

Secure your family's future with US dollar-based life cover



A Non-Par Non-Linked Life Individual Pure Risk Insurance Product





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You strive to provide comfort, security, and long-term protection to your family—and you want that protection to remain strong no matter where life takes you. This plan is designed to offer your loved ones financial stability in the unfortunate event of your demise.

ICICI Pru Global Life Protect ensures that the benefit is paid out in US Dollars, allowing for internationally denominated coverage that aligns with your global financial planning goals.

Key features



Invest and receive
benefits in globally
accepted US Dollars



Currency protection –
Safeguard your family against
exchange rate fluctuations



Tax benefits
may be applicable on premiums
paid and benefits received as
per the prevailing tax laws



10% discount
on premium rates for
female lives as compared to
male lives

Benefits in detail

In the event of death of the Life Assured during the Policy Term, provided the Policy is in-force, the Company shall pay the Death Benefit to the claimant.

The Death Benefit payable to the claimant shall be the higher of:

- 105% of the Single Premium; and
- The Sum Assured

In the event of the death of the Life Assured on the Date of Maturity then Death Benefit shall not be payable.

The Policy shall terminate on payment of the Death Benefit and all rights, benefits and interests under the Policy shall stand extinguished.

Eligibility conditions

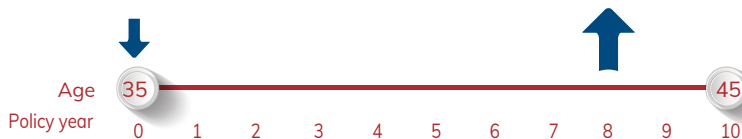
Premium Payment Option	Single Pay
Premium Payment Term	Single
Policy Term	10 Years
Minimum/Maximum Age at Entry	18/50 Years
Minimum/Maximum Maturity Age	28/60 Years
Sum Assured (\$)	2,500

Illustrations

Sandeep is a 35 years old IT consultant who needs a life cover for the financial protection of his family in case of his unfortunate death. ICICI Pru Global Life Protect provides the perfect solution for his need.

Sandeep buys
ICICI Pru Global Life Protect plan and
pays a Single Premium of USD 72.47

On Sandeep's unfortunate
death, his claimant gets a lump
sum death benefit of \$ 2,500
and the policy terminates



Note: The above illustration is for a male non-smoker life.

Maturity or paid-up or survival benefit

There is no maturity, paid-up value or survival benefit available under this product.

Surrender

Surrender value equal to unexpired risk premium value will be payable if the Policyholder voluntarily surrenders the policy during the policy term.

$$\text{Unexpired risk premium value} = 25\% \times [1 - (\text{Policy Month of surrender} - 1) / (\text{Policy Term} \times 12)] \times \text{Single Premium}$$

Terms & Conditions

1. Free-look period: If the Policyholder is not satisfied or have any disagreement with the terms and conditions of the policy or otherwise and have not made any claim, he/she may return the policy document to the Company with reasons for cancellation within 30 days from the date of receipt of the policy document.

On cancellation of the policy during the free look period, the Company will return the premium paid subject to the deduction of:

- a. Proportionate risk premium for the period of cover,
- b. Any other taxes or duties, as applicable, from time to time
- c. Expenses borne by the Company on medical examination, if any

The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

2. Tax benefits: Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details.

3. Suicide clause:

If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of commencement of risk of the Policy, the Company will refund higher of 80% of the Single Premium paid (excluding any taxes) or Surrender value as available on date of death, provided the Policy is in force.

The Policy will terminate on making such a payment to the Claimant and all rights, benefits and interests under the Policy will stand extinguished.

4. If the Policyholder and Life Assured are different, then upon death of the Policyholder and subsequent intimation of the death with the Company, the policy shall vest on the Life Assured. Thereafter, the Life Assured shall become the Policyholder and will be entitled to all benefits and subject to all liabilities as per the terms and conditions of the policy. The Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time.

5. Nomination Requirements: Nomination in the Policy will be governed by Section 39 of the Insurance Act, 1938, as amended from time to time. For more details on this section, please refer to our website.

6. Assignment Requirements: Assignment in the Policy will be governed by Section 38 of the Insurance Act 1938, as amended from time to time. For more details on this section, please refer to our website.

7. Section 41: In accordance to the Section 41 of the Insurance Act 1938, as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

8. Section 45 of the Insurance Act, 1938, as amended from time to time: 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to

to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

9. Policy Servicing and Grievance Handling Mechanism:

1. Complaint handling procedure: In line with the IFSCA circular, 2024, the Company shall have a designated Complaint Redressal Officer (CRO) to deal with complaint at every place of business and a proper appeal mechanism as stated below in case complaint is not addressed to the satisfaction of the complainant.

The complainant/customers can approach us through the Company's website at www.icicprulife.com, can email us from their registered email address at ifsccomplaints@icicprulife.com

or contact us at customer service helpline number from the registered contact number for any complaint/grievance. Additionally, the complainant /customers can walk in to ICICI Prudential Gift City branch office to submit the complaint.

On receipt of the complaint the Company shall assess the complaint and;

- If accepted, the Company shall acknowledge the complaint in written within three working days
- If not accepted, the Company shall inform the complainant of the same within five working days along with the reasons
- The Company shall then examine and process the complaint in a fair, transparent and impartial manner
- The Company may ask for additional information from the complainant while assessing the complaint
- The complaint shall be disposed of preferably within 15 days but not later than 30 days from the acceptance of the complaint
- If a complaint is rejected, the Company shall inform the complainant in writing, providing the reasons for the rejection

2. Appeal mechanism:

In line with IFSCA circular, 2024 if the complainant is not satisfied with the resolution provided by the CRO or if the complaint has been rejected, the complainant shall follow the below mentioned appeal mechanism.

• Complaint with Insurance Ombudsman

The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Insurance Ombudsman Rules, 2017 and Insurance Ombudsman (Amendment) Rules, 2021, the Ombudsman shall receive and consider complaints or alleging deficiency in performance required of an insurer (including its agents and intermediaries) or an insurance broker, on any of the following grounds:

- a. delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- b. any partial or total repudiation of claims by the life insurer, General insurer or the health insurer;
- c. disputes over Premium paid or payable in terms of insurance policy;
- d. misrepresentation of policy terms and conditions at any time in the Policy Document or policy contract;
- e. legal construction of insurance policies in so far as the dispute relates to claim;
- f. policy servicing related grievances against insurers and their agents and intermediaries;
- g. issuance of life insurance policy, general insurance policy including health insurance policy which is not

- in conformity with the Proposal Form submitted by the proposer;
- h. non-issuance of insurance policy after receipt of Premium in life insurance and general insurance including health insurance; and
 - i. any other matter arising from non-observance of or non-adherence to the provisions of any regulations made by the Authority with regard to protection of policyholders' interests or otherwise, or of any circular, guideline or instruction issued by the Authority, or of the terms and conditions of the policy contract, in so far as such matter relates to issues referred to in clauses (a) to (h).

We have given below the details of the office of the Insurance Ombudsman in Ahmedabad.

Address: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001

Contact details:

Tel.:- 079 - 25501201/02/05/06

Email: bimalokpal.ahmedabad@cioins.co.in

For more information, please refer the Policy document.

- **Complaint with the Authority**

If the complainant is not satisfied with CRAO's decision the complainant may file a complaint with the authority i.e., IFSCA through email to grievance-redressal@ifsc.gov.in within 21 days from the receipt of the decision from the Company.



For more information:
Please dial +91 8069385095, +91 7316823195
Call Centre Timings: 24 x 7 (except National Holidays)

ICICI Prudential Life Insurance Company Limited, IFSC Insurance Office (Gandhinagar) Reg No: IFSCA/IIO/017/2024-25.

ICICI Prudential Life Insurance Company Limited, IFSC Insurance Office (Gandhinagar) Registered Address Unit No. GA-31, Seat Nos. 1 to 4, Ground Floor, Pragya Accelerator, GIFT City, GIFT SEZ, Gandhinagar, Gujarat – 382355. The product brochure is indicative of the terms & conditions, warranties & exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any between the terms and conditions contained in this brochure and those contained in the policy documents, the terms & conditions contained in the policy document shall prevail. Trade Logo displayed above belongs to ICICI Bank Limited & Prudential IP Services Limited and used by ICICI Prudential Life Insurance Company Limited under license. ICICI Pru Global Life Protect: Form No.: T46, T47. UIN: ICICIGCNL001V01 Advt. No.: L/II/0435/2025-26.