

CUSTOMER INFORMATION **SHEET/KNOW YOUR POLICY**

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

Sl 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 Super Protect - Credit UIN: 105N176V02	Certificate of Insurance schedule
2	Policy Number/Member Identification Number	<Member policy number>	Certificate of Insurance schedule
3	Type of Insurance Policy	A Non- Participating Non- Linked Life Group Pure Risk Product	Certificate of Insurance schedule
4	Basic Policy details	Base Sum Assured<< Death Benefit Sum Assured chosen at inception >> Total Premium Amount< > Coverage Term << Months>> Premium Payment Term <<Months>> If any additional benefit option is opted (if applicable) , Please refer Certificate of Insurance for information on additional Sum Assured	Certificate of Insurance schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- Not Applicable Benefits payable on death- Amount payable on death of the member. On payment of this amount, member's cover will terminate and all rights, benefits and interests under this policy will stand extinguished. For more information, refer Certificate of insurance to clause 3 Surrender benefits- In case of surrender of the Master Policy by the Master Policyholder or foreclosure of loan by the insured Member or transfer of loan to another company by the insured	Certificate of Insurance Clause 3,18

		<p>Members, the members shall have an option to continue the cover till the end of the coverage term, Such cover shall continue with the same terms and conditions as the original cover. For members who opt to surrender their cover, the Surrender value shall be payable only for them. For more information, refer Certificate of insurance Clause 18</p> <p>Options to policyholders for availing benefits, if any, covered under the policy-- 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- If a member, whether sane or insane, commits suicide within one year from the date of commencement of cover, while the cover is in-force, 80% of premiums paid, in respect of such a Member will be payable. On the above payment, the member's cover will terminate and all rights, benefits and interests of the member under the Master Policy will stand extinguished. In case of joint life cover, this clause is applicable on either of the members committing suicide. Post payment of the applicable amount, both the members' cover will terminate and all rights, benefits and interests of both members will stand extinguished.</p>	Certificate of Insurance Clause 19

		For more information, refer Certificate of insurance clause 19 For exclusions related to specific benefit chosen refer policy document.	
10	Waiting /lien Period, if any	180 days Waiting period < If CI Benefit, ACI Benefit and Cancer Protect Benefit> 45 days Waiting Period <If WoEH Benefit is opted> Waiting period applicable to you will be depend upon the benefit option chosen by you. For more information, refer Clause 12 of Certificate of Insurance	Certificate of Insurance Clause 12
11	Grace Period	Not applicable	
12	Free Look Period	30 days For more information, refer Clause 17 For more information, refer Certificate of Insurance schedule.	Certificate of Insurance Clause 17
13	Lapse, paid-up and revival of the Policy	Not applicable	
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:	Certificate of Insurance Clause 20

		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.	Certificate of Insurance Clause 32
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,	Certificate of Insurance Clause 32

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