CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

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 GIFT Assure <UIN of ICICI Pru GIFT Assure>	Policy schedule
2	**Application Number/Policy number**	<Application Number>	Policy schedule
3	**Type of Insurance Policy**	A Non-Participating, Non-Linked, Life Individual Savings Insurance Plan	Policy schedule
4	**Basic Policy details**	Premium Instalment (in ₹): <Amount>(excluding taxes) Sum Assured on Death (in ₹:<Amount> Premium Payment frequency:<Payment Frequency> Premium payment term: <PPT > 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 following will be payable based on variant chosen: i. Gold: a. Guaranteed Maturity Benefit (GMB) ii. Platinum a. Guaranteed Maturity Benefit (GMB), and b. Total Loyalty Maturity Additions (LMA) accrued till the Date of Maturity. For more information, refer to Part C, Clause 2 of policy document. Benefits payable on death- On death of the life assured during the policy term, for a premium paying or fully paid policy, we will pay to the Claimant, the highest of: a. Sum Assured on Death b. 105% of Total Premiums Paid up to the date of death, and c. Surrender Value payable as on date of death	Part C, Clause 1, 2 Part D, Clause 2

		For more information, refer to Part C, Clause 1 of policy document. Surrender benefits- You can Surrender the policy any time after payment of at least one full year's Premiums. Prior to receipt of one full year's premium, no surrender value is payable. On policy surrender, a Surrender Value equal to the higher of the following will be payable: •Guaranteed Surrender Value (GSV) •Special Surrender Value (SSV) For more information related to surrender, refer to Part D, Clause 2 of policy document. Survival Benefits -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)**	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: In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of Revival of the policy, as applicable, the Claimant shall be entitled to 80% of the total premiums paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the policy is in force. The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished. For more information, refer to Part F, Clause 11 of policy document	Part F, Clause 11

10	**Waiting /lien Period, if any**	Not Applicable	
11	**Grace Period**	15 days-For monthly frequency of premium payment 30 days- For other frequencies of premium payment 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**	Lapse: If you do not pay the Instalment Premium either on the due date or within the Grace Period before one full years' premium is paid, the policy shall lapse and the cover will cease. No benefits shall become payable under a lapsed policy. If the policy is not revived within the Revival Period then the policy shall be foreclosed and all rights and benefits under the policy shall be terminated. For more details, refer to Part D, Clause 6 of policy document Paid up: If premium payment is discontinued, before the end of the Premium Payment Term but after one full years' premium has been paid, the policy can continue as a paid-up policy with reduced benefits For more details, refer to Part D, Clause 3 of policy document Revival: A policy, which has lapsed for non-payment of premium or discontinued payment of premium may be revived subject to the following conditions: The application for revival is made within 5 years from the date of the first unpaid premium and before the termination of the policy. Revival will be based on the prevailing Board approved underwriting policy. For more details, refer to Part D, Clause 5 of policy document	Part D -Clause 3, 5, 6
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. Loans amount up to 80% of the 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.iciciprulife.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@iciciprulife.com The claim form can be downloaded from the following links: Digital Claim Form Link: https://buy.iciciprulife.com/buy/Claim-Intimation.htm?execution=e2s1 Physical Claim Form Link: https://www.iciciprulife.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.iciciprulife.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.iciciprulife.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.iciciprulife.com. Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 18002660 or email at lifeline@iciciprulife.com. For updated contact details, We request You to regularly check Our website.	Part G
17	**Grievances /Complaints**	1. You may write to gro by visiting the grievance redressal page of our website: https://www.iciciprulife.com/services/grievance-redressal.html. Alternatively, you can contact the Grievance redressal officer at our branches or write to us at gro@iciciprulife.com 2. https://www.iciciprulife.com/services/grievance-redressal.html	Part G

		3. 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	

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