

**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

SR 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 LifeTime Classic UIN: 105L155V10	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 payment Term- <PPT>years Policy Term - <Policy Term> years	Policy schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- On survival of the Life Assured till the Date of Maturity, We will pay the Fund Value including Loyalty Additions, Wealth Boosters 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- On death of the Life Assured, provided monies are not in the Discontinued Policy Fund, Death Benefit will be: <ul style="list-style-type: none"> In case of all Single Pay policies and Limited Pay and Regular Pay policies for 	Part C -Clause 1 and 2 , Part D- Clause 13

		<p>age at entry greater than or equal to 50 years, Death Benefit = A or B or C whichever is highest.</p> <ul style="list-style-type: none"> In case of Limited Pay and Regular Pay policies, for age at entry less than 50 years, Death Benefit = (A+B) or C whichever is higher <p>Where, A = Sum Assured including Top-up Sum Assured, if any B = Fund Value including Top-up Fund Value, if any as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier C = Minimum Death Benefit</p> <p>Refer to Part C, Clause 1 of policy document for more information.</p> <p>Surrender benefits-</p> <p>On Surrender during the Lock-in Period , the Fund Value including Top up fund value if any , after deduction of applicable Discontinuance Charge, shall be credited to the Discontinued Policy Fund and risk cover and rider cover, if any, shall cease .</p> <p>After the completion of the lock-in period, on the receipt of intimation by Us that you wish to surrender the Policy , You will receive Surrender value equal to the Fund Value including Top-up Fund Value, if any as on the date of surrender Refer to Part D, Clause 13 of policy document.</p> <p>Lock-in period for Linked Insurance products- Five consecutive completed years from the date of commencement of risk.</p>	
6	Options available (in case of Linked Insurance Products)	<p>Partial Withdrawal</p> <p>Irrespective of the portfolio strategy you select, partial withdrawals will be allowed after completion of Lock-in period and subject to payment of all due premiums provided the monies are not in DP Fund.</p>	Part D – Clause 2,3,5 and 10

		<p>Refer to the policy document Part D- Clause 5 for more information</p> <p>Top –ups</p> <p>You have an option to pay Top-up premiums any time during the term of the policy, except in the last five years before the date of maturity Refer to the policy document Part D- Clause 3 for more information</p> <p>Switches</p> <p>If you select the Fixed Portfolio Strategy you have an option to switch units between the funds available under this plan. Switches are not available under other Portfolio Strategies. Refer to the policy document Part D- Clause 2 for more information</p> <p>Settlement</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 before the Date of Maturity. Refer to the policy document Part D- Clause 10 for more information</p>	
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 Policy Document and Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any	<p>Suicide –</p> <p>If the Life Assured, whether sane or insane, commits suicide for any reason whatsoever within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the</p>	Part F, Clause 12

		<p>policy will terminate and only the Fund Value including Top up Fund Value, if any, as available on the date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier, will be payable to the Claimant</p> <p>Refer to the policy document Part F- Clause 12</p>	
10	Waiting /lien Period, if any	Not applicable	
11	Grace Period	<p>Monthly – 15 days</p> <p>Any other premium payment frequency – 30 days</p> <p>Refer to Part C, Clause 4 of policy document</p>	Part C- Clause 4
12	Free Look Period	<p>30 days</p> <p>Refer to Part D, Clause 1 of policy document</p>	Part D -Clause 1
13	Lapse, paid-up and revival of the Policy	<p>Premium Discontinuance –</p> <p>Premium discontinuance during Lock-in period Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the Fund Value including Top-up Fund Value, if any, shall be credited to the Discontinued Policy Fund after deduction of applicable discontinuance charges and the risk cover and rider cover, if any, shall cease. It will continue to remain in the Discontinued Policy Fund till the policy is revived by paying due premiums.</p> <p>Premium discontinuance after the Lock-in period Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock in period the policy will be converted into a reduced paid-up policy with paid-up sum assured. The policy shall continue to be in reduced paid-up status without rider cover, if any, . Refer to Part D, Clause 14 of policy document for more information</p> <p>Policy Revival- The revival period is three years from the date of first unpaid premium. Revival will be based on the prevailing Board approved underwriting guidelines. Revival is not applicable for Single Pay policies.</p>	Part D – Clause 14 and 16

		Refer to Part D, Clause 16 of policy document for more information	
14	Policy Loan, if applicable	Not applicable	
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 1800-2660 (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@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-fqs.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>	Part F ,Clause 11
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 1800-2660 or visit Our website: www.icicprulife.com.</p>	Part G ,Clause 1

		<p>Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 1800-2660 or email at lifeline@icicprulife.com. For updated contact details, We request You to regularly check Our website.</p>	
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 1800-2660.</p> <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.icicprulife.com.</p> <ul style="list-style-type: none"> <p>IRDAI/(IGMS/Call Centre):</p> <p>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</p> <p>Email ID: complaints@irdai.gov.in</p> <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</p> 	Part G , Clause 1

		<p>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.icicprulife.com/services/download-centre.html</p> <p>This is subject to change from time to time. Refer https://www.icicprulife.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