

**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 Protect N Gain Whole Life UIN: <UIN Protect N Gain Whole Life>	Policy schedule
2	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 - <Amount> Premium payment Term- < PPT>years Policy Term - <Policy Term> years	Policy schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity- Only the Fund Value provided the Policy has not already been terminated. For more information, refer to Part C, Clause 2 of policy document Benefits payable on death- Death Benefit payable will be highest of: a) Maximum of (10 x Annualised Premium) or (Death benefit factor* x Sum Assured) plus Top-up Sum Assured (if any)	Part C -Clause 1 and 2, Part D-Clause 13

- b) Fund Value as available on date of intimation of death or date of foreclosure / date of maturity whichever is earlier, or
- c) Minimum Death Benefit

Minimum Death Benefit is equal to 105% of the total premiums paid up to date of death. In the event of death of the Life Assured on the Date of Maturity only Maturity Benefit (if applicable) is payable by the Company.

The Sum Assured will set at the time of purchase of the policy in line with the company's Board-approved Underwriting Policy (BAUP) and shall be expressed as a multiple of annualized premium.

*Where The death benefit factors will vary by Policy Years as per below table:

Policy Year	Death Benefit Factor
≤ 66 less Entry Age	1.0
67 less Entry Age	0.8
68 less Entry Age	0.6
69 less Entry Age	0.4
70 less Entry Age	0.2
≥ 71 less Entry Age	0.1

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.

You or the Claimant, as the case may be,

		<p>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>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.</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 date of commencement of risk.</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- Not Applicable</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 and subject to payment of five full years' premiums provided the monies are not in Discontinued Policy Fund. For more information, refer to Part D, Clause 5 of policy document</p> <p>Top -ups-</p> <p>Top-up premiums to your Fund Value, 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>	Part D – Clause 2, 3, and 5

		Switches are only available under Fixed Portfolio Strategy. For more information, refer to Part D, Clause 2 of policy document	
7	Option available (in case of Annuity product)	Not Applicable	
8	Riders opted, if any	Name of Rider – ICICI Pru Linked Accidental Death and Disability Rider Rider option Opted- Benefit Option: Accidental Death Benefit Benefit Option: Accidental Total and Permanent Disability Benefit	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 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 / 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 8 of policy document	Part C- Clause 8
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,	Part D – Clause 14 and 16

		<p>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 non-payment of 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- 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>	
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-</p>	Part F, Clause 11

		<p>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>	
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 1800-2660 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 1800-2660 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	<ul style="list-style-type: none"> i. You may write to gro by visiting the grievance redressal page of our website: https://www.icicprulife.com/services/grievance-redressal.html. Alternatively, you can contact the Grievance redressal officer at our branches or write to us at gro@icicprulife.com ii. https://www.icicprulife.com/services/grievance-redressal.html iii. Kindly refer the Insurance Ombudsman details under part G under the 'Specimen Policy Document' available at 	Part G, Clause 1

		<p>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 The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.</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