

**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

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 Smart Insurance Plan Plus UIN: <UIN Smart Insurance Plan Plus> 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 date of maturity, the Fund Value will be payable as the maturity benefit to the policyholder, provided the policy has not already been terminated. Maturity benefit will be payable irrespective of the survival of the Life Assured on the date of maturity. 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 all due Premiums have been paid and the monies are not in	Part C -Clause 1 and 2, Part D Clause 14

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 Fund

Value after deducting applicable discontinuance charges shall be credited to the Discontinued Policy Fund and risk cover and rider cover, if any, shall cease. The proceeds of the discontinued policy shall be payable at the end of the lock-in period.

Surrender after lock-in period:

In case of Surrender of policy after the lock-in period, the Surrender Value, as on the date of Surrender shall be payable to You. Upon payment of the Surrender Value the Policy shall terminate and all rights and benefits under the Policy shall be extinguished.

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 the Policy.

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)	<p>Partial Withdrawal- Partial withdrawals will be allowed only after the completion of Lock-In Period and provided the monies are not in Discontinued Policy Fund. Total amount of partial withdrawals in a Policy Year cannot 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- 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.500/-. For more information, refer to Part D, Clause 3 of policy document</p> <p>Switches- Switches are only available under Fixed Portfolio Strategy. For more information, refer to Part D, Clause 2 of policy document</p> <p>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, refer to Part D, Clause 11 of policy document</p>	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 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 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
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 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 non-payment of premium after the lock-in period, the policy will be converted into a reduced paid-up policy with reduced paid-up sum assured. The policy shall continue to be in reduced paid-up status without rider cover, if any.	Part D –Clause 15 and 17

		<p>For more information related to Premium discontinuance, refer to Part D, Clause 15</p> <p>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</p>	
14	Policy Loan, if applicable	NA	
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 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@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-faqs.html#linked_content</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 https://www.icicprulife.com/services/download-centre.html</p>	Part F ,Clause 11

16	Policy Servicing	<p>Turn around Time – For TAT details for policy servicing - refer to https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</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: www.icicprulife.com.</p> <p>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.</p>	Part G ,Clause 1
17	Grievances /Complaints	<p>i. You may write to gro by visiting the grievance redressal page of our website: https://www.icicprulife.com/services/grievance-redressal.html.</p> <p>Alternatively, you can contact the Grievance redressal officer at our branches or write to us at gro@icicprulife.com</p> <p>ii. https://www.icicprulife.com/services/grievance-redressal.html</p> <p>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</p> <p>Additionally, the contact details of Ombudsman can be accessed through https://www.cioins.co.in/Ombudsman</p>	Part G , Clause 1

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