

ICICI Pru Suraksha - Single Premium Level Term Insurance

Policy Document

1. **Benefits Payable on death of the Life Assured:** Subject to the Policy being in force, the Company shall pay the Sum Assured specified in the Policy Certificate on the death of the Life Assured. The Policy shall stand terminated on the survival of the Life Assured to the date of cessation of cover as shown in the Policy Certificate and no benefits shall be payable on such cessation of cover.

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 Insurance shall stand altered to such Plan of Insurance 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 Insurance. If it is not possible to grant any other Plan of Insurance or the Policyholder does not desire to have any other Plan of Insurance, the policy shall stand cancelled from the date of its issue and the premiums paid thereunder shall be refunded subject to deduction of the expenses incurred by the Company on the issue of the Policy.

3. **Nomination and Assignment:-** 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. This Policy may be assigned or transferred in terms of Section 38 of the Insurance Act, 1938. An assignment cancels an earlier nomination. 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.

4. **Suicide:** If the Life Assured commits suicide, whether sane or insane, within one year from the date of 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 on the issue of the policy.

5. **Special Provisions:** Any special provisions subject to which this Policy has been entered into and endorsed in an Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

6. **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.

7. **Notices:** Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, facsimile or e-mail to

In case of the Policy holder/ Life Assured/ Nominee:

As per the details specified by the policy holder/life assured/ 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 / email : 022 24376727 / 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 documents to process a claim under the Policy:- Original Policy Document, Death Certificate issued by the local authority (In case of death of the Life Assured), Claimant's Statement, any other documents the Company may require for processing the claim.

9. **Legislative Changes-** The term and conditions including the premium and benefits payable under this Policy are subject to variation in accordance with the relevant legislation.

10. Customer Service-

- For any clarification or assistance, the policyholder may contact our advisor or call our Customer Service Representative at the Telephone Numbers given overleaf during office hours (9.00 a.m. to 9.00 p.m.). Alternatively you may communicate with us at the above-mentioned address:
- The Company has a grievance redressal mechanism for resolution of any dispute relating to this Policy. Any grievance or complaint in respect of this policy may be submitted at the abovementioned address addressed to the Grievance Redressal Committee.
- 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 same 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 and shall together form a single contract" (T07: 1)

ICICI Prudential Life Insurance Company Ltd.