

**CUSTOMER INFORMATION SHEET/KNOW YOUR
POLICY**

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

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 Forever UIN: < >	Policy schedule
2	Application number/ Policy Number	<Application Number>	Policy schedule
3	Type of Insurance Policy	A Non-Participating, Non-linked, Life, Individual, Savings Product	Policy schedule
4	Basic Policy details	Premium Instalment in first policy year (in ₹): <Amount> Premium Instalment from second policy year onwards (in ₹): <Amount> Minimum Life Cover (in ₹): <Amount> Sum Assured (Insurance Cover Amount): For details of sum assured corresponding to the policy month, please refer to the policy schedule. Payment frequency: <Payment Frequency> Premium payment 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, for a Fully Paid Policy, the Maturity Benefit payable shall be equal to 100% of the Total Premiums Paid. On payment of Maturity Benefit to You, the Policy will terminate and all rights, benefits and interests under the Policy will stand extinguished. Benefits payable on death or diagnosis of terminal illness (TI) (whichever happens first) - Death Benefit payable to the Claimant will be the highest of:	Part C -Clause 1,2 Part D clause 2

		• Minimum Life Cover, • Sum Assured, • 105% of the Total Premiums Paid up to the date of death or diagnosis of Terminal Illness, whichever is earlier, and • Surrender Value payable as on date of death or diagnosis of Terminal Illness, whichever is earlier. Where, the Minimum Life Cover is equal to Death Benefit Multiple times the Annualized Premium / Single Premium. Upon payment of Death Benefit by the Company to the Claimant, the policy shall terminate with all rights and benefits thereunder. Surrender benefits: You can surrender the Policy any time: • Single Pay: immediately after payment of the Single Premium. • Limited Pay: after payment of at least one full Policy year's premium(s). Prior to receipt of one full year's premium, no surrender value is payable. On Policy surrender, Surrender Value equal to the higher of the following will be payable to You: • Guaranteed Surrender Value (GSV) • Special Surrender Value (SSV) (Part D, Clause 2) Options to policyholders for availing benefits, if any, covered under the policy- Not Applicable Other benefits/options payable, specific to the policy, if any -Not Applicable	
6	Options available (in case of Linked Insurance Products)	Not Applicable	

7	Option available (in case of Annuity product)	Not Applicable	
8	Riders opted, if any	//If Rider is Opted, Name of Rider – Rider Option -	Rider schedule 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 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 surrender value as available on date of death provided the policy is in force.	Part F, Clause 11
10	Waiting /lien Period, if any	Not Applicable	NA
11	Grace Period	Monthly – 15 days Any other premium payment frequency – 30 days	Part C, Clause 5
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	Lapsation In case of a limited pay Policy, if any premium instalment is not paid within the grace period before at least one full year's premium is paid, then the Policy shall lapse, and the cover will cease. If the Policy is not revived within the revival period, then the Policy shall foreclose without any value and all rights and benefits under the Policy shall stand extinguished. Paid Up In case of a Limited Pay Policy, if any Premium Instalment is not paid within the Grace Period at any time after at least one full year's Premium is paid, the Policy shall continue as a Paid-up Policy with reduced benefits. For more information, refer to Part D, Clause 3 of policy document.	Part D-Clause 3, 5,6

		Revival A Policy which has lapsed for nonpayment of premium may be revived subject to underwriting and conditions mentioned in Part D Clause 5.	
14	Policy Loan, if applicable	Loans are available provided a positive surrender value is payable under the policy at the time of disbursement of the same. Loan amount of up to 5% of Surrender Value can be availed. For more information, refer to Part D, Clause 4 of policy document	Part D, Clause 4
15	Claims/Claims Procedure	Turn around Time – For TAT details for death claim refer to https://www.icicprulife.com/contact-us/our-services-turn-around-times.html 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 claimsupport@icicprulife.com The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1 Physical Claim Form Link: https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content For information on documents required to process claims, please refer to the policy document (Part F, Clause 10) under the section 'Specimen Policy Document' available on our website at https://www.icicprulife.com/services/download-centre.html	Part F, Clause 10
16	Policy Servicing	Turn around Time – For TAT details for policy servicing - refer to https://www.icicprulife.com/contact-us/our-services-turn-around-times.html For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to	Part G, Clause 1

		7.00 p.m, Monday to Saturday; excluding national holidays) on 18002660 or visit Our website: www.icicprulife.com . 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.	
17	Grievances /Complaints	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 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 The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.	Part G, Clause 1

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