

**CUSTOMER INFORMATION SHEET/KNOW YOUR  
POLICY**

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

<b>SI No</b>	<b>Title</b>	<b>Description</b>  (Please refer to applicable Policy Clause Number in next column)	<b>Policy Clause Number</b>
<b>1</b>	<b>Name of Insurance Product and Unique Identification Number (UIN)</b>	ICICI Pru iProtect Smart Plus UIN: <UIN ICICI Pru iProtect Smart Plus>	Policy schedule
<b>2</b>	<b>Application number/ Policy Number</b>	<Application Number>	Policy schedule
<b>3</b>	<b>Type of Insurance Policy</b>	A Non-Participating Non-Linked Life Individual Pure Risk Insurance Product	Policy schedule
<b>4</b>	<b>Basic Policy details</b>	Plan Variant: <Life/ Life Plus> Sum Assured on Death (Insurance Cover Amount) (in ₹) : <Amount> Premium Instalment in first policy year (in ₹) : <Amount> Premium Instalment from second policy year onwards (in ₹): <Amount> Payment frequency: <Payment Frequency> You need to pay premiums for: PPT in years Policy Term: <Policy Term> years	Policy schedule
<b>5</b>	<b>Policy Coverage/benefits payable</b>	Benefits payable on maturity- Not applicable  Benefits payable on death- On death of the Life Assured during the policy term, provided all due premiums have been paid, the death benefit will be payable. Death benefit amount will be as per the plan variant chosen by the policyholder. For more information, refer to Part C, Clause 1 and 2 of policy document. Benefits Payable on Accidental Death- Under Life Plus plan variant, in the event of the Life Assured's death due to an Accident, where both Accident and death occurs during the Accidental Death Benefit Term, the Accidental Death Benefit Sum Assured will be payable by Us as a lump sum. For more information, refer to Part C, clause 5 of Policy Document.	Part C -Clause 1,2,5,6, 7 Part D clause 3

		<p>Benefit payable for Terminal Illness: In the event, the Life Assured is diagnosed with a Terminal Illness during the Policy Term, for a premium paying or fully paid In-force policy, an amount equal to the Death Benefit will be payable to the Claimant. Benefit payable on Terminal Illness is not applicable for policies sourced through POS personnel. For more information, refer Part C, clause 6.</p> <p>Surrender benefits- On policy surrender, Surrender Value equal to Unexpired risk premium value will be payable according to the premium payment term chosen.</p> <p>For more information related to surrender, refer to Part D Clause 3 of policy document.</p> <p>Lock-in period for Linked Insurance products- Not applicable</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- Life stage protection: Under Regular pay, You can choose to increase the Sum Assured at the key milestones of Life Assured such as marriage child birth/ adoption of child, and home loan disbursement provided no claim has been admitted for any benefits under the policy and the policy is in force. For more details, refer to Part C, Clause 7 of policy document</p> <p>Other benefits/options payable, specific to the policy, if any- Not Applicable</p>	
6	Options available (in case of Linked Insurance Products)	Not Applicable	

<b>7</b>	<b>Option available (in case of Annuity product)</b>	Not Applicable	
<b>8</b>	<b>Riders opted, if any</b>	//If Rider is Opted, Name of Rider – Rider Option -	Rider schedule and Policy schedule
<b>9</b>	<b>Exclusions (events where insurance coverage is not payable), if any</b>	There are certain Exclusions applicable for accidental death cover when offered as additional benefit under Life Plus variant. For more information, refer to Part C, Clause 4 of policy document  Suicide  If the Life Assured, whether sane or insane, commits suicide within 12 months from the date of commencement of risk of this Policy, We will refund higher of 80% of the total premiums paid, if any till the date of death or unexpired risk premium value as available on the date of death, provided the policy is in force. For more information, refer to Part F, Clause 11 of policy document	Part D Clause 5 Part F, Clause 11
<b>10</b>	<b>Waiting /lien Period, if any</b>	There is waiting period for policies sourced under POS. No waiting period for policies sourced other than POS For more information, please refer Part C, Clause 5.1 of policy document.	Part D, Clause 5.1
<b>11</b>	<b>Grace Period</b>	15 days-For monthly frequency of premium payment 30 days- For other frequencies of premium payment  For more information, refer to Part C, Clause 15 of policy document	Part C, Clause 15
<b>12</b>	<b>Free Look Period</b>	30 days  For more information, refer to Part D, Clause 1 of policy document	Part D -Clause 1
<b>13</b>	<b>Lapse, paid-up and revival of the Policy</b>	Lapse: If any premium instalment is not paid within the grace period, then the Policy shall lapse, and the cover will cease. If the Policy is not revived within the revival period, then the surrender value (computed as on date of	Part D-Clause 4, Clause 7

		<p>premium discontinuance), if any, shall become payable on the earliest of the following events:</p> <ul style="list-style-type: none"> <li>•Event of death or diagnosis of Terminal Illness (if applicable), whichever happens first, of the Life Assured within revival period</li> <li>•End of the revival period, and</li> <li>•Date of maturity.</li> </ul> <p>For more details on Lapse, refer to Part D, Clause 4 of policy document</p> <p>Revival: A Policy which has lapsed for nonpayment of premium within the grace period may be revived subject to underwriting and other conditions:</p> <p>The application for revival should be made within 5 years from the due date of the first unpaid premium and before the Date of Maturity of the Policy. Revival will be based on the prevailing Board approved underwriting policy.</p> <p>For more details on revival, refer to Part D, Clause 7 of policy document</p>	
<b>14</b>	<b>Policy Loan, if applicable</b>	Not applicable	
<b>15</b>	<b>Claims/Claims Procedure</b>	<p>Turn around Time – For TAT details for death claim refer to <a href="https://www.icicprulife.com/contact-us/our-services-turn-around-times.html">https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</a></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 claim by sending us an email at <a href="mailto:claimsupport@icicprulife.com">claimsupport@icicprulife.com</a></p> <p>The claim form can be downloaded from the following links:</p> <p>Digital Claim Form Link: <a href="https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1">https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1</a></p> <p>Physical Claim Form Link: <a href="https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content">https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content</a></p> <p>For information on documents required to</p>	Part F ,Clause 10

		process claims, please refer to the policy document (Part F, Clause 10) under the section 'Specimen Policy Document' available on our website at <a href="https://www.icicprulife.com/services/download-centre.html">https://www.icicprulife.com/services/download-centre.html</a>	
16	Policy Servicing	<p>Turn around Time – For TAT details for policy servicing - refer to <a href="https://www.icicprulife.com/contact-us/our-services-turn-around-times.html">https://www.icicprulife.com/contact-us/our-services-turn-around-times.html</a></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: <a href="http://www.icicprulife.com">www.icicprulife.com</a>. Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 18002660 or email at <a href="mailto:lifeline@icicprulife.com">lifeline@icicprulife.com</a>. For updated contact details, We request You to regularly check Our website.</p>	Part G ,Clause 1
17	Grievances /Complaints	<ol style="list-style-type: none"> <li>1. You may write to GRO by visiting the grievance redressal page of our website: <a href="https://www.icicprulife.com/services/grievance-redressal.html">https://www.icicprulife.com/services/grievance-redressal.html</a>. Alternatively, you can contact the Grievance redressal officer at our branches or write to us at <a href="mailto:gro@icicprulife.com">gro@icicprulife.com</a></li> <li>2. <a href="https://www.icicprulife.com/services/grievance-redressal.html">https://www.icicprulife.com/services/grievance-redressal.html</a></li> <li>3. Kindly refer the Insurance Ombudsman details under part G under the 'Specimen Policy Document' available at <a href="#">Download Centre   ICICI Prulife</a> . This is subject to change from time to time</li> </ol> <p>Additionally, the contact details of Ombudsman can be accessed through <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	Part G

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