



# ICICI Pru Saral Jeevan Bima

A Non-linked Non-Participating Individual Pure Risk  
Premium Life Insurance Plan

# Key Features

- Life Insurance Cover<sup>1</sup> for financial security of your family
- Flexibility to pay premiums once, for a limited period or throughout the policy term, as per your convenience
- 15% lower premiums for women customers for life cover
- Tax<sup>2</sup> benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws



For complete details of the policy, please refer to the policy document and sales literature.  
ICICI Pru Saral Jeevan Bima (UIN:105N183V02)

# Benefits in detail

If the person whose life is covered by this policy (known as the Life Assured) passes away during the term of the policy, the Death benefit will be paid out as a lump sum to the nominee.

1. On death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:
  - i. In case of Accidental Death, for regular premium or limited premium payment policy, equal to Sum Assured on Death which is the highest of:
    - a) 10 times the Annualized Premium, or
    - b) 105% of all premiums paid as on the date of death, or
    - c) Absolute amount assured to be paid on death\*.
  - ii. In case of Accidental Death, for single premium policy, equal to Sum Assured on Death which is the higher of:
    - a) 125% of Single premium or
    - b) Absolute amount assured to be paid on death\*.
  - iii. In case of death due to other than accident, the Death Benefit is equal to 100% of all Premiums paid excluding taxes, if any.



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# Benefits in detail

2. On death of the Life Assured after the expiry of Waiting Period but before the stipulated date of maturity and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:

i. For Regular premium or Limited premium payment policy, equal to “Sum Assured on Death” which is the highest of:

- a) 10 times of annualized premium; or
- b) 105% of all the premiums paid as on the date of death; or
- c) Absolute amount assured to be paid on death\*.

ii. For Single premium policy, equal to “Sum Assured on Death” which is the higher of:

- a) 125% of Single Premium or
- b) Absolute amount assured to be paid on death\*

\*Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured chosen by You at policy inception.



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# Boundary conditions

Minimum Age at Entry	18 years			
Maximum Age at Entry	65 years			
Maximum Age at Entry (for policies sold through POSP)	60 years			
Maximum Maturity Age	70 years			
Maximum Maturity Age (for policies sold through POSP)	65 years			
Policy term	5 to 40 years			
Premium Payment Option	Single pay	Regular pay	Limited pay	
Premium Payment Term	Single Premium in Lump sum	Equal to Policy term	5 Pay and 10 Pay	
Mode of Premium Payment	Single, Yearly, Half-yearly and Monthly*			
Minimum Sum Assured	₹ 500,000 (Sum Assured can only be a multiple of ₹ 50,000)			

\*Monthly premium payment mode shall only be allowed under ECS (Electronic Clearing System)/NACH (National Automated Clearing House)



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# Disclaimers

<sup>1</sup>Life cover is the benefit payable on death of the life assured during the policy term.

<sup>2</sup>Tax benefits under the policy are subject to conditions under Section 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.



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Call us on 1800-2660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

IRDAI disclaimer:

**BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ FRAUDULENT OFFERS!**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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