

**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 SmartKid 360 UIN:105N225V01	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 ₹): <Amount>(excluding taxes) Sum Assured on Death (in Rs): <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 at the completion of the policy term, for a fully paid policy, the Maturity Benefit in the form of Guaranteed Maturity Benefit less the benefit paid under the Special Achievement Award feature (if exercised) shall be payable at the end of the policy term as the Maturity Benefit .The policy, after payment of this benefit, will terminate and all rights, benefits and interests under the policy will stand extinguished. For more information, refer to Part C, Clause 3 in the policy document. Benefits payable on death- Upon death of the Life Assured during the Policy Term, for a premium paying or fully paid policy, the following death benefit will be payable: Death Benefit is highest of	Part C-Clause 1, 1.1, 2, 3, Part D Clause 2

		a. Sum Assured on Death; which is equal to 10 x Annualized Premium, or b. 105% of Total Premiums Paid up to the date of death All future premiums (if any) will get waived off as and when due and the company shall pay the MoneyBack benefits (if applicable) on the respective future due dates as originally chosen by the policyholder. Further, an additional regular income equal to 10% of the Assured Benefit shall be payable yearly if the policyholder opted for the Family Income Benefit at inception. For more information, refer to the policy document. On payment of the maturity benefit at the end of the policy term, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. For more details refer to Part C, Clause 1 in the policy document. Survival Benefits Provided all due premiums have been paid, Survival Benefit in the form of MoneyBack benefits (if applicable) will be payable as per the quantum and timing chosen by the policyholder at inception. These benefits will continue to be paid till the policy is terminated due to surrender or maturity, whichever happens first. For more information, refer to the policy document. For more information, refer to Part C, Clause 2 in the 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, we will pay the Surrender Value equal to the higher of the following: • Guaranteed Surrender Value (GSV) • Special Surrender Value (SSV) For more information, refer to Part D, Clause 2 in the policy document.	
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		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 opted Name of rider: Rider plan option:	Rider schedule and policy schedule
9	Exclusions (events where insurance coverage is not payable), if any	Suicide: In case of death of Life Assured 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 the 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 the policy document.	Part C-Clause 5

12	Free Look Period	30 days For more information, refer to the policy document.	Part D - Clause 1
13	Lapse, paid-up and revival of the Policy	Lapse: The policy shall lapse with all benefits and the cover shall cease, if premium payment is discontinued before one full years' premium has been paid. If the policy is not revived within the revival period, then the policy shall foreclose and all rights and benefits under the policy shall stand extinguished. For more information, refer to the 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 then the policy can continue as a paid-up policy with reduced benefits. For more information, refer to the policy document. Revival: A Policy which has discontinued payment of Premium may be revived subject to underwriting and the following conditions. The application for revival is made within 5 years from the due date of the first unpaid premium and before the termination date of the Policy. Revival will be based on the prevailing Company policy. For more information, refer to the 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 . Loan amount of up to 80% of Surrender Value can be availed. For more information, refer to the policy document.	Part D - Clause 4
15	Claims/Claims Procedure	Turnaround Time – For TAT details for death claim refer to	Part F-Clause 10

		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	
16	Policy Servicing	Turnaround 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 18002660 or email at lifeline@icicprulife.com. For updated contact details, We request You to regularly check Our website.	Part G
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,	Part G

		you can contact the Grievance redressal officer at our branches or write to us at gro@iciciprulife.com ii. https://www.iciciprulife.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	
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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