

**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 Goal Assure UIN: <ICICI Pru Smart Goal 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 Paying Option: <Single> 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, 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	Part C -Clause 1 and 2, Part D Clause 14

		<p>have been paid and the monies are not in Discontinued Policy Fund, Death Benefit will be payable to the Claimant. Death Benefit will comprise of following two parts:</p> <ul style="list-style-type: none">a. Lumpsum Benefit, andb. Smart Benefit <p>Lumpsum Benefit is defined as higher of :</p> <ul style="list-style-type: none">a. Sum Assured, including Top-Up Sum Assured, if anyb. Minimum Death Benefit <p>Smart Benefit comprises of following two benefit:</p> <ul style="list-style-type: none">i. Future Secure Benefitii. Family Income Benefit (only if opted by You and mentioned in the Policy Schedule) <p>For more information, refer to Part C, Clause 1 of policy document.</p> <p>Surrender benefits-</p> <p>The policy can be surrendered only by the life assured/ policyholder as per the conditions mentioned below:</p> <p>Surrender during lock-in period:</p> <p>On surrender during the lock-in period, fund value including top-up fund value, if any, after deducting applicable discontinuance charges shall be credited to the discontinuance policy fund and risk cover and rider cover, if any, shall cease. The fund management charges of the discontinued policy fund will be applicable during this period and no other charges will be applied.</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 date of surrender shall be payable to you.</p>	
--	--	---	--

		<p>For more information related to surrender, refer to Part D, Clause 14 of policy document.</p> <p>Lock-in period for Linked Insurance products- Five consecutive completed years from the date of commencement of risk. 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 only after the completion of Lock-In Period provided the monies are not in Discontinued Policy Fund. The terms and conditions applicable for Partial Withdrawals are mentioned in Part D – Clause 5.</p> <p>Top –ups You have an option to pay Top-up premiums to your Fund Value, subject to underwriting, any time during the Policy Term, except in the last five years before the Date of Maturity.</p> <p>For more information, please refer to the policy document Part D- Clause 3</p> <p>Switches If You select the Fixed Portfolio Strategy, You have an option to switch Units between the funds available under this product.</p> <p>For more information, please refer to the policy document Part D- Clause 2</p> <p>Settlement option You have an option to receive the Maturity Benefit as a structured payout over a</p>	Part D – Clause 2 , 3 , 5 and 11

		<p>period of up to 5 years after maturity. This option has to be chosen before maturity.</p> <p>For more information on settlement options, please refer to Part D, Clause 11</p>	
7	Option available (in case of Annuity product)	Not Applicable	
8	Riders opted, if any	<p>If rider opted then</p> <p>Name of Rider</p> <p>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 risk of the Policy or from the date of revival of the Policy, as applicable, the Policy will terminate and only the Fund Value including Top up Fund Value, if any, 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, please refer to the policy document Part F- Clause 12</p>	Part F, Clause 12
10	Waiting /lien Period, if any	Not Applicable	
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	<p>30 days</p> <p>For more information, refer to Part D, Clause 1 of policy document</p>	Part D -Clause 1
13	Lapse, paid-up and revival of the Policy	<p>Premium Discontinuance –</p> <p>During Lock-in period</p> <p>Upon expiry of the grace period, in case of</p>	Part D –Clause 15 and 17

		<p>discontinuance of policy due to non-payment of premiums during the Lock-in period, the Fund Value including Top-up Fund Value, if any, shall be credited to the Discontinued Policy Fund. 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</p> <p>Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after 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 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.</p> <p>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>	Part F ,Clause 11

		<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>	
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. Alternatively, you can contact the Grievance redressal officer at our</p>	Part G , Clause 1

		<p>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>	
--	--	---	--

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