

9 January 2021

Khalid Khan  
37/13 G S HOUSEKHANPURA,  
AJMERHMT AJMER DTSO AJMER,  
..,  
..  
AJMER-305003,  
Rajasthan.

**Your ICICI Pru Super Protect Credit Insurance policy**

Dear Khalid Khan,

Greetings from ICICI Prudential Life Insurance!

Thank you for choosing us as your life insurance partner.

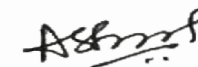
As a customer of PRIVATE LIMITED VASTU FINSERVE INDIA, you have opted for a ICICI Pru Super Protect Credit Insurance policy.

Your Insurance certificate and details of your policy benefits are enclosed with this letter.

This is an important document related to your policy, so please go through it carefully and also share it with your nominee.

For any further clarifications or any assistance please write to [grouplife@iciciprulife.com](mailto:grouplife@iciciprulife.com).

We thank you for your association and look forward to a long enduring relationship with you.



Yours sincerely,  
ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited. Registered Address: - 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. IRDAI Regn No. 105. CIN:L66010MH2000PLC127837. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. UIN: 105N176V01 Comp/doc/Oct/2016/577.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

IRDAI clarifies to public that:

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

**CERTIFICATE OF INSURANCE**
**ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED**

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

**PRIVATE LIMITED VASTU FINSERVE INDIA – ICICI Pru Super Protect - Credit**

(Non-Linked Non-Participating Group Credit Life Insurance Product )

<b>Name of the Product</b>	ICICI Pru Super Protect Credit (UIN: 105N176V01)		
<b>Name of the Master Policyholder (Proposer)</b>	PRIVATE LIMITED VASTU FINSERVE INDIA	<b>Master Policy No.</b>	87525603
<b>Name of Member 1</b>	Khalid Khan	<b>Date of Birth of Member 1 as on Cover Commencement Date</b>	01 May 1978
<b>Address of Member 1</b>	37/13 G S HOUSEKHANPURA,AJ MERHMT AJMER DTSO AJMER, .., .., AJMER-305003, Rajasthan.	<b>Date of Birth of Member 2 as on Cover Commencement Date</b>	NA
<b>Name of Member 2, if applicable</b>	NA	<b>Loan Account No, if applicable</b>	VL000000000 2707
<b>Member Identification Number</b>	89166781	<b>Date of Commencement of Cover:</b>	29 Dec 2020
<b>Death Benefit Sum Assured chosen at inception (Rs.):</b>	₹ 11,85,000	<b>Date of Termination of Cover</b>	29 Dec 2022
<b>Moratorium Period:</b>	NA		
<b>Accelerated Terminal Illness Benefit (Rs.):</b>	NA	<b>Coverage Term</b>	24
<b>Accidental Death Benefit chosen at inception (Rs.):</b>	NA	<b>Date of Termination of Accidental Death Benefit</b>	NA
<b>Enhanced Accidental Death Benefit chosen at inception (Rs.):</b>	NA	<b>Date of Termination of Enhanced Accidental Death Benefit</b>	NA
<b>Accelerated Critical Illness Benefit (Rs.)</b>	NA	<b>Date of Termination of Accelerated Critical Illness Benefit</b>	NA
<b>Additional Critical Illness Benefit (Rs.)</b>	NA	<b>Date of Termination of Additional Critical Illness Benefit</b>	NA
<b>Critical Illness package</b>	NA	<b>Date of Termination of Cancer Protect Cover Benefit</b>	NA
<b>Cancer Protect Benefit (Rs.)</b>	NA		
<b>Waiver of EMI on Hospitalisation Benefit (for 7 days of continuous hospitalisation)</b>	NA		
<b>Waiver of EMI on Hospitalisation Benefit (for 15 days of continuous hospitalisation)</b>	NA	<b>Date of Termination of Waiver of EMI on Hospitalisation Benefit</b>	NA

Accelerated Accidental Total Permanent Disability Benefit (Rs.):	NA	Date of Termination of Accelerated Accidental Total Permanent Disability Benefit	NA
Premium payment option	Single Pay	Coverage option for lives:	Single Life
Coverage option:	Reducing	Total Premium (in INR, Inclusive of Goods & Services Tax, as applicable) (Rs.):	₹ 17,279

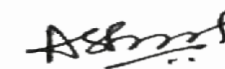
Name of Nominee	Age of Nominee	Relationship with Insured	Name of Appointee	Relationship with Nominee	Share %
MR.SARFARAZ KHAN GAFFAR KHAN	66	Father	NA	NA	100%

The Master Policyholder has applied vide proposal dated 6 Jan 2021 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

**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 shall prevail. For complete details, please refer to the policy document as available with the Master Policyholder.**

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at MUMBAI on 9 Jan 2021.



#### Authorised Signatory

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

#### Freelook

The member has an option to review the cover following receipt of the Certificate of Insurance. If the member is not satisfied with the terms and conditions of this Master Policy, the Original Certificate of Insurance may be returned to the Company with reason for cancellation within

- 15 days from the date the member received it, if Master Policy is purchased through solicitation in person.
- 30 days from the date the member received it, in case of electronic policies or if Master Policy is purchased through voice mode, which includes telephone-calling, Short Messaging Service (SMS), Physical mode which includes direct postal mail and newspaper & magazine inserts and solicitation through any means of communication other than in person.

On cancellation of the cover during the freelook period, We will return the premium paid subject to the deduction of Stamp duty charges, Expenses incurred by the Company on medical examination, if any and Proportionate risk premium for the period of cover.

[If Reducing Cover option is selected, the following table along with applicable fields will appear for Death Benefit and other chosen benefits.]

#### "Reduction Schedule

Policy Month	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Reduction Factor for Death Benefit	1185000	1143769	1101906	1059403	1016249	972434	927949	882782	836924	790364	743092	695095	646364	596886	546651	495647
	17	18	19	20	21	22	23	24								
	443863	391285	337902	283703	228673	172801	116074	58478								

The benefits payable at a given policy month would be arrived at by multiplying Reduction Factor of that policy month with the Benefits chosen at inception. All the benefits payable will be strictly as per the Reduction Schedule."

#### Benefits payable under the Master Policy

Benefits are payable only if the cover with respect to the Member is in-force and if the occurrence giving rise

to the claim takes place before the date of termination of the applicable benefit. In case of joint life cover, on payment of the 100% of the benefit amount in respect of the first claim on either of the lives, cover for that benefit will cease for both the lives. Subsequent to the payment of the Benefits, the cover would revise or terminate as per the benefits chosen.

**Death Benefit**

This is the amount payable on death of the member. On payment of this amount, member's cover will terminate and all rights, benefits and interests under this policy will stand extinguished.

**Surrender Benefit**

In case of surrender of the Master Policy by the Master Policyholder or foreclosure of loan by the insured member or transfer of loan to another company by the insured members, the member shall have an option to continue the cover till the end of the coverage term. For members who opt to surrender their cover, the Surrender value shall be payable only for them and their cover will terminate.

(The following suicide clause will not appear for compulsory / employer-employee groups)

**Suicide**

If a member, whether sane or insane, commits suicide within one year from the date of commencement of cover, while the cover is in-force, 80% of premiums paid, in respect of such a Member will be payable. On the above payment, the member's cover will terminate and all rights, benefits and interests of the member under the Master Policy will stand extinguished.

In case of joint life cover, this clause is applicable on either of the members committing suicide. Post payment of the applicable amount, both the members' cover will terminate and all rights, benefits and interests of both members will stand extinguished.

**Payment of Claim-**

**Regulated Entities and Other Entities have been defined as follows**

**a. Regulated Entities shall include the following:**

1. Reserve Bank of India ("RBI") regulated Scheduled Banks (including co-operative Banks),
2. NBFCs having Certificate of Registration from RBI or
3. National Housing Bank ("NHB") regulated Housing Finance Companies.
4. National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies
5. Small Finance Banks regulated by RBI Or new notified by IRDAI from time to time

**b. Other Entities** shall include the entities other than Regulated Entities

In case of a Regulated Entity, subject to the Master Policyholder providing the Insurer a letter of authorization from the Member, authorizing the Insurer to make payment to the extent of Outstanding loan amount in favour of the Master Policyholder, the claim amount to the extent of Outstanding loan amount shall be paid to the Master Policyholder after deduction of the same from the claim proceeds payable on the happening of the contingent event covered under this policy. Any residual benefit shall be paid to the beneficiary. The Member can specify the benefits for which such payout is authorized. In the absence of Letter of authorization or in case of Other Entities, the claim payment will be made to the beneficiary.

The following documents need to be submitted to raise a claim.

- 1) Duly filled claim form, 2) Original Certificate of Insurance, 3) Certificate from the Master Policyholder confirming the status of the loan, for which cover is taken, if applicable, 4) Death certificate issued by the local authority in case of death claim, 5) In case of natural death/ death due to illness - cause of death and Medical records (i.e. Admission notes, Discharge / Death summary, test reports, etc.) if any is required 6) In case of accidental death - FIR, Panchnama, Inquest report, Post mortem report and Driving licence is required. Train/Plane/Ship ticket and boarding confirmation may be additionally required for EAD Benefit 7) All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries. In case of Terminal illness - Definition Fulfilment documents are required. 8) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim. 9) Cancelled Cheque for processing electronic payment

**Our communication address is: Customer Service Desk,**

ICICI Prudential Life Insurance Co. Ltd.,

Ground Floor & Upper Basement, Unit No. 1A & 2A,

Raheja Tipco Plaza, Rani Sati Marg,

Malad (East), Mumbai- 400097 Maharashtra.

E-mail: [lifeline@iciciprudlife.com](mailto:lifeline@iciciprudlife.com), Telephone/ Facsimile: 022 42058222

**Fraud or Misrepresentation** - Non-disclosure and Fraud will be as per section 45 of the Insurance laws (Amendment) Act, 2015.

**Please refer the Master Policy document or contact the Master Policy Holder for more details on the terms and conditions.**