

**A Smart Move today  
Secures Tomorrow**



*ICICI Pru Life*  
**Sarv Jana  
Suraksha**

A Micro Insurance Plan

**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.

Keeping this in mind we present our first Micro Insurance Policy - **ICICI Pru Life Sarv Jana Suraksha** – especially designed to provide protection and security to rural population at a very affordable cost. This policy ensures that your loved ones are adequately provided for and their lives are not affected, even if you are not around.

### **Key Benefits of ICICI Pru Life Sarv Jana Suraksha**

1. In the unfortunate death of the life assured, 100 times of the base premium is paid as sum assured to the nominee.
2. Hassle free documentation in regional languages.
3. No medical tests required.

### **How does the policy work?**

1. Choose a Sum Assured between Rs. 5,000 to Rs. 50,000.
2. Enjoy the cover for 5 years on regular premium payment.
3. In the unfortunate death of life assured, the beneficiary will receive the sum assured.

### **Sample Premium Table**

Sum Assured (Rs.)	Premium (Rs.)*
5,000	50
10,000	100
20,000	200
30,000	300
40,000	400
50,000	500

*\*The above premium is inclusive of service tax and education cess*



### Policy at a glance

Death Benefit	Sum Assured on death
Maturity Benefit	No benefit on maturity
Min/Max entry age	18 years - 55 years
Min/Max Sum Assured	Rs. 5,000 - Rs. 50,000
Policy Term	5 years
Premium payment frequency	Annual
Premium payment	Regular
Cover ceasing age	60 years

## **Terms and Conditions**

1. There is no surrender value for this product; hence nothing is paid back in case the policy is discontinued.
2. If the Life Assured, whether sane or insane, commits suicide within one year of the date of commencement of this policy, the policy shall be void and the premiums paid hereunder will be refunded after deducting the expenses incurred by the Company for the issue of the policy.
3. A period of 15 days is available to the policyholder during which the policy can be reviewed. If the policyholder does not find the policy suitable, the company will return the premiums paid subject to deductions of Insurance Stamp Duty on the policy and any other expenses borne by the company.
4. The Life Assured, where he is the holder of the policy, (on his own life) may, at any time before the termination date of policy, make a nomination for the purpose of payment of the monies secured by the policy in the event of his death. Where the nominee is a minor, he may also appoint a person to receive the money during the minority of the nominee.
5. A grace period of not more than 30 days is allowed for revival/reinstatement of the policy.
6. 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 the ground that a statement made in the 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 were 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.

7. In accordance to the Section 41 of the Insurance Act, 1938, No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out 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 and, any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

8. For more details on risk factors, terms and conditions please read the policy document and benefit illustration carefully before concluding the sale.



## About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company, a joint venture between ICICI Bank and Prudential plc, was one of the first companies to commence operations when the insurance industry was opened to the private sector in year 2000. Since inception the company has written over 7 million policies and has a network of over 1,969 offices, over 290,000 advisors and 21 bank partners. It is also the only life insurer in India to be assigned AAA(India) credit rating by Fitch Ratings.

### For more information:

Please call our Customer Service Toll-free number  
1800-22-2020 from your MTNL or BSNL line.  
(Call Center Timings: 9.00 a.m. to 9.00 p.m.,  
Monday to Saturday, except National Holidays)  
Visit us at [www.iciciprulife.com](http://www.iciciprulife.com)



### Regd. Office:

ICICI Prudential Life Insurance Company Limited,  
ICICI Prulife Towers, 1089, Appasaheb Marathe Marg,  
Prabhadevi, Mumbai 400 025.  
Reg. No. 105

Insurance is the subject matter of solicitation. This product is available only for people residing in rural areas in the age group 18 - 55 years. Product code MT1. ICICI Pru Life Sarv Jana Suraksha UIN No. 105N081V01; Advt No. L/1/279/2008-09