

**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>SI 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 Group Term Plus UIN: 105N119V08	Certificate of Insurance schedule
<b>2</b>	<b>Policy Number/Member Identification Number</b>	<Member policy number>	Certificate of Insurance schedule
<b>3</b>	<b>Type of Insurance Policy</b>	ICICI Pru Group Term Plus – Non – Participating, Non- Linked Life Group Renewable Pure Risk Product.	Certificate of Insurance schedule
<b>4</b>	<b>Basic Policy details</b>	Sum Assured<<>> Total Premium Amount<> Policy Term << Months>> Premium Payment Term <<Months>> Date of Termination of Cover<>	Certificate of Insurance schedule
<b>5</b>	<b>Policy Coverage/benefits payable</b>	Benefits payable on maturity- Not Applicable  Benefits payable on death- In the event of death of a member during the Coverage term, the Sum Assured with respect to such Member shall be paid to the Nominee/Legal heir as per the terms and conditions of the Master Policy. Upon payment of Death Benefit, the Member's cover will terminate and all rights, benefits and interests of the Member under the member's cover will stand extinguished. For more information, refer to clause 3  Surrender benefits- In case the Master Policyholder surrenders the Master Policy, the Members of the group will be given an option to continue life cover till the end of the coverage term. For lender borrower groups, on foreclosure of loan or transfer of loan to another financial	Clause 3,4,7

		<p>institution by the member, the member has the option to continue the cover till the end of coverage term For more information, refer Clause 7</p> <p>Survival Benefits excluding that payable on maturity- Not applicable</p> <p>Options Benefits to policyholders for availing benefits, if any, covered under the policy- 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>	// if rider opted Name of the Rider-	
9	<b>Exclusions (events where insurance coverage is not payable), if any</b>	<p>Suicide- This clause is applicable only to non employer-employee groups. If a Member whether sane or insane, commits suicide within 12 months from the date of commencement of risk, while the Cover is in force, higher of 80% of the total premiums paid till the date of death or the unexpired risk premium value as available on date of death with respect to such a Member shall be refunded to the nominee or beneficiary of the member. For more information, refer clause 8.</p> <p>Exclusions- The exclusion is applicable only for policy term of one year. If a member dies a natural death within the first 45 days of date of commencement of risk while the cover is in force, the cover shall be void for the member and premium paid shall be refunded after deducting proportional expenses incurred by Us for the issue of the cover. The above lien period of 45 days will</p>	Clause 8, 9

		not be applicable in case of death due to accident. The above lien period will not be applicable for members whose benefit is beyond the Free Cover Limit i.e. members who have undergone medicals and for members covered through schemes which have migrated from other insurers. For more information, refer Clause 9.	
<b>10</b>	<b>Waiting /lien Period, if any</b>	Not applicable	
<b>11</b>	<b>Grace Period</b>	15 Days – Monthly frequency of premium payment 30 Days- Quarterly and Half- Yearly frequency of premium payment. For more information, clause 11.	Clause 11
<b>12</b>	<b>Free Look Period</b>	30 days  For more information, refer Certificate of Insurance schedule.	Certificate of Insurance schedule
<b>13</b>	<b>Lapse, paid-up and revival of the Policy</b>	Not Applicable	
<b>14</b>	<b>Policy Loan, if applicable</b>	Not applicable	
<b>15</b>	<b>Claims/Claims Procedure</b>	<p>Turn around Time – For TAT details for death claim refer to <a href="https://www.iciciprulife.com/contact-us/our-services-turn-around-times.html">https://www.iciciprulife.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@iciciprulife.com">claimsupport@iciciprulife.com</a></p> <p>The claim form can be downloaded from the following links: Digital Claim Form Link: <a href="https://buy.iciciprulife.com/buy/Claim-Intimation.htm?execution=e2s1">https://buy.iciciprulife.com/buy/Claim-Intimation.htm?execution=e2s1</a></p> <p>Physical Claim Form Link: <a href="https://www.iciciprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content">https://www.iciciprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content</a></p>	Clause 12

		<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 <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>	Clause 16
<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, Unit No. 1A &amp; 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097</p>	Clause 16

		<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.iciciprulife.com">www.iciciprulife.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 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 <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/griev">https://www.iciciprulife.com/services/griev</a></p>	
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		<a href="#">ance-redressal.html</a> for more details.	
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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