



A smart move today
secures tomorrow

ICICI Pru
SarvJana
Suraksha
Non-Linked Life Insurance Plan

ICICI PRUDENTIAL
LIFE INSURANCE

Presenting ICICI Pru Sarv Jana Suraksha from ICICI Prudential Life Insurance

Happiness and security for our family is what all of us want. However, the uncertainties of life often worry us. The thought of unfortunate events befalling us may cause anxiety about our ability to provide for our loved ones. This is especially the case if we are no longer there to provide for them. Insurance can help ease worries. It ensures that your loved ones are adequately provided for and that their lives are not affected, even if you are not around.

ICICI Prudential Life Insurance presents ICICI Pru Sarv Jana Suraksha - a non-linked, non-participating term insurance plan - which provides security to you and your family, at very affordable cost.

How does the policy work?

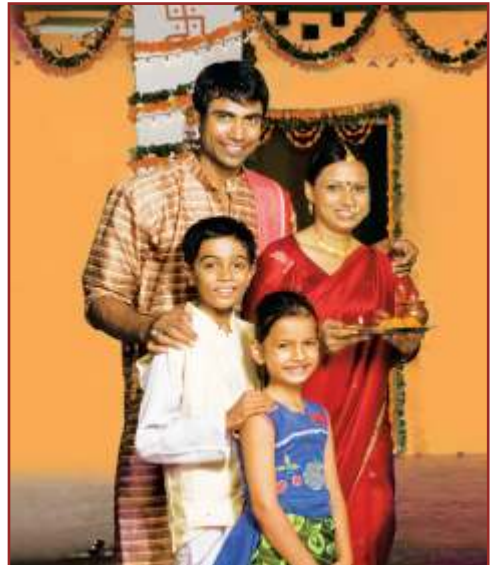
1. Its a Pure Term Plan with no Maturity benefits.
2. Choose the Sum Assured anywhere between ₹5,000 - 50,000.
3. Its a fixed 5 year term plan with regular premium option.
4. On the death of the life assured, the beneficiary will get the Sum Assured.

Who can Apply?

Anyone between the ages of 18-55 years can apply.

What are the modes of payment?

Premium is payable once in a year.



Terms and Conditions

- 1 There are no surrender values for this product; hence nothing is paid back in case policy is discontinued.
- 2 **Suicide clause:** If the life assured whether sane or insane, commits suicide within one year from the date of commencement of this policy, 80% of the premiums paid will be payable. Where the policy is revived, if the life assured, whether sane or insane, commits suicide within one year from the date of reinstatement of the policy, 80% of premiums paid will be payable.
- 3 **Free Look period:** If you are not satisfied with the terms and conditions of this policy, please return the policy document to the Company for cancellation within 15 days from the date you received it.

On cancellation of the policy during the free look period, we will return the premium paid subject to the deduction of:

- Stamp duty paid under the policy,
- Expenses borne by the Company on medical examination, if any.
- Proportionate risk premium for the period of cover

The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

- 4 In accordance to the Section 45 of the Insurance Act, 1938, no Policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on ground that a statement made in proposal of insurance or any report of a medical officer or a referee, or friend of the insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statements was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.
- 5 In accordance to the Section 41 of the Insurance Act, 1938, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
- 6 For further details, refer to the policy document.

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company is a joint venture between ICICI Bank, a premier financial powerhouse, and Prudential plc, a leading international financial services group. ICICI Prudential began its operations in December 2000 after receiving approval from Insurance Regulatory Development Authority (IRDA).

ICICI Prudential Life Insurance has maintained its focus on offering a wide range of flexible products that meet the needs of the Indian customer at every step in life.



ICICI Prudential Life Insurance Company Limited. IRDA Regn. No. 105. CIN: U66010MH2000PLC127837.

For more information:

Customers calling from any where in India, please dial **1860 266 7766**

Do not prefix this number with "+" or "91" or "00" (Local charges apply)

Customers calling us from outside India, please dial **+91 22 6193 0777**

Call Center Timings: 10.00 am to 07.00 pm

Monday to Saturday, except National Holidays

To know more, please visit www.iciciprulife.com

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDA clarifies to public that

- IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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