

**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***

| <b>SI No</b> | <b>Title</b>  | <b>Description</b><br><br>(Please refer to applicable Policy Clause Number in next column)   | <b>Policy Clause Number</b>               |
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| <b>1</b>     | <b>Name of Insurance Product and Unique Identification Number (UIN)</b> | ICICI Pru Signature<br>UIN: <UIN Signature>  | Policy schedule                           |
| <b>2</b>     | <b>Application Number/Policy number</b>                                 | <Application Number>   | Policy schedule                           |
| <b>3</b>     | <b>Type of Insurance Policy</b>   | A Non-Participating Linked Individual Savings Life Insurance Plan  | Policy schedule                           |
| <b>4</b>     | <b>Basic Policy details</b>   | Installment Premium-<br><br>Mode of premium payment-<br><br>Sum Assured on Death - <Sum Assured on Death><br><br>Premium payment Term- <PPT>years<br><br>Policy Term - <Policy Term> years   | Policy schedule                           |
| <b>5</b>     | <b>Policy Coverage/benefits payable</b>                                 | Benefits payable on maturity-<br><br>On survival of the Life Assured till the Date of Maturity, we will pay only the Fund Value to the Policyholder provided the Policy has not already been terminated. For more information, refer to Part C, Clause 2 of policy document<br><br>Benefits payable on death-<br>iii. On death of the Life Assured, provided monies are not in the Discontinued Policy Fund, Death Benefit will be:<br><br>Death Benefit = A or B or C, whichever is highest<br>Where,<br>A= Sum Assured, including Top-up Sum Assured if any,<br>B = Fund Value as available on date of | Part C -Clause 1 and 2, Part D- Clause 13 |

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|  |  | <p>intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier ,<br/>C = Minimum Death Benefit</p> <p>For more information, refer to Part C , Clause 1 of policy document.</p> <p>Surrender benefits-</p> <p>Surrender during lock-in period:</p> <p>During the Lock-in period, on receipt of intimation by Us that you wish to surrender the policy, the Fund Value 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>Surrender after lock-in period:</p> <p>After completion of the Lock-in Period, on the receipt of intimation by Us that you wish to surrender the Policy, you will receive the Surrender Value as on the date of surrender.</p> <p>For more information related to 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 the Policy.</p> <p>Survival Benefits excluding that payable on maturity- Not Applicable</p> <p>Options to policyholders for availing benefits, if any, covered under the policy- Not Applicable</p> <p>Other benefits/options payable, specific to the policy, if any-</p> <p>1.Value Benefit is 5% of annual premium and is applicable only for Premier and Exclusive plan option and is not applicable for Advantage Plan option.</p> <p>Value benefit is only applicable for offline variant. For the plan applicable to you, please refer to the Policy Schedule.</p> <p>For more information , refer to Part C, Clause 2</p> |  |
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|   |  | <p>of policy document.</p> <p>2.Wealth Boosters<br/>Wealth Boosters will be allocated as extra units at the end of every 5<sup>th</sup> Policy Year starting from the end of the 10<sup>th</sup> Policy Year.<br/>For more information , refer to Part C, Clause 2 of policy document</p>   |                                  |
| 6 | Options available (in case of Linked Insurance Products) | <p>Partial Withdrawal-</p> <p>Partial withdrawals will be allowed only after the completion of lock-in period and provided monies are not in the Discontinued Policy Fund. Total amount of partial withdrawals in a Policy Year does not exceed 20% of the Fund Value in a Policy Year. For more information, refer to Part D , Clause 5 of policy document</p> <p>Top –ups-</p> <p>You have an option to pay Top-up premiums any time during the Policy Term, except in the last five years before the Date of Maturity. The minimum Top-up premium is Rs. 2,000/-. For more information, refer to Part D, Clause 3 of policy document</p> <p>Switches-</p> <p>Switches is only available under Fixed Portfolio Strategy. For more information, refer to Part D, Clause 2 of policy document</p> <p>Settlement option-</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 maturity. For more information, refer to Part D, Clause 10 of policy document</p> | Part D – Clause 2 , 3 , 5 and 10 |

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| <b>7</b>  | <b>Option available (in case of Annuity product)</b>                       | Not Applicable  |   |
| <b>8</b>  | <b>Riders opted, if any</b>  | // if rider opted<br>Name of Rider –<br>Rider option opted –  | Rider Policy Document & Policy Schedule |
| <b>9</b>  | <b>Exclusions (events where insurance coverage is not payable), if any</b> | Suicide-<br><br>If the Life Assured, whether sane or insane, commits suicide for any reason whatsoever within 12 months from the Risk commencement date of the policy or from the date of revival of the policy, as applicable, the policy will terminate and only the Fund Value 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. For more information, refer to Part F, Clause 12 of policy document                   | Part F, Clause 12                       |
| <b>10</b> | <b>Waiting /lien Period, if any</b>  | Not Applicable  |   |
| <b>11</b> | <b>Grace Period</b>  | Monthly – 15 days<br>Any other premium payment frequency – 30 days<br>For more information, refer to Part C, Clause 4 of policy document  | Part C- Clause 4                        |
| <b>12</b> | <b>Free Look Period</b>  | 30 days<br><br>For more information, refer to Part D, Clause 1 of policy document   | Part D -Clause 1                        |
| <b>13</b> | <b>Lapse, paid-up and revival of the Policy</b>                            | Premium Discontinuance –<br>During Lock-in period<br>Upon expiry of the Grace Period, in case of Discontinuance of Policy due to non-payment of premiums during the lock-in period, the Fund Value 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.<br><br>Premium discontinuance after the lock – in period<br>Upon expiry of the Grace Period, in case of Discontinuance of policy due to non-payment of | Part D – Clause 14 and 1                |

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|           |                                   | <p>premium after the 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.</p> <p>For more information related to Premium discontinuance, refer to Part D, Clause 14</p> <p>Policy Revival-</p> <p>The revival period is three years from the date of first unpaid premium. Revival will be based on the prevailing Board approved underwriting guidelines. For more information related to Premium discontinuance, refer to Part D, Clause 16</p>  |                   |
| <b>14</b> | <b>Policy Loan, if applicable</b> | NA  |                   |
| <b>15</b> | <b>Claims/Claims Procedure</b>    | <p>Turn around Time – For TAT details for death claim 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 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:<br/>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 (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> | Part F ,Clause 11 |

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| 16 | <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>.</p> <p>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>   | Part G |
| 17 | <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,<br/>Ground Floor &amp; Upper Basement,<br/>Unit No. 1A &amp; 2A, Raheja Tipco Plaza,<br/>Rani Sati Marg, Malad (East),<br/>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> <p>• <b>IRDAI/(IGMS/Call Centre):</b><br/>If you are not satisfied with the response or do not receive a response from us within</p> | Part G |

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|  |  | <p>15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:<br/> IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: <b>155255 (or) 1800 4254 732</b><br/> Email ID: <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a></p> <p>You can also register your complaint online at <a href="http://igms.irda.gov.in">igms.irda.gov.in</a><br/> Address for communication for complaints by fax/paper:<br/> Consumer Affairs Department<br/> Insurance Regulatory and Development Authority of India<br/> Survey No. 115/1, Financial District,<br/> Nanakramguda, Gachibowli,<br/> Hyderabad, Telangana State – 500032</p> <p><b>Ombudsman list:</b> Please refer to the policy document (Part G) under the section under the 'Specimen Policy Document' available at <a href="https://www.icicprulife.com/services/download-centre.html">https://www.icicprulife.com/services/download-centre.html</a></p> <p>This is subject to change from time to time. Refer <a href="https://www.icicprulife.com/services/grievance-redressal.html">https://www.icicprulife.com/services/grievance-redressal.html</a> 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