

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 One Group Micro Insurance Product UIN: 105N158V03	Policy Schedule
2	Application number/ Policy Number	<Member policy number>	Policy Schedule
3	Type of Insurance Policy	ICICI Pru Shubh Raksha One- A Non-Participating, Non- Linked Life Group Renewable Pure Risk Micro Insurance Plan.	Policy Schedule
4	Basic Policy details	Base Sum Assured<>> Total Premium Amount<> Policy Term << Months>> Premium Payment Term <<Months>> 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 to Part C, clause 1 Surrender benefits- In case of surrender of the Master Policy by the Master Policyholder, an option shall be given to individual members of the group on such surrender to continue the cover till the	Policy Document Part C, Clause 1, Part D, clause 2

		<p>expiry of the coverage term.</p> <p>On Policy Surrender, the unexpired risk premium will be paid as surrender value (if applicable) only to those members who do not opt for continuance of cover. On this payment, the cover of such members will cease and all rights, benefits and interests under this policy will stand extinguished. For more information, refer Part D, Clause 2</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	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-</p> <p>If a Member, whether sane or insane, commits suicide within one year from the date of commencement of cover or from the date of revival of the member 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.</p> <p>For more information, refer Part D, clause 3.</p>	Policy Document Part D, clause 3.
10	Waiting /lien Period, if any	Not applicable	
11	Grace Period	No grace period applies for Single Pay and Annual modes. A grace period of 15 days from the premium due date applies for fortnightly and monthly frequency of premium payment, and 30 days applies for other quarterly and half-yearly frequencies commencing from the premium due date.	Policy Document Part C, Clause 7.

		Cover continues during the Grace period and in case of occurrence of an event, under which benefits are payable, within grace period, benefits as mentioned in the Certificate of Insurance will be payable. For more information, Part C, Clause 7.	
12	Free Look Period	30 days For more information, refer Part D, clause 1	Policy Document Part D, clause 1
13	Lapse, paid-up and revival of the Policy	Revival- For Non-Annual mode, request for revival can be made within the outstanding coverage term. Revival is not applicable for annual mode and Single Pay. Revival will be based on the prevailing Board approved underwriting policy and guidelines framed thereunder For more information, refer Part D, clause 9 Lapse: In case the due premium is not paid by the end of the grace period by the Master policyholder or the Member, the the Policy/member's Member's cover will lapse and the risk cover will cease. For more information, refer Part D, clause 7	Policy Document Part D, Clause 9 & Part C Clause 7.
14	Policy Loan, if applicable	Not applicable	
15	Claims/Claims Procedure	Turn around Time – For TAT details for death claim refer to https://www.icicprulife.com/contact-us/our-services-turn-around-times.html 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 The claim form can be downloaded from the following links: Digital Claim Form Link:	Policy Document Part F, Clause 6

		https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1 Physical Claim Form Link: https://www.icicprulife.com/insurance-library/life-insurance-claims-related-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.icicprulife.com/services/download-centre.html	
16	Policy Servicing	Turn around Time – For TAT details for policy servicing - refer to https://www.icicprulife.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.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.	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@icicprulife.com or 18002660. Address: ICICI Prudential Life Insurance Company Limited,	Part G, Clause 1

		<p>Ground Floor & Upper Basement, Unit No. 1A & 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 www.icicprulife.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</p>	
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		<p>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