

**Group Insurance Scheme for
Pradhan Mantri Jeevan Jyoti Bima Yojana**

UIN: 105G146V01

CERTIFICATE OF INSURANCE

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

ICICI Prulife Towers, 1089, Appasaheb Marathe Marg,
Prabhadevi, Mumbai- 400 025

This policy is a ONE YEAR RENEWABLE TERM Policy.

Name Of Scheme	Group Insurance Scheme for Pradhan Mantri Jeevan Jyoti Bima Yojana
Master Policy Number	00002273
Name of the Master Policyholder (Proposer)	ICICI Bank Limited
Address of the Master Policyholder	ICICI Bank Towers, Bandra Kurla Complex, Bandra (E) Maharashtra Mumbai 400051
Name of the Life Assured	MR CHETAN RAJAKUMAR .
Date of birth of the Life Assured (as per KYC document)	10 Jul 1985
Age of the Life Assured as on Policy Commencement Date/ Renewal Date	33
Member Identification Number	055801540545
Savings Bank Account Number	055801540545
Aadhaar Number	-
Sum Assured	200000
Date of Commencement of Cover	08 Jun 2018
Date of Termination of Cover	31 May 2019
Annual Renewal Date of Master Policy	01 Jun 2019
PAN No	AMQPC1082N
Folio No	-
Nominee	SUDHA

Premium	289	Premium Payment Mode	Yearly
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The Master Policyholder has applied vide proposal dated 01 Jun 2016 to ICICI Prudential Life Insurance Company Limited (hereinafter referred to as "the Company") for grant of the Benefits specified herein.

Benefits payable and other conditions : as specified in the Master policy document and this certificate

Please Note :

The Cover to the Members will terminate if the Master Policyholder does not pay the due premium before the Annual Renewal Date of the Master Policy. As this is a group policy, the member's cover will cease if the member ceases to be a member of the group. The premium is guaranteed for the period of cover and subject to change on policy's annual renewal date.

In case there are any differences in interpretation of the benefits payable, premium, terms and conditions mentioned in this Certificate of Insurance, the terms of the Master Policy and the Rules of Scheme shall prevail. For complete details, please refer to the policy document and Rules of Scheme as available with the Master Policyholder.

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at MUMBAI on 01 Jun 2016



Authorised Signatory

This is a summary of the Master Policy issued to the Master Proposer and contains important terms and conditions about the Benefits.

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Terms and Conditions of the Policy:

1. Definitions:

Unless excluded by or repugnant to the context: -

- a. "Beneficiary" means the person nominated by the Member as the recipient of the benefits under the Rules of the Scheme.
- b. "Benefits" means the Cover provided to the Members, under the Master Policy.
- c. "Cover" means the Group Term Insurance provided to a Member under this Master Policy.
- d. "Master Policyholder" means the Participating Bank under the Pradhan Mantri Jeevan Jyoti Bima Yojana.
- e. "Company" means ICICI Prudential Life Insurance Company Limited which expression shall include its successors and assigns.
- f. "Group" means a group of Members accepted by the Company as constituting a Group for the purpose of the Master Policy.
- g. "Date of commencement of Cover" means
 - I. the date of commencement of cover for the individual members under the Master Policy.
 - II. at the time of issuance of the Master Policy the date of acceptance of risk subject to receipt of member data and premium towards these members.
 - III. for new members joining during the term of the Master Policy, will be the date of acceptance of risk subject to receipt of Member data and premium towards these members. Member Data means the necessary details of the Members required to provide risk cover including a self-certificate of good health in a form acceptable to the Company.
- h. "Terminal date" means the date when a Member attains the Terminal age or the date on which he ceases to be a Member of the Scheme whichever is earlier.
- i. "Terminal Age" is the age as stipulated under Rules of Scheme, on which the Membership ceases.

2. Eligibility for Membership:

- a) Persons who are at least the minimum age at entry (last birthday) and not more than the maximum age at entry (nearer birthday) or the Terminal Age, whichever is lower, as specified under the Rules of Scheme, as on the Policy Commencement Date, will be eligible for Membership of the Scheme.
- b) Persons who join the Group after the Policy Commencement date shall be eligible for Membership of the Scheme by payment of full Annual premium for prospective cover along with a self-certificate of good health in a form acceptable to the Company, subject to them being within the age limits specified above.
- c) The eligibility of a Member to join the scheme as specified in (a) and (b) above is subject to the Company receiving an intimation of eligibility of the Member and premium amount preferably within 30 days of the Member becoming eligible.
- d) The cover of a Member shall terminate on an annual renewal date upon the happening of any of the following events and no benefit will become payable thereunder:-
 - I. On attaining Terminal age on annual renewal date.
 - II. Closure of account with Master Policy holder or insufficiency of balance to keep the insurance in force.
 - III. If Master Policy is terminated/discontinued for any reason
 - IV. he/she ceases to satisfy any of the eligibility criteria;
 - V. he/ she ceases to be a Member for whatsoever reason;
 - VI. his/her relationship with the Master Policyholder ceases for any reason whatsoever;

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- a) Provided the cover is in force, on death of a member during policy term, death benefit equal to the sum assured will be payable to the nominee of such member.
- b) For new members enrolling into the scheme the risk will not be covered during the first 45 days from the date of enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.
- c) No benefit shall be payable on maturity of the policy.

4. Premium:

- a) Premium under the Master Policy is payable in advance for each Member.
- b) Premium shall be payable with respect to each member covered under the Policy. The Master Policyholder shall be responsible for such premium payment.

5. Termination of Life Insurance:

The cover of a Member shall terminate on an annual renewal date upon the happening of any of the following events and no benefit will become payable thereunder:-

- a) On attaining Terminal age (as specified under the Rules of scheme) on annual renewal date.
- b) Closure of account with Master Policy holder or insufficiency of balance to keep the insurance in force.
- c) If Master Policy is terminated/discontinued for any reason
- d) he/she ceases to satisfy any of the eligibility criteria; s
- e) he/ she ceases to be a Member for whatsoever reason;
- f) his/her relationship with the Master Policyholder ceases for any reason whatsoever;

In case a Member is covered under this Scheme through more than one Bank account, and premium is received inadvertently, insurance cover will be restricted to Rs. 2 (two) Lakh and the premium shall be liable to be forfeited.

In the event of the personal statement/ declaration of good health, if any or any other factor relating to the insurability of a life not being to the satisfaction of the Company, it may terminate the Cover for such a person/ Member. The decision of the Company thereon shall be final and binding on the Master Policyholder and the Member.

The Master Policyholder and the Company reserve the right to discontinue the scheme at any time or to amend the Rules thereof on any annual renewal date subject to giving 1 (one) months notice. Any amendment to the Rules of the Scheme will be done based on mutual agreement between the Master Policy holder and the Company. On discontinuance of Scheme by the government, the Master Policyholder and the Company may decide to terminate the policy.

6. Payment of Claim:

The claim payment will be as per Scheme Rules. The Master Policyholder will raise claims to avail Benefits with the following documents:

- a) Claim intimation form
- b) Member Policy Schedule, as applicable
- c) Death certificate issued by the local authority in case of death claim
- d) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim
- e) The Company reserves the right to call for additional information, documents or particulars, in such form and manner as the Company would prescribe, and the Benefits would be paid only after receipt of such additional information, documents or particulars.

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- f) The claim payment will be made to the account of the member.
- g) All claims payments will be made in Indian currency in accordance with the prevailing exchange control regulations and other relevant laws and regulations in India.
- h) The settlement of claim is subject to correct information provided by the member related to his/her personal information & in declaration of good health, if applicable. The Company reserves the right to reject the claim of a member in case incorrect information related to member is provided for the Cover. The decision of the Company regarding the settlement of the Cover shall be binding on the Master Policyholder.

7. Exclusions

For new members enrolling into the scheme the risk will not be covered during the first 45 days from the date of enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.

8. Non-disclosure and Fraud:

In case of non-disclosure and fraud, the policy shall be cancelled immediately, subject to the non-disclosure/fraud being established by the Company in accordance with Section 45 of the Insurance Laws (amendment) Act, 2015.

9. Customer service

If at any time you need any clarification or assistance, please contact your relationship manager.

By mail at:

Address: ICICI Prudential Life Insurance Co. Ltd.,
Group Service Desk
Ground Floor & Upper Basement,
Unit No. 1A & 2A, RahejaTipco Plaza,
Rani Sati Marg, Malad (East),
Mumbai - 400 097
Maharashtra.
E-mail : grouplife@iciciprulife.com