

## Policy Document

**1. Benefits Payable :-**

The policy being in force for the full Sum Assured, the Company shall pay the Sum Assured as specified in the Policy Certificate on the death of the Life Assured, prior to the termination date as specified in the Policy Certificate. The Policy shall stand automatically terminated on the survival of the Life Assured to the stipulated date of termination as specified in the policy certificate and no benefits shall be payable under the policy.

**2. Age :-**

If the correct age of the Life Assured is found to be such as would have made the Life Assured uninsurable under the Plan of Insurance specified in the Policy Certificate, the Plan of assurance shall stand altered to such plan of assurance as is generally granted by the Company for the correct age of the Life Assured, subject to the terms and conditions as are applicable to that plan of Assurance. If that is not possible to grant any other plan of assurance or the Life Assured does not desire to have any other plan of assurance, the policy shall stand cancelled from the date of issue of the policy and the premiums paid thereunder shall be refunded subject to deduction of the expenses incurred by the Company on the Policy.

**3. Assignment and Nomination :-**

This Policy may be assigned or transferred in terms of Section 38 of the Insurance Act, 1938.

The holder of a policy on his own life may nominate the person (or persons to whom the money secured by the Policy shall be paid in the event of his death, in terms of Section 39 of the Insurance Act, 1938.

The Company does not express itself upon the validity or accept any responsibility on the assignment or nomination in recording the assignment or registering the nomination or change in nomination.

**4. Suicide:**

If the Life Assured commits suicide, whether sane or insane, within one year of the issue of this Policy, the policy shall be void and the premiums paid hereunder will be refunded after deducting the expenses incurred by the Company for the issue of the policy.

**5. Special Provisions:**

Any special provisions subject to which this Policy has been entered into whether endorsed in the Policy or in any separate instrument shall be deemed to be part of the Policy and shall have effect accordingly.

**6. Incontestability:**

This Policy shall be governed by the provisions of Section 45 of the Insurance Act.

**7. Notices:**

Any notice, direction or instruction given under the Policy shall be in writing and delivered by hand, post, facsimile or e-mail to

In case of the Policyholder / Nominee:

As per the details specified by the Policyholder / Nominee in the Proposal Form / Change of Address intimation submitted by him.

In case of the Company:

Address : Customer Service Desk  
ICICI Prudential Life Insurance Company Limited  
ICICI PruLife Towers,  
1089, Appasaheb Marathe Marg, Prabhadevi,  
Mumbai- 400 025

Facsimile : 022 24376727

E-mail : lifeline@iciciprulife.com

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

It is very important that the Policyholder immediately informs the Company about the change in the address or the nominee particulars to enable the company to service him/ her effectively.

#### 8. Payment of claim:

The Company would require the following to process a claim under the Policy:-

- (1) Original Policy Document
- (2) Death Certificate issued by the local authority
- (3) Claimant's Statement
- (4) Any other documents the Company may require for processing the claim.

#### 10. Legislative Changes

The terms and conditions including the premium and the benefits payable under this Policy are subject to variation in accordance with the relevant legislation.

#### 12. Customer Service

- a. For any clarification or assistance, the policyholder may contact our agent or call our Customer Service Representative at the telephone numbers listed below during office hours (9.00 a.m. to 9.00 p.m.)

You may communicate with us on the following numbers:

North		West	
State	New Number	State	New Number
Delhi	51617766	Chattisgarh	9893127766
Haryana	9896177766	Goa	9890447766
Punjab	9815977766	Gujarat	9898277766
Rajasthan	9828020066	Madhya Pradesh	9893127766
Uttranchal	9897307766	Maharashtra : Mumbai	28307766

Uttar Pradesh : Kanpur	95522- 2294555	Rest of Maharashtra	9890447766
Lucknow	2294555		
Rest of Uttar Pradesh	9897307766		

South		East	
State	New Number	State	New Number
Andhra Pradesh	9849577766	Bihar	1600222020
Karnataka	9845577766	Jharkhand	1600222020
Kerala	9895477766	Orissa	1600222020
Tamil Nadu : Chennai	52107766	West Bengal	9831377766
Rest of Tamil Nadu	9894477766		

All India Toll Free Number : 1600 22 2020

Alternatively you may communicate with us at the above-mentioned address:

- b. The Company has a grievance redressal mechanism for resolution of any dispute. Any grievance or complaint in respect of this policy may be submitted at the abovementioned address.
- c. The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. For details of the Ombudsman log on to our website [www.iciciprulife.com](http://www.iciciprulife.com) or contact our Customer Service Desk.

"The Policy shall be subject to the terms and conditions mentioned herein, including any Special Provisions endorsed, and in the Policy Certificate."

Annexure V

Premium rates per Rs 1,000 sum assured for ICICI Pru SurakshaKavach

Males			
Age/Term	3	4	5
18	18.47	21.48	24.69
19	19.01	22.10	25.39
20	19.54	22.71	26.08
21	20.07	23.31	26.74
22	20.25	23.54	27.50
23	20.41	24.23	28.25
24	21.03	24.91	28.96
25	21.66	25.57	29.65
26	22.27	26.21	30.32
27	22.33	26.27	30.53
28	22.36	26.45	30.80
29	22.52	26.70	31.17
30	22.75	27.06	31.72
31	23.12	27.60	32.49
32	23.50	28.21	33.01
33	24.02	28.64	33.73
34	24.31	29.21	34.64
35	24.70	29.93	35.74
36	25.19	30.79	37.08
37	26.16	32.26	39.07
38	27.33	33.93	41.22
39	28.66	35.73	43.52
40	30.07	37.63	46.04
41	31.46	39.62	48.78
42	32.94	41.83	50.79
43	34.69	43.37	53.18
44	35.75	45.26	56.03
45	37.03	47.48	59.33
46	38.51	50.03	63.05
47	41.34	54.04	67.66
48	44.48	57.76	72.71
49	47.24	61.82	78.19
50	50.21	66.19	84.07
51	53.40	70.88	90.36
52	57.56	76.64	97.81
53	62.02	82.78	105.71
54	66.77	89.28	113.69
55	71.78	95.78	122.03

Females			
Age/Term	3	4	5
18	20.30	24.02	27.98
19	20.92	24.73	28.79
20	21.52	25.43	29.57
21	22.11	26.10	30.32
22	22.34	26.39	30.52
23	22.54	26.50	30.66
24	22.56	26.55	30.73
25	22.54	26.55	30.75
26	22.49	26.51	30.70
27	22.55	26.57	30.55
28	22.58	26.39	30.44
29	22.38	26.25	30.41
30	22.23	26.21	30.52
31	22.19	26.33	30.83
32	22.54	26.88	30.90
33	23.01	26.87	31.11
34	22.88	26.95	31.45
35	22.79	27.11	31.91
36	22.74	27.35	32.52
37	23.52	28.53	33.28
38	24.46	29.04	34.09
39	24.69	29.56	34.92
40	24.90	30.06	35.81
41	25.00	30.54	36.75
42	25.97	31.98	38.55
43	27.11	33.47	40.66
44	28.28	35.25	43.15
45	29.66	37.32	46.02
46	31.25	39.69	49.26
47	33.27	42.58	53.10
48	35.53	45.77	57.32
49	38.02	49.27	61.93
50	40.74	53.08	66.92
51	43.68	57.19	72.29
52	46.86	61.60	76.88
53	50.26	65.16	81.71
54	52.73	68.88	86.50
55	55.29	72.49	91.43

Large Sum Assured Rebates:

Sum Assured < 10,000 - 0

Sum Assured < 15,000 - 5.75

Sum Assured >= 15,000 - 7.75