

**CUSTOMER INFORMATION SHEET/KNOW
YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

In this policy, the investment risk in investment portfolio is borne by the policyholder

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product and Unique Identification Number (UIN)	ICICI Pru1 Wealth UIN: <UIN ICICI Pru1 Wealth>	Policy schedule
2	Application number/ Policy number	<Application Number>	Policy schedule
3	Type of Insurance Policy	A Non-Participating Linked Individual Savings Life Insurance Plan	Policy schedule
4	Basic Policy details	Installment Premium- Mode of premium payment- Sum Assured on Death - <Sum Assured on Death> Premium Paying Option: <Single> Policy Term - <Policy Term> years	Policy schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- Only the Fund Value including Wealth Booster and Top-up Fund Value if any to the policyholder provided the Policy has not already been terminated. For more information, refer to Part C , Clause 2 of policy document Benefits payable on death- Death Benefit payable will be highest of: a) Sum Assured, including Top-up Sum Assured, if any b) Fund Value as available on date of intimation of death or Date of	Part C -Clause 1 and 2,8

		<p>Foreclosure or Date of Maturity whichever is earlier, c) Minimum Death Benefit</p> <p>In the event of death of the Life Assured on the Date of Maturity only Maturity Benefit (if applicable) is payable by the Company. For more information, refer to Part C , Clause 1 of policy document.</p> <p>Surrender benefits-</p> <p>Surrender during lock-in period:</p> <p>During the Lock-in Period, on the receipt of intimation by Us that you wish to Surrender the Policy, the Fund Value after deducting applicable Discontinuance Charges shall be credited to the Discontinued Policy Fund and risk cover and rider cover, if any, shall cease. You or the Claimant, as the case may be, will be entitled to receive the Discontinued Policy Fund Value applicable to your Policy, on the earlier of death of the Life Assured or the expiry of the Lock-in Period.</p> <p>Surrender after lock-in period:</p> <p>After completion of the Lock-in Period, on the receipt of intimation by Us that you wish to surrender the Policy, you will receive the Surrender Value , as on the date of surrender.</p> <p>For more information related to surrender, refer to Part C, Clause 8 of policy document.</p> <p>Lock-in period for Linked Insurance products-</p> <p>Five consecutive completed years from the risk commencement date.</p> <p>Survival Benefits excluding that payable on maturity-Not Applicable</p>	
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		Options to policyholders for availing benefits, if any, covered under the policy- Not Applicable Other benefits/options payable, specific to the policy, if any- Not Applicable	
6	Options available (in case of Linked Insurance Products)	<p>Partial Withdrawal-</p> <p>Partial withdrawals will be allowed after completion of Lock-In Period provided the monies are not in Discontinued Policy Fund. Total amount of partial withdrawals in a Policy Year cannot exceed 20% of the Fund Value in a Policy Year. For more information, refer to Part D , Clause 4 of policy document</p> <p>Top –ups-</p> <p>You have an option to pay Top-up premiums any time during the first five years of the policy term. All top-up premiums will be subject to underwriting. The minimum Top-up premium is Rs. 2,000/-. For more information, refer to Part D, Clause 3 of policy document</p> <p>Switches-</p> <p>You have an option to switch units between the funds available under this plan. The minimum value of a switch is ₹2,000. For more information, refer to Part D, Clause 2 of policy document</p> <p>Settlement option-</p> <p>You have an option to receive the Maturity Benefit as a structured payout over a period of up to 5 years after maturity. This option has to be chosen on or before Date of Maturity. For more information, refer to Part D, Clause 6 of policy document</p>	Part D – Clause 2 , 3 , 5 and 11

7	Option available (in case of Annuity product)	Not Applicable	
8	Riders opted, if any	If rider opted then Name of Rider -<Name of the rider> Rider option Opted-<Rider option opted>	Rider Policy Document and Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any	Suicide- In case of death of the life assured due to suicide within 12 months from the date of commencement of the policy , the claimant shall be entitled to the fund value, as available on the date of intimation of death. , refer to Part F, Clause 12 of policy document	Part F, Clause 12
10	Waiting /lien Period, if any	Not Applicable	
11	Grace Period	Not Applicable	
12	Free Look Period	30 days For more information, refer to Part D, Clause 1 of policy document	Part D -Clause 1
13	Lapse, paid-up and revival of the Policy	Not applicable	
14	Policy Loan, if applicable	NA	
15	Claims/Claims Procedure	Turn around Time – For TAT details for death claim refer to https://www.iciciprulife.com/contact-us/our-services-turn-around-times.html For any assistance on Claims, you can call Us on 18002660 (for calls within India) or +91 8069385555 (for calls outside India). You can also register a health or a death claim by sending us an email at claimsupport@iciciprulife.com The claim form can be downloaded from the following links:	Part F ,Clause 11

		<p>Digital Claim Form Link: https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1</p> <p>Physical Claim Form Link: https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content</p> <p>For information on documents required to process claims, please refer to the policy document (Part F, Clause 11) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html</p>	
16	Policy Servicing	<p>Turn around Time – For TAT details for policy servicing - refer to https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</p> <p>For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on 18002660 or visit Our website: www.icicprulife.com.</p> <p>Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 18002660 or email at lifeline@icicprulife.com. For updated contact details, We request You to regularly check Our website.</p>	Part G ,Clause 1
17	Grievances /Complaints	<p>i. Grievance Redressal Officer:</p> <p>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@icicprulife.com or 18002660.</p>	Part G

		<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>For more details please refer to the “Grievance Redressal” section on www.iciciprulife.com.</p> <ul style="list-style-type: none"> • IRDAI/(IGMS/Call Centre): 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>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</p>	
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		<p>the 'Specimen Policy Document' available at https://www.iciciprulife.com/services/download-centre.html</p> <p>This is subject to change from time to time. Refer https://www.iciciprulife.com/services/grievance-redressal.html for more details.</p>	
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Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date