

1800 2666 (Available 24 x 7)

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## Saral Suraksha Bima

### ICICI Lombard

A policy that covers accidental death and disablement

Compensation on death/disablement following an accidental injury

Optional covers - Hospitalisation Expenses due to Accident,  
Temporary Total Disablement and Education Grant

Full name\*

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Mobile number\*

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Email\*

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City\*

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I agree to the [Terms and Conditions](#)

Submit

Product UIN - ICIPAIIP21626V012021

## Why our customers love us?

And, we think you will too.



Affordable  
premiums



Speedy claim  
approvals \*



Easy online  
renewals

## What is Saral Suraksha Bima?

Accidents are unexpected events that can turn your world upside down. Unlike diseases which can be avoided with extreme caution and care, you may not be able to avoid an accident altogether.

However, what you can do is ensure your family's is taken care of financially if an accident ends up impacting you unfortunately. Saral Suraksha Bima provides that kind of security. It is a

**personal accident insurance** policy that covers death and permanent total/partial disablement arising out of accidental injuries.

Additionally you may choose optional add-ons for temporary total disablement and accidental hospitalisation expenses. You can also opt for education grant cover, which will take care of your dependent children's education in the unfortunate event of accidental death or disablement. All these add-ons are available on paying additional premium.



## Why should you buy Saral Suraksha Bima?

Here's how you can benefit from this standard personal accident policy.

### 1 Lump-sum benefit pay-out

Accidents could leave you and your family stranded. Saral Suraksha Bima provides a lump sum insured in case of accidental death or permanent total disablement of the insured person.

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Sum insured up to ₹1 crore

- 2** With rising inflation and higher cost of living, it is essential to take an adequate cover which secures your family financially in case of an unfortunate event.
  
- 3** Reliable protection for savings  
If an accident causes permanent total disablement which affects your ability to work, you can fall back on this policy. The compensation you receive will help you safeguard your savings.

## What is covered under the ICICI Lombard Saral Suraksha Bima plan?

Here's what's covered and what's not.

### Inclusions

### Exclusions

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#### Death

In case of the policyholder's death, we will pay 100% of the policy sum insured. This is applicable for death due to injuries the person sustains in an accident.

#### Permanent total disablement

In case the policyholder suffers a permanent total disablement due to an accident, we will pay 100% of the policy sum insured. This is applicable in situations where the person has lost one or both eyes, hands or feet. This benefit will also apply if he/she is unable to work due to any such injury.

#### Permanent partial disablement

In case the policyholder suffers a permanent partial disablement due to an accident, we will pay a specific percentage of the policy sum insured. For example, 50% of the sum insured is fixed for the loss of one hand, whereas for the loss of a thumb it is 25%.

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#### Documents :

[Downloads](#)

# What are the add-on covers available under ICICI Lombard Saral Suraksha Bima insurance?

You can avail of the below-mentioned add-ons by paying a nominal extra premium.



## 1. Temporary total disablement

If the policyholder meets with an accident and sustains an injury that prevents him/her from working, temporarily we provide compensation. The benefit will be paid at quarterly intervals, or at the end of the disablement period, as applicable.

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## 2. Hospitalisation expenses due to accident

In case the policyholder meets with an accident and is hospitalised, we cover the medical expenses (up to 10% of the base sum insured). These include room rent, surgeon's fees, ICU charges, diagnostic costs and medicine costs.

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## 3. Education grant

If the policyholder suffers permanent total disablement or death, we pay out a one-time educational grant of 10% of the base sum insured. This benefit applies to every child from the listed dependent children and it is subject to terms and conditions.

# What is the claim process for Saral Suraksha Bima insurance?

## 01

Intimate us within 30 days of the accident or event, in any of the below-mentioned ways –

Call us at our toll-free number **1800 2666**

Raise a claim through our website [here](#)

Email us at [ihealthcare@icilombard.com](mailto:ihealthcare@icilombard.com)

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## 02

You need to send us the following basic documents to process your claim

–

Duly filled and signed claim form

Photo identity proof of the insured person

Copy of FIR/panchnama/police inquest report, (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station

Copy of medico-legal certificate, (wherever it is required as per the circumstance of the Accident) duly attested by the concerned Hospital

Any other relevant document we require to assess your claim

Note: This is a list of basic documents. For the complete list of case-specific claim documents, please check the [policy wordings](#).

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## 03

Once the claim is processed, here's what happens –

We update you on the settlement of the claim

We transfer the policy benefit amount to you or your nominee (as the case maybe)

Get answers to common queries about Saral Suraksha Bima insurance

[General](#)[Cover](#)[Premium](#)[Claims](#)[Policy](#)

### What is the age limit for taking this policy?

The minimum age for taking this policy is 18 years, and the maximum is 70 years.

### How can I switch my current insurance to ICICI Lombard?

If you wish to switch your existing insurance to any ICICI Lombard plan, please provide your application and a duly filled portability form along with your previous policy documents. Kindly share these at least 45 days before the renewal date of your existing policy.

### What are the other ICICI Lombard health plans that I can buy?

Apart from Saral Suraksha Bima, we also offer [health insurance plans](#) like [Health AdvantEdge](#), [Health Booster](#), [Arogya Sanjeevani Policy](#), [Corona Kavach Policy](#), which provides people with the much needed financial backup during any medical emergencies

## Health insurance blog articles

### Benefits of Jowar Roti

Jowar roti is a nutritious, gluten-free alternative to wheat rotis. Rich in fibre and essential minerals, it supports digestion, heart health, and diabetes management. It promotes weight control and serves as a healthy dietary option for overall well-being.

01 Apr 2025

## Health Benefits of Raisin Water

Raisin water aids digestion, supports liver detoxification, regulates blood sugar, and boosts immunity. It provides essential nutrients and antioxidants that improve metabolic health. Regular consumption can help maintain energy levels and overall well-being.

01 Apr 2025

## Benefits of Sorghum Flour

Sorghum flour is a gluten-free option packed with essential nutrients, fibre, and antioxidants. It promotes digestion, supports heart health, and regulates blood sugar levels, making it an excellent choice for people with gluten intolerance or coeliac disease.

01 Apr 2025

[Read more articles](#)

## Reviews and ratings

Janmang Davda |

I landed on your website while researching for medical insurance and was impressed by the benefits of your health insurance. I called the call center and they explained me all the details in a patient manner. It took me time to decide and once I was convinced that I need this product, I went ahead and bought it from your website. It will help if the website is a bit fast. Hope you will keep up the service.

Praful

Good  
agent  
from i  
respo  
back

## Popular Searches

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**ICICI Lombard General Insurance Company Limited,**

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.

Reg. No.115

Email: [customersupport@icilombard.com](mailto:customersupport@icilombard.com)

Fax no - 022 61961323

Contact - 1800 2666

ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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[\(http://wa.link/0m7ter\)](http://wa.link/0m7ter)

## Golden Shield

### Senior Citizen Health Insurance



No upper age limit



Free annual health check-up



Road &amp; air ambulance coverage

**Adult(s)**

(56 years &amp; above)

- 0 +

Mobile number

Email

Pincode

I agree to the [terms and conditions \(/legal/privacy-policy\)](#).

I want to receive updates on

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## Why our customers love us?

And, we think you will too.



## 10,200+ Healthcare providers<sup>C</sup>

With 60 mins<sup>A</sup> TAT for cashless hospitalisation



## Quick claim intimation

through our IL Take Care app



## 24x7 customer support

Call centre . Chat . 320+ branches<sup>E</sup>

## What is a senior citizen health insurance plan?

A senior citizen health insurance plan is a policy designed to cater to the medical needs of people aged 60 and above. It helps senior citizens manage hospital bills, doctor visits, and treatments for age-related health issues. Buying this plan helps senior citizens stay financially cushioned in the event of a medical contingency that can dent their savings and retirement corpus.

## Why do you need senior citizen health insurance - Golden Shield?

Senior citizen health insurance policy, Golden Shield, is a cost-effective health plan tailored to meet the specific needs of senior citizens. Golden Shield offers:

### Affordable medical care

Golden Shield offers senior citizens access to quality healthcare at an affordable price point. This senior citizen health insurance policy ensures medical services remain within the reach of older individuals and offers them peace of mind.

### Coverage for home care

The policy offers coverage for home care treatments up to 5% of the annual sum insured. Seniors sometimes need treatment from the comfort of their homes. Due to their age, it becomes difficult to move them to hospitals. Home care coverage helps senior citizens manage their needs among their near and dear ones.

### Medical consultation and health check-ups

The policy offers senior citizens medical consultation and health check-ups with predefined packages at our network providers. This ensures senior citizens can stay on top of their health and any potential ailment can be dealt with at early stages. Through optional covers such as care management programmes, seniors get benefits such as teleconsultation, diet and nutritional e-consultations, etc.

#### Promote and maintain optimal health

By offering a reset benefit, preventive health check-ups, and incentives associated with vaccination against pneumococcal diseases, this health insurance for senior citizens encourages seniors to stay proactive about their health and promotes long-term wellness.

## Benefits of Buying Golden Shield Health Insurance for Senior Citizens

Golden Shield Health Insurance for senior citizens spells multiple benefits to senior citizens. Some of these include:



#### Medical converge for retirees at affordable premiums

Premiums for the Golden Shield Health Insurance for Senior Citizens are easy on the pocket. The affordable premium for the policy ensures seniors don't feel the burden of high medical insurance and remain adequately covered.



#### High sum insured that will be reset if needed

The policy offers a high sum insured with a reset benefit. The sum insured will be reset up to 100% of the annual sum insured once in the policy year for the same illness and unlimited times for multiple diseases.



### Coverage for pre-and-post-hospitalisation expenses

This senior citizen health insurance policy covers pre- and post-hospitalisation expenses up to 60 days before hospitalisation and 180 days after discharge from hospital.

[Read more](#)

## Features of Senior Citizen Health Insurance

Health insurance for senior citizens has the following features:



### Reset benefit

This insurance ensures you always remain covered with the reset benefit. If you exhaust the sum insured during the policy year, it automatically gets reset.



### Coverage for ambulance charges

The policy covers expenses incurred on road ambulance services, which can be up to 1% of the annual sum insured. It also covers air ambulance(s) up to the annual sum insured.



### Cashless hospitalisation

Senior citizen health insurance policy offers the facility for cashless hospitalisation, ensuring you get access to quality healthcare without making any upfront payment.

[Read more](#)

## What's included and what's not?

General inclusions in a senior citizen health insurance policy include:

### **Hospitalisation**

The policy covers hospitalisation expenses for more than 24 consecutive hours, as well as pre-and post-hospitalisation costs.

### **Day care treatment**

The policy offers coverage for day care treatments mentioned in the plan.

### **Modern treatments**

Expenses incurred for modern treatments such as immunotherapy, stem cell therapy, robotic surgeries and balloon sinuplasty

### **Pre & post hospitalisation**

Pre-hospitalisation expenses of up to 30 days & post-hospitalisation expenses of up to 7% of hospitalisation expenses.

### **Donor expenses**

Covers medical expenses up to ₹ 10 lakhs incurred in respect of an organ donor's hospitalisation for an organ donated.

### **Domiciliary hospitalisation & home care treatment**

You get coverage for expenses incurred on domiciliary hospitalisation and home care treatment. While domiciliary hospitalisation is covered up to the annual sum insured, home care treatment of up to 5% of the annual insured is covered.

### **AYUSH treatment**

Expenses incurred for AYUSH (Ayurvedic, Yoga and Naturopathy, Unani, Siddha, and Homeopathic) treatment at a recognised hospital or institute.

### **Ambulance coverage**

Road ambulance and air ambulance charges for transportation to the nearest hospital.

Reset Benefit: 100% unlimited reset of Annual Sum insured in a policy year.

Cumulative Bonus: 10% cumulative bonus of the Annual Sum insured at the end of each policy year for a claim-free year.

**Optional covers (available at additional premium)**

1. **Claim protector** - Covers items listed as non-payable
2. **Modification of base co-payment** - Gives you the option to reduce base co-payment from 50% to 40% or 30% or 20%.
3. **Voluntary deductible** - Offers benefits of teleconsultation, ambulance assistance, health assistance, etc.

**4. Care management program**

- Tele consultation(s)
- Second e-opinion for critical illness
- Diet and nutrition e-consultation
- E-counselling
- Care calls
- Goal based incentives on outcome of preventive health check-up
- Participation in yoga/meditation sessions/ completion of targeted steps
- Medical vault
- Health assistance (HAT)
- Ambulance assistance
- Discounts on services/products

**5. Care management plus program**

- Health care professional
- Update to family members
- Out-patient consultations
- Routine diagnostics and minor procedure cover
- Pharmacy cover
- Nursing at home

This list contains major inclusions & exclusions. For the full list, please read our policy document.

## What to consider while buying a senior citizen health insurance policy?

Buying health insurance for senior citizens is a crucial decision. You need to consider the following things while buying this plan:



### Sum insured

To remain adequately cushioned, opt for a policy with a large sum insured. Factor in the medical expenses in your area of residence and choose a sum insured accordingly.



### Maximum entry age

Consider the maximum entry age to ensure you can still get coverage. Some policies have age limits that may prevent older individuals from obtaining insurance. Choosing a plan with a higher maximum entry age helps secure coverage even as you age.



### Waiting period

Check the waiting period for ailments, if any, before buying the policy. Some diseases have waiting periods during which their treatment expenses aren't covered.



### Network of hospitals

Check the hospitals empanelled with the insurer where you can avail of cashless treatment facilities. Find out if the best hospital nearest to your home is in the network list or not. Having it helps during emergencies.

## How to file a claim under health insurance for senior citizens?

Follow these steps to file a claim under health insurance for senior citizens:

## **Intimate**

Inform us as soon as possible regarding your claim. You can call our toll-free number at

Call 1800 2666 (toll-free)

or email us at

[customersupport@icilombard.com](mailto:customersupport@icilombard.com)

(<mailto:customersupport@icilombard.com>.)

# 2

## **Verify**

We'll verify your claim upon filling out the claims form and supporting documents.

# 3

## **Settlement**

We'll settle your claim upon successful verification.



## Locate your nearest hospital

We have a network of

10,200+ cashless hospitals\*



Search by

Hospital    City    Pincode

[Search by city](#)

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\*As on 31<sup>st</sup> Jan 2025

# Health insurance blog articles

## Health Benefits of Sparkling Water

Sparkling water is a refreshing, calorie-free beverage that helps with hydration and digestion. It can support weight management and swallowing ability. However, excessive intake may impact dental health and cause bloating, so moderation is key.

01 Apr 2025

(<https://www.icilombard.com/blogs/health-insurance/mb/health-benefits-of-sparkling-water>)

## Health Benefits of Cumin Water

Cumin water supports digestion, boosts metabolism, and strengthens immunity. It helps regulate blood sugar, promotes clear skin, enhances sleep, and detoxifies the body. Drinking it regularly can aid weight loss and improve overall well-being naturally.

01 Apr 2025

(<https://www.icilombard.com/blogs/health-insurance/mb/health-benefits-of-cumin-water>)

## Health Benefits of Chia Seeds Water

Chia seed water is rich in fibre, omega-3s, and antioxidants. It helps regulate blood sugar, supports digestion, improves heart health, and aids in weight management. Including it in your routine can enhance overall health while maintaining hydration and essential nutrients.

01 Apr 2025

(<https://www.icilombard.com/blogs/health-insurance/mb/health-benefits-of-chia-seeds-water>)

[Read more articles \(/blogs/health-insurance\)](#)

## Reviews and Ratings

### Satheesh Kumar

Wonderful interaction. The representative really knows what she is doing, which is a must-have quality to persuade customers to make a purchase. She was very helpful during the process and even afterwards. I would give her a 5-star rating for the service.

### Prave

Great and e clarity spoke provid

## Frequently asked questions about health insurance for senior citizens

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**What should I look out for in a senior citizen medical insurance policy?**

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**Do I need to undergo medical screening before purchasing a senior citizen health plan?**

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**How is a senior citizen health insurance policy beneficial?**

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**What is the right time to buy a senior citizen health insurance policy?**

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**How to choose the right sum insured?**

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**How is the premium calculated for senior citizen health insurance?**

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**Does senior citizen health insurance cost more as you get older?**

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**Do senior citizen health policies include free annual health check-ups?**

## Popular Searches

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Personal Accident Insurance (<https://www.icilombard.com/health-insurance/personal-accident-insurance?opt=pp&source=nav>)

Arogya Sanjeevani Policy (<https://www.icilombard.com/health-insurance/arogya-sanjeevani-policy>)

Health Insurance Renewal (<https://www.icilombard.com/health-insurance/renew-online>)

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Product	Product Code	UIN no.
Golden Shield	4192	ICIHLIP22012V012223

Home > Golden Shield

[Disclaimers \(/insurance-disclaimer?id=health-insurance-disc\)](#)

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ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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## Zero hassle health policies starting @₹20/day<sup>A</sup>

No medical checkup required<sup>B</sup>

Instant policy<sup>P</sup>

100% claim with add-on<sup>G</sup>

10,200+ Healthcare providers<sup>C</sup>

60 mins<sup>D</sup> TAT for cashless hospitalisation

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**10,200+ Healthcare providers<sup>C</sup>**

60-min TAT<sup>D</sup>



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### What is ICICI Lombard Health AdvantEdge policy?

ICICI Lombard's Health AdvantEdge policy is a comprehensive health insurance plan offering all-around wellness and preventive care benefits. Apart from preventing out-of-pocket expenses during hospitalisation, this health insurance policy offers various other benefits, including health benefits, personal accident cover, 24/7 video/telephonic consultation against critical ailments, etc.

Designed to cater to your health care needs at all stages of life, this health insurance policy gives you complete peace of mind amid rising medical costs.

## Top reasons to buy ICICI Lombard Health Insurance Plans for Family

When it comes to your family's health, there is no compromise. ICICI Lombard's Health Insurance Plans for family help you:

- Cover all family members at a cost-effective price
- Provide holistic coverage to your loved ones
- Ensure funds are not paucity while receiving the best possible treatment
- Mitigate rising costs of medical inflation
- Meet other financial goals with ease



## Why should you buy a health insurance policy for yourself and your family?

### 1 Medical costs are skyrocketing

Medical costs are rising at a fast clip. A medical emergency can dry your finances in no time. A family health insurance policy helps you easily meet the rising costs without leaving any family member uncovered.

&gt;

**2****Employer provided health insurance policy is not enough**

Your employer-provided health insurance isn't customisable to your requirements. The sum insured is low and may not be adequate to cover all family members. Also, it's not in force once you leave the company. ...

**3****Lifestyle diseases are on a rise**

A sedentary lifestyle coupled with unhealthy habits have spiked lifestyle diseases, which can be mentally, physically and financially taxing. Buying a family health insurance plan early can protect your savings from taking ...

**4****You can save some on family health insurance premium**

Buying an individual health insurance for each family member is expensive. A family health insurance plan ensures all members get duly covered. It helps save premiums and frees you from the hassle of managing multiple policies.

**5****You get tax benefit on health insurance premium**

The premium you pay for your family health insurance plan is eligible for tax exemption under section 80D of the Income Tax Act under the old tax regime. Thus, it helps lower your tax outgo as they say every penny saved is a penny earned.



## Why should you buy family health insurance online from ICICI Lombard?

Buying family health insurance online from ICICI Lombard spells multiple benefits.

These include:

**Ease and convenience:** You can buy the plan in a jiffy at your convenience

**No cumbersome paperwork:** Provide basic documents to buy the policy without the need for extensive paperwork

**Instant policy issuance:** Get the policy documents in your email once you make payment to ensure swift coverage

**Easy customisation:** Customise the policy as per the requirements of your family members

**Save on premiums:** Get discounts on premiums during online purchases to bring down the cost of buying

## What is Covered in ICICI Lombard Health Insurance for Family?

ICICI Lombard's health insurance for a family offers holistic coverage. These include:

### Inclusions

### Exclusions

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#### Hospitalisation

The policy covers hospitalisation expenses incurred for more than 24 hours. These include doctor's fees, room charges, medical bills, etc.

#### Pre and post hospitalisation

The policy covers pre- and post-hospitalisation expenses for 60 days and 180 days, respectively, subject to the approval of the in-patient claim.

#### Day care treatments

The policy covers some day care treatments that require hospitalisation for more than 24 hours, such as chemotherapy, dialysis, and radiotherapy.

#### AYUSH treatment

The policy covers AYUSH treatment taken in a government hospital or any institute recognised by the government and accredited by the Quality Council of India or the National Accreditation Board on Health.

### **Wellness program**

Get rewarded for adopting a healthy lifestyle, and redeem those wellness points to reduce OPD bills, diagnostic expenses, the cost of medicines, etc.

### **Loyalty bonus**

Provides a 20% increase of the expiring or renewed Annual Sum Insured (whichever is lower) at the end of each policy year, as long as the policy is continuously renewed.

### **Domiciliary hospitalisation**

Get coverage for domiciliary hospitalisation due to the non-availability of a bed at the hospital or the inability to move to a hospital. Expenses for qualified nurses engaged on the recommendation of the attending medical practitioner are also covered.

### **Domestic air ambulance**

Get covered for air ambulance charges to transfer you to the nearest hospital for emergency care up to the sum insured.

### **Organ donor**

Get reimbursement for organ donor expenses up to sum insured, provided hospitalisation claim for organ donor surgery is accepted.

### **Emergency services**

Get covered for road ambulance expenses for emergency care, virtual or telephonic consultation with a medical practitioner for routine health issues.

### **Co-pay**

No need for copayment on medical bills unless opted for.

### **Lifelong renewability**

Get covered at every stage of life with the provision to renew the policy every year without age restriction.

### Floater benefit

Get all family members covered under a single plan by paying only one premium. You can cover self, spouse, dependent children, brothers and sisters.

[Read more](#)

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Go through the policy documents and wording for a complete list of exclusions.

Policy documents: [Downloads](#)

## ICICI Lombard Health AdvantEdge Insurance policy add-on benefits

You can choose from various add-ons to customise the plan per your family's needs. Some add-ons you can opt for are as follows:



### Maternity benefit

Maternity health insurance cover medical expenses related to childbirth and/or pregnancy termination, reimbursing up to 10% of the annua...



### Claim protector

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This add-on gives you access to unlimited teleconsultations with healthcare professionals 24 hours a day, 7 days a week, via phone, video calls, or any other virtual means, for routine or emergency teleconsultations. ...



## What is the difference between mediclaim insurance and health insurance policy?

Mediclaims are health insurance plans that offer a financial cushion during hospitalisation due to illness or accident. They only cover hospitalisation costs while you've to bear other medical expenses. Mediclaims don't allow you to add any add-ons.

Health insurance plans, on the other hand, offer more comprehensive coverage, allowing you to claim reimbursement for medical costs not only during hospitalisation but also before and after admission and discharge up to a specific number of days, depending on the policy's terms and conditions. Many health insurance plans also cover expenses incurred on OPD treatments, diagnostic tests, medicines and alternative therapies.

## Mediclaim vs Health Insurance

The table highlights major differences between a mediclaim and a health insurance plan in various aspects:

Aspect	Mediclaim	Health Insurance
Coverage offered	Coverage is limited only to hospitalisation expenses and nothing beyond that.	Offers coverage beyond hospitalisation, including pre- and post-hospitalisation expenses, OPD costs, ambulance expenditures, and other medical expenses, among others. Some health insurance plans also offer compensation for lost income.
Sum Insured	The maximum sum insured in a mediclaim policy is generally Rs 5 lakh.	The sum insured offered by health insurance plans is much higher. Today, you can get a health insurance plan providing coverage of up to Rs 1 crore. A higher sum insured widens your financial cushion significantly.
Customisation	Flexibility for customisation is less in mediclaim. In other words, tailoring it as per your needs is difficult.	Health insurance plans offer more flexibility in terms of customisation. You can tailor it as per your needs in terms of the sum insured and add-on covers.



## Claim calmly

Making claims on our family health insurance plans is as easy as clicking a photo. Just:

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- 

- 3 Settle the claim after successful verification
- 

Know more

## Health Insurance Plans for Family

A family health insurance plan, as the term implies, covers both you and your family members in the event of a medical emergency. Family health insurance has a single premium; you do not have to pay separately for each covered family member. One of the key features of a family health plan is that you can easily add your spouse, children, and dependant parents in a single health insurance policy and pay premium for a floater family health insurance.

## Benefits of buying health insurance plans for the family

A family health insurance plan offers several benefits. Some of them are:



### Covers entire family

You can cover all members of your family through a family health insurance plan. You can cover your spouse, children, parents and even dependent in-laws.



### Affordable premiums

A family health insurance plan is more affordable than buying individual plans for every family plan. You just need to pay a single premium to cover all members.



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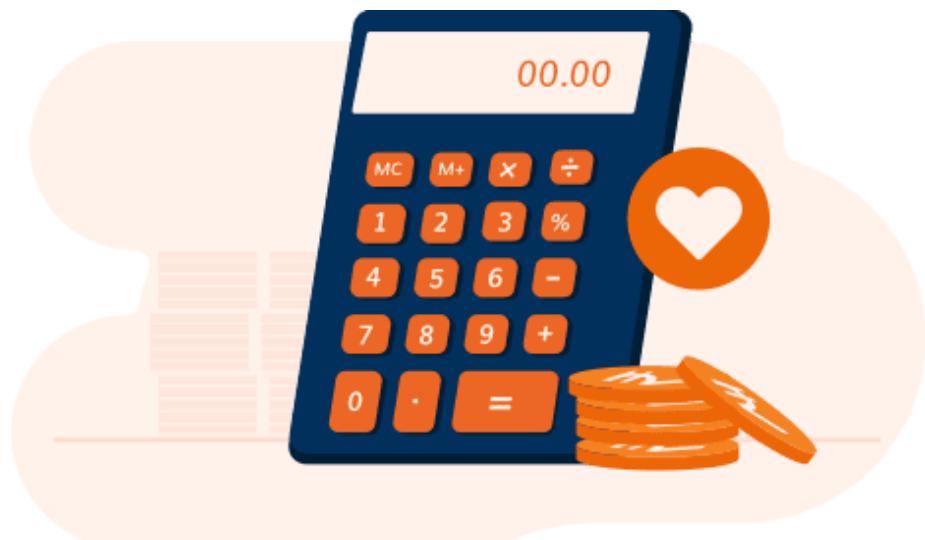
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Premiums paid towards family health insurance plans qualify for tax exemption under section 80D of the Income Tax Act, under the old tax regime.



## Save tax with family health insurance plans

As said, you can lower your tax outgo with family health insurance plans. Here's how:

### aim tax deduction against family health insurance premium

The premium paid for family health insurance towards self, spouse and dependent children (all under 60) is eligible for deduction under section 80D, maximum up to Rs 25,000.

### health insurance policy for parents

If you pay premiums for your parent's health insurance, they, too, are eligible for a tax deduction. If your parents are senior citizens, you can claim a maximum deduction of Rs 50,000 under section 80D.

## Things to remember while buying a health insurance for family

Buying health insurance for a family shouldn't be a rushed decision. Some considerations are:

### Coverage under family insurance plans



Go through the coverage offered under family plans. Closely evaluate the waiting period, inclusions, exclusions and other add-ons, among others.



#### Cashless hospitalisation

While recent amendments in health insurance make you eligible for cashless hospitalisation across non-network hospitals, it's a good idea to check the insurer's network hospitals.



#### Flexibility in sum insured

With rising medical costs, it's prudent to avail a health insurance policy that allows you to be flexible and increase the sum insured with time.



#### Maximum renewal age

Go for a family health insurance plan that offers lifelong renewability. This ensures you remain covered at every life stage.



#### Claim settlement process

Understand the claim settlement process and make sure it's a smooth one. Also, check the insurer's claim settlement ratio and opt for an insurer with a high ratio.

## How to buy a family health insurance plan under ICICI Lombard Health AdvantEdge policy?

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Get a quote by providing basic details like number of family members, their age and contact details.



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Choose a plan that best suits your needs.



## Pay

Pay the premium to buy your plan and get coverage.

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01 Apr 2025

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Tapas Varshney

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**General**

Cover

Premiums

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Policy

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Product	Product Code	UIN no.
Health AdvantEdge	4193	ICIHLIP25043V052425

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**ICICI Lombard General Insurance Company Limited,**

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.

Reg. No.115

Email: [customersupport@icilombard.com](mailto:customersupport@icilombard.com)

Fax no - 022 61961323

Contact - 1800 2666

ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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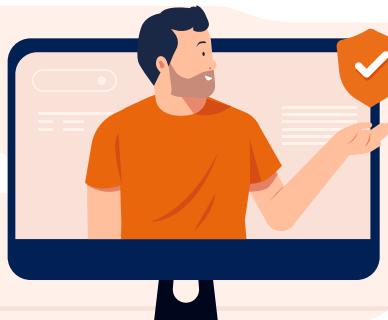
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### What is ICICI Lombard Health AdvantEdge policy?

ICICI Lombard's Health AdvantEdge policy is a comprehensive health insurance plan offering all-around wellness and preventive care benefits. Apart from preventing expenses during hospitalisation, this health insurance policy offers various benefits including health benefits, personal accident cover, 24/7 video/telephonic consultation against critical ailments, etc.

Designed to cater to your health care needs at all stages of life, this health insurance policy gives you complete peace of mind amid rising medical costs.

## Top reasons to buy ICICI Lombard Health Insurance Plans for Family

When it comes to your family's health, there is no compromise. ICICI Lombard's Health Insurance Plans for family help you:

- ✓ Cover all family members at a cost-effective price
- ✓ Provide holistic coverage to your loved ones
- ✓ Ensure funds are not paucity while receiving the best possible treatment
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The policy covers pre- and post-hospitalisation expenses for 60 days and 180 days, respectively, subject to the approval of the in-patient claim.

#### Day care treatments

The policy covers some day care treatments that require hospitalisation for more than 24 hours, such as chemotherapy, dialysis, and radiotherapy.

#### AYUSH treatment

The policy covers AYUSH treatment taken in a government hospital or any institute recognised by the government and accredited by the Quality Council of India or the National Accreditation Board on Health.

### **Wellness program**

Get rewarded for adopting a healthy lifestyle, and redeem those wellness points to reduce OPD bills, diagnostic expenses, the cost of medicines, etc.

### **Loyalty bonus**

Provides a 20% increase of the expiring or renewed Annual Sum Insured (whichever is lower) at the end of each policy year, as long as the policy is continuously renewed.

### **Domiciliary hospitalisation**

Get coverage for domiciliary hospitalisation due to the non-availability of a bed at the hospital or the inability to move to a hospital. Expenses for qualified nurses engaged on the recommendation of the attending medical practitioner are also covered.

### **Domestic air ambulance**

Get covered for air ambulance charges to transfer you to the nearest hospital for emergency care up to the sum insured.

### **Organ donor**

Get reimbursement for organ donor expenses up to sum insured, provided hospitalisation claim for organ donor surgery is accepted.

### **Emergency services**

Get covered for road ambulance expenses for emergency care, virtual or telephonic consultation with a medical practitioner for routine health issues.

### **Co-pay**

No need for copayment on medical bills unless opted for.

### **Lifelong renewability**

Get covered at every stage of life with the provision to renew the policy every year without age restriction.

### Floater benefit

Get all family members covered under a single plan by paying only one premium. You can cover self, spouse, dependent children, brothers and sisters.

[Read more](#)

---

Go through the policy documents and wording for a complete list of exclusions.

Policy documents: [Downloads](#)

## ICICI Lombard Health AdvantEdge Insurance policy add-on benefits

You can choose from various add-ons to customise the plan per your family's needs. Some add-ons you can opt for are as follows:



### Maternity benefit

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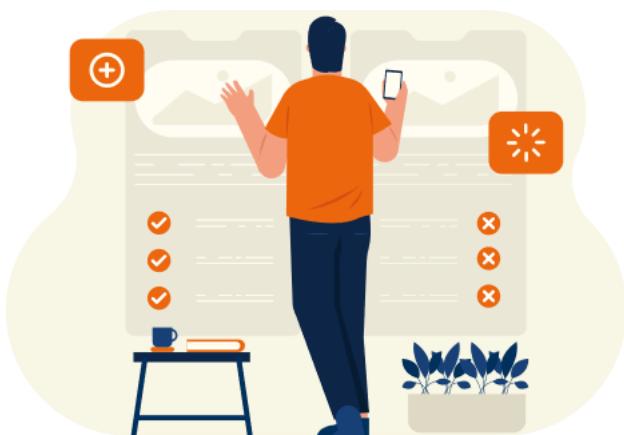
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Know more

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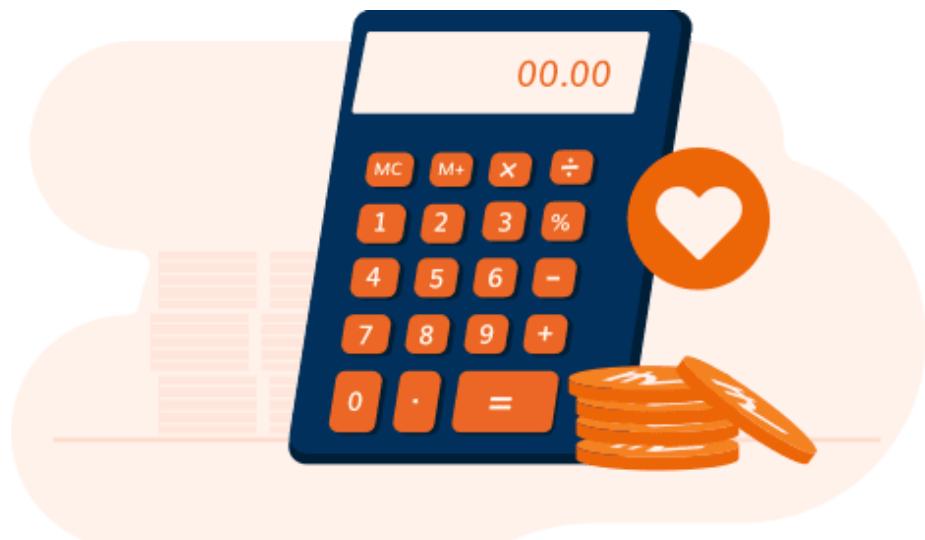
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Product	Product Code	UIN no.
Health AdvantEdge	4193	ICIHLIP25043V052425

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**ICICI Lombard General Insurance Company Limited,**

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.

Reg. No.115

Email: [customersupport@icilombard.com](mailto:customersupport@icilombard.com)

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The policy covers some day care treatments that require hospitalisation for more than 24 hours, such as chemotherapy, dialysis, and radiotherapy.

#### AYUSH treatment

The policy covers AYUSH treatment taken in a government hospital or any institute recognised by the government and accredited by the Quality Council of India or the National Accreditation Board on Health.

### **Wellness program**

Get rewarded for adopting a healthy lifestyle, and redeem those wellness points to reduce OPD bills, diagnostic expenses, the cost of medicines, etc.

### **Loyalty bonus**

Provides a 20% increase of the expiring or renewed Annual Sum Insured (whichever is lower) at the end of each policy year, as long as the policy is continuously renewed.

### **Domiciliary hospitalisation**

Get coverage for domiciliary hospitalisation due to the non-availability of a bed at the hospital or the inability to move to a hospital. Expenses for qualified nurses engaged on the recommendation of the attending medical practitioner are also covered.

### **Domestic air ambulance**

Get covered for air ambulance charges to transfer you to the nearest hospital for emergency care up to the sum insured.

### **Organ donor**

Get reimbursement for organ donor expenses up to sum insured, provided hospitalisation claim for organ donor surgery is accepted.

### **Emergency services**

Get covered for road ambulance expenses for emergency care, virtual or telephonic consultation with a medical practitioner for routine health issues.

### **Co-pay**

No need for copayment on medical bills unless opted for.

### **Lifelong renewability**

Get covered at every stage of life with the provision to renew the policy every year without age restriction.

### Floater benefit

Get all family members covered under a single plan by paying only one premium. You can cover self, spouse, dependent children, brothers and sisters.

[Read more](#)

---

Go through the policy documents and wording for a complete list of exclusions.

Policy documents: [Downloads](#)

## ICICI Lombard Health AdvantEdge Insurance policy add-on benefits

You can choose from various add-ons to customise the plan per your family's needs. Some add-ons you can opt for are as follows:



### Maternity benefit

Maternity health insurance cover medical expenses related to childbirth and/or pregnancy termination, reimbursing up to 10% of the annua...



### Claim protector

With this add-on, you can make claims for all items listed as non-payable by the Insurance Regulatory and Development Authority of India (IRDAI) on policies whose sum insured is less than Rs 15 lakhs. ...



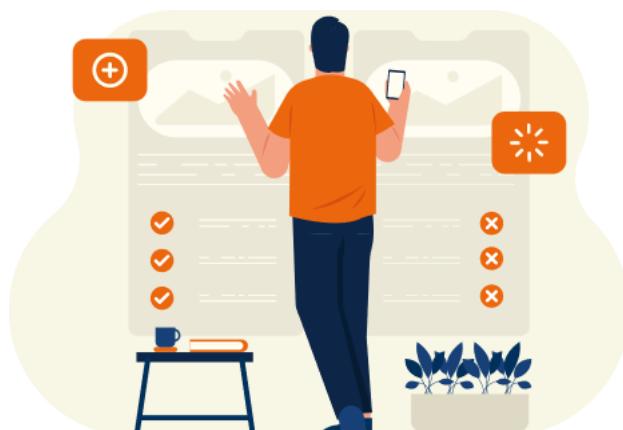
### Co-payment option to choose 10% or 20% co-pay

This add-on allows you to choose a 10% or 20% co-payment in your health insurance claim. Co-payment refers to a certain portion of the payment you opt for from your pocket.



### Teleconsultations

This add-on gives you access to unlimited teleconsultations with healthcare professionals 24 hours a day, 7 days a week, via phone, video calls, or any other virtual means, for routine or emergency teleconsultations. ...



## What is the difference between mediclaim insurance and health insurance policy?

Mediclaims are health insurance plans that offer a financial cushion during hospitalisation due to illness or accident. They only cover hospitalisation costs while you've to bear other medical expenses. Mediclaims don't allow you to add any add-ons.

Health insurance plans, on the other hand, offer more comprehensive coverage, allowing you to claim reimbursement for medical costs not only during hospitalisation but also before and after admission and discharge up to a specific number of days, depending on the policy's terms and conditions. Many health insurance plans also cover expenses incurred on OPD treatments, diagnostic tests, medicines and alternative therapies.

## Mediclaim vs Health Insurance

The table highlights major differences between a mediclaim and a health insurance plan in various aspects:

Aspect	Mediclaim	Health Insurance
Coverage offered	Coverage is limited only to hospitalisation expenses and nothing beyond that.	Offers coverage beyond hospitalisation, including pre- and post-hospitalisation expenses, OPD costs, ambulance expenditures, and other medical expenses, among others. Some health insurance plans also offer compensation for lost income.
Sum Insured	The maximum sum insured in a mediclaim policy is generally Rs 5 lakh.	The sum insured offered by health insurance plans is much higher. Today, you can get a health insurance plan providing coverage of up to Rs 1 crore. A higher sum insured widens your financial cushion significantly.
Customisation	Flexibility for customisation is less in mediclaim. In other words, tailoring it as per your needs is difficult.	Health insurance plans offer more flexibility in terms of customisation. You can tailor it as per your needs in terms of the sum insured and add-on covers.



## Claim calmly

Making claims on our family health insurance plans is as easy as clicking a photo. Just:

- 1 Intimate us about your claim
- 

- 2 We'll verify your claim once received
- 

- 3 Settle the claim after successful verification
- 

Know more

## Health Insurance Plans for Family

A family health insurance plan, as the term implies, covers both you and your family members in the event of a medical emergency. Family health insurance has a single premium; you do not have to pay separately for each covered family member. One of the key features of a family health plan is that you can easily add your spouse, children, and dependant parents in a single health insurance policy and pay premium for a floater family health insurance.

## Benefits of buying health insurance plans for the family

A family health insurance plan offers several benefits. Some of them are:



### Covers entire family

You can cover all members of your family through a family health insurance plan. You can cover your spouse, children, parents and even dependent in-laws.



### Affordable premiums

A family health insurance plan is more affordable than buying individual plans for every family plan. You just need to pay a single premium to cover all members.



### High coverage

A family health insurance offers high coverage to your family members ensuring funds are not a paucity while receiving the best treatment.



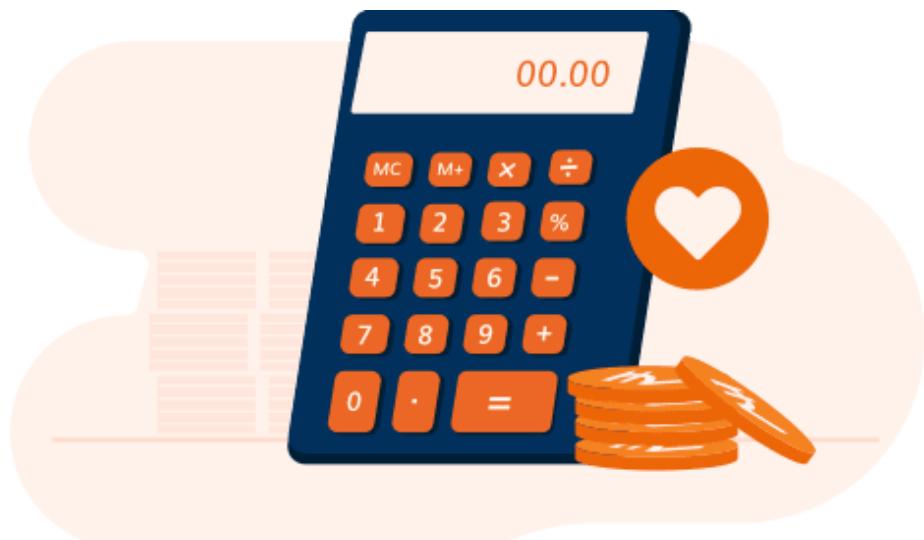
### Flexibility to add family members

A family health insurance plan allows you to add family members as and when needed as per the policy's terms and conditions.



### Tax benefits

Premiums paid towards family health insurance plans qualify for tax exemption under section 80D of the Income Tax Act, under the old tax regime.



## Save tax with family health insurance plans

As said, you can lower your tax outgo with family health insurance plans. Here's how:

### aim tax deduction against family health insurance premium

The premium paid for family health insurance towards self, spouse and dependent children (all under 60) is eligible for deduction under section 80D, maximum up to Rs 25,000.

### health insurance policy for parents

If you pay premiums for your parent's health insurance, they, too, are eligible for a tax deduction. If your parents are senior citizens, you can claim a maximum deduction of Rs 50,000 under section 80D.

## Things to remember while buying a health insurance for family

Buying health insurance for a family shouldn't be a rushed decision. Some considerations are:

### Coverage under family insurance plans



Go through the coverage offered under family plans. Closely evaluate the waiting period, inclusions, exclusions and other add-ons, among others.



#### Cashless hospitalisation

While recent amendments in health insurance make you eligible for cashless hospitalisation across non-network hospitals, it's a good idea to check the insurer's network hospitals.



#### Flexibility in sum insured

With rising medical costs, it's prudent to avail a health insurance policy that allows you to be flexible and increase the sum insured with time.



#### Maximum renewal age

Go for a family health insurance plan that offers lifelong renewability. This ensures you remain covered at every life stage.



#### Claim settlement process

Understand the claim settlement process and make sure it's a smooth one. Also, check the insurer's claim settlement ratio and opt for an insurer with a high ratio.

## How to buy a family health insurance plan under ICICI Lombard Health AdvantEdge policy?

Buying it is simple and easy. All you need to do is:



#### Get quote

Get a quote by providing basic details like number of family members, their age and contact details.



#### Pick plan

Choose a plan that best suits your needs.



## Pay

Pay the premium to buy your plan and get coverage.

## Locate your nearest hospital

We have a network of

10,200+ cashless hospitals\*



Search by

Hospital  City  Pincode

Search by city

[Find hospital](#)

\*As on 31<sup>st</sup> Jan 2025

## Health insurance blog articles

### Health Benefits of Sparkling Water

Sparkling water is a refreshing, calorie-free beverage that helps with hydration and digestion. It can support weight management and swallowing ability. However, excessive intake may impact dental health and cause bloating, so moderation is key.

01 Apr 2025

## Health Benefits of Cumin Water

Cumin water supports digestion, boosts metabolism, and strengthens immunity. It helps regulate blood sugar, promotes clear skin, enhances sleep, and detoxifies the body. Drinking it regularly can aid weight loss and improve overall well-being naturally.

01 Apr 2025

## Health Benefits of Chia Seeds Water

Chia seed water is rich in fibre, omega-3s, and antioxidants. It helps regulate blood sugar, supports digestion, improves heart health, and aids in weight management. Including it in your routine can enhance overall health while maintaining hydration and essential nutrients.

01 Apr 2025

[Read more articles](#)

## Reviews and ratings

4.6 

Our customers have rated us  
Based on 2,019 reviews

Tapas Varshney

Good experience. The salesperson offered her support till the end of the transaction and provided me with all the possible solutions to my issues. It took me 2-4 days to finalise the mediclaim policy, but I got a great response from her. Thank you.

Rc

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## Frequently asked questions on Health AdvantEdge policy for family

**General**

Cover

Premiums

Claims

Policy

What is a family floater insurance plan under ICICI Lombard Health AdvantEdge policy?

What is ICICI Lombard Health AdvantEdge product?

How does a family floater plan under ICICI Lombard Health AdvantEdge work?

What is the age limit for taking this policy?

How can I switch my current insurance to ICICI Lombard?

What is the difference between base coverage and add-ons?

How much premium qualifies for tax benefits?

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Corona Kavach Policy      Personal Accident Insurance      Arogya Sanjeevani Policy

Health Insurance Renewal      Cashless Health Insurance      Children Health Insurance

Co Pay in Health Insurance      Health Insurance for Diabetics      Individual Health Ins.

Senior Citizen Health Insurance      Mediclaim Insurance      No Claim Bonus in Health

OPD Health Insurance      Cashless Hospitals      Health Insurance Value Added Service

[Health Insurance in Bangalore](#)[Health Insurance in Chennai](#)[Health Insurance in Delhi](#)[Health Insurance in Hyderabad](#)[Health Insurance in Kolkata](#)[Health Insurance in Mumbai](#)[Health Insurance in Pune](#)

Product	Product Code	UIN no.
Health AdvantEdge	4193	ICIHLIP25043V052425

[Home](#) > [Health insurance](#) > [Health AdvantEdge](#)[Disclaimers](#)

**ICICI Lombard General Insurance Company Limited,**

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.

Reg. No.115

Email: [customersupport@icilombard.com](mailto:customersupport@icilombard.com)

Fax no - 022 61961323

Contact - 1800 2666

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**1800 2666 (Available 24 x 7)****WhatsApp us** 

# Zero hassle health policies starting @₹20/day<sup>A</sup>

No medical checkup required<sup>B</sup>

Instant policy<sup>P</sup>

100% claim with add-on<sup>G</sup>

10,200+ Healthcare providers<sup>C</sup>

Cashless approval in 60 mins<sup>D</sup>

Back

Adult(s)  
(18 years & above)

- 0 +

Kid(s)  
(3 months - 30 years) !

- 0 +

Mobile number

Email

Pincode

Name (Optional)

Get quote

I agree to the terms and conditions

I want to receive updates on

## What is Activate Booster?

Activate Booster is a super top-up policy that can help boost the sum insured of your existing health insurance policy. This super top-up policy offers enhanced health coverage to protect you against any unforeseen medical emergencies. It offers maximum flexibility in terms of covers, and allows you to increase your sum insured at an affordable cost. Whether you need coverage for an accident, a major medical treatment or a critical illness, Activate Booster ensures you are financially prepared to face the unforeseen, while keeping your premium manageable.

Unlike your base health insurance policy, a super top-up policy works on a deductible model. You pay a certain deductible amount before your Activate Booster coverage kicks in. This means that your base policy can manage the smaller medical expenses, while the super top-up policy can cover any amount that goes beyond the base sum insu .



## Top reasons to buy Activate Booster

Affordable premium: It's a win-win! You get additional coverage at a minimal cost compared to increasing your base policy coverage.

Maximum coverage: You get protection against rising medical costs, including hospitalisation, health check-up, modern treatments, and more.

Maximum flexibility: A wide range of benefits await you to ensure reliable and timely medical care.

Flexibility in sum insured: Enhance your sum insured based on your needs and budget.

Cashless everywhere<sup>Q</sup>: You can avail cashless treatment at any hospital of your choice, even if it's not on our network list.

Tax benefits<sup>V</sup>: The premium you pay for Activate Booster a super top-up policy can get you tax deduction under Section 80D of the Income Tax Act in India.



## What's included and what's not?

### Activate Booster - Inclusions

### Activate Booster - Exclusions

## Benefits Covered

In-patient treatment

Day care procedures/treatment  
Technological advancements and treatments  
Pre & post-hospitalisation medical expenses  
In-patient AYUSH hospitalisation  
Bariatric surgery cover  
Domestic road ambulance  
Donor expenses  
Domiciliary hospitalisation  
In-patient hospitalisation for surrogate mother  
In-patient hospitalisation for oocyte donor  
Waiver of deductible  
Wellness program

[Read more](#)

---

Policy documents: [Downloads](#)

## Why should you purchase the Health Booster?

Activate Booster, our super top-up policy, can be a smart choice if you want to add an extra layer of protection for your health against unexpected medical emergencies. Think:

an enhanced sum insured over and above your base policy sum insured to ensure your family and you are protected.

Increased coverage for medical expenses: Medical inflation continues to rise and if bills go beyond your base sum insured, our super top-up coverage can help cover the costs without burdening you.

Cost-effective: A top-up is comparatively more affordable than buying an additional health insurance policy with high coverage limit.

Peace of mind: Knowing that you have a super top-up to back you up means that you're better prepared for unforeseen medical emergencies. This thought can ensure peace of mind for you in times of stress.



# Who needs Activate Booster?

People with existing health insurance policy: If your current health insurance policy doesn't have sufficient sum insured.

People with growing healthcare needs: As one ages or encounters pre-existing conditions, the possibility of medical expenses increases.

People with dependent family members: If your health insurance policy covers your entire family, you may need additional coverage to deal with unexpected medical issues without burning a hole in your pocket.



# Why opt for a health cover with a higher sum insured?

Medical inflation continues to rise, and as a result, the cost of healthcare, medical procedures/treatments, hospitalisation, and more, are becoming increasingly expensive. To ensure you are financially prepared to deal with such scenarios, you need a higher sum insured.

A higher sum insured can also ensure that you get access to good healthcare without worrying about affordability, and that you and your family don't face a financial strain of heavy medical bills.



# Locate your nearest hospital

We have a network of

**10,200+ cashless  
hospitals\***



Search by

Hospital     City     Pincode

Search by city

[Find hospital](#)

\*As on 31<sup>st</sup> Jan 2025

## Health insurance articles

## Health Benefits of Neem Water

Neem water is rich in antioxidants and bioactive compounds that enhance immunity, improve skin and hair health, support digestion, and regulate blood sugar levels. Consuming neem water regularly can help maintain overall health and prevent infections.

01 Apr 2025

## Health Benefits of Tamarind Water

Tamarind water is packed with nutrients like Vitamin C and antioxidants, supporting immunity, digestion, and heart health. It also helps control inflammation and prevents cell damage. Regular consumption, along with a balanced diet, can contribute to overall well-being.

01 Apr 2025

## Health Benefits of Bay Leaf Water

Bay leaf water is packed with antioxidants and essential nutrients that support digestion, heart health, and immunity. Regular consumption can aid weight management, reduce stress, and promote detoxification for overall well-being.

01 Apr 2025

[Read more articles](#)

## Frequently asked questions

How does deductible work in a super top-up policy? 

Can I buy Activate Booster without an existing health insurance policy? 

Are there any waiting periods applicable for claim? 

Product	Product Code	UIN no.
Activate Booster	4226	ICIHLIP25046V012425

Home > Health insurance > Activate b

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## ICICI Lombard General Insurance Company Limited,

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple,  
Prabhadevi, Mumbai - 400025.

Reg. No.115

Email: [customersupport@icilombard.com](mailto:customersupport@icilombard.com)

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## Zero hassle health policies starting @₹20/day<sup>A</sup>

No medical checkup required<sup>B</sup>

Instant policy<sup>P</sup>

100% claim with add-on<sup>G</sup>

10,200+ Healthcare providers<sup>C</sup>

Cashless approval in 60 mins<sup>D</sup>

[Back](#)

Adult(s)  
(18 years & above)

- 0 +

Kid(s)  
(3 months - 30 years) ⓘ

- 0 +

Mobile number

Email

Pincode

Name (Optional)

Get quote

[Get NRI health insurance at 25% off](#) ⓘ

- I agree to the [terms and conditions](#)
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## What is the Activate Booster (Combo\*)?

Activate Booster (Combo\*) is a combination of two different products – Elevate & Activate Booster – that offers flexible coverage and enhanced sum insured. This combination allows you to protect your family and you from rising healthcare costs while not breaking the bank.



## Top Reasons to Buy Activate Booster (Combo<sup>\*</sup>):

- Extra coverage for high medical expenses
- Affordable premium
- Maximum benefits for pre and post-hospitalisation medical expenses, etc.
- Wide range of optional covers for every need and budget
- Access to cashless treatment at 10,200+ healthcare providers
- Up to 30% renewal discount for active living
- Flexible deductibles to fit your budget
- Tax benefits under Section 80D of the Income Tax Act in India



## Why Should You Purchase the Activate Booster (Combo<sup>\*</sup>)?

Activate Booster (Combo\*) provides enhanced health coverage for individuals and families. It helps protect you from rising healthcare costs, including in-patient treatment and day care procedures/treatments, ensuring you're always financially safeguarded. Higher sum insured equals access to best healthcare options without the stress of high out-of-pocket expenses during medical emergencies. Also, this health insurance top up policy with base policy is cost-effective and ensures peace of mind for your family and you.



## Who Needs the Activate Booster (Combo\*)?

**People with high medical costs:** Those who foresee significant medical expenses due to age, pre-existing conditions, or lifestyle-related factors.

**Senior citizens:** Elderly people with growing healthcare needs can benefit from a base health insurance policy with super top-up health insurance policy.

**People with dependent family members:** People with large families or multiple dependent members can opt for this health insurance top up with base policy to ensure there's plenty of coverage for everyone.



## Why opt for a health cover with a higher sum insured?

Choosing a health insurance policy with a high sum insured provides extensive protection against medical emergencies, ensuring you and your family can face health challenges

without worrying about finances.



## What's included and what's not?

### Activate Booster - Inclusions

### Activate Booster – Exclusions

### Elevate – I

#### Benefits Covered

- n-patient treatment
- Day care procedures/treatment
- Technological advancements and treatments
- Pre & post-hospitalisation medical expenses
- n-patient AYUSH hospitalisation
- Bariatric surgery cover
- Domestic road ambulance
- Donor expenses
- Domiciliary hospitalisation
- n-patient hospitalisation for surrogate mother (available in plan A)
- n-patient hospitalisation for oocyte donor (available in plan A)
- /Waiver of deductible
- /Wellness program

[Read more](#)

Policy documents: [Downloads](#)

## How to Buy Activate Booster (Combo\*) Policy Online:



### Get quote

Share your basic details, including the number of family members, their ages, and your contact information.



### Pick policy

Choose a policy with the sum insured that best suits your needs.



### Pay

Complete the payment for your family's insurance and get started.

## Reviews and ratings

4.6

Our customers have rated us

Based on 2,019 reviews

Tapas Varshney

Good experience. The salesperson offered her support till the end of the transaction and provided me with all the possible solutions to my issues. It took me 2-4 days to finalise the mediclaim policy, but I got a great response from her. Thank you.

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# Locate your nearest hospital



We have a network of

10,200+ cashless hospitals<sup>\*</sup>

Search by

Hospital  City  Pincode

Search by city

[Find hospital](#)

<sup>\*</sup>As on 31<sup>st</sup> Jan 2025

## Health insurance blog articles



## Pre Existing Disease Health Insurance

Discover the importance of health insurance for pre existing conditions. Understand waiting periods, coverage, and considerations before purchasing. Stay informed and protected.

22 Feb 2024



## Is Health Insurance a Good or Bad Idea?

Explore the advantages and disadvantages of health insurance to make an informed decision on its suitability for your needs.

20 Feb 2024



## What Happens If I Don't Pay My Health Insurance Premium?

Delve into the implications of not paying your health insurance premium and uncover the potential consequences that might affect your coverage.

18 Jan 2024

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## Frequently asked questions

### General

What sets Activate Booster (Combo\*) apart from regular health plans? ▼

Who can avail of the maternity cover in Activate Booster (Combo\*)? ▼

What top-up options are available in Activate Booster (Com... ...  
...

Product	Product Code	UIN no.
Activate Booster	4226	ICIHLIP25046V012425

\*Activate Booster, when purchased along with Elevate base policy.

Home > Health insurance > Activate booster combo\*

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## Zero hassle health plans starting @₹20/day<sup>A</sup>

No medical checkup required<sup>B</sup>

Instant policy<sup>P</sup>

All plans cover COVID-19

10,200+ Healthcare providers<sup>C</sup>

60 mins<sup>D</sup> TAT for cashless hospitalisation

## elevate

The policy offers flexibility in terms of sum insured and a wide range of add-on covers to choose from. Enjoy value-added services including reward points for healthy habits, pharmacy and diagnostic services, online chat with doctors, second opinions, and more.

### MaxProtect

Secure all-out healthcare for you and your family members with a no-limit sum-insured (SI) health insurance. Covers expenses of hospitalisation & day-care, including ayurvedic, homoeopathy & new-age modern treatments, while providing unlimited doctor teleconsultations & endless SI reset options if you run out of coverage. Benefits increase with time with a guaranteed yearly Guaranteed Cumulative Bonus of 20% (which can grow to 100%) and coverage of pre-existing diseases post-waiting period. Coverage options start from ₹1 crore.

### Activate Booster

Expand your health insurance with Activate Booster, a super top-up policy that offers additional coverage in times of need. With maximum flexibility and reliable coverage, our super top-up safeguards your family and you against the rising medical costs.

### Health AdvantEdge

Comprehensive policy for the whole family. Comes with exclusive benefits like no room rent capping, no co-payment, OPD cover & lifelong renewability. Coverage starts from ₹5 lakh for a monthly premium as low as ₹542\*.

### Arogya Sanjeevani Policy

Standard policy for your primary healthcare needs. Ideal for those who need a starter health insurance policy on an individual or family basis. Coverage ranges from ₹1 to ₹5 lakh.

### Personal Protect

Accident protection policy. Gives coverage against death or permanent total disablement (PTD) due to an accident. Coverage goes up to ₹25 lakh.

[Explore products](#)

## Millions of Indians love us because



### Cashless Everywhere hospitalisation<sup>Q</sup>

Cashless hospitalisation in any hospital



### IL Take Care app

Quick claim intimation, Food calorie check etc



### 24x7 customer support

Phone Chat Mail Visit: 286+ branches <sup>E</sup>

## What is ICICI Lombard's MaxProtect health insurance policy with 1 crore<sup>U</sup> sum insured?

Are you tired of worrying about financial constraints regarding your & your family's health? Imagine a future where you can access the best healthcare services without worries.

With MaxProtect health insurance, you can prioritise health and well-being without financial burden. Our 1 crore medical insurance policy with extensive coverage ensures you and your family are protected from emergency & planned medical expenses with no concerns about reaching an undersized coverage limit.

MaxProtect health policy, in addition to covering the usual benefits such as in-patient hospitalisation & daycare treatments, also includes worldwide coverage for medical treatments outside the country. With this policy, you can stay confident of never running out of coverage with an unlimited sum insured reset benefit<sup>S</sup>, unlimited teleconsultation <sup>AS</sup> for informed healthcare decisions and guaranteed private hospital room for your family in case of hospitalisation.



## Why is 1 crore health insurance plan needed?

### 1 Medical inflation

Healthcare costs are soaring, and a 1 crore insurance cover provides a substantial financial cushion to confidently manage the high expenses associated with quality medical treatment.

### 2 Lifestyle diseases

With lifestyle diseases becoming increasingly common, such as diabetes, heart disease, and obesity, a 1 crore insurance cover ensures comprehensive coverage for these conditions. You can face these health challenges head-on, knowing that your insurance will provide the necessary financial support for treatments and long-term management post a waiting period.

### 3 Sufficient coverage

By choosing a high SI, you can rest assured that, regardless of the cost of treatment, your health insurance coverage will be more than sufficient. Whether it's major surgery, critical illness, or emergency medical care, the range ensures that you have adequate funds to meet the cost of treatment.



## Benefits of buying a health policy with 1 crore sum insured

### 1 Extensive coverage

Get complete protection against various medical expenses with a health plan offering a 1 crore sum insured.

### 2 No coverage limit worries

Don't worry about running out of coverage. With a 1 crore sum insured, you have sufficient coverage for your & your family's medical needs.

### 3 Access to top healthcare

Access the best healthcare services without financial concerns. Choose renowned hospitals and doctors without compromising on quality.

### 4 Coverage for various medical expenses

MaxProtect includes coverage for in-patient and daycare treatments, hospitalisation expenses, domiciliary care, technological advancements, donor expenses, and even road and air ambulance services.

[View more ▾](#)

## Features of ICICI Lombard's MaxProtect 1 crore health insurance



### High Coverage

With a 1 crore coverage, you have substantial insurance coverage to address a wide range of medical expenses.



### In-patient and Daycare Coverage

The plan covers hospitalisation and daycare treatment expenses, ensuring you receive necessary medical care without financial worries.



### Pre and Post-Hospitalisation Coverage

It includes coverage for medical expenses incurred before and after hospitalisation, such as diagnostic tests, medications, and follow-up consultations.

[View more](#) ▾

## Coverage of ICICI Lombard's MaxProtect 1 crore health insurance policy

### Inclusions

### Exclusions

**Room rent**

All rooms except suite available up to Sum Insured

**In-patient treatment**

Coverage for hospitalisation up to the sum insured

**Daycare procedures & treatments**

Coverage for daycare treatments requiring less than 24 hours of hospitalisation (including dialysis, radiotherapy and chemotherapy).

**Coverage for technological advancements and treatments**

Stay ahead with cutting-edge technological advancements and treatments designed to improve health outcomes and patient care

**Pre-hospitalisation**

Coverage for expenses incurred 60 days before hospitalisation

**Post-hospitalisation**

Coverage for expenses incurred 180 days after hospitalisation

**Domiciliary hospitalisation**

Coverage for treatment taken at home up to the sum insured

**Donor expenses**

Coverage for expenses related to organ transplantation up to the sum insured

[View more ▾](#)

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**Policy documents:**

[Downloads](#)

**ICICI Lombard's MaxProtect health insurance coverage is a good fit if**

- 1 You're a health-conscious individual who values well-being and financial security during medical emergencies.
- 2 You or your family members have pre-existing conditions, as MaxProtect offers extensive coverage after the waiting period.
- 3 You're seeking coverage & access to a list of modern treatments and advanced medical procedures.
- 4 You are a frequent international traveller or have family members who live abroad and can benefit from global coverage.
- 5 You're looking for a no-tension extensive health benefits policy that includes daycare treatments, pre and post-hospitalisation expenses, in-patient AYUSH treatments, and more for you and your family.



## ICICI Lombard's MaxProtect optional add-ons

MaxProtect offers optional add-ons to enhance your health insurance coverage. Here are the add-ons available:

### Pre-existing disease waiting period reduction

This add-on reduces the waiting period for pre-existing diseases and their complications from 36 to 24 months. If you increase your sum insured, the exclusion will apply to the additional coverage.



## Steps to claim one crore health insurance

Claim guarantee for reimbursement & cashless claims

Planned Cashless Everywhere hospitalisation

Planned hospitalisation in network hospital

Emergency cashless hospitalisation

Process for reimbursement claims

## Steps to apply for a 1 crore health ir...

plan online



## Who is eligible to buy the 1 cr. health insurance policy?

Eligibility to purchase the Classic & Premium plan of the MaxProtect policy is based on the following criteria:



Age

Children can be covered from as young as 91 days (for floaters) or 6 years (for individuals) up to a maximum age of 20. Adults are eligible for coverage starting at 21 and up to 65 years old.



### Sum Insured (SI) options

The Classic plan offers a range of SI options, including 1 crore and unlimited coverage. You can select the SI option that suits your coverage needs.



### Policy tenure options

You can choose the duration of your policy from options of 1, 2, or 3 years and get additional discounts for multi-year policies.

## Claim calmly

It's as easy as 1 2 3

1

2

3

Intimate

Verify

Settle

Know more



## ICICI Lombard's MaxProtect Classic vs Premium plan comparison

Key benefits	Classic	Premium
Room rent ⓘ	All rooms except suite	All rooms except suite
In-patient hospitalisation ⓘ		
Daycare treatments ⓘ		
Coverage for Technological advancements and Treatments ⓘ		
Pre hospitalisation ⓘ	60 days	6
Post hospitalisation ⓘ	180 days	180 days

Domiciliary hospitalisation ⓘ

Donor expenses ⓘ

In-patient AYUSH ⓘ

Domestic road ambulance ⓘ

Reset benefit ⓘ

Loyalty Bonus ⓘ

20% every claim free  
year up to 100%

20% every claim free  
year up to 100%

Teleconsultation ⓘ

Value-added service ⓘ

Bariatric surgery ⓘ

Claim protector ⓘ

Homecare treatment ⓘ

1 lakh cashless only

Air ambulance cover ⓘ

Worldwide cover ⓘ

Health check-up ⓘ

Medical Second Opinion For Critical  
Illness ⓘ

## Locate your nearest hospital



We have a network of

10,200+ cashless hospitals\*

Search by

Hospital  City  Pincode

Search by city

[Find hospital](#)

\* As on 31<sup>st</sup> Jan 2025

## Health insurance blog articles

### Health Benefits of Neem Water

Neem water is rich in antioxidants and bioactive compounds that enhance immunity, improve skin and hair health, support digestion, and regulate blood sugar levels. Consuming neem water regularly can help maintain overall health and prevent infections.

01 Apr 2025

### Health Benefits of Tamarind Water

Tamarind water is packed with nutrients like Vitamin C and antioxidants, supporting immunity, digestion, and heart health. It also helps control inflammation and prevents cell damage. Regular consumption, along with a balanced diet, can contribute to overall well-being.

01 Apr 2025

### Health Benefits of Bay Leaf Water

Bay leaf water is packed with antioxidants and essential nutrients that support digestion, heart health, and immunity. Regular consumption can aid weight management, reduce stress, and promote detoxification for overall well-being.

01 Apr 2025

[Read more articles](#)

## Frequently asked questions on Maxprotect policy for family

[General](#)

[Cover](#)

[Premiums](#)

[Claims](#)

[Policy](#)

What is ICICI Lombard MaxProtect?

Why should I opt for the MaxProtect 1 crore health insurance policy?

What are the benefits of ICICI Lombard MaxProtect?

What is the age limit for buying this policy?

Can I buy the MaxProtect policy for my whole family?

How do I contact ICICI Lombard for more information?

## Reviews and ratings

4.6 

Our customers have rated us  
Based on 456 reviews

Pralay Krishna Mazumder

Very good way of explaining the details of the health insurance policy. The advisor gave me all the information I needed to make a decision. I am happy to have chosen ICICI Lombard as my insurance provider. Thanks for all the help.

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# Popular Searches

Car Insurance      Bike Insurance      Travel Insurance      Vehicle Insurance      Health Insurance Blogs  
  
Health Insurance Premium Calculator      Parents Health Insurance      Maternity Insurance  
  
Tax Benefit On Health Insurance      Top Up Health Insurance      Health Advantage      Saral Suraksha Bima  
  
Corona Kavach Policy      Personal Accident Insurance      Arogya Sanjeevani Policy  
  
Health Insurance Renewal      Cashless Health Insurance      Children Health Insurance  
  
Co Pay in Health Insurance      Health Insurance for Diabetics      Individual Health Insurance  
  
Senior Citizen Health Insurance      Mediclaim Insurance      OPD Health Insurance      Cashless Hospitals  
  
Health Insurance Value Added Service      Health Insurance in Bangalore      Health Insurance in Chennai  
  
Health Insurance in Delhi      Health Insurance in Hyderabad      Health Insurance in Kolkata  
  
Health Insurance in Mumbai      Health Insurance in Pune



Product	Product Code	UIN no.
MaxProtect	4223	ICIHLP25040V022425

Home > Health insurance > MaxProtect

### Disclaimers

#### **ICICI Lombard General Insurance Company Limited,**

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.

Reg. No.115

Email: [customersupport@icilombard.com](mailto:customersupport@icilombard.com)

Fax no - 022 61961323

Contact - 1800 2666

ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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## Zero hassle health policies starting @₹20/day<sup>A</sup>

No medical checkup required<sup>B</sup>

Instant policy<sup>P</sup>

100% claim with add-on<sup>G</sup>

10,200+ Healthcare providers<sup>C</sup>

Cashless approval in 60 mins<sup>D</sup>

Back

English ▼

Adult(s)  
(18 years & above)

- 0 +

Kid(s)  
(3 months - 30 years) ⓘ

- 0 +

Mobile number

Email

Pincode

Name (Optional)

Get quote

[Port existing policy](#) ⓘ [Get NRI health insurance at 25% off](#) ⓘ

I agree to the [terms and conditions](#)

I want to receive updates on

# What is ICICI Lombard Elevate policy?

In today's world, the rising costs of medical care are an unavoidable reality. From initial doctor visits to lab tests and pharmacy bills, the cumulative expenses of comprehensive treatment can become overwhelming.

ICICI Lombard's Elevate policy is here to support you throughout your health journey with a policy designed to cater to your needs at all stages. The policy offers flexibility in terms of sum insured and a wide range of add-on covers to choose from. Enjoy value-added services including reward points for healthy habits, video/tele consultation(s), pharmacy and diagnostic services, online chat with doctors, second opinions, and more. Additional benefits include pre-existing disease cover, domestic and air ambulance, and convalescence benefits.



## Top reasons to buy Elevate health insurance

Hospitalisation & day care treatment cover

Unlimited reset of sum insured

Cashless Everywhere<sup>Q</sup> (cashless treatment at any hospital in India)

Up to 30% discount on renewals for staying active

100% sum insured increase every year<sup>Y</sup>, irrespective of claims

Unlimited coverage for any 1 claim of your choice during policy lifetime<sup>Y</sup>

AYUSH treatment covered up to sum insured

Pre & post hospitalisation expenses from 90 days until 180 days

Road & air ambulance<sup>Y</sup> covered up to sum insured

Customisable waiting periods<sup>Y</sup>

Cashless OPD services like ordering medicines, booking lab tests, etc. (with additional premium)

Cashless hospitalisation worldwide<sup>GY</sup>



## What value additions does the Elevate policy offer?

**Infinite care** - Unlimited coverage for any one claim of your choice during your policy lifetime, ensuring reliable coverage whenever you need it the most.

**Power booster (Super loyalty bonus)** - Each policy year, earn a cumulative bonus of up to 100% of your annual sum insured (expiring or renewed sum insured, whichever is lower).

**Reset benefit<sup>S</sup>** - If your remaining sum insured isn't enough for a claim, it will reset to the base sum insured for future claims—and this can happen unlimited times.

**Worldwide cover<sup>GY</sup>** - Get coverage up to INR 3 crore on a cashless basis for hospitalisation abroad, including planned treatments. Top this up with the Worldwide cover waiting period reduction option<sup>Y</sup> and you can access the benefits of this cover in just a year instead of 2 years.

**Jumpstart** - Reduces the waiting period to just 30 days for treatments and conditions like asthma, diabetes, and hypertension, as long as they're declared when you buy the policy.



## Who needs Elevate health policy:

Any individual above the age of 18 years can opt for this policy for themselves and their family. The minimum age for adding a child is 91

days. If you have any pre-existing diseases, you can still opt for this policy by paying an additional premium.



## What's included and what's not?

### Inclusions

### Exclusions

---

#### Benefits Covered

- Inpatient Treatment
- Daycare Procedure
- Technological advancements and Treatments
- Pre & Post Hospitalisation
- In patient AYUSH Hospitalisation
- Loyalty Bonus
- Bariatric Surgery
- Reset Benefit
- Domestic Road Ambulance
- Donor Expenses

## Wellness Program

Inpatient Hospitalisation (Surrogate and Oocyte Donor)

[Read more](#)

---

Policy Wordings:

[Downloads](#)

## Key features of Elevate policy - maternity cover

This covers maternity care expenses for expectant mothers and their newborns.

This covers pre and post-natal expenses as per policy terms

There's a waiting period of 24 months from the time this cover is opted for.

Applicable to all or any female Insured person between age 18 to 50 years as selected by proposer.

Available for your spouse provided both are covered under the same family floater Policy.



## How can you buy Elevate policy online



### Get quote

Share your basic details, including the number of family members, their ages, and your contact information.



### Pick policy

Choose a policy with the sum insured that best suits your needs.



### Pay

Complete the payment for your family's insurance and get started.

# Locate your nearest hospital

We have a network of

**10,200+ cashless hospitals\***



Search by

Hospital  City  Pincode

Search by city

[Find hospital](#)

\*As on 31<sup>st</sup> Jan 2025

[Health insurance blog articles](#)

## Benefits of Jowar Roti

Jowar roti is a nutritious, gluten-free alternative to wheat rotis. Rich in fibre and essential minerals, it supports digestion, heart health, and diabetes management. It promotes weight control and serves as a healthy dietary option for overall well-being.

01 Apr 2025

## Health Benefits of Raisin Water

Raisin water aids digestion, supports liver detoxification, regulates blood sugar, and boosts immunity. It provides essential nutrients and antioxidants that improve metabolic health. Regular consumption can help maintain energy levels and overall well-being.

01 Apr 2025

## Benefits of Sorghum Flour

Sorghum flour is a gluten-free option packed with essential nutrients, fibre, and antioxidants. It promotes digestion, supports heart health, and regulates blood sugar levels, making it an excellent choice for people with celiac disease or coeliac disease.

01 Apr 2025

[Read more articles](#)

## Frequently asked questions

[General](#)[Cover](#)[Premiums](#)[Claims](#)

**What is ICICI Lombard Elevate policy?** 

**How does a family floater policy under ICICI Lombard Elevate work?** 

**What is the age limit for taking this policy?** 

**How can I switch my current insurance to ICICI Lombard?** 

**What is the difference between base coverage and add-ons?** 

**How much premium qualifies for tax bene** 

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Personal Accident Insurance      Arogya Sanjeevani Policy

Health Insurance Renewal      Cashless Health Insurance

Children Health Insurance      Co Pay in Health Insurance

Health Insurance for Diabetics      Indvidial Health Insurance

Senior Citizen Health Insurance      Cashless Hospitals

Health Insurance Value Added Service      Health Insurance in Chennai

Health Insurance in Delhi      Health Insurance in Hyderabad

Health Insurance in Kolkata      Health Insurance in Mumbai

Health Insurance in Pune



Product	Product Code	UIN no.
Elevate	4225	ICIHLIP25048V042425

\* Selected pre-existing diseases are covered in this add –on, please refer policy wording for complete detail.

Home > Health insurance > Elevate

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# Zero hassle health policies starting @₹20/day<sup>A</sup>

No medical checkup required<sup>B</sup>

Instant policy<sup>P</sup>

100% claim with add-on<sup>G</sup>

10,200+ Healthcare providers<sup>C</sup>

Cashless approval in 60 mins<sup>D</sup>

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Adult(s)  
(18 years & above)

- 0 +

Kid(s)  
(3 months - 30 years) ⓘ

- 0 +

Mobile number

Email

Pincode

Name (Optional)

Get quote

[Port existing policy](#) ⓘ [Get NRI health insurance at 25% off](#) ⓘ

I agree to the [terms and conditions](#)

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**Millions of Indians love us because**

**10,200+ Healthcare providers<sup>C</sup>**Cashless approval in 60 mins <sup>D</sup>**IL Take Care app**

Quick claim intimation, teleconsultation, OPD claims, and more

**24x7 customer support**Phone | Chat | Mail | Visit: 320+ branches <sup>E</sup>

## Health insurance plans

Medical expenses are soaring, and a single hospital visit can turn your finances upside down. With the right health insurance plan, you can ensure access to quality medical care without worrying about the hefty bills that follow. ICICI Lombard's online health insurance policies can cover everything - from routine medical needs to critical illnesses such as cancer, offering pre-hospitalisation and post-hospitalisation care, daycare procedures, ambulance services, and [cashless treatment](#) at a wide network of hospitals. Choose an online health insurance plan tailored to your needs so that you and your family can focus on recovery instead of financial burdens. It can be the smart way to stay protected and stress free because your health deserves the best.

## Cashless everywhere with an ICICI Lombard health policy

With our health insurance plans, you can experience the convenience of cashless hospitalisation across India, at a hospital of your choice. You don't have to worry about arranging money upfront during a medical emergency.

Simply visit any hospital, network or non-network to avail yourself of cashless hospitalisation. We will settle the bill on your behalf and send it directly to the hospital. Our cashless facility allows you to focus on what truly matters—your health—and ensures you receive quality care on time. Be it a planned hospitalisation or an emergency, our cashless feature has you covered.



## What are the benefits of buying a health insurance policy?

A health insurance plan offers these benefits:

### 1 Financial protection against medical emergencies

Health insurance aids in covering the costs of medical treatments, hospital stays, and surgeries. Without it, these expenses can significantly burn a hole in your pocket. Health insurance lets you focus on getting better without worrying about high medical expenses.

## 2 Coverage for pre and post-hospitalisation medical expenses

Several health insurance plans help cover pre- and post-hospitalisation expenses up to a certain number of days. This offers an extra layer of financial protection and prevents a dip in savings.

## 3 Preventive care and regular check-ups

Many health insurance plans offer preventive care coverage, including regular health check-ups and screenings. These can aid in detecting potential health issues early, thus ensuring timely treatment and potentially better health outcomes.

## 4 Tax benefits

Under Section 80D of the Income Tax Act, you can claim tax deductions on the premiums paid for health insurance policies. This lowers your tax outgo.

## 5 Peace of mind

Health insurance offers peace of mind, knowing that you are financially protected in case of a medical emergency. This can bring down stress and help you focus on your well-being and family.

# What are the different types of ICICI Lombard health insurance plans?

ICICI Lombard offers various health insurance plans, such as:

### Elevate Includes BeFit Rider

The Elevate policy is characterised by flexibility in sum insured, a range of add-on covers, reward points for healthy habits, maternity benefit cover, coverage for donor expenses, and personal accident cover, among other features.

[Know more](#)

**MaxProtect** Includes BeFit Rider

Offering a sum insured of up to ₹1 crore, MaxProtect's extensive coverage ensures you remain adequately cushioned in the event of a medical contingency. It also offers worldwide coverage and unlimited sum insured reset benefits.

[Know more](#)**Activate Booster (Combo\*)** Includes BeFit Rider

Activate Booster (Combo\*) is a combination of two different products – Elevate & Activate Booster – that offers flexible coverage and enhanced sum insured. This combination allows you to protect your family and you from rising healthcare costs while maintaining peace of mind.

[Know more](#)**Activate Booster** Includes BeFit Rider

Activate Booster is a super top-up health insurance policy that can help boost the sum insured of your existing health insurance policy. It offers maximum flexibility in terms of covers, is cost-effective, and steps up when your basic health insurance plan falls short.

[Know more](#)**Health AdvantEdge** Includes BeFit Rider

Offering all-around wellness and preventive care benefits, Health AdvantEdge offers pre-existing disease coverage flexibility, additional coverage for 20 critical illnesses, a loyalty bonus, health rewards, and more.

[Know more](#)**Arogya Sanjeevani Policy** BeFit Rider - Coming soon

Offering basic coverage at affordable premiums, the Arogya Sanjeevani Policy helps you secure basic healthcare needs. It enables you to cover your family members and provides coverage for pre and post-hospitalisation, daycare procedures, emergency ambulance, etc.

[Know more](#)



## What is Befit Cover?

The Befit cover offers you access to OPD services, including doctor consultation, pharmacy, diagnostics services, and more on a cashless basis. It also covers daycare procedures that don't require hospitalisation. The Befit cover offers you 360-degree support as per your needs.

## What are the top reasons to buy ICICI Lombard health insurance plans?

Our health insurance plans bring these benefits to the table:

### Flexible coverage

Our health insurance plans allow you to choose from a range of plans and add-ons. You can choose covers for outpatient care, reducing waiting period, critical illness medical expenses, and more.

### A range of network hospitals

We offer a vast network of hospitals, ensuring that you have easy access to top-notch healthcare services whenever needed. We have 10,200+ health care providers for hassle-free service.

### Unlimited reset benefit

Several of our plans offer unlimited reset benefit(s). This ensures you never run out of cover for hospitalisations more than once during the policy tenure.

### Reward points for wellness activities

Our plans reward you for undertaking wellness activities. You get rewards that can be used to get discounts on plans or bring down expenses incurred on consultation, diagnostic tests, etc.

### Coverage for domiciliary hospitalisation

Many of our plans offer coverage for domiciliary hospitalisation should the need arise. Domiciliary hospitalisation means treatment at home because a hospital room is not available or for any other reason.

### Hassle-free claim settlement

We offer hassle-free claim settlement with our in-house team, which is available 24/7. You can contact our team anytime with your claims or queries, and our team will address everything promptly.



## Easy health insurance claims

We settle your health insurance claims in a jiffy. All you need to do is:

- 1** Inform us about your claims through any of our channels

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- 2** Provide us with the required documents for verification

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- 3** Upon successful verification, we settle the claim amount directly to your bank account

Know more

# How to pick up a suitable health insurance plan from ICICI Lombard?

Keep in mind these things while choosing a suitable health insurance plan:



## Evaluate the coverage needed

Evaluate the coverage you need and choose a plan accordingly. If you need basic coverage without a very high sum insured, you can opt for the Arogya Sanjeevani Policy. And if you need a higher sum insured, you can go for either the Elevate, MaxProtect, or Health AdvantEdge plan. You can even opt for our super top-up health insurance policy – Activate Booster – for coverage beyond your base health insurance policy.



## Requirement for add-ons

Add-ons help you strengthen your coverage further. See if you want add-ons added to your base policy and customise it according to your needs. Several of our health insurance and super top-up policies, like Elevate and Activate Booster, allow you to add optional covers/add-ons.



## Policy inclusions and exclusions

Go through policy inclusions and exclusions carefully and choose the plan that you are most comfortable with. Most importantly, choose a plan that best aligns with your health needs.

# Compare ICICI Lombard health insurance plans

The table below will help you compare our health insurance plans on several parameters:

Parameters	Elevate	MaxProtect	Activate Booster	Health AdvantEdge	Arogya Sanjeevai
Hospitalisation	✓	✓	✓	✓	✓
Pre Hospitalisation	✓	✓	✓	✓	✓
Post Hospitalisation	✓	✓	✓	✓	✓
AYUSH Treatment	✓	✓	✓	✓	✓
Day Care Treatment	✓	✓	✓	✓	✓
Home Health Care	✓	✓	✓	✓	✗
Emergency Ambulance	✓	✓	✓	✓	✓
Donor Expenses	✓	✓	✓	✓	✓
Reset Benefit	✓	✓	✓	✓	✗
Maternity Cover	✓	✗	✓	✓	✗

## What is the need for a health insurance plan?

Health insurance helps in protecting your savings in case of a medical emergency.

Health insurance covers the cost of treatment for illness due to medical conditions, including lifestyle diseases such as diabetes, hypertension and obesity.

Employer provided health insurance may not provide adequate coverage. You'll still need to buy health insurance plans to supplement them.

When you buy health insurance, you can avail [tax benefit under section 80D](#).

## What are Fixed Benefit Health Insurance Plans?

As the name suggests, a fixed benefit health insurance plan offers a fixed amount for hospitalisation, irrespective of the expenses incurred. You can use the pay-out received to settle medical bills and manage recovery expenses, among others. These plans generally offer a lump sum payment upon which the policy gets terminated.

## What is covered by ICICI Lombard Health insurance policy?

While the specifics may differ across plans, our plans cover:

**Hospitalisation expenses**

**Pre-and-post hospitalisation costs**

**Ayush treatment**

**Day care and home care treatments**

**Donor expenses**

**Costs for emergency ambulance**

For the complete list of inclusions and exclusions, please read the poli

# Key factors to consider before buying health insurance plans

Consider these vital factors before buying health insurance plans:

Choose a plan covering various medical expenses

Opt for a sum insured aligning with your healthcare needs

Ensure the insurer has a wide [network of hospitals for cashless treatment](#)

Be aware of the waiting period for pre-existing conditions and specific treatments

Understand any co-payment or deductible clauses where you share a portion of the medical expenses

Check the insurer's claim settlement ratio, which indicates the percentage of claims settled

Carefully read the policy's exclusions to know what is not covered

Compare premiums across plans, but don't compromise on coverage



## Does your health insurance policy cover coronavirus treatment?

Yes, your existing health insurance policy will cover the costs of coronavirus treatment. Depending on the policy's terms and conditions, it can also cover pre- and post-hospitalisation expenses.

## Why compare health insurance plans online?

Online comparison of health insurance plans helps you:

View different plans side by side and evaluate their premiums, benefits and coverage

Identify features that might be important for you

Make a more informed decision and choose a policy that balances coverage and cost

## How to buy health insurance online?

To buy health insurance online:

- 1** Explore the health insurance policies [here](#)

---

- 2** Choose the plan that best fits your needs

---

- 3** Fill up personal information like your name, age, contact details and medical history, among others

---

- 4** Pay the said premium through the payment section

---

- 5** Upon payment, you will receive the policy soft copy on your email

# Difference between mediclaim and health insurance

The table captures the differences between mediclaim and health insurance on several parameters:

Aspect	Mediclaim	Health Insurance
Coverage offered	Coverage is limited only to hospitalisation expenses and nothing beyond.	Offers coverage beyond hospitalisation, including pre-and post-hospitalisation expenses, OPD costs, ambulance expenditures, and other medical expenses, among others. Some health insurance plans also offer compensation for lost income.
Add-on Covers	Non-availability of add-on covers limits the scope of a mediclaim policy. Add-on covers enhance the scope of coverage and have their individual sum insured on top of the coverage provided by the base policy.	Health insurance plans offer various add-ons that you can opt for. Some of these include critical illness, personal accident, <u>maternity cover</u> , etc. Opting for these add-ons further enhances coverage. However, you need to pay some additional premiums to add them to your base policy.

Aspect	Mediclaim	Health Insurance
Sum Insured	The maximum sum insured in a mediclaim policy is generally ₹ 5 lakh.	The sum insured offered by health insurance plans is much higher. Today, you can get a health insurance plan providing coverage of up to ₹ 1 crore and even buy top up health insurance/super top-up health insurance policy to expand your coverage. A higher sum insured widens your financial cushion significantly.
Customisation	Flexibility for customisation is less in mediclaim. In other words, tailoring it as per your needs is difficult.	Health insurance plans are more flexible in terms of customisation. You can tailor it as per your needs in terms of the sum insured and add-on covers.

## Why choose ICICI Lombard Health Insurance Plans?

Choosing ICICI Lombard's Health Insurance plans offers you the following benefits:

- Choose from a range of plans as per your requirements

- Adequate sum insured to take care of your medical expenses

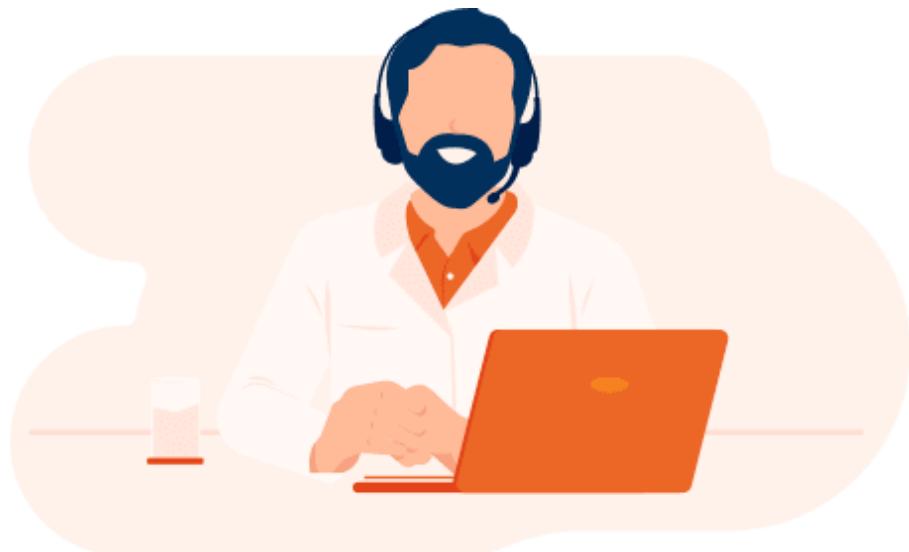
- Wide range of coverage

- Multiple add-ons to choose from

- Easy customisation

Hassle-free buying

Quick claim settlement



## How to save tax with a health insurance policy?

Premiums paid towards health insurance qualify for tax exemption under section 80(D) of the Income Tax Act under the old tax regime:

Premiums Paid For	Maximum Tax Exemption
Self and family (all below 60 years)	₹ 25,000
Self and family + parents (all below 60 years)	₹ 50,000
Self and family (below 60 years) + parents above 60 years	₹ 75,000

Premiums Paid For	Maximum Tax Exemption
Self and family + parents (all above 60 years)	₹ 1 lakh

You can claim tax exemption while filing your income tax returns.

## Which health insurance plan is ideal for you?

Here's a short guide that will help you choose the right health insurance plan:



[Individual health insurance plan](#) if you want coverage for yourself



Family floater health insurance plan if you want coverage for the entire family



[Critical illness insurance plan](#) if you seek to cover yourself against critical ailments like cancer, kidney failure, etc.



Super top-up health insurance plan if you want to enhance your existing health coverage at a cost-effective price point

## Why buy health insurance online?

Buying health insurance online allows you to:

Compare multiple policies and purchase the one that meets your comfort

Buy the policy instantly with minimal paperwork

Get discounts as there are no intermediaries

Compare different policies and their features

## Why buy health insurance plan at an early age?

Buying health insurance at an early age gives you the benefits of:

### Lower premiums:

Health insurance premiums are generally lower when you are young and healthy. This helps you save money.

### Easy management of waiting periods:

Buying early helps you complete waiting periods for specific illnesses before you might need them.

### Comprehensive coverage:

When you are younger and without pre-existing health conditions, you can secure comprehensive coverage with fewer exclusions.

## What are optional add-ons in health insurance?

Optional add-ons give you extra benefits over and above your base policy. While they command an additional premium, they can be quite handy. Some common optional add-ons are:



Critical illness cover, which offers a lump sum payout if diagnosed with any critical ailment as mentioned in the policy.



Hospital cash cover, which provides a fixed daily allowance for each day of hospitalisation



Room rent waiver cover, which removes capping on i



OPD cover, which covers OPD expenses like doctor consultation, diagnostic tests, etc

## What is the health insurance eligibility criteria?

Health insurance eligibility criteria spell out the eligibility you must meet for health insurance coverage. They generally cover:

Age, where insurers set the minimum and maximum age limit

Pre-existing medical conditions where certain ailments can lead to higher premiums

Maximum size of a family for family floater plans

The requirement for undergoing medical tests or not

Every policy has its eligibility criteria, and therefore, it's crucial to check them before applying.



## How to calculate health insurance premiums<sup>r</sup>

You can take help of [health insurance premium calculator](#) to calculate insurance premiums. Most calculators will ask for these details while calculating premiums:

### Your age

The lower the age, the lower the premiums.

**Type of coverage**

The premium amount will depend on whether you want to buy an individual plan, a critical illness plan or a family floater plan.

**Sum insured**

The higher the sum insured, the higher the premium.

**Add-on riders**

Premiums increase if you opt for add-on riders.

You can also refer the rate chart for other products by clicking on the following link and give commands for Health Insurance Products - [Rate Chart](#)

## What are the factors that affect health insurance premiums?

Factors affecting health insurance premiums are:

**Age**

The higher the age, the higher the premium.

**Lifestyle habits**

Smoking, drinking, and any such habit will increase the premium.

**Location**

Premiums can vary depending on healthcare costs incurred in your area of residence.

**Medical history**

Pre-existing conditions can increase the premium amount.

## What is the procedure for health insurance claims?

For making health insurance claims:

- 1** Contact ICICI Lombard to inform about your claim

- 
- 2** Fill up the claims settlement form and provide all the necessary hospital bills, reports, doctor's prescriptions, etc

- 
- 3** Post successful verification, the insurer will settle the claim amount

## Documents required for health insurance claim reimbursement

The required documents are:

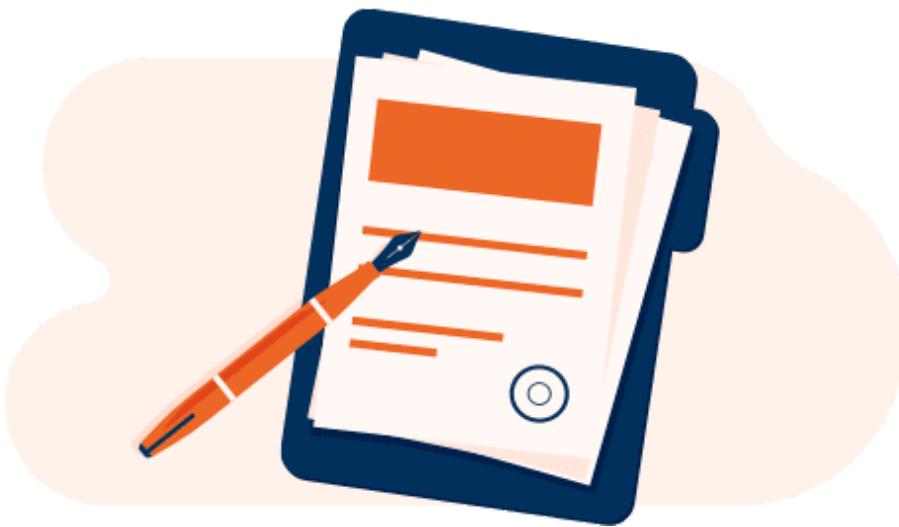
A duly filled claims form

Doctor's prescription that mentions hospitalisation, diagnostic tests and medicines

Invoice of pharmacy bills

Policy documents

Check with your insurer if any additional documents are needed.



## How to renew health insurance online?

To renew health insurance online:

- 1** Visit your insurer's website and check for a specific renewal page
- 2** Enter your policy number and mobile number

**3**

Follow the appearing instructions to renew in a few clicks

## Health insurance blog articles

### Side Effects of Cold Drinks

Frequent consumption of cold drinks may lead to weight gain, diabetes, heart disease, and poor bone health. The sugar and acids in these beverages can also cause dental issues and digestive problems. Managing these risks may require lifestyle changes and medical care.

01 Apr 2025

### Health Benefits of Alkaline Water

Alkaline water enhances hydration, improves digestion, and supports bone health. It helps in detoxification, balances body pH, and strengthens immunity. Drinking it in moderation, along with a balanced diet, can contribute to overall well-being.

01 Apr 2025

### Health Benefits of Aloe Juice

anti-inflammatory properties that benefit overall well-being. Drinking it regularly can contribute to better metabolic and cardiovascular health.

01 Apr 2025

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## Reviews and ratings

4.6 

Our customers have rated us  
Based on 2,019 reviews

Tapas Varshney

Good experience. The salesperson offered her support till the end of the transaction and provided me with all the possible solutions to my issues. It took me 2-4 days to finalise the mediclaim policy, but I got a great response from her. Thank you.

Rajiv

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## Frequently asked questions on health insurance

General

**What do you mean by a pre-existing disease?**

Any condition, ailment or injury or related condition(s), for which you have had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, within 36 months prior to the first policy with the insurance company is called a pre-existing disease.

**What do you mean by waiting period?**

The duration after which you can make a claim is called a waiting period. Our waiting periods for ICICI Lombard Health AdvantEdge and Health Booster policy are as below:

No waiting period for accidental hospitalisation.

30 days for all claims other than accidental hospitalisation.

2 years for pre-existing diseases. These diseases should be declared at the time of proposal and accepted by us for policy with sum insured of ₹3 lakh and above.

2 years for standard list of diseases and procedures.

**What does annual sum insured mean?**

Annual (basic) sum insured is the maximum amount that an insurance company will pay you in the event of a claim in a policy year.

**If I increase my sum insured at the time of renewal, does a waiting period apply?**

Yes, a waiting period will apply only to the added sum insured.

**My employer provides me with a health insurance. Do I still need one?**

Numerous employers offer group or individual health plans. However, these are not customised as per your needs and may have certain restrictions and limitations. Also, the coverage is dependent on the continuation of the job. Once you quit, you cannot avail the health plan benefits. Therefore, it is important to insure yourself with a comprehensive cover that lets you customise as per your needs. For example, for a family of 4 members, a sum insured of ₹2 lakh- ₹3 lakh provided by your employer may be inadequate.

**From what age can I include my children in the plan?**

You can include your children aged between 90 days to 20 years in your policy. Newborns can be included after 90 days of birth. However, your daughter or son cannot be shown as a 'dependent' if they file a joint tax return.

**Which health insurance policy is ideal?**

If you have a family, you should choose a family floater health insurance over an individual health plan. It not only protects your entire family but also helps you save a lot on premiums.

**What is the advantage of health insurance?**

Health insurance plans provide cover for unexpected medical expenses. It covers an array of costs incurred on daycare procedures, hospitalisation, ambulance and domiciliary hospitalisation. Apart from this, you can also get tax benefits on your health insurance policy.

**Can a person have more than one health insurance policy?**

Yes, you can buy multiple health insurance policies to cover your medical costs. If one insurer rejects your claim, there is still a chance that others may accept as per its terms and conditions.

**What is the right age to buy a health insurance policy?**

It is recommended that you obtain a health insurance policy as soon as possible. Purchasing insurance at a young age allows you to earn an additional sum insured for every claim-free year under your policy. And as you get older, you will be able to accumulate higher and better coverage.

**What to do if I am admitted to a non-network hospital?**

If you get admitted to a non-network hospital, you have to pay for the medical treatment costs out of your pocket. Post-discharge, you can submit all the relevant documents such as medical bills and ambulance receipts for the reimbursement claim. Post verification, the claim amount will be transferred to your bank account.

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ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

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