

ICICI Pru Suraksha - Regular Premium Level Term Insurance

Policy Document

1. **Benefits Payable on death of the Life Assured:** Subject to the Policy being in force, the Company shall pay the Sum Assured specified in the Policy Certificate on the death of the Life Assured. The Policy shall stand terminated on the survival of the Life Assured to the date of cessation of cover as shown in the Policy Certificate and no benefits shall be payable on such cessation of cover.
2. **Payment of premiums:** Premiums are payable on the due dates and at the rate mentioned in the Policy Certificate or at such altered rate as is payable in terms of Condition 1 of the General Conditions of this Policy Document. However, a grace period of not more than 30 days is allowed where the mode of payment of premium is other than monthly, and not more than 15 days in the case of monthly mode is allowed. On death of the Life Assured the benefit payable under this policy will be paid after deduction of the premiums falling due during the then current policy year. Premiums are payable without any obligation on the company to issue a notice for the same. Premiums are payable through cash*, Cheques, Demand Drafts, Pay Orders, Bankers Cheque, Internet (Infinity/ Bill Junction/ Bill Desk), Electronic Clearing System.
3. **Age:** If the correct age of the Life Assured is found to be such as would have made the Life Assured uninsurable under the Plan of Insurance specified in the Policy Certificate, the Plan of Insurance shall stand altered to such Plan of Insurance as is generally granted by the Company for the correct age of the Life Assured, subject to the terms and conditions as are applicable to that Plan of Insurance. If it is not possible to grant any other plan of assurance or the life assured does not desire to have any other plan of assurance, the policy shall stand cancelled from the date of its issue and the premium paid shall be refunded subject to the deduction of the expenses incurred by the Company on the issue of the policy.
4. **Revival of the policy:** A policy, which has lapsed for non-payment of premiums, may be revived subject to the rules of the Company from time to time.
5. **Nomination and Assignment:** The holder of a policy on his own life may nominate the person (or persons) to whom the money secured by the Policy shall be paid in the event of his death, in terms of Section 39 of the Insurance Act, 1938. This Policy may be assigned or transferred in terms of Section 38 of the Insurance Act, 1938. An assignment cancels an earlier nomination. The Company does not express itself upon the validity or accept any responsibility on the assignment or nomination in recording the assignment or registering the nomination.
6. **Suicide:** If the Life Assured commits suicide whether sane or insane, within one year from the date of issue of this policy, the policy shall be void and the premiums paid hereunder will be refunded after deducting the expenses incurred by the Company on the issue of the policy.
7. **Special Provisions:** Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.
8. **Incontestability:** In case it is found that any untrue or incorrect statement is contained in the proposal/ personal statement, declaration and other connected documents or any material information has been withheld then, but subject to the provision of Sec.45 of the Insurance Act, 1938, the Policy shall be void and no benefit shall be payable thereunder.
9. **Notices:** - Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, facsimile or e-mail to
In case of the Policy holder/ Life Assured/ Nominee:
As per the details specified by the policy holder/life assured/ Nominee in the Proposal Form / Change of Address intimation submitted by him.
In case of the Company:
Address : Customer Service Desk, ICICI Prudential Life Insurance Company Limited
ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai- 400 025
Facsimile/ E-mail : 022 24376727/ lifeline@iciciprulife.com
10. **Payment of Claim:** The Company would require the following to process a claim under the Policy:-
Original Policy Document, Death Certificate issued by the local authority (In case of Death claim), Claimant's Statement, any other documents the Company may require for processing the claim.
11. **Legislative Changes** The terms and conditions including the premium and benefits payable under this Policy are subject to variation in accordance with the relevant legislation.

ICICI Prudential Life Insurance Company Ltd.

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12. Customer Service

- a. For any clarification or assistance, the Policyholder may contact our advisor or call our Customer Service Representative at the All India Toll Free Number: 1600 22 2020 during office hours (9.00 a.m. to 9.00 p.m.). Alternatively the Policyholder may communicate at the address mentioned in Clause 7.
- b. Any grievance or complaint in respect of this policy may be submitted to Grievance Redressal Committee at the abovementioned address.
- c. For details of the Ombudsman office log on to our website www.iciciprulife.com or contact our Customer Service Desk.

"The policy shall be subject to and be governed by this policy document and the terms and conditions of the schedule enclosed herewith including every endorsement by the Company and shall together form a single contract" (T06: 1)

Customer Service Desk, ICICI Prudential Life Insurance Company Ltd.
K.P. Durgam Cheruvu, 1000, Hyderabad, Andhra Pradesh, India. Contact: 1600 22 2020
Toll Free: 1600 22 2020 / Bangalore: 080 2800 1000

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