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

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 EzyGrow UIN: 105L189V07 Plan variant: Assure	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 Top-up Fund Value if any to You, 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 the death of the Life Assured during the Policy Term provided the Policy	Part C -Clause 1 and 2, Part D Clause 14

		is in-force and the monies are not in the Discontinued Policy Fund, Death Benefit will be payable to the Claimant. Death Benefit will comprise of the following two parts: a. Lumpsum Benefit, and b. Smart Benefit For more information, refer to Part C, Clause 1 of policy document. Surrender benefits- Surrender during lock-in period: On surrender during the lock-in period, the unit fund value including top-up fund value, if any, after deducting applicable discontinuance charges shall be credited to the discontinuance policy fund and risk cover and rider cover, if any, shall cease. The fund management charges of the DP discontinued policy fund will be applicable during this period and no other charges will be applied. Surrender after lock-in period: In case of surrender of policy after the lock-in period, the surrender value shall be equal to the unit fund value including top-up fund value, if any, as on the date of surrender shall be payable to you. For more information related to surrender, refer to Part D, Clause 14 of policy document. Lock-in period for Linked Insurance products- Five consecutive completed years from the date of commencement of risk. Survival Benefits excluding that payable on maturity-Not applicable Options to policyholders for availing benefits, if any, covered under the policy-	

		Not applicable Other benefits/options payable, specific to the policy, if any- Not applicable	
6	Options available (in case of Linked Insurance Products)	Partial Withdrawal Irrespective of the portfolio strategy you select, partial withdrawals will be allowed after completion of Lock-In Period and subject to payment of five full years' premiums provided the monies are not in Discontinued Policy Fund. The terms and conditions applicable for Partial Withdrawals are mentioned in Part D – Clause 5. Top –ups You have an option to pay Top-up premiums to your Fund Value, subject to underwriting, any time during the Policy Term, except in the last five years before the Date of Maturity. For more information, please refer to the policy document Part D- Clause 3 Switches If You select the Fixed Portfolio Strategy, You have an option to switch Units between the funds available under this product. For more information, please refer to the policy document Part D- Clause 2 Settlement option- 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 on settlement options, please refer to Part D, Clause 11	Part D – Clause 2 , 3 , 5 and 11
7	**Option available (in case of Annuity product)**	Not Applicable	
8	**Riders opted, if any**	// If rider opted then Name of Rider - Rider option Opted -	Rider Policy Document and Policy Schedule
9	**Exclusions (events where insurance coverage is not payable), if any**	Suicide- If the Life Assured, whether sane or insane, commits suicide for any reason whatsoever within 12 months from the	Part F, Clause 12

		date of commencement of risk of the Policy or from the date of revival of the Policy, as applicable, the 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. For more information, please refer to the policy document Part F- Clause 12	
10	**Waiting /lien Period, if any**	Not Applicable	
11	**Grace Period**	Monthly – 15 days Any other premium payment frequency – 30 days For more information, refer to Part C, Clause 4 of policy document	Part C- Clause 4
12	**Free Look Period**	30 days For more information, refer to Part D, Clause 1 of policy document	Part D -Clause 1
13	**Lapse, paid-up and revival of the Policy**	Premium Discontinuance – During Lock-in period 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 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. Premium discontinuance after the lock – in period Upon expiry of the grace period, in case of discontinuance of policy due to nonpayment 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	Part D –Clause 15 and 17

		paid-up status without rider cover, if an For more information related to Premium discontinuance, refer to Part D, Clause 15 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. For more information related to Premium discontinuance, refer to Part D, Clause 17	
14	**Policy Loan, if applicable**	Not applicable	
15	**Claims/Claims Procedure**	Turn around Time – For TAT details for death claim refer to https://www.iciciprulife.com/contact-us/our-services-turn-around-times.html 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@iciciprulife.com The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.iciciprulife.com/buy/Claim-Intimation.htm?execution=e2s1 Physical Claim Form Link: https://www.iciciprulife.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'	Part F ,Clause 11

		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 1800-2660 or visit Our website: www.iciciprulife.com. Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 1800-2660 or email at lifeline@iciciprulife.com. For updated contact details, We request You to regularly check Our website.	Part G ,Clause 1
17	**Grievances /Complaints**	i. You may write to gro by visiting the grievance redressal page of our website: https://www.iciciprulife.com/services/grievance-redressal.html. Alternatively, you can contact the Grievance redressal officer at our branches or write to us at gro@iciciprulife.com ii. https://www.iciciprulife.com/services/grievance-redressal.html iii. Kindly refer the Insurance Ombudsman details under part G under the 'Specimen Policy Document' available at Download Centre | ICICI Prulife . This is subject to change from time to time Additionally, the contact details of	Part G , Clause 1

		Ombudsman can be accessed through https://www.cioins.co.in/Ombudsman	

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