

## **CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

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

<b>Sl No</b>	<b>Title</b>	<b>Description</b>  (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause Number</b>
<b>1</b>	<b>Name of Insurance Product and Unique Identification Number (UIN)</b>	ICICI Pru Gold UIN: 105N190V03	Policy schedule
<b>2</b>	<b>Policy number</b>	<Application Number>	Policy schedule
<b>3</b>	<b>Type of Insurance Policy</b>	A Participating Non-Linked Life Individual Savings Product	Policy schedule
<b>4</b>	<b>Basic Policy details</b>	Sum Assured on : <Amount> Death (at inception of the policy) (in ₹) Premium Instalment (in ₹) : <Amount> Premium Payment frequency :<Payment Frequency> Premium payment term : <PPT > years Policy term : <Policy term> years	Policy schedule
<b>5</b>	<b>Policy Coverage/benefits payable</b>	<p>Benefits payable on maturity- , On survival of the Life Assured till the Date of Maturity , for a fully-paid Policy, Maturity Benefit will be payable in lump sum. This Maturity Benefit will be sum of</p> <ul style="list-style-type: none"> <li>•Sum Assured on Maturity, plus</li> <li>•Balance in the Savings Wallet (if any), plus</li> <li>•Terminal Bonus (if declared)</li> </ul> <p>For more information, refer to Part C , Clause 2b of policy document.</p> <p>Benefits payable on death- (i)On death of the Life Assured during the Policy term, for a premium paying or fully paid Policy, Death Benefit shall be payable to the Claimant. Benefits shall be payable as per the plan chosen by you at inception.</p> <p>Death Benefit is equal to:</p> <ul style="list-style-type: none"> <li>•Sum Assured on Death, plus</li> <li>•Balance in the Savings Wallet (if any), plus</li> <li>•Interim Survival Benefit (if any), plus</li> <li>•Terminal Bonus (if declared)For more</li> </ul>	<p>Part C-Clause 2b,1,2a</p> <p>Part D -Clause 2</p>

		<p>information, refer to Part C , Clause 1 of policy document.</p> <p>Surrender benefits-  You can surrender the policy any time after payment of at least one full policy year's premium(s). Prior to receipt of one full year's premium, no surrender value is payable.  On policy surrender, a Surrender Value equal to the higher of the following will be payable:</p> <ul style="list-style-type: none"> <li>• Guaranteed Surrender Value (GSV)</li> <li>• Special Surrender Value (SSV)</li> </ul> <p>Plus, any balance in the Savings Wallet.  For more information related to surrender, refer to Part D, Clause 2 of policy document.</p> <p>Survival Benefits excluding that payable on maturity- On survival of the Life Assured, the Survival Benefit will be payable from the first policy year at the end of every policy year/month as chosen by You at the inception or Survival Benefits will be payable at the end of every policy year/month as chosen by You at the inception, from the end of the Deferment Period as chosen by You. Survival Benefit amount will depend upon the Plan variant chosen.</p> <p>For more information, refer to Part C , Clause 2a of policy document.</p> <p>Options to policyholders for availing benefits, if any, covered under the policy-  Savings Wallet is available for the customer  For more information, refer to Part C , Clause 2a viii of policy document.</p> <p>Other benefits/options payable, specific to the policy, if any- Not applicable.</p>	
6	Options available (in case of Linked Insurance Products)	Not applicable	

7	Option available (in case of Annuity product)	Not applicable	
8	<b>Riders opted, if any</b>	//If Rider is Opted, Name of Rider – Rider Option -	Rider schedule and Policy schedule
9	<b>Exclusions (events where insurance coverage is not payable), if any</b>	<p><u>Suicide</u>: In case of death due to suicide within 12 months from the date of commencement of risk under the Policy or from the date of revival of the Policy, as applicable, the Claimant shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the Policy is in force.</p> <p>The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished. For more information, refer to Part F, Clause 11 of policy document</p>	Part F, Clause 11
10	<b>Waiting /lien Period, if any</b>	Not Applicable	
11	<b>Grace Period</b>	<p>15 days-For monthly frequency of premium payment 30 days- For other frequencies of premium payment</p> <p>For more information, refer to Part C, Clause 5 of policy document</p>	Part C-Clause 5
12	<b>Free Look Period</b>	<p>30 days</p> <p>For more information, refer to Part D, Clause 1 of policy document</p>	Part D -Clause 1
13	<b>Lapse, paid-up and revival of the Policy</b>	<p>Lapse: The Policy shall lapse with all benefits and the cover shall cease, if premium payment is discontinued by You before paying at least one full years' premium. If the Policy is not revived within the Revival Period, then the Policy shall foreclose and all rights and benefits under the Policy shall stand extinguished. For more details, refer to Part C, Clause 6 of</p>	<p>Part C-Clause 3,6 Part D -Clause 5</p>

		<p>policy document</p> <p>Paid up: If any premium remains unpaid after the expiry of the grace period and atleast one full years' premium has been paid in the Policy, the policy's status shall be altered to paid-up status with reduced benefits payable under specified contingencies.</p> <p>For more details, refer to Part C, Clause 3 of policy document</p> <p>Revival: A Policy which has discontinued payment of Premium may be revived subject to Board Approved Underwriting Policy and certain condition. The application for revival is made within 5 years from the due date of the first unpaid premium or the policy term, whichever is earlier. Revival will be based on the prevailing Board approved underwriting policy. For more details, refer to Part D, Clause 5 of policy document</p>	
14	<b>Policy Loan, if applicable</b>	<p>Loans are available provided a positive surrender value is payable under the policy at the time of disbursement of the same. Loan amount of up to 80% of Surrender Value can be availed.</p> <p>For more information, refer to Part D, Clause 4 of policy document</p>	Part D -Clause 4
15	<b>Claims/Claims Procedure</b>	<p>Turn around Time – For TAT details for death claim refer to <a href="https://www.icicprulife.com/contact-us/our-services-turn-around-times.html">https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</a></p> <p>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 <a href="mailto:claimsupport@icicprulife.com">claimsupport@icicprulife.com</a></p>	Part F-Clause 10

		<p>The claim form can be downloaded from the following links:  Digital Claim Form Link:  <a href="https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1">https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1</a></p> <p>Physical Claim Form Link:  <a href="https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content">https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content</a></p> <p>For information on documents required to process claims, please refer to the policy document (Part F, Clause 10) under the section 'Specimen Policy Document' available on our website at  <a href="https://www.icicprulife.com/services/download-centre.html">https://www.icicprulife.com/services/download-centre.html</a></p>	
<b>16</b>	<b>Policy Servicing</b>	<p>Turn around Time – For TAT details for policy servicing - refer to  <a href="https://www.icicprulife.com/contact-us/our-services-turn-around-times.html">https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</a></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: <a href="http://www.icicprulife.com">www.icicprulife.com</a>.</p> <p>Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 18002660 or email at <a href="mailto:lifeline@icicprulife.com">lifeline@icicprulife.com</a>. For updated contact details, We request You to regularly check Our website.</p>	Part G
<b>17</b>	<b>Grievances /Complaints</b>	<p><b>i. Grievance Redressal Officer:</b></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 <a href="mailto:gro@icicprulife.com">gro@icicprulife.com</a> or 18002660.</p> <p>Address: ICICI Prudential Life Insurance Company Limited,  Ground Floor &amp; Upper Basement,</p>	Part G

		<p>Unit No. 1A &amp; 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097</p> <p>For more details please refer to the “Grievance Redressal” section on <a href="http://www.iciciprulife.com">www.iciciprulife.com</a>.</p> <ul style="list-style-type: none"> <li> <b>IRDAI/(IGMS/Call Centre):</b>            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: <b>155255 (or) 1800 4254 732</b>            Email ID: <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a> </li> </ul> <p>You can also register your complaint online at <a href="http://igms.irda.gov.in">igms.irda.gov.in</a>            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><b>Ombudsman list:</b> Please refer to the policy document (Part G) under the section under the ‘Specimen Policy Document’ available at <a href="https://www.iciciprulife.com/services/download-centre.html">https://www.iciciprulife.com/services/download-centre.html</a></p> <p>This is subject to change from time to time. Refer <a href="https://www.iciciprulife.com/services/grievance-redressal.html">https://www.iciciprulife.com/services/grievance-redressal.html</a> 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