

CUSTOMER INFORMATION **SHEET/KNOW YOUR POLICY**

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

SI 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 Shubh Raksha Life – A Group Micro Insurance Product UIN: 105N160V03	Policy Schedule
2	Application number/ Policy Number	<Member policy number>	Policy Schedule
3	Type of Insurance Policy	Non Participating Non-Linked Life Group Pure Risk Micro Insurance Product.	Policy Schedule
4	Basic Policy details	Base Sum Assured<<>> Total Premium Amount<> Policy Term << >> Premium Payment Term <<>> Date of Termination of Cover<> If any additional benefit option is opted (if applicable) , Please refer Certificate of Insurance for information on additional Sum Assured	Policy Schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- Not Applicable Benefits payable on death- Death Benefit will be payable on death of the Member during the Coverage Term. It is equal to the Death Benefit Sum Assured specified in the Certificate of Insurance. Upon payment of this benefit, the Member's cover will terminate and all rights, benefits and interests of the Member under the Master Policy will stand extinguished. For more information, refer Policy Document to Part C, clause 1. Surrender benefits- In case of surrender of the Master Policy by the Master Policyholder, an option shall be	Policy Document Part C, clause 1 Part D, clause 2

		<p>given to individual members of the group on such surrender to continue the cover till the expiry of the coverage term. For more information, refer Policy Document part D Clause 2</p> <p>Survival Benefits excluding that payable on maturity- Not applicable</p> <p>Options Benefits – Additional Accidental Death Benefit and Accelerated Death Benefit are payable subject to the option chosen. For more information, refer Policy Document Part C, Clause 1</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	Not Applicable	
9	Exclusions (events where insurance coverage is not payable), if any	<p>Suicide- If a Member, whether sane or insane, commits suicide within one year from the date of commencement of cover or one year from the date of revival of insurance cover, while the cover is in-force, higher of 80% of total premiums paid till the date of death or the surrender value available as on date of death in respect of such a Member will be payable. For more information, refer Policy Document Part D, clause 3.</p>	Policy Document Part D, clause 3.
10	Waiting /lien Period, if any	Not applicable	
11	Grace Period	<p>15 Days – Monthly frequency of premium payment 30 Days- Quarterly and Half- Yearly frequency of premium payment. For more information, Part C, clause 7 .</p>	Part C, clause 7
12	Free Look Period	<p>30 days</p> <p>For more information, refer Part D, clause 1</p>	Part D, clause 1

13	Lapse, paid-up and revival of the Policy	<p>Revival- For Regular Pay - application for member revival can be made through the Master Policyholder within 5 years from the due date of the first unpaid premium and before the end of coverage term.</p> <p>b) Revival will be based on the prevailing Board approved underwriting policy and guidelines framed thereunder For more information, refer policy document Part D, clause 7</p> <p>Lapse: a) If any premium instalment is not paid by You or the Member (where applicable) within the Grace Period, then the Member Cover/Policy shall lapse, and the Member Cover/policy will cease. If the Member cover/policy is not revived within the Revival Period, then the Member cover/Policy shall foreclose without any value and all rights and benefits under the member cover/ policy shall be extinguished. For more information, refer policy document Part C, clause 7</p>	Part D, Clause 7; Part C clause 7
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 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 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-</p>	Policy Document Part F, Clause 6

		faqs.html#linked_content 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 https://www.iciciprulife.com/services/download-centre.html	
16	Policy Servicing	Turn around Time – For TAT details for policy servicing - refer to https://www.iciciprulife.com/contact-us/our-services-turn-around-times.html 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.iciciprulife.com . Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 18002660 or email at lifeline@iciciprulife.com . For updated contact details, We request You to regularly check Our website.	Policy Document Part G, Clause 1
17	Grievances /Complaints	i. Grievance Redressal Officer: 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@iciciprulife.com or 18002660. Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East),	Policy Document Part G

		<p>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 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</p>	
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		https://www.icicprulife.com/services/grievance-redressal.html 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