

## Terms and Conditions of FD Life – Group Term Plan

- The Company reserves the right to call for additional documents for processing of member application.
- Insurance is a contract of utmost good faith between the Insurer and the Insured. The life cover applicant is required to disclose all facts in response to the health questions.
- Consent by the Life assured has been given within India.
- In the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the age as on the risk commencement date.
- Coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the Group for whatsoever reason or your relationship ceases with the Master Policyholder or if the premium is not paid within the allowed premium payment period.
- ICICI Prudential Life Insurance will pay the Benefit on occurrence of unfortunate event of death of member, and only on receipt of claim documents to the satisfaction of the Company.
- The Customer shall be eligible for the Opt in Group Insurance Term Plan against only one Fixed Deposit. It is hereby clarified that in case a customer places multiple Fixed Deposits, the said group term shall only be available for first such Fixed Deposit created for a minimum amount of Rs. 3,00,000/- for a tenure of 2 years or more.