

**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 Wealth Elite Pro UIN: < ICICI Pru Wealth Elite Pro>	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 Paying term : <Premium payment term> 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 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. Benefits payable on death- In the event of death of the Life Assured during the Policy Term, provided the monies are not in the Discontinued Policy fund, the Company shall pay the Death Benefit to the Claimant. The Death Benefit payable shall be the highest	Part C -Clause 1, 2,2A, Part D-Clause 13

		<p>of:</p> <ul style="list-style-type: none"> a. Sum Assured including Top up Sum Assured, if any; b. Fund Value as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier; c. Minimum Death Benefit <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 the receipt of intimation by Us that you wish to Surrender the Policy, 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. You or the Claimant, as the case may be, will be entitled to receive the Discontinued Policy Fund Value applicable to your Policy, on the earlier of death of the Life Assured or the expiry of the Lock-in Period.</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-</p> <p>Five consecutive completed years from the risk commencement date.</p> <p>Survival Benefits excluding that payable on</p>	
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		<p>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- <u>Wealth Booster</u></p> <p>i. Wealth Boosters will be allocated as extra units at the end of 15th policy year provided the policy is in force and all due premiums have been paid till date.</p> <p>ii. Wealth Booster allocated will be equal to the accumulated value of premium allocation charges deducted (excluding top-up premium allocation charges) during the Policy Term net of taxes, at a guaranteed rate of 7% p.a. compounded annually</p> <p>For more information refer Part C ,Clause 2A of policy document</p>	
6	Options available (in case of Linked Insurance Products)	<p>Partial Withdrawal-</p> <p>Partial withdrawals will be allowed after completion of Lock-In Period provided the monies are not in Discontinued Policy Fund. For Limited Pay policies, Partial withdrawal will be allowed till the Fund Value reaches two times of the annualized premium</p> <p>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. This will be subject to underwriting and provided you have paid all the due premiums under the policy. The minimum Top-up premium is ₹. 500/-.</p> <p>For more information, refer to Part D, Clause 3 of policy document</p> <p>Switches-</p>	Part D – Clause 2 , 3 , 5 and 10

		<p>You have an option to switch units between the funds available under this plan. The minimum amount per switch is Rs. 2,000. 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 must be chosen before maturity. For more information, refer to Part D, Clause 10 of policy document</p>	
7	Option available (in case of Annuity product)	Not Applicable	NA
8	Riders opted, if any	<p>If rider opted then</p> <p>Name of Rider -<Name of the rider></p> <p>Rider option Opted-<Rider option opted></p>	Rider Policy Document and Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any	<p>Suicide-</p> <p>If the Life Assured, whether sane or insane, commits suicide for any reason whatsoever within 12 months from the date of commencement 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.</p> <p>For more information refer to Part F, Clause 12 of policy document</p>	Part F, Clause 12
10	Waiting /lien Period, if any	Not Applicable	NA
11	Grace Period	<p>Monthly – 15 days</p> <p>Any other premium payment frequency – 30 days</p> <p>For more information, refer to Part C, Clause 4 of policy document</p>	Part C-Clause 4
12	Free Look Period	30 days	Part D -Clause 1

		For more information, refer to Part D, Clause 1 of policy document	
13	Lapse, paid-up and revival of the Policy	<p>Premium Discontinuance During Lock-in period: Upon expiry of the Grace Period, in case of Discontinuance of Policy due to nonpayment 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.</p> <p>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 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.</p> <p>For more information related to Premium discontinuance, refer to Part D, Clause 14</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 16</p>	Part D-Clause 14,16
14	Policy Loan, if applicable	NA	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 18002660 (for calls within India) or +91 8069385555 (for calls outside India). You can also register a health or a death</p>	Part F ,Clause 11

		<p>claim by sending us an email at claimsupport@iciciprulife.com</p> <p>The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.iciciprulife.com/buy/Claim-Intimation.htm?execution=e2s1</p> <p>Physical Claim Form Link: https://www.iciciprulife.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.iciciprulife.com/services/download-centre.html</p>	
16	Policy Servicing	<p>Turn around Time – For TAT details for policy servicing - refer to https://www.iciciprulife.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.iciciprulife.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@iciciprulife.com. For updated contact details, We request You to regularly check Our website.</p>	Part G
17	Grievances /Complaints	<p>i. You may write to gro by visiting the grievance redressal page of our website:https://www.iciciprulife.com/services/grievance-redressal.html.</p> <p>Alternatively, you can contact the</p>	Part G

		<p>Grievance redressal officer at our branches or write to us at gro@iciciprulife.com</p> <p>ii. https://www.iciciprulife.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 Additionally, the contact details of Ombudsman can be accessed through https://www.cioins.co.in/Ombudsman</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