

# Personalised proposal for securing your life goals



**Hi**

Congratulations on taking the first step towards fulfilling your life goals with a regular income for whole of life and a lump sum on maturity along with the security of a life insurance cover.

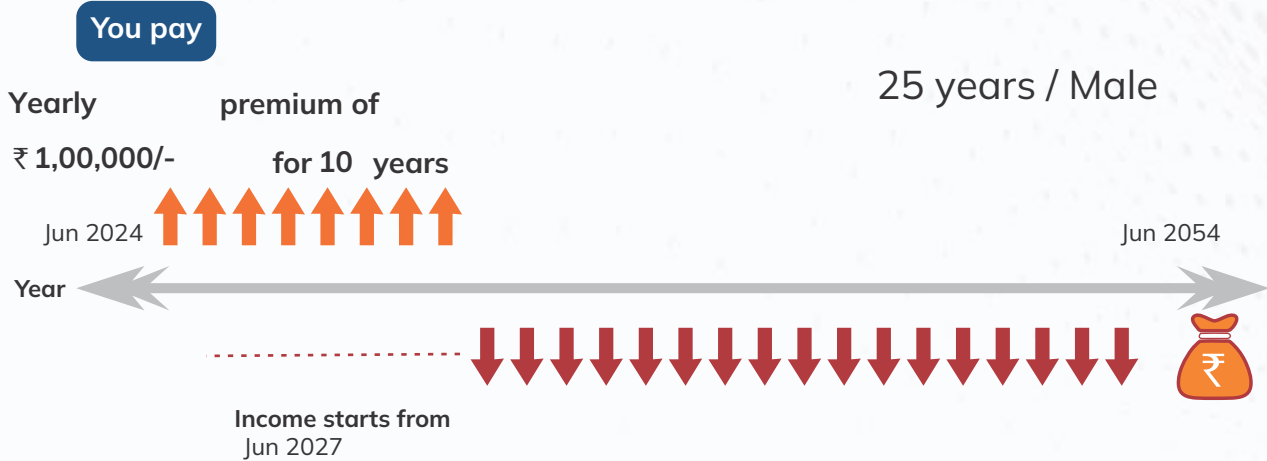
Please go through your personalised **ICICI Pru Gold** proposal and reach out to your financial planner in case you need any further details.



Scan the code  
to watch the product video

ICICI Pru Gold belongs to 'Participating' category of products. In this category of products, your benefits are partially guaranteed and partially dependent on bonuses. Below is a detailed explanation of how your plan will work. For your clarity, we have shown the split of your benefits into guaranteed and bonus linked benefits.

## Snapshot of your plan

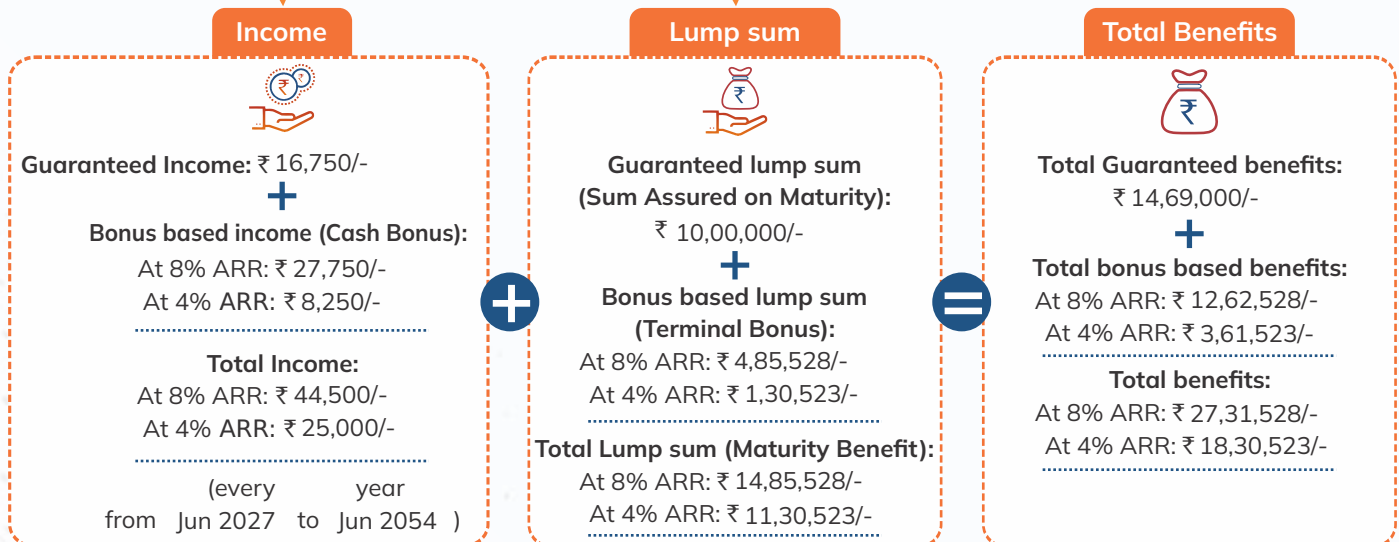


Above image is only for illustration purpose. Your income starts as per the date mentioned above.

## You get

Income every year till you turn 55 years of age

Lump sum on maturity



Also, get a life insurance cover of ₹ 13,00,000/- # throughout the policy term

## Snapshot of Additional Coverage

You have made the right choice by enhancing your financial protection with extra safety net of additional coverage.

Waiver of all future premiums if the life assured of the base policy is totally and permanently disabled due to accident or diagnosed with covered critical illnesses any time during the premium payment term. Here the life assured of base policy refers to . This ensures that your savings goal remains protected even if you are unable to pay future premiums.

### Premium details

### Payment term

### Premium Amount

Premium to be paid every year

10 years

₹ 1,00,654/-

### Detailed break-up of premium amount

	Yearly Premium	Applicable taxes	Total amount
Yearly Premium during 1 <sup>st</sup> year	₹ 1,00,000/-	₹ 4,501/-	₹ 1,04,501/-
Rider Yearly Premium during 1 <sup>st</sup> year	₹ 654/-	₹ 118/-	₹ 772/-
<b>Total Yearly premium during 1<sup>st</sup> year</b>	<b>₹ 1,00,654/-</b>	<b>₹ 4,619/-</b>	<b>₹ 1,05,273/-</b>
Yearly Premium from 2 <sup>nd</sup> year onwards	₹ 1,00,000/-	₹ 2,251/-	₹ 1,02,251/-
Rider Yearly Premium from 2 <sup>nd</sup> year onwards	₹ 654/-	₹ 118/-	₹ 772/-
<b>Total Yearly premium from 2<sup>nd</sup> year onwards</b>	<b>₹ 1,00,654/-</b>	<b>₹ 2,369/-</b>	<b>₹ 1,03,023/-</b>

### Additional Flexibility through Savings wallet

You can choose to accumulate your guaranteed income and let it grow, with an option to withdraw the accumulated amount anytime, partially or completely, as per your preference during the policy term. With this feature, your policy acts like a wallet giving you complete freedom to accumulate or withdraw income as per your requirement.

## Why choose us:



9.69 Cr

Lives covered as on  
March 31, 2024



₹2.76 Lakh Cr

Benefits paid till  
March 31, 2024



₹2.94 Lakh Cr

Assets under management as on  
March 31, 2024



**24 hrs claim settlement**

Quick claim settlement  
process available



**Tax Saving**

Get tax benefits on premium  
paid & benefits

\*ARR stands for Assumed rate of return. If the policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the Benefit Illustration. Since the policy offers variable returns, the given illustration shows two different rates of assumed future investment returns. The returns shown above are not guaranteed and they are not the upper or lower limits of what you might get back, as the maturity value of policy depends on a number of factors including future investment performance.

#Life insurance cover shown is the Sum Assured on Death (at policy inception). Death Benefit is equal to: Sum Assured on Death, plus Balance in Savings Wallet (if any), plus Interim Survival Benefit (if any), plus Terminal Bonus (if declared) Where, the Sum Assured on Death is the highest of: 7 times the Annualized Premium or 105% of the Total Premiums Paid as on the Date of Death or Death Benefit multiple times Annualized Premium.

^The values mentioned here are indicative based on the date on which you applied for this policy. The exact values will be as per the date of issuance of your policy and are specified in the Policy Certificate attached in your welcome kit.

ICICI Prudential Life Insurance Company. IRDAI Regn No. 105. CIN:L66010MH2000PLC127837. ICICI Prudential Life Insurance Company Limited. Registered Address:1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. ICICI Pru Gold UIN: **105N190V02**. ICICI Pru Non-Linked Accidental Death and Disability Rider UIN: **105B042V01**. ICICI Pru Waiver of Premium Rider UIN: **105B044V01** For more details on the risk factors, term & conditions please read the policy document COMP/DOC/Apr/2023/54/2728.



## Benefit Illustration - ICICI Pru GOLD

Name of Prospect/Policyholder	: Mr.	Name of the Product	: ICICI Pru GOLD
Age of the Policyholder at inception	: 28-Jun-1999 (25 years)	Tag Line	: Non Linked Participating Individual Life Insurance Savings Plan
Gender of the Policyholder	: MALE		
Name of the Life Assured	: Mr.	Unique Identification Number	: 105N190V02
Age of the Life Assured at inception	: 28-Jun-1999 (25 years)	GST Rate for Year 1	: 4.5%
Gender of the Life Assured	: MALE	GST Rate For Year 2 Onwards	: 2.25%
Policy Term	: 30 years	Sales Channel	: Agency
Premium Payment Term	: 10 years		
Amount of Instalment Premium (Without GST and cesses if any)	: Rs. 100,000/-		
Mode of payment of premium	: Yearly		

### How to read and understand this benefit illustration?

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits, these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits, then the illustration on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

Policy Details			
Plan Option	Deferred Income	Sum Assured on Maturity	Rs. 1,000,000
Deferment Period	2 years	Sum Assured on Death (at inception of the policy)	Rs. 1,300,000
Bonus Type	Simple Bonus	Save The Date feature	Not Applicable

Premium Summary					
	Base Plan	ICICI Pru Non-Linked Accidental Death and Disability Rider (Accidental Death Benefit option)	ICICI Pru Non-Linked Accidental Death and Disability Rider (Accidental Total & Permanent Disability Benefit option)	ICICI Pru Non-Linked Waiver of Premium Rider (Critical Illness & Accidental Disability option)	Total Instalment Premium
Instalment Premium without GST and Cesses, if any	Rs. 100,000/-	-	-	Rs. 654/-	Rs 100,654/-
Instalment Premium with first year GST and Cesses, if any	Rs. 104,501/-	-	-	Rs. 772/-	Rs. 105,273/-
Instalment Premium with GST and Cesses, if any 2nd year onwards	Rs. 102,251/-	-	-	Rs. 772/-	Rs. 103,023/-

\*Please refer to the details of Rider attached with this document for more information.

Summary of Benefits payable over the course of the Policy Term			
Guaranteed Benefits payable as Survival Benefits during the Income Term			
Guaranteed Income as per frequency chosen by you:	Rs. 16,750	Guaranteed Booster as per frequency chosen by you:	Not Applicable
Frequency of Guaranteed Income:	Annual	Frequency of Guaranteed Booster:	Not Applicable
Guaranteed Income payable in a year:	Rs. 16,750	Guaranteed Booster payable in a year, when due:	Not Applicable
<b>Total Guaranteed Income payable (A)</b>			<b>Rs. 469,000</b>
Benefit payable at the end of policy term (Maturity Benefit)			
	Benefits at 4% p.a.		Benefits at 8% p.a.
Estimated Cash Bonus as per frequency chosen by you	Rs. 8,250		Rs. 27,750
Frequency of Cash Bonus:	Annual		Annual
Estimated Cash Bonus payable in a year	Rs. 8,250		Rs. 27,750
<b>Estimated Total Cash Bonus payable over the Income Term (B)</b>	<b>Rs. 231,000</b>		<b>Rs. 777,000</b>
Estimated Terminal Bonus at Maturity	Rs. 130,523		Rs. 485,528
<b>Estimated Total Maturity Benefit (C)</b>	<b>Rs. 1,130,523</b>		<b>Rs. 1,485,528</b>
<b>Total Benefits payable till Maturity (A + B + C)</b>	<b>Rs. 1,830,523</b>		<b>Rs. 2,731,528</b>

Benefit Details																		
Guaranteed Benefits											Total Benefits including Guaranteed and Non-Guaranteed Benefit							
Pol. Year	Annualised Premium	Guaranteed Benefits					Non-Guaranteed Benefits @ 4% p.a.		Non-Guaranteed Benefits @ 8% p.a.		Survival Benefit		Maturity Benefit		Death Benefit		Surrender Benefit <sup>4</sup>	
		Guaranteed Income	Guaranteed Booster	Surrender Benefit	Death Benefit	Maturity Benefit	Cash Bonus	Surrender Benefit	Cash Bonus	Surrender Benefit	Total Survival Benefit @ 4% p.a.(3 + 4 + 8)	Total Survival Benefit @ 8% p.a.(3 + 4 + 10)	Total Maturity Benefit @ 4% p.a. (7 + Terminal Bonus, if declared)	Total Maturity Benefit @ 8% p.a. (7 + Terminal Bonus, if declared)	Total Death Benefit @ 4% p.a.(6 + Interim/Terminal Bonus, if declared)	Total Death Benefit @ 8% p.a.(6 + Interim/Terminal Bonus, if declared)	Total Surrender Benefit @ 4% p.a. (5 + 9)	Total Surrender Benefit @ 8% p.a. (5 + 11)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	100,000	0	0	0	1,300,000	0	0	0	0	0	0	0	0	0	1,300,000	1,300,000	0	0
2	100,000	0	0	69,160	1,300,000	0	0	0	0	0	0	0	0	0	1,300,000	1,300,000	69,160	69,160
3	100,000	16,750	0	0	1,300,000	0	8,250	121,250	27,750	101,750	25,000	44,500	0	0	1,300,000	1,300,000	121,250	101,750
4	100,000	16,750	0	0	1,300,000	0	8,250	150,000	27,750	111,000	25,000	44,500	0	0	1,300,000	1,300,000	150,000	111,000
5	100,000	16,750	0	0	1,300,000	0	8,250	175,000	27,750	118,295	25,000	44,500	0	0	1,300,000	1,300,000	175,000	118,295
6	100,000	16,750	0	0	1,300,000	0	8,250	202,877	27,750	172,602	25,000	44,500	0	0	1,300,000	1,300,000	202,877	172,602
7	100,000	16,750	0	0	1,300,000	0	8,250	300,658	27,750	260,715	25,000	44,500	0	0	1,300,000	1,300,000	300,658	260,715
8	100,000	16,750	0	0	1,300,000	0	8,250	427,315	27,750	378,115	25,000	44,500	0	0	1,300,000	1,300,000	427,315	378,115
9	100,000	16,750	0	0	1,300,000	0	8,250	576,484	27,750	519,520	25,000	44,500	0	0	1,300,000	1,300,000	576,484	519,520
10	100,000	16,750	0	661,800	1,300,000	0	8,250	97,254	27,750	35,502	25,000	44,500	0	0	1,300,000	1,300,000	759,054	697,302
11	0	16,750	0	0	1,300,000	0	8,250	782,911	27,750	721,793	25,000	44,500	0	0	1,300,000	1,300,000	782,911	721,793
12	0	16,750	0	0	1,300,000	0	8,250	787,169	27,750	727,378	25,000	44,500	0	0	1,300,000	1,300,000	787,169	727,378
13	0	16,750	0	715,750	1,300,000	0	8,250	74,105	27,750	16,406	25,000	44,500	0	0	1,300,000	1,300,000	789,855	732,156
14	0	16,750	0	699,000	1,300,000	0	8,250	93,824	27,750	39,058	25,000	44,500	0	0	1,300,000	1,300,000	792,824	738,058
15	0	16,750	0	682,250	1,300,000	0	8,250	113,981	27,750	63,073	25,000	44,500	0	0	1,300,000	1,300,000	796,231	745,323
16	0	16,750	0	665,500	1,300,000	0	8,250	134,517	27,750	88,486	25,000	44,500	0	0	1,300,000	1,300,000	800,017	753,986
17	0	16,750	0	648,750	1,300,000	0	8,250	155,368	27,750	115,332	25,000	44,500	0	0	1,300,000	1,300,000	804,118	764,082
18	0	16,750	0	632,000	1,300,000	0	8,250	176,696	27,750	143,890	25,000	44,500	0	0	1,300,000	1,300,000	808,696	775,890
19	0	16,750	0	615,250	1,300,000	0	8,250	198,439	27,750	174,220	25,000	44,500	0	0	1,300,000	1,300,000	813,689	789,470
20	0	16,750	0	598,500	1,300,000	0	8,250	220,611	27,750	206,470	25,000	44,500	0	0	1,300,000	1,300,000	819,111	804,970
21	0	16,750	0	581,750	1,300,000	0	8,250	243,223	27,750	240,802	25,000	44,500	0	0	1,300,000	1,300,000	824,973	822,552
22	0	16,750	0	565,000	1,300,000	0	8,250	266,369	27,750	277,487	25,000	44,500	0	0	1,300,000	1,300,000	831,369	842,487
23	0	16,750	0	548,250	1,300,000	0	8,250	290,067	27,750	324,599	25,000	44,500	0	0	1,300,000	1,300,000	838,317	872,849
24	0	16,750	0	531,500	1,300,000	0	8,250	314,168	27,750	376,585	25,000	44,500	0	0	1,300,000	1,300,000	845,668	908,085
25	0	16,750	0	514,750	1,300,000	0	8,250	338,938	27,750	431,704	25,000	44,500	0	0	1,300,000	1,300,000	853,688	946,454
26	0	16,750	0	498,000	1,300,000	0	8,250	364,230	27,750	490,040	25,000	44,500	0	0	1,300,000	1,300,000	862,230	988,040
27	0	16,750	0	481,250	1,300,000	0	8,250	390,152	27,750	552,009	25,000	44,500	0	0	1,300,000	1,300,000	871,402	1,033,259
28	0	16,750	0	464,500	1,300,000	0	8,250	416,730	27,750	617,965	25,000	44,500	0	0	1,300,000	1,300,000	881,230	1,082,465
29	0	16,750	0	447,750	1,300,000	0	8,250	443,997	27,750	688,308	25,000	44,500	0	0	1,300,000	1,300,000	891,747	1,136,058
30	0	16,750	0	0	1,300,000	1,000,000	8,250	0	27,750	0	25,000	44,500	1,130,523	1,485,528	1,300,000	1,300,000	0	0

Note: Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, and Goods & Service Tax, if any.

**Important points to note:**

- The Survival Benefits are payable during the policy year when they are due as per the frequency or date chosen at inception. The payments will continue to be paid on the due date(s) as applicable till the last policy year, provided the Life Assured is alive. The payments will stop once the policy matures.
- If Save the date is opted, the survival benefit values mentioned here are indicative based on the date on which this benefit illustration was generated for this policy. The exact values will be as per the date of issuance of your policy and are specified in the Policy Schedule attached in your welcome kit.
- The Surrender Value (benefit amount payable on policy surrender) and Death Benefit (benefit amount payable on death of the Life Assured) mentioned above are illustrated assuming that the event occurs at the end of the respective year and after the payment of any survival benefit due at the end of respective year. The Maturity Benefits mentioned are payable at the end of the policy term. Post payment of this benefit (whichever is the earliest) the policy terminates and no further benefit is payable.
- The surrender value payable will be higher of Guaranteed Surrender Value or Special Surrender Value (including any Terminal Bonus payable, if declared) and is illustrated under 'Total Surrender Benefit' columns. The guaranteed benefit illustrated under 'Surrender Benefit' is the minimum amount payable under both 4% and 8% gross return per annum.
- Savings Wallet: At any point during the policy term, you will have the option to accumulate Survival Benefit instead of taking as payment and withdraw the accumulated Survival Benefit partially or completely. If not withdrawn, any balance left will be paid out along with death, surrender or maturity payment, whichever happens first. For more details, please refer to the policy document.
- Please refer to your sales brochure and policy document for more details. In case of any discrepancy between this document and policy document, the latter shall prevail.
- For any further clarifications, policyholder can contact their advisor or the Company.

I, \_\_\_\_\_, have explained the premiums, and benefits under the policy fully to the prospect / policyholder.

I, \_\_\_\_\_, having received the information with respect to the above, have understood the above statement before entering into the contract.

Place:

Date:

Signature of Agent / Intermediary / Official

Place:

Date:

Signature of Prospect / Policyholder

ICICI Prudential Life Insurance Company Limited.  
1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025  
Email: [lifeline@icicprulife.com](mailto:lifeline@icicprulife.com)  
[www.icicprulife.com](http://www.icicprulife.com)





## Rider Details

Name of the Policyholder : **Mr.**  
Age of the Policyholder at Rider policy inception : **28-Jun-1999 (25 years)**  
Name of the Life Assured : **Mr.**  
Age of the Life Assured at Rider policy inception : **28-Jun-1999 (25 years)**  
Gender of the Life Assured : **MALE**  
Name of the product : **ICICI PRU GOLD**

Rider Details									
Rider Name and UIN	Rider option	Rider Tagline	Rider Sum Assured	Instalment Premium without GST and Cesses, if any	GST Rate	Instalment Premium with GST and Cesses, if any	Frequency of premium payment	Premium Payment Term	Coverage / Rider Term
ICICI Pru Non-Linked Waiver of Premium Rider (105B044V01)	Health option	A Non-Linked Non-Participating, Individual Health Insurance Rider	Rs. 100,000/-	Rs. 654/-	18%	Rs. 772/-	Yearly	10 years	10 years



# HOW TO READ YOUR 'BI'

The benefit Illustration provides a year-by-year summary of how your benefits will look like. ICICI Pru Gold belongs to 'Participating' category of products. In this category of products, your benefits are partially guaranteed and partially dependent on bonuses. Therefore, all the benefits will be shown at an assumed rate of returns of 4% and 8%. The guaranteed benefits are shown in sub-section 'Guaranteed Benefits' and the bonus based benefits are shown under sub-section 'Non-Guaranteed Benefits'.

Here are a few pointers which will help you read the table in the Benefit Illustration better:

1

## Policy year:

This refers to the number of years you stay invested or the term chosen by you. Policy year is shown in column 1.

2

## Annualized premium:

This is the premium you need to pay for the premium payment duration selected by you. The annualized premium is shown in column 2.

3

## Survival benefit (Income):

This refers to the income amount paid to the life assured throughout the income term. Total Income is a combination of 'guaranteed income' and 'bonus-based income (cash bonus)'. The guaranteed part of income is shown in column 3. The bonus based income is shown at 8% and 4% ARR respectively in column 10 and 8. Therefore, to refer to the total income payable every year, please refer to column 13 (@8% ARR) and column 12(@4% ARR). In case you have opted for 'Immediate Income with Booster' plan option, over and above income you will receive a guaranteed booster every 5th policy year. The guaranteed booster is shown in column 4.

4

## Maturity benefit:

This is a lump sum payable on maturity and is a combination of 'guaranteed lump sum (sum assured on maturity)' and 'bonus-based lump sum (Terminal bonus)'. The guaranteed lump sum is shown in column 7. Total maturity benefit is shown in column 15 (@8% ARR) and column 14 (@4% ARR).

5

## Death benefit (Life cover):

This refers to the lump sum that will be paid to the nominee on death of the life assured. It is a combination of guaranteed life cover and bonus-based cover (Interim/terminal bonus). The guaranteed life cover is shown in column 6 and total life cover is shown in column 17 (@8% ARR) and column 16 (@4% ARR).

6

## Surrender benefit:

This is the amount paid to you if you exit the plan. The final surrender value is calculated as higher of (the guaranteed surrender value and bonus-based surrender value). The final surrender value is shown in the last two columns i.e. column 19 (@8% ARR) and column 18 (@4% ARR).



**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	<b>Name of Insurance Product/Policy</b>	<ul style="list-style-type: none"> <li>• ICICI Pru Non-Linked Waiver of Premium Rider</li> </ul> <p style="margin-left: 40px;">Benefit Option: Health option</p>	
2	<b>Application/Policy number</b>		
3	<b>Type of Insurance/Policy</b>	Waiver of Premium	
4	<b>Sum Insured (Basis)  (Along with amount)</b>	<p>Sum Assured - 1,00,000/-</p> <p><i>Sum Assured is the sum of the Annualized Premium and Annualized Underwriting Extra Premium amount of the Base Policy or the subsisting other rider(s) as applicable that will be waived by the Company every year of the outstanding premium payment term, on occurrence of the contingent event.</i></p>	Rider Schedule
5	<b>Policy Coverage (What the policy covers?)  (Policy Clause Number/s)</b>	<p>This WoP Rider can be attached to Your Base Policy or other Subsisting Rider(s) if any. Depending on the manner of attachment, the following benefit is applicable on the occurrence of the contingent event, as mentioned under the chosen Benefit Option:</p> <ul style="list-style-type: none"> <li>a. If attached with the Base Policy: all future premiums payable under the Base Policy including any Underwriting Extra Premiums will be waived off;</li> <li>b. If attached with Subsisting Rider(s) if any: all future premiums payable under the Subsisting Rider(s) including any Underwriting Extra Premiums shall be waived off.</li> </ul> <p>Waiver of Premium on the first occurrence of Accidental Total and Permanent</p>	Part C, Clause A

		<p>Disability or diagnosis of any of the covered Critical Illnesses of the Life Assured named under this rider.</p> <p>For more information please refer to the policy document (Part C, Clause A) under the section 'Specimen Policy Document' available on our website at <a href="https://www.icicprulife.com/services/download-centre.html">https://www.icicprulife.com/services/download-centre.html</a></p>	
6	<p><b>Exclusions</b></p> <p><b>(what the policy does not cover)</b></p>	<p>For more information please refer to the policy document (Part C, Clause B) under the section 'Specimen Policy Document' available on our website at <a href="https://www.icicprulife.com/services/download-centre.html">https://www.icicprulife.com/services/download-centre.html</a> for exclusions and conditions applicable</p>	Part C, Clause B
7	<p><b>Waiting period</b></p> <ul style="list-style-type: none"> <li>• <b>Time period during which specified diseases/treatments are not covered</b></li> <li>• <b>It is counted from the beginning of the policy coverage</b></li> </ul>	<ul style="list-style-type: none"> <li>• Waiting period is applicable for Critical Illness Benefit. The benefit shall not apply in respect of any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted during the first six months from the Date of Commencement of Risk or 3 months from the Rider revival date where this rider has lapsed for more than 3 months.</li> <li>• No waiting period applies where Critical Illness is due to Accident.</li> </ul>	Part C, Clause C
8	<p><b>Financial limits of coverage</b></p> <p><b>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of the limit)</b></p> <p><b>ii. Co- payment (It is a specified amount/percentage of the admissible)</b></p>	Not Applicable	

	<p><b>claim amount to be paid by policyholder/insured)</b></p> <p><b>iii. Deductible (It is a specified amount:</b></p> <ul style="list-style-type: none"> <li>- Up to which an insurance company will not pay any claim, any</li> <li>- Which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul> <p><b>iv. Any other limit (as applicable)</b></p>		
<b>9</b>	<b>Claims/Claims Procedure</b>	<p>For any assistance on Claims, you can call Us on 1-860-266-7766 (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 <a href="mailto:claimsupport@icicprulife.com">claimsupport@icicprulife.com</a></p> <p>The claim form can be downloaded from the following links:</p> <p>Digital Claim Form Link:  <a href="https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1">https://buy.icicprulife.com/buy/Claim-Intimation.htm?execution=e2s1</a></p> <p>Physical Claim Form Link:  <a href="https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content">https://www.icicprulife.com/insurance-library/life-insurance-claims-related-faqs.html#linked_content</a></p> <p>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 <a href="https://www.icicprulife.com/services/download-centre.html">https://www.icicprulife.com/services/download-centre.html</a></p>	Part F, Clause 10
<b>10</b>	<b>Policy Servicing</b>	<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</p>	Part G

		<p>1-860-266-7766 or visit Our website: <a href="http://www.icicprulife.com">www.icicprulife.com</a>.</p> <p>Alternatively, You may communicate with Us at any of our branches or the customer service helpline number 1-860-266-7766 or email at <a href="mailto:lifeline@icicprulife.com">lifeline@icicprulife.com</a>. For updated contact details, We request You to regularly check Our website.</p>	
<b>11</b>	<b>Grievances/Complaints</b>	<p><b>i. Grievance Redressal Officer:</b></p> <p>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 <a href="mailto:gro@icicprulife.com">gro@icicprulife.com</a> or 1860 266 7766.</p> <p>Address: ICICI Prudential Life Insurance Company Limited, Ground Floor &amp; Upper Basement, Unit No. 1A &amp; 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097</p> <p>The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.</p> <p>For more details please refer to the “Grievance Redressal” section on <a href="http://www.icicprulife.com">www.icicprulife.com</a>.</p> <p><b>ii. Grievance Redressal Committee:</b></p> <p>If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address</p>	Part G

		<p>mentioned below:</p> <p>ICICI Prudential Life Insurance Co. Ltd. Ground Floor &amp; Upper Basement, Unit No. 1A &amp; 2A, RahejaTipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097 Maharashtra.</p> <ul style="list-style-type: none"> <li> <b>IRDAI/(IGMS/Call Centre):</b>            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: <b>155255 (or) 1800 4254 732</b>            Email ID: <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a> </li> </ul> <p>You can also register your complaint online at <a href="http://igms.irda.gov.in">igms.irda.gov.in</a>            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</p> <p><b>Ombudsman list:</b> Please refer to the policy document (Part G) under the section under the ‘Specimen Policy Document’ available at <a href="https://www.iciciprulife.com/services/download-centre.html">https://www.iciciprulife.com/services/download-centre.html</a></p>	
12	Things to remember	Free Look cancellation: You have an option to review the Rider within <15/30> days from the date you receive it. In this	Part D, Clause A

		<p>period, if you are not satisfied with the Rider terms and conditions, you can return the Rider to us with reasons for cancellation. We will refund the premium paid for rider after deduction of Stamp duty, proportionate risk premium for the period of cover and the expenses borne by us on medical tests, if any. In case the Base Policy is cancelled within free-look period, Rider will also be automatically cancelled.</p> <p>Policy renewal: Not Applicable</p> <p>Migration and Portability: Not Applicable</p> <p>Change in Sum Insured: Not Applicable</p> <p>Moratorium Period: Not Applicable</p>	
<b>13</b>	<b>Your Obligations</b>	<p>Please disclose all pre-existing disease/s or condition/s before a rider. Non-disclosure may affect the claim settlement.</p> <p>Material information includes:</p> <ul style="list-style-type: none"> <li>• Date of birth</li> <li>• Gender</li> <li>• Education</li> <li>• Annual Income</li> <li>• Occupation details</li> <li>• Nationality &amp; country of residence</li> <li>• Question on criminal charges</li> <li>• Avocation/dangerous hobbies</li> <li>• Address &amp; Pincode</li> <li>• Details of existing &amp; applied insurance policies with other companies &amp; terms of acceptance</li> <li>• Personal details like habits, Height &amp; weight</li> <li>• Health Questions</li> </ul>	