

**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

Sl 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 UIN: <UIN Protect N Gain> Plan option: <Life/Growth>	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 on Death - <Sum Assured on Death> 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 including Top-up Fund Value if any 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) Sum Assured, including Top-up Sum Assured, if any b) Fund Value including Top-up Fund Value, if any as available on date of intimation of death or	Part C -Clause 1 and 2 , Part D-Clause 14

		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. For more information, refer to Part C, Clause 1 of policy document. Surrender benefits- Surrender during lock-in period: During the Lock-in Period, on the receipt of intimation by Us that you wish to Surrender the Policy, the unit Fund Value including Top-up Fund Value, if any, after deducting applicable Discontinuance Charges shall be credited to the DP fund and risk cover and rider cover, if any, shall cease. You or the Claimant, as the case may be, will be entitled to receive the DP Fund Value applicable to your Policy, on the earlier of death of the Life Assured or the expiry of the Lock-in Period. Surrender after lock-in period: After completion of the Lock-in Period, on the receipt of intimation by Us that you wish to surrender the Policy, the Surrender Value shall be equal to the unit Fund Value including Top-up Fund Value, if any, as on the date of surrender. For more information related to surrender, refer to Part D, Clause 14 of policy document. Lock-in period for Linked Insurance products- Five consecutive completed years from the date of commencement of risk.	
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		Survival Benefits excluding that payable on maturity-Not Applicable 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)	Partial Withdrawal- 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 DP Fund. Total amount of partial withdrawals in a Policy Year cannot exceed 20% of the Fund Value in a Policy Year. For more information, refer to Part D , Clause 5 of policy document Top –ups- 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 Switches- Switches is only available under Fixed Portfolio Strategy. For more information, refer to Part D, Clause 2 of policy document Settlement option- You have an option to receive the Maturity Benefit as a structured payout over a period of up to 5 years after maturity. This option has to be chosen before maturity. For more information, refer to Part D, Clause 11 of policy document	Part D – Clause 2 , 3 , 5 and 11

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 including Top up Fund Value, if any, 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 4 of policy document	Part C- Clause 4
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 including Top-up Fund Value, if any, shall be credited to the	Part D – Clause 15 and 17

		DP Fund after deduction of applicable discontinuance charges and the risk cover and rider cover, if any, shall cease. 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. For more information related to Premium discontinuance, refer to Part D, Clause 15 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 17	
14	Policy Loan, if applicable	NA	
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 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 The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1	Part F ,Clause 11

		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	
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 7.00 p.m, Monday to Saturday; excluding national holidays) on 1800-2660 or visit Our website: www.icicprulife.com. 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.	Part G ,Clause 1
17	Grievances /Complaints	i. Grievance Redressal Officer: If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@icicprulife.com or 1800-2660. Address: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper	Part G , Clause 1

		Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097 For more details please refer to the “Grievance Redressal” section on www.icicprulife.com. IRDAI/(IGMS/Call Centre): If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details: IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255 (or) 1800 4254 732 Email ID: complaints@irdai.gov.in You can also register your complaint online at igms.irda.gov.in Address for communication for complaints by fax/paper: Consumer Affairs Department Insurance Regulatory and Development Authority of India Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad, Telangana State – 500032 Ombudsman list: Please refer to the policy document (Part G) under the section under the ‘Specimen Policy Document’ available at https://www.icicprulife.com/services/download-centre.html	
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		This is subject to change from time to time. Refer https://www.iciciprulife.com/services/grievance-redressal.html for more details.	
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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date