

This advertisement is designed for Life & Health variant of ICICI Pru iProtect Smart. The customer has the choice of purchasing other variants of the product as per his/her needs and choice and there is no compulsion to purchase this variant as suggested by the Insurer and as presented in this advertisement. The customer is advised to refer the detailed sales brochure of the individual product mentioned herein.

Get extensive coverage for 34 critical illnesses with just 1 plan

34

Brain Surgery
Chronic liver disease

Cancer

Loss of Speech
Alzheimer's Disease

Major Burns

Cardiomyopathy

Major Organ/ Bone Marrow Transplant

Blindness

Permanent Paralysis of Limbs
Major Head Trauma
Primary Pulmonary hypertension

Kidney Failure
Loss of Independent Existence

Motor Neurone Disease with Permanent Symptoms

Aplastic Anaemia
Permanent Paralysis of Limbs

Polio
Poliomyelitis
Deafness
Surgery to aorta

Apallic Syndrome
Benign Brain Tumour

Chronic Lung Disease
Surgery to aorta

Angioplasty*
Muscular Dystrophy

Heart Attack
Heart Valve Surgery

Loss of Speech
Medullary Cystic Disease

Systematic lupus Eryth. w. Renal Involvement

Also get life cover **+** Waiver of Premium on permanent disability due to accident

You receive payouts upon first diagnosis of any of the listed illnesses

Guaranteed premiums :
No increase in premiums as you grow older



You work hard to achieve your aspirations – a new car, a new house, sending your kids to the best of schools. You also plan for retirement so that you can live life on your own terms while maintaining your current lifestyle in your golden years. But life has its own set of twists and turns.

Health problems, in most cases, strike unexpectedly, resulting in a sudden financial burden for the family. Critical illnesses(CI) such as cancer of specified severity, heart attack, stroke, etc. disturb suffering individuals as well as their dependents. The cost of treatment and prolonged recovery procedures forces many to dip into their savings created for their retirement or child's education. It can even create a loan burden on their family to meet this exigency.

According to WHO regional advisor Kathleen A. Halloway, a majority of Indians spend around 70% of their income on medicines and healthcare, compared to 30-40% in other Asian countries like Sri Lanka*.

Keeping this in mind, we present “**ICICI Prudential Smart Health Cover with ICICI Pru iProtect Smart**”, which provides extensive protection against 34 Critical Illnesses, disability, death and terminal illness.

*Source: – <http://indiatoday.intoday.in/story/medical-bills-pushing-indians-below-poverty-line-who/1/158347.html>
New Delhi, November 2, 2011



Key benefits of ICICI Prudential Smart Health Cover with ICICI Pru iProtect Smart



Extensive protection against 34 Critical Illness, Disability, Terminal Illness and Death



No increase in premium as you grow older



Payout on first diagnosis of any of the covered Critical illnesses



Longer term coverage up to 30 years available



Tax Benefits u/s 80C and 80D of the Income Tax Act, 1961

Key benefits for women



Special premium rates



Covers female organ cancers, such as breast and cervical cancer

Benefits in detail



Critical Illness (CI) Benefit

On the first occurrence of any of the covered 34 critical illnesses, this benefit is payable.



Pay-out on Death or Diagnosis of Terminal Illness

Sum Assured will be paid out on:

- Death of the Life Assured, or
- Diagnosis of Terminal Illness

The policy will terminate on payment of this benefit.



Waiver of premium on Permanent disability due to accident

On diagnosis of Permanent Disability due to accident, while the policy is in force, **all future premiums for all benefits under the policy are waived.**

Covered Critical Illnesses

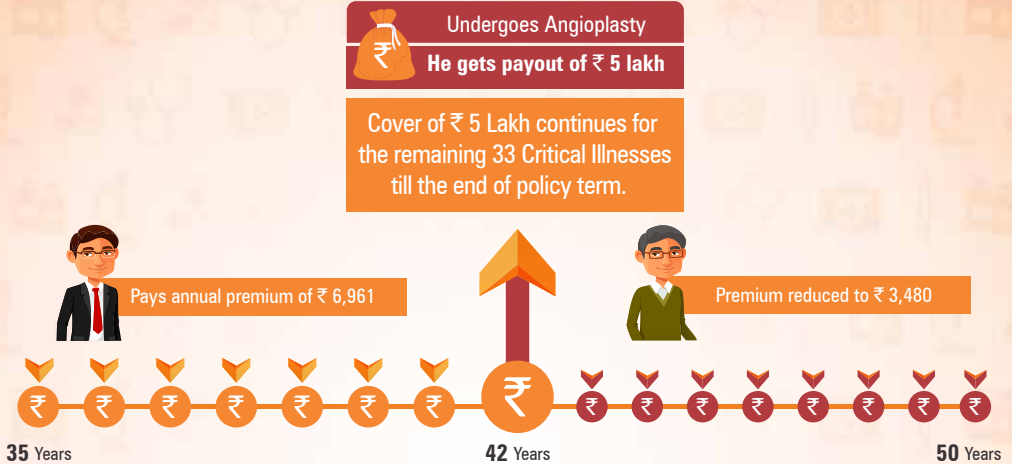
Sr. No.	Critical Illness	Categories
1	Cancer of specified severity	Cancer
2	Angioplasty*	Heart and Artery Benefit
3	Heart Attack	
4	Heart Valve Surgery	
5	Surgery to aorta	
6	Cardiomyopathy	
7	Primary Pulmonary hypertension	
8	CABG	
9	Blindness	
10	Chronic Lung Disease	
11	Chronic liver disease	
12	Kidney Failure	
13	Major Organ/ Bone Marrow Transplant	
14	Apallic Syndrome	Brain and Nervous System Benefit
15	Benign Brain Tumour	
16	Brain Surgery	
17	Coma	
18	Major Head Trauma	
19	Permanent Paralysis of Limbs	
20	Stroke resulting in permanent symptoms	
21	Alzheimer's Disease	
22	Motor Neurone Disease with Permanent Symptoms	
23	Multiple Sclerosis with Persisting Symptoms	
24	Muscular Dystrophy	
25	Parkinson's Disease	
26	Poliomyelitis	
27	Loss of Independent Existence	Others
28	Loss of Limbs	
29	Deafness	
30	Loss of Speech	
31	Medullary Cystic Disease	
32	Systematic lupus Eryth. w. Renal Involvement	
33	Major Burns	
34	Aplastic Anaemia	

Please read the definitions and exclusions mentioned in the ICICI Pru iProtect Smart product brochure.

*The CI Benefit for Angioplasty is subject to a maximum of ₹ 5,00,000. On payment of Angioplasty, if the CI Benefit is more than ₹ 5,00,000 the policy will continue for other CIs with CI Benefit reduced by Angioplasty payout and correspondingly Life cover reduced by the same amount. The future premiums payable for the residual CI Benefit and correspondingly reduced Life Cover will reduce proportionately.

Illustration

Anil is a 35 years old project manager in an IT company. He wants to ensure that his savings are protected from medical expenses if he were to suffer from a critical illness. Therefore, he chooses ICICI Prudential Smart Health Cover with ICICI Pru iProtect Smart which provides him a CI cover of ₹10 lakh, for a term of 15 years.



The Premium amount mentioned in the illustration is excluding Goods & Services Tax and cess (if any), as applicable

Eligibility conditions

Minimum / Maximum age at entry	18 / 50 years
Minimum / Maximum Policy Term	10 / 30 years
Mode of Premium Payment	Yearly
Maximum Sum Assured	₹ 25,00,000

Sum Assured ₹ 10 Lakh					Sum Assured ₹ 20 Lakh			
Policy term	10 years	20 years	10 years	20 years	10 years	20 years	10 years	20 years
Age	Male	Male	Female	Female	Male	Male	Female	Female
20	₹ 3,313	₹ 3,408	₹ 3,095	₹ 3,174	₹ 4,054	₹ 4,221	₹ 3,668	₹ 3,813
21	₹ 3,348	₹ 3,479	₹ 3,119	₹ 3,217	₹ 4,099	₹ 4,327	₹ 3,710	₹ 3,890
22	₹ 3,380	₹ 3,554	₹ 3,145	₹ 3,267	₹ 4,139	₹ 4,447	₹ 3,755	₹ 3,978
23	₹ 3,408	₹ 3,637	₹ 3,187	₹ 3,340	₹ 4,173	₹ 4,578	₹ 3,811	₹ 4,092
24	₹ 3,412	₹ 3,708	₹ 3,223	₹ 3,416	₹ 4,179	₹ 4,702	₹ 3,861	₹ 4,216
25	₹ 3,452	₹ 3,814	₹ 3,284	₹ 3,519	₹ 4,250	₹ 4,889	₹ 3,955	₹ 4,383
26	₹ 3,542	₹ 4,034	₹ 3,337	₹ 3,615	₹ 4,389	₹ 5,210	₹ 4,052	₹ 4,556
27	₹ 3,642	₹ 4,274	₹ 3,396	₹ 3,723	₹ 4,547	₹ 5,563	₹ 4,159	₹ 4,749
28	₹ 3,761	₹ 4,538	₹ 3,493	₹ 3,934	₹ 4,739	₹ 5,961	₹ 4,315	₹ 5,059
29	₹ 3,900	₹ 4,827	₹ 3,599	₹ 4,160	₹ 4,966	₹ 6,399	₹ 4,487	₹ 5,393
30	₹ 4,063	₹ 5,143	₹ 3,719	₹ 4,402	₹ 5,234	₹ 6,886	₹ 4,683	₹ 5,756
31	₹ 4,349	₹ 5,620	₹ 3,854	₹ 4,662	₹ 5,651	₹ 7,562	₹ 4,908	₹ 6,151
32	₹ 4,669	₹ 6,131	₹ 4,010	₹ 4,943	₹ 6,125	₹ 8,298	₹ 5,168	₹ 6,582
33	₹ 5,016	₹ 6,679	₹ 4,285	₹ 5,371	₹ 6,649	₹ 9,096	₹ 5,568	₹ 7,176
34	₹ 5,398	₹ 7,265	₹ 4,586	₹ 5,817	₹ 7,231	₹ 9,965	₹ 6,014	₹ 7,804
35	₹ 5,818	₹ 7,895	₹ 4,919	₹ 6,287	₹ 7,881	₹ 10,911	₹ 6,518	₹ 8,471
36	₹ 6,383	₹ 8,692	₹ 5,246	₹ 6,748	₹ 8,681	₹ 12,035	₹ 7,010	₹ 9,125
37	₹ 6,994	₹ 9,536	₹ 5,601	₹ 7,231	₹ 9,563	₹ 13,240	₹ 7,551	₹ 9,817
38	₹ 7,643	₹ 10,416	₹ 6,120	₹ 7,890	₹ 10,510	₹ 14,509	₹ 8,278	₹ 10,703
39	₹ 8,326	₹ 11,337	₹ 6,665	₹ 8,569	₹ 11,517	₹ 15,852	₹ 9,052	₹ 11,623
40	₹ 9,059	₹ 12,305	₹ 7,240	₹ 9,270	₹ 12,611	₹ 17,278	₹ 9,878	₹ 12,582
41	₹ 10,053	₹ 13,568	₹ 7,846	₹ 9,994	₹ 14,014	₹ 19,048	₹ 10,758	₹ 13,582
42	₹ 11,114	₹ 14,894	₹ 8,487	₹ 10,746	₹ 15,539	₹ 20,930	₹ 11,702	₹ 14,632
43	₹ 12,239	₹ 16,273	₹ 9,348	₹ 11,757	₹ 17,177	₹ 22,909	₹ 12,882	₹ 15,962
44	₹ 13,442	₹ 17,715	₹ 10,225	₹ 12,788	₹ 18,955	₹ 24,999	₹ 14,089	₹ 17,329
45	₹ 14,749	₹ 19,236	₹ 11,125	₹ 13,847	₹ 20,915	₹ 27,229	₹ 15,339	₹ 18,741
46	₹ 16,508	₹ 21,045	₹ 11,991	₹ 14,894	₹ 23,340	₹ 29,775	₹ 16,522	₹ 20,134
47	₹ 18,352	₹ 23,027	₹ 12,880	₹ 15,972	₹ 25,913	₹ 32,559	₹ 17,743	₹ 21,576
48	₹ 20,237	₹ 25,158	₹ 14,237	₹ 17,345	₹ 28,560	₹ 35,542	₹ 19,454	₹ 23,349
49	₹ 22,209	₹ 27,485	₹ 15,605	₹ 18,840	₹ 31,361	₹ 38,790	₹ 21,181	₹ 25,268
50	₹ 24,247	₹ 30,001	₹ 16,977	₹ 20,462	₹ 34,281	₹ 42,290	₹ 22,914	₹ 27,341

Above premium rates are exclusive of Goods & Services Tax and cess (if any) and applicable discount. A discount of 5% on each year's premium will be applicable for policy purchased through the Company's Website.

Terms and conditions

1. Waiting period for Critical Illness Benefit

- a. The ACI benefit shall not apply or be payable in respect of any Critical Illness for which care, treatment or advice was recommended by or received from a Physician, or which first manifested itself or was contracted during the first six months from the Policy issue date or three months from the policy revival date where the policy has lapsed for more than three months.
- b. In the event of occurrence of any of the scenarios mentioned in 'd' above, or in case of a death claim, where it is established that the Life Assured was diagnosed to have any one of the covered critical illness during the waiting period for which a critical illness claim could have been made, the Company will refund the premiums corresponding to the ACI Benefit from risk commencement date of the policy or from the date of revival as applicable and the ACI Benefit will terminate with immediate effect.
- c. No waiting period applies where the Critical Illness arises due to an Accident.

2. Tax benefits under the policy are subject to conditions u/s 80C and 80D of the Income Tax Act, 1961. Goods & services tax and cess (if any), as applicable will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time.

3. For details on Critical Illnesses definitions, waiting period, exclusions, and other terms please refer to the ICICI Pru iProtect Smart product brochure.



ICICI Prudential Life Insurance Company Limited. IRDAI Regn No. 105. CIN: L66010MH2000PLC127837.

Registered Address: - ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. 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 Limited & Prudential IP Services Limited and used by ICICI Prudential Life Insurance Company Limited under license. ICICI Pru iProtect SmartUIN: 105N151V03. ADVT: L/I/0827/2016-17.

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