

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

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 Pru Gold Pension Savings UIN: 105N202V02	Policy schedule
2	Policy number	<Application Number>	Policy schedule
3	Type of Insurance Policy	A Participating Non-Linked Pension Individual Savings Product	Policy schedule
4	Basic Policy details	Premium Instalment (in ₹) : <Amount> Premium Payment frequency: <Payment Frequency> Premium Payment Term : <PPT> years Policy term : <Policy term> years	Policy schedule
5	Policy Coverage/benefits payable	<p>Benefits payable on Vesting- On survival of the Life Assured till the Vesting Date, the following Vesting Benefit will be payable:</p> <p>a) Assured Benefit on Vesting, plus b) Accumulating Cash Bonus (if any), less total amount of part encashment done using the Special Withdrawal feature, plus c) Terminal Bonus, if declared.</p> <p>For more information, refer to Part C , Clause 3 of policy document.</p> <p>Benefits payable on death- On death of the Life Assured during the Policy Term provided the Policy is in force, the following Death Benefit shall be payable: a) Assured Benefit on Death, plus b) Accumulating Cash Bonus (if any), less total amount of part encashment done using the Special Withdrawal feature, plus c) Interim Bonus (if declared), plus d) Terminal Bonus (if declared).</p> <p>For more information, refer to Part C , Clause 2</p>	<p>Part C -Clause 2,3,4 Part D-Clause 2,4</p>

		<p>of policy document.</p> <p>Surrender benefits-</p> <p>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. For Single Pay policies, You can Surrender the policy immediately from the Date of commencement of risk .Upon Surrender of the policy during the Policy Term, a Surrender Value equal to the higher of the following will be payable:</p> <ul style="list-style-type: none"> •Guaranteed Surrender Value ("GSV") •Special Surrender Value ("SSV") <p>For more information related to surrender, refer to Part D Clause 2 of policy document.</p> <p>Survival Benefits excluding that payable on maturity-Not Applicable</p> <p>Options to policyholders for availing benefits, if any, covered under the policy-</p> <p>i)Silver's Benefit:</p> <p>Under this benefit, a periodic complimentary health check-up can be availed by the Life Assured subject to the eligibility conditions. For more information , refer to Part C Clause 4 of policy document</p> <p>ii)Special Withdrawal</p> <p>Under certain conditions, You can encash up to 25% of the Total Premiums Paid over the lifetime of this Policy and keep the Policy in-force. Special Withdrawal will be allowed on receipt of a request citing the specific purpose under which the request is being made. For more details on Special withdrawal refer Part D, clause 4 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	Riders opted, if any	//If Rider is Opted, Name of Rider – Rider Option -	Rider schedule and Policy schedule
9	Exclusions (events where insurance coverage is not payable), if any	Suicide 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. 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	Part F, Clause 11
10	Waiting /lien Period, if any	Not Applicable	
11	Grace Period	15 days-For monthly frequency of premium payment 30 days- For other frequencies of premium payment For more information, refer to Part C, Clause 7 of policy document	Part C-Clause 7
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	Lapse: If any Premium instalment is not paid within the Grace Period before at least one full years' premium is paid then the Policy shall	Part C-Clause 5,6e Part D-Clause 6

		<p>lapse, no benefits will be payable and the cover will cease. For more details on Lapse ,refer to Part C, Clause 6e of policy document</p> <p>Paid up: In case of a limited or regular pay policy, if any Premium remains unpaid after the expiry of the Grace Period and after the policyholder has paid at least one full year's premium, the Policy shall attain Paid-Up status. Once a Policy attains Paid-up , no future bonus other than Contingent Terminal Bonus, if declared shall be payable under the policy on Death, Surrender or Vesting, whichever happens first. Once the Policy becomes Paid-up, only the paid-up benefits will be payable as mentioned. For more details on Lapse ,refer to Part C, Clause 5 of policy document.</p> <p>Revival: A policy which has discontinued due to non-payment of Premium may be revived subject to underwriting and other conditions. The application for revival is made within 5 years from the due date of the first unpaid Premium or before the end of the Policy Term, whichever is earlier. Revival will be based on the prevailing Board approved underwriting policy. For more details on revival, refer to Part D, Clause 6 of policy document</p>	
14	Policy Loan, if applicable	<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. For more details ,refer to Part D, Clause 5 of policy document</p>	Part D, Clause 5
15	Claims/Claims Procedure	<p>Turn around Time – For TAT details for death claim refer to https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</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</p>	Part F ,Clause 10

		<p>sending us an email at claimsupport@icicprulife.com</p> <p>The claim form can be downloaded from the following links: 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 10) 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. 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> <p>Address: ICICI Prudential Life</p>	Part G

		<p>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 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>	
--	--	---	--

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