

Policy Document

1. Definitions:

in the Policy Document, unless the context otherwise requires:

- (a) **"Charges"** means Insurance Charge, Investment charge, Annual Administration charge, Other Charge and Processing Charge.
- (b) **"Death Benefit"** means the amount equal to 105% of the initial single premium, if opted for and in such case it would include 105% of the subsequent Top-up Single Premium.
- (c) **"Plan"** means any of the segregated plans mentioned in Section 6 herein which are earmarked by the Company for the unit linked business of the Company under the Insurance Regulatory and Development Authority (the "IRDA") regulations and the "Plan" means any one of the Plans.
- (d) **"Annual Due Date"** means the date corresponding numerically with the Date of the Commencement of Policy in each year subsequent to the year of issue of the Policy.
- (e) **"Net Assets"** means Market / Fair Value of Plan Investments plus Current Assets less Current Liabilities and Provisions.
- (f) **"Premium"** means the initial single premium in respect of the Policy and the "Premiums" shall mean the Premium together with any Top-up Single Premium that may be paid upto the Original Vesting Date.
- (g) **"Top-up Single Premium"** means an additional Single Premium paid anytime upto the Vesting Date.
- (h) **"Units"** means the units purchased in the Plans from the Premiums.
- (i) **"Unit Value"** means the value per unit calculated in Rupees in accordance with the following formula

$$\text{Unit Value} = \frac{\text{Market/ Fair Value of Plan Investments plus Current Assets less Current Liabilities and Provisions}}{\text{Number of Units outstanding under the relevant Plan}}$$
- (j) **"Value of Units"** means the Unit Value of all or some of the Units.
- (k) **"Life Insurance Cover"** means the difference between the Death Benefit and the Value of the Units.
- (l) **"Vesting Date"** means the date of vesting of annuity
- (m) **"Original vesting Date"** means the vesting date chosen by the Life Assured as on the Date of commencement of Policy.
- (n) **"Postponed Vesting Date"** means the date to which the vesting of annuity is postponed from the Original Vesting Date.
- (o) **"Deferment period"** is the period between the Date of Commencement of the Policy to the Vesting Date.
- (p) **"Working day"** is the common working day of the Corporate Office of the Company and the Banks.

2. Policy Description:

- 2.1 The Policy is a single premium unit linked pension policy.
- 2.2 Being a unit-linked policy, the Life Assured has the option to allocate the Premium and any Top-up Single Premium paid by him among one or more of the Plan(s) for purchase of Units thereof.
- 2.3 The Policy enables the Life Assured to participate only in the investment performance of the Plan, to the extent of investment of the Premiums and does not in any way confer any right whatsoever on the Life Assured to otherwise share in the profits or surplus of the business of the Company in any manner whatsoever or make any claim in relation to the assets of the Company.

3. Option for postponement of the Original Vesting Date and selection of annuity

- 3.1 The Life Assured has the option to postpone the Original Vesting Date more than once so that the age of Life Assured does not exceed 70 years last birthday on such Postponed Vesting Date.

- 3.2 The Company will require a notice of at least 45 days before the original vesting date to postpone the Original Vesting Date.
- 3.3 The Life Assured can, at least six months before the vesting date exercise his annuity option.

4. Benefits Payable:

4.1 Benefits payable to the Life Assured on Vesting date:

On the Vesting Date of the policy, the Life Assured shall have the following options;

- (i) to receive upto 25% of the Value of Units as of the Valuation Date (as defined in Section 6.3) following the Vesting Date, as lumpsum payment and to utilise the balance amount to purchase annuity of the type as chosen by the Life Assured; or
- (ii) to utilise the entire Value of Units as of the Valuation Date (as defined in Section 6.3) following the Vesting Date, to purchase annuity of the type as chosen by the Life Assured.

The Life Assured shall have the following options for selection of the type of annuity:

- a) annuity guaranteed for a certain period of 5 years, 10 years or 15 years and thereafter for life; or
- b) annuity for life with return of purchase price on the death of the annuitant; or
- c) annuity for life; or
- d) Joint Life and Last Survivor annuity to the Life Assured or his/her spouse with return of purchase price on the death of the last survivor.

If the Life Assured dies after the payment of annuity has commenced, the benefits payable, if any, under the Policy shall become payable to the spouse or where such spouse has predeceased the Life Assured or in the absence of spouse, to the Life Assured's nominees and failing him/her to the Life Assured's Executors or Administrators or other legal representatives who should take out representation to the Life Assured's estate limited to moneys payable under the policy from any court of competent jurisdiction.

4.2 Benefits payable on death of the Life Assured during the deferment period upto the Original Vesting Date

In the event of death the Life Assured the Company shall pay the spouse the greater of;

- (a) the Value of Units as of the Valuation Date (as defined in Section 6.3 following intimation of death of the Life Assured or
- (b) the Death Benefit.

The spouse shall have the following options:

- (i) to receive the entire amount mentioned above as a lumpsum payment. The Policy shall terminate on payment of this amount; or
- (ii) to receive a portion of the above-mentioned amount, in lumpsum and to utilise the balance amount to purchase annuity of the type as chosen by the spouse; or
- (iii) to utilise the entire amount mentioned above, to purchase annuity of the type chosen by the spouse.

The spouse shall have the following options in the selection of the annuity

- (i) annuity guaranteed for a period of 5 years, 10 years or 15 years certain and payable thereafter for life; or
- (ii) annuity for life with return of purchase price on the death of the annuitant; or
- (iii) annuity for life.

4.3 Benefits payable on death of the Life Assured after Original Vesting Date

In the event of death of the Life Assured the Company shall pay to the spouse the Value of Units as of the Valuation Date (as defined in Section 6.3) following intimation of death of the Life Assured.

The spouse shall have the following options:

- (i) to receive the above-mentioned amount in a lumpsum. The Policy shall terminate on payment of this amount or
- (ii) to receive a portion of the above-mentioned amount, in lumpsum and to utilise the balance amount to purchase annuity of the type chosen by the spouse or
- (iii) to utilise the entire amount mentioned above, to purchase annuity of the type as chosen by the spouse.

The spouse shall have the following options in the selection of the type of annuity:

- (i) annuity guaranteed for a period of 5 years, 10 years or 15 years certain and payable thereafter for life; or
- (ii) annuity for life with return of purchase amount on the death of the annuitant; or
- (iii) annuity for life.

- 4.4 However, if the spouse has predeceased the Life Assured or in the absence of spouse, the benefits, if any, shall be payable to the nominee of the Life Assured in lump sum or failing him to the Executors or Administrators or other legal representatives who shall take out representation to the Life Assured's estate limited to the moneys payable under this policy from any court of competent jurisdiction.
- 4.5 If the named spouse dies after the commencement of payment of the annuity on his/her life, the benefits payable, if any, under the policy shall be payable to his/her nominee in lump sum or failing him to the Executors or Administrators or other legal representatives who should take out representation to the spouse's estate limited to the moneys payable under this policy from any court of competent jurisdiction.
- 4.6 Annuity rates for the above options will be quoted on application. There are no guaranteed annuity rates. The annuity will be purchased by applying the policy proceeds (as specified in Section 4) under the immediate annuity plan then available at the annuity rates current on the Valuation date immediately following Vesting Date or intimation of death.
- 4.7 To claim annuity payments, the survival of the annuitant on the day on which the annuity falls due has to be duly certified, from time to time, in such manner as the Company may require.
- 4.8 Where the annuity ceases on the death of the annuitant, no part of the said annuity shall be payable or paid for such time as may elapse between the date of payment immediately preceding the death of the annuitant, and the date of his death.
- 4.9 The Life Assured or spouse has the option to buy the annuity from any other insurance company subject to the annuity rates offered by other insurance company. If the Life Assured or spouse wishes to buy the annuity from another insurance company, the balance of benefits after commutation, where effected, shall be used as purchase price to buy the immediate annuity from that company and thereafter the Company shall cease to have any obligation in respect of the annuity benefit/s payable under the Policy.

5.

Premium:

5.1 Payment of Premiums

The Policy is issued in consideration of the payment of the Premium by the Life Assured. In addition, the Life Assured shall be entitled to make payment of Top-up Single Premiums

5.2 Premium Allocation

The Premiums paid shall be utilised for purchase of Units in the following manner:

| Premium | Percentage of Premium allotted for purchase of units |
|------------------------|--|
| 25000 and upto 39999 | 97% |
| 40000 and upto 99999 | 98% |
| 100000 and upto 499999 | 98.75% |
| 500000 and above | 98.5% |

and in respect of Top-Up Single Premiums the utilisation for purchase of units shall be 99%. The balance amount of Premium/Top-Up Single Premiums shall be used to meet the Other Charges detailed in Section 9. The Life Assured has the option to allocate the Premium and any Top-up Single Premium(s) paid by him among one or more of the Plan (s) for purchase of Units thereof. In case where the Life Assured does not exercise such option the entire amount to be utilised for purchase of units would be allocated to the Balanced Plan. The number of Units purchased would be computed based on the Value of Units computed in the manner provided in Section 7.

5.3 Surrender of the Policy (Full withdrawal of Units)

On the expiry of the period of one year from the Date of Commencement of this policy, the policy acquires a Surrender Value. The Surrender Value will be equal to Value of Units as of the Valuation Date following the request of surrender. The policy which has acquired a Surrender Value can be surrendered for payment in cash and surrender shall extinguish all the rights, benefits and interest under the policy.

6. Plans:

6.1 The Plans

- (a) Protector Plan
- (b) Maximiser Plan
- (c) Balancer Plan

6.2 Investment Objectives of the Plans and Indicative Portfolio Allocations

(a) Protector Plan

The investment objective of this Plan is to provide accumulation of income through investment in various fixed income securities. The Plan seeks to provide capital appreciation while maintaining suitable balance between return, safety and liquidity.

Indicative Portfolio Allocation

| | | |
|---------------------|---|--------------|
| Debt Instruments | : | Maximum 100% |
| Money Market & Cash | : | Maximum 25% |

(b) Maximiser Plan

The investment objective of this Plan is to provide long-term capital appreciation through investments primarily in equity and equity-related instruments.

Indicative Portfolio Allocation

| | | |
|------------------------------------|---|-------------|
| Equity & equity related securities | : | Maximum 90% |
| Debt, Money market & Cash | : | Minimum 10% |

(c) Balancer Plan

The investment objective of this Plan is to provide a balanced investment between long-term capital appreciation and current income through investment in equity as well as fixed income instruments in appropriate proportions depending on market conditions prevalent from time to time.

Indicative Portfolio Allocation

| | | |
|------------------------------------|---|-------------|
| Debt, Money market & Cash | : | Minimum 60% |
| Equity & Equity related securities | : | Maximum 40% |

The Company shall obtain the consent of the Life Assured, when any change in the asset allocation pattern of the plans described above is considered necessary in the interest of the Life Assured on account of market conditions and/or political and economic force majeure, through a postal ballot and no such change shall be carried out unless not less than three fourths of the Life Assureds responding to the ballot have given their consent. The Life Assured who does not give his consent shall be allowed to withdraw the units in the plans at the then prevailing unit value and terminate the policy.

6.3 Valuation Date

The Valuation Date shall be the date as determined by the Company from time to time but not less frequently than once a week, for the purposes of computing the Unit Value as provided in Sections 7 & 8.

6.4 New Plans

New Plans may be established by the Company from time to time and the Life Assured shall be notified of the establishment of such new plans. The Company may offer the Life Assured the option to switch to those plans at such price and subject to such terms and conditions as may be imposed by the Company at that time. Switching between the existing Plans is subject to the terms and conditions detailed in Sections 7 & 8 herein.

6.5 Investment of the Plans

The Company shall select the investments, including derivatives and units of mutual funds, by each Plan at its sole discretion subject to the investment objectives of the respective Plan and the IRDA Regulations in that behalf. All assets relating to the Plan shall be and shall remain in the absolute beneficial ownership of the Company. There is no trust created, whether express or implied, by the Company in respect of the investments in favour of the Life Assured/ Spouse / Nominee or any other person.

6.6 Plan Closure:

Although the Plans are open ended, the Company may, in its sole discretion close any of the Plans on the happening of any event which in the sole opinion of the Company requires the said Plan to be closed. The Life Assured shall be given at least three months prior written notice of the Company's intention to close any of the Plans and on and from the date of such closure, the Company shall cease to issue, redeem and cancel Units of the said Plan and cease to carry on business activities in respect of the said Plan. In such an event if the Units are not withdrawn or switched to another Plan by the Life Assured, the Company will switch the said Units to any another Plan at its sole discretion. However no fee would be charged for switching to another Plan in the event of such closure of Plans.

6.7 Risks of Investment in the Units of the Plans

The Life Assured is aware that the investment in the Units is subject to the following, amongst others, risks and agrees that he is making the investment in the Units with full knowledge of the same.

- (i) LifeLink Pension Policy is only the name of the Policy and does not in any way indicate the quality of the Policy, its future prospects or returns.
- (ii) Protector Plan, Maximiser Plan and Balancer Plan are the names of the Plans and do not in any manner indicate the quality of the Plan, their future prospects or returns.
- (iii) The investments in the Units is subject to market and other risks and there can be no assurance that the objectives of any of the Plans will be achieved.
- (iv) The Value of the Units of each of the Plans can go up or down depending on the factors and forces affecting the financial and debt markets from time to time and may also be affected by changes in the general level of interest rates.
- (v) The past performance of other Plans of the Company is not necessarily indicative of the future performance of any of these Plans.
- (vi) The Plans do not offer a guaranteed or assured return.
- (vii) All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time.

7. Units:

7.1 The nominal value of the Units is Rs.10 each. The Units are allocated in the manner described below and such allocations may be made up to 1/1000th of a Unit or such other fraction as the Company may, in its sole discretion, decide.

7.2 Creation of Units

- (i) If premiums are received in cash, the Units of the relevant Plan to be created will be computed using the Value of Units on the Valuation Date following receipt of premiums.
- (ii) If premiums are received in other than by cash and accepted at the Company's office on any business day, the Units of the relevant Plan to be created will be computed using the Unit Value on the Valuation Date following receipt of premiums.
- (iii) The Company may, at its sole discretion, change the date by which Premiums have to be received and accepted for the purpose of determining the Value of Units of the relevant Plan which are to be used for calculating the number of Units provided that the same shall be intimated to the /Life Assured at least 14 days before any such change.
- (iv) If any of the above mentioned Valuation dates are not working days the day following such day would be the Valuation Date.

7.3 Surrender of Policy / Switching of Units

- i. If a request for surrender of policy/switch of Units is received and accepted at the Company's Office by 17.30 hours on the business day before a Valuation Date, the number of Units of the relevant Plan to be surrendered (withdrawn) /switched will be computed using the Unit Value on that Valuation Date.
- ii. If a request for surrender of policy /switch of Units is received at the Company's Office after 17.30 hours on the business day before a Valuation Date, the number of Units of the relevant Plan to be surrendered (withdrawn) /switched will be computed using the Unit Value on the Valuation Date following that Valuation Date.
- iii. The Company may, at its sole discretion, change the time by which requests for surrender (withdrawal) /switch have to be received and accepted for the purpose of determining the Value of Units of the relevant Plan which are to be used for calculating the number of Units provided that the same shall be intimated to the /Life Assured at least 14 days before any such change.
- iv. While there is no penalty for surrender of policy currently, the Company, may at its sole discretion, charge penalty for surrender of policy from any future date as also vary the penalty so charged from time to time, at its sole discretion.

7.4 Valuation of the Plans

The Unit Value shall be computed to three decimal places or any other fraction as the Company may decide at its sole discretion and the calculation of the Company in this regard would be final and binding for all purposes except in the case of manifest error. The valuation of the assets, of each Plan shall be made as per the valuation norms prescribed by the IRDA.

8. Life Assured's Options:

The Life Assured shall have the following options upto the Vesting Date of the Policy:

- 8.1 Top-up Single Premium may be paid. Such Top Up premium will lead to increase in Death Benefit only if (a) the Death Benefit chosen is 105% of initial single premium at policy commencement and (b) when Top Up premium is paid before the Original Vesting Date. The Life Assured can pay one or more Top-up Single Premiums; with a direction to allocate the same towards the purchase of Units of such Plan as directed by the Life Assured based on the Value of the Units of the relevant Plan at such time computed in the manner provided in Section 7;
- 8.2 To transfer or switch any Units in a particular Plan to another Plan by cancellation of the Units to be switched and creation of new Units in the Plan being switched to and the Value of the Units of each of the Plan at such time would be computed in the manner provided in Section 7. One free switch shall be allowed in each policy year (which shall be each consecutive calendar year starting from the date of commencement of the policy). Any unutilised free switch cannot be carried forward. For any non-free switch, a switching charge of 1% of the Value of the Units switched will be levied;

8.3 Surrender of policy will be allowed as specified in Clause 7.

In exceptional circumstances such as unusually high volume of sale of investments within a short period, market conditions and political and economic force majeure, the Company may, in its sole discretion, defer the switching or the surrender of the Policy for a period not exceeding six (6) months from the date of application. The determination of the existence of exceptional circumstances for the purposes of this Section shall be in the sole judgement of the Company.

9. Charges:**9.1 Insurance Charges**

- (i) The Insurance Charges will vary depending on:
 - (a) the Life Insurance Cover;
 - (b) the age nearer birthday of the Life Assured;
 - (c) the occupation of the Life Assured
 - (d) the health of the Life Assured.
- (ii) The Insurance charge shall be fixed on the Date of commencement of the Policy and on each Annual Due Date whilst the Policy remains in force and shall be recovered by cancellation of units.

9.2 Investment Charge

- (i) Protector Plan – at the rate of 0.25% per annum of the net assets
- (ii) Maximiser Plan- at the rate of 1% per annum of the net assets.
- (iii) Balancer Plan – at the rate of 1% per annum of the net assets.

The Investment Charge will be charged on each Valuation Date.

9.3 Annual Administrative Charges

An Annual Administrative charge shall be charged at the rate of 1.25% of the net assets on each Valuation Date.

9.4 Other Charges

The balance Premium/Top-Up Single Premium after utilisation of the portion for purchase of Units as detailed in Section 5.2 shall be used to meet the expenses, such as commission to agent, marketing and distribution expenses medical examination expenses, policy stamp fee and policy issue expenses.

9.5 Processing Charge

A processing charge may be charged in respect of the exercise of any of the options set out below, which may be allowed by the Company.

The options available are as under:

- (i) Switching across Plans.
- (ii) Payment of Top-Up Single Premium.

9.6 Recovery of Charges

The Investment and Annual Administration charges will be priced in the Value of Units of the Plan. The other charges under this Section would be recovered by cancellation of Units at the Value of Units. In the event that the Units are held in more than one Plan, the cancellation of Units will be effected in the same proportion as the Value of Units held in each Plan.

In the event the Value of the Units is insufficient to pay for such charges the policy shall foreclose as provided in Section 10.

9.7 Change in rate of Charges

The Company reserves the right to change the Investment Charge at any time with prior approval from the Insurance Regulatory and Development Authority upto a maximum of 1.50% per annum of the net assets for each of the Plans.

The Company reserves the right to change the Annual Administrative Charge at any time with prior approval from the Insurance Regulatory and Development Authority upto a maximum of 2% per annum of the net assets for each of the Plans.

The Company reserves the right to modify the Insurance charges and the Processing charge with prospective effect after a giving a notice of three months to the policyholders.

The Life Assured who does not agree with the modified charges shall be allowed to surrender the policy at the then prevailing Unit Value and terminate the policy.

10. Foreclosure of the Policy

The Policy shall terminate when the Value of Units is insufficient to pay for the Charges computed in accordance with Section 9 and the balance Value of Units, if any, would be paid upon such termination.

**Policy Document
General Conditions**

1. Age

- i) The Insurance Charges payable under the Policy have been calculated on the basis of the age of the Life Assured as declared in the Proposal. In case the age of the Life Assured has not been admitted by the Company, the Life Assured shall furnish such proof of age of the Life Assured as is acceptable to the Company and have the age admitted.
- ii) In the event the age so admitted (the "correct age") is found to be different from the age declared in the Proposal, without prejudice to the Company's other rights and remedies including those under the Insurance Act, 1938, one of the following actions shall be taken:
 - a) If the correct age is such as would have made the Life Assured uninsurable under the Plan of Assurance 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, which will be subject to the terms and conditions as are applicable to that Plan of Assurance. If it is not possible to grant any other Plan of Assurance, the Policy shall stand cancelled from the Date of Issue of the Policy and the premium paid shall be refunded subject to the deduction of the expenses incurred by the Company on the Policy.
 - b) If the correct age is higher than the age declared in the Proposal, the Insurance Charges payable under the Policy shall be altered corresponding to the correct age of the Life Assured (the "Corrected Insurance Charges") from the date of Commencement of the policy and the Life Assured shall pay to the Company the accumulated difference between the Corrected Insurance Charges and the original Insurance Charges from the date of commencement of the Policy up to the date of such payment with interest at such rate and in such manner as is charged by the Company for late payment of premium. If the Life Assured fails to pay such accumulated difference, together with interest, the same shall be recovered by cancellation of Units.
 - c) If the correct age of the Life Assured is lower than the age declared in the Proposal, the Insurance Charges payable under the Policy shall be altered corresponding to the correct age of the Life Assured (the "Corrected Insurance Charges") from the Date of Commencement of the policy and the Company may, at its discretion, refund without interest, the accumulated difference between the original Insurance Charges paid and the Corrected Insurance Charges.

The age of the Life Assured and that of his/ her spouse shall be admitted by the Company before the purchase of an annuity.

2. Nomination:

The Life Assured, where he is the holder of the policy, may, at any time, make a nomination for the purpose of payment of the moneys secured by the policy in the event of his death when the spouse is predeceased or there is no spouse. On the death of the Life Assured, the spouse, if alive, may effect a nomination to receive the benefits, if any, payable under the policy after his/her death. Where the nominee is a minor, the Life Assured/spouse may also appoint a person to receive the money during the minority of the nominee. Nomination may be made by an endorsement on the policy and by communicating the same in writing to the Company. Any change of nomination, which may be effected shall be communicated to the Company.

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

3. Suicide:

If the Life Assured commits suicide whether sane or insane, within one year from the Date of commencement of this policy, the Policy shall be void and only the value of Units as of the Valuation Date following the intimation of suicide shall be paid.

4. 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.

5. Incontestability:

In case it is found that any untrue or incorrect statement is contained in the proposal/ personal statement, declaration and other connected documents or any material information has been withheld then, but subject to the provision of Sec.45 of the Insurance Act, 1938, the Policy shall be void and no benefit shall be payable thereunder.

6. Notices:

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

In case of the Life Assured:

As per the details specified by the Life Assured 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@icicigrulife.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.

7. Payment of Claim

Before payment of any claim under the Policy, the Company shall require the delivery of the original of this Policy document and other documents as mentioned below establishing the right of the claimant or claimants to receive payment.

Documentation for claim

The following documents would be required to be submitted to the Company at the time of claim.

1. Original Insurance Policy
2. Claimant's statement
3. Death certificate issued by the local and medical authority in case of death claim
4. Medical evidence in case of health and disability rider claims.
5. Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim.

8. 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.

9. Electronic Transactions

The Customer shall adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

10. Customer Service

- (a) For any clarification or assistance, the policyholder may contact our advisor or call our Customer Service Representative at Telephone Numbers listed below during office hours (9.30 a.m. to 5.30p.m.)

You may communicate with us on the following numbers:

| | | | | | |
|------------|------------|-----------|-------------|-----------|--------------|
| Ahmedabad | 647 9199 | Bangalore | 532 5455 | Baroda | 9898277877 |
| Chandigarh | 717087 | Chennai | 2436 7007 | Kochi | 384524 |
| Coimbatore | 2382 780 | Delhi | 23683695 | Hyderabad | 23128999 |
| Indore | 2408 778 | Jaipur | 2249911 | Lucknow | 1600-11-6050 |
| Ludhiana | 914624404 | Kolkata | 22539000 | Madurai | 9843130379 |
| Mangalore | 9845276640 | Mumbai | 28307766 | Meerut | 91-2368 3695 |
| Nagpur | 9823393334 | Nashik | 9823393334 | Pune | 610 3434 |
| Trichy | 9843130379 | Jalandar | 98214624404 | | |

Alternatively you may communicate with us:

By mail at:

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

- (b) The Company has a grievance redressal mechanism for resolution of any dispute and any grievance or complaint in respect of this policy may be addressed to:-

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

- (c) The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. For details log on to our website www.iciciprulife.com or contact our Customer Service Desk.

"The policy shall be subject to and be governed by this policy document and the terms and conditions of the schedule enclosed herewith including every endorsement by the Company and shall together form a single contract" (Ver: UL9:1)