

**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 Group Non-Linked Accidental Death and Disability Rider <p style="margin-left: 20px;">Benefit Option: Accidental Total and Permanent Disability option</p>	
2	Member Identification Number	<Member Identification Number>	
3	Type of Insurance/Policy	Benefit	
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>In the event, the Member has become totally, continuously and permanently disabled as a result of an Accident, the Sum Assured for ATPD will be payable to the Claimant in lump sum, provided the Benefit Option is in-force at the time of Accident and disability occurs within 180 days from the date of accident.</p> <p>For more information please refer to the policy document (Part C, Clause 1B) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html</p>	Part C, Clause 1A
6	Exclusions (what the policy does not cover)	<p>Please refer to the policy document (Part C, Clause 2) 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>	Part C, Clause 2

7	<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 	Not Applicable	
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	<p>Claims/Claims Procedure</p>	<p>For any assistance on Claims or registering a claim, You can send us an email at grouplife@icicprulife.com or alternatively You can also reach out to your Master Policyholder.</p>	Part F, Clause 6

		For information on documents required to process claims, please refer to the policy document (Part F, Clause 6 under the section 'Specimen Policy Document' available on our website at https://www.iciciprulife.com/services/download-centre.html	
10	Policy Servicing	For any clarification or assistance, You can send us an email at grouplife@iciciprulife.com or alternatively You can also reach out to your Master Policyholder.	Part G
11	Grievances/Complaints	<p>i. Grievance Redressal Officer: 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@iciciprulife.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), Mumbai-400097</p> <p>The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.</p> <p>For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com.</p> <p>ii. Grievance Redressal Committee: If You do not receive any resolution or if You are not satisfied with the</p>	Part G

		<p>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.</p> <p>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> <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.icicprulife.com/services/download-centre.html</p>	
12	Things to remember	Free Look cancellation: You/ the Master Policyholder have an option to review the Rider following the receipt of the Certificate of Insurance/ Rider Document respectively.	Part D, Clause 1

If you/ the Master Policyholder are not satisfied with the terms and conditions of the policy, please return the Certificate of Insurance / Rider Document to the Company, with reasons for cancellation within <15/ 30 days> from the date you receive it.

On cancellation of the Rider /Member's cover during the free look period, You/The Master Policyholder shall be entitled to an amount which shall be equal to premium paid subject to deduction of

- i. Stamp duty charges
- ii. Expenses incurred by the Company on medical examination, if any
- iii. Proportionate risk premium for the period of cover

The Rider / Member's cover shall terminate on payment of this amount and all rights, benefits and interests will stand extinguished. The Rider can be terminated during the Free look period either on its own or along with its base policy. In case the Master Base policy/Member Base policy is cancelled within free-look period, the Rider will also be automatically cancelled.

Policy renewal: The Master Policyholder may renew the Master Policy on every Policy Renewal Date by payment of the premium then payable and complying with the other terms as specified by the Company.

Migration and Portability: Not Applicable

Change in Sum Insured: Sum Assured Reset Benefit:

This benefit is applicable only upon it being specifically chosen by the Master Policyholder. The Sum Assured for chosen Benefit Option(s) for each Member can be

		<p>increased or decreased by the Master Policyholder/Members during the term of the Rider, subject to underwriting, provided life cover for the Member is in force and the Sum Assured for the chosen benefit option(s) does not exceed the Member's base sum assured. The increase or decrease of the Sum Assured of the chosen benefit option(s) shall be mutually agreed between the Company and the Master Policyholder and there is no deviation from agreed benefit structure at the inception of Master Rider tenure.</p> <p>If the base sum assured for any Member is increased/decreased by the Master Policyholder/ Member during the term of the policy, the Sum Assured of the chosen Benefit Option(s) would be reset to the base sum assured if necessary, such that it does not exceed the Member base sum assured. The increase or decrease of the Sum Assured of the chosen benefit option(s) shall be mutually agreed between the Company and the Master Policyholder and there is no deviation from agreed benefit structure at the inception of Master Rider tenure.</p> <p>Moratorium Period: Not Applicable</p>	
<p>13</p>	<p>Your Obligations</p>	<p>Please disclose all pre-existing disease/s or condition/s.</p> <p>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 	

		<ul style="list-style-type: none">• Personal details like habits, Height & weight• Health Questions	
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