:

		<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>	
10	Policy Servicing	<ul style="list-style-type: none"> • Company Officials: 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 the numbers mentioned on the reverse of the Policy folder or on Our website: www.icicprulife.com. Alternatively, You may communicate with Us at any of our branches or the customer service desk whose details are mentioned in the Welcome Letter. For updated contact details, We request You to regularly check Our website. 	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 Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East),</p>	Part G

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.icicprulife.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.

td.

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:

IRDAI Grievance Call Centre (IGCC)
TOLL FREE NO: **155255 (or) 1800 4254 732**

Email ID: complaints@irdai.gov.in

You can also register your complaint online at igms.irda.gov.in

Address for communication for complaints by fax/paper:

		<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 '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 days from the date you receive it, or 30 days in case of electronic policies or policies sourced through Distance Mode (as defined in Part B, Clause 9). In this period, if you are not satisfied with the terms and conditions of the Rider, you can return the Rider to us with reasons for cancellation. We will refund the premium paid towards the 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. The Rider will terminate on payment of this amount and all rights, benefits and interests under this Rider will stand extinguished.</p> <p>The rider can be terminated during the Free look period either on its own or along with its Base Policy. In case the Base Policy is cancelled within free- look period, the rider will also be automatically cancelled</p> <p>Policy renewal: Not Applicable</p> <p>Migration and Portability: Not Applicable</p> <p>Change in Sum Insured: Not Applicable</p>	Part D, Clause 1

		Moratorium Period: Not Applicable	
13	Your Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/sor condition/s before buying a rider. Non-disclosure may affect the claim settlement. <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 	