

**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>
1	<b>Name of Insurance Product and Unique Identification Number (UIN)</b>	ICICI Pru Group Loan Secure UIN: 105N152V04	Certificate of Insurance schedule
2	<b>Policy Number/Member Identification Number</b>	<Member policy number>	Certificate of Insurance schedule
3	<b>Type of Insurance Policy</b>	A Non- Participating Non-Linked Life Group Pure Risk Product	Certificate of Insurance schedule
4	<b>Basic Policy details</b>	Base Sum Assured<<>> Total Premium Amount<> Covergae Term << years>> Premium Payment Term <<years>> If any additional benefit option is opted (if applicable) , Please refer Certificate of Insurance for information on additional Sum Assured	Certificate of Insurance schedule
5	<b>Policy Coverage/benefits payable</b>	Benefits payable on maturity- Not Applicable  Benefits payable on death- As per option chosen by you, Death Benefit will be payable.  For more information, refer Certificate of Insurance clause 2  Surrender benefits- For Single Pay At member level, surrender value will be payable only upon <ul style="list-style-type: none"> <li>• surrender of membership due to full prepayment of loan or foreclosure of loan or transfer of loan to another institution.</li> <li>• If the Member discontinues paying premiums and does not revive his / her</li> </ul>	Certificate of Insurance Clause 2,8

		<p>Membership in the revival period.</p> <ul style="list-style-type: none"> <li>• If any claim is triggered in the revival period.</li> <li>• In the event of death of member/life assured post full prepayment of loan</li> </ul> <p>For Limited Pay At Member level, a Surrender Value will be payable under the following circumstances:</p> <ul style="list-style-type: none"> <li>• On surrender of Membership due to full prepayment of loan,</li> <li>• If the Member discontinues paying premiums and does not revive his / her Membership in the revival period</li> <li>• If claim is triggered in the revival period</li> <li>• In the event of death of member/life assured post full prepayment of loan</li> </ul> <p>For more information, refer Clause 8</p> <p>Survival Benefits excluding that payable on maturity- Not applicable</p> <p>Options Benefits – Not applicable</p> <p>Other benefits /options payable, specific to the policy- Not applicable</p>	
6	<b>Options available (in case of Linked Insurance Products)</b>	Not Applicable	
7	<b>Option available (in case of Annuity product)</b>	Not Applicable	
8	<b>Riders opted, if any</b>	Not Applicable	
9	<b>Exclusions (events where insurance coverage is not payable), if any</b>	<p>Suicide- If a member, whether sane or insane, commits suicide within one year<sup>12</sup> months from the date of commencement of cover, higher of 80% of total premiums paid ,if any or the surrender value available as on date of death, in respect of such a member will be payable. For more information, refer clause 10</p>	Certificate of Insurance Clause 10,11

		For exclusions related to benefit option chosen refer to certificate of Insurance For more information, refer Clause 11.	
<b>10</b>	<b>Waiting /lien Period, if any</b>	Waiting Period applicable on when Critical Illness option is chosen The benefit shall not apply or be payable in respect of any Critical Illness of which the symptoms have occurred or for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted during the first six months from the Date of commencement of cover of the Member or 3 months from the Member reinstatement date where the policy has lapsed for more than 3 months. For more information, refer clause 10	Certificate of Insurance Clause 11
<b>11</b>	<b>Grace Period</b>	15 Days – Monthly frequency of premium payment 30 Days- Quarterly and Half- Yearly frequency of premium payment. Grace not applicable for single pay For more information, clause 6.	Certificate of Insurance Clause 6
<b>12</b>	<b>Free Look Period</b>	30 days  For more information, refer clause 5	Certificate of Insurance schedule
<b>13</b>	<b>Lapse, paid-up and revival of the Policy</b>	Revival- A Member who has discontinued payment of Premium may be revived subject to underwriting certain following conditions: The application for member revival is made within 5 years from the due date of the first unpaid premium and before the termination date of the Member cover. Revival will be based on the prevailing Company policy. For more information, refer Certificate of Insurance clause	Certificate of Insurance Clause 7
<b>14</b>	<b>Policy Loan, if applicable</b>	Not applicable	
<b>15</b>	<b>Claims/Claims Procedure</b>	Turn around Time – For TAT details for death claim refer to <a href="https://www.iciprulife.com/contact-us/our-services-turn-around-times.html">https://www.iciprulife.com/contact-us/our-services-turn-around-times.html</a>	Certificate of Insurance Clause 12

		<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> <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 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>.  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>	Certificate of Insurance Clause 15 ,17
<b>17</b>	<b>Grievances /Complaints</b>	<b>i. Grievance Redressal Officer:</b>	Certificate of Insurance

		<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, Unit No. 1A &amp; 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097</p> <p>The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.</p> <p>For more details please refer to the “Grievance Redressal” section on <a href="http://www.icicprulife.com">www.icicprulife.com</a>.</p> <ul style="list-style-type: none"> <li>• 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: <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</p>	<p>Clause 17</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