



**ICICI Pru  
iProtect Smart**

MORE THAN  
JUST A  
**TERM LIFE  
INSURANCE  
PLAN**



Illustrated brochure



Buying online tips

# Table of Contents

<b>Introduction</b>	<b>02</b>
<b>How to choose a term plan</b>	<b>03</b>
<b>How to decide the right life cover</b>	<b>04</b>
<b>How to decide the right policy term</b>	<b>05</b>
<b>Key benefits of iProtect Smart</b>	<b>06</b>
<b>Tips to buy iProtect Smart online easily</b>	<b>08</b>
• Sample Buying	09
• How to fill online application form	10
• List of documents required	19
• Things to do for faster issuance	21
<b>Easy claims process at ICICI Prulife</b>	<b>22</b>
<b>Benefits in detail</b>	<b>25</b>
<b>Plan at a glance</b>	<b>34</b>
<b>Contact us</b>	<b>35</b>
<b>Terms &amp; Conditions</b>	<b>36</b>
<b>Disclaimer</b>	<b>54</b>

## Introduction

Term life insurance plans provide high cover at affordable price and do not have any maturity value. Term plans are life insurance policies that provide protection to your loved ones from any financial crises when you are not around.

ICICI Pru iProtect Smart is an award winning term plan that aims to give protection to your loved ones along with an added financial protection to you against 34 critical illnesses upto ₹ 1 cr. and an accidental death cover up to ₹ 2 Cr.#

This illustrated brochure helps you in selecting the right policy for you. It also provides comprehensive information about iProtect Smart, Buying iProtect Smart online and easy claim process of ICICI Prudential Life.

< BACK

## How to choose a term plan?

Ashish Trehan, 30 years old, has been searching for a good term plan (₹ 1 Cr life cover) to safeguard his family's future in case anything happens to him. He approached Kumar, his friend cum financial planner, to help him decide the right term plan for him. Kumar tells him that one must not only consider low premium as a way to buy a term plan but also, a lot of other important aspects before buying, which are explained below:

### 1: Brand Strength

It means how strong the brand is and how likely it is to make a payment in case a claim is made. It can be decided by knowing the Claim settlement ratio, Asset under management, year of establishment and solvency ratio of a brand.

### 2: Added Benefits

One must also look at added benefits that a term life insurance plan provides.

### 3: Critical Illness Cover

At this age, he advises Ashish to also consider a critical illness cover that comes with a term plan. One of the major advantages is that the premium remains the same throughout the policy term even for a critical illness cover.

### 4: Budget

If budget is a problem, Ashish could also go for a plan that gives monthly premium payment option over a yearly commitment. But it is most important to consider above points to buy the right term plan.

Ashish was very happy to know above critical points before buying a term life insurance plan and thanked Kumar whole heartedly.

< BACK

## How to decide the right life cover?

One of the most important things is to decide the right life cover for an individual. The life cover depends on **Your Current Annual Income**

We recommend that a life cover equivalent to 10-15 times your annual income is sufficient to provide for a safe future to your dependents.

**For eg:**

Sr. No.	ANNUAL INCOME (₹)	IDEAL LIFE COVER (₹)
1	₹ 5.25 Lakh	₹ 52.5 Lakh
2	₹ 10 Lakh	₹ 1 Crore
3	₹ 17 Lakh	₹ 1.7 Crore
4	₹ 20 Lakh	₹ 2 Crore

Also we strongly recommend that you take the life cover of the exact value suited to your annual income instead of rounding it off to the nearest even number.

**For eg:**

If your salary is ₹ 5 Lakh 20 thousand then we recommend that you take a Life Cover of ₹ 52 Lakhs and not round it off to ₹ 50 Lakh. The difference of ₹ 2 lakh will be very critical for your family in your absence.

- tip** 
1. iProtect Smart (life option) comes with an additional feature to increase your life cover at key milestones like wedding and birth/legal adoption of 1 st and 2 nd child, without any medicals. To know more, please see detailed benefits section of this brochure.
  2. Ideal Life Cover is the total recommended life cover for an individual against the annual income.

[\*\*Click here to Buy iProtect Smart online\*\*](#)

< BACK

## How to decide the right policy term

One should ideally have a term life cover till retirement because mostly people do not have dependents after retirement. Also, longer life cover increases premium. In case you have some loans or liabilities which will continue even after your retirement. You may choose your life cover accordingly.

**Eg:** If your current age is 30 and you expect to retire at the age of 60, you should opt for a term life cover of 30 years.

**Therefore,**

**Ideal Policy Term = Your Expected Retirement Age – Your Current Age**

OR

**Your Expected Age to attain Zero Liability – Your Current Age**



ICICI Pru iProtect Smart offers life cover till 75 years of age.

**[Click here to Buy iProtect Smart online](#)**

< BACK

## Key Feature of iProtect Smart

iProtect Smart benefits are designed to provide complete protection to your family

### 1: Four protection options as per your need

	LIFE	LIFE PLUS	LIFE & HEALTH	ALL - IN - ONE
Death / Terminal Illness Benefit	✓	✓	✓	✓
Waiver of Premium on Disability	✓	✓	✓	✓
Accidental Death Benefit (upto ₹ 2Cr)	✗	✓	✗	✓
Critical Illness Benefit (upto ₹ 1Cr)	✗	✗	✓	✓



1. 34 Critical illness cover up to ₹ 1 Cr. ( In All-in-one and Life & Health Option )#
2. These are our popular plans, where 1 in 3 people buy ICICI Pru iProtect Smart with Critical illness benefit. ^ (Life & Health Option or All in one option)

### 2: Three payout options to take care of your family

a. Lumpsum

b. Monthly Income



Premium for this payout is lower than other payout option

c. Increasing Income



Your Nominee can change the payout option at anytime.

### 3: Special benefits for women

a. Lower premium rates

b. Covers critical illnesses like breast cancer and cervical cancer

*contd.*

< BACK

#### **4: Tax benefits (As per Income Tax Act 1961)**

- a. Tax benefits on premiums paid under Section 80C and 80D
- b. No Tax to be paid on claim amount under Section 10(10D)

**[Click here to Buy iProtect Smart online](#)**

## Tips to Buy iProtect Smart Online easily

Buying iProtect Smart online is simple and can be finished in ~10 mins. You can buy online from us by:

1. Visiting our website [www.iciciprulife.com](http://www.iciciprulife.com) or [Click here](#)

**You can also request for support to buy online with any of these options.**

1. On our calculator page, [click on get a call back](#) option.
2. Send an email to us on [buyonline@iciciprulife.com](mailto:buyonline@iciciprulife.com)
3. Give us a missed call on [18003157751](tel:18003157751)
4. Call our national service [18602667766](tel:18602667766) and choose option 5

## Steps to buy iProtect Smart online

Once you come to our calculator page to calculate your premium, follow these instructions:

### Step 1:

Enter your life cover amount, date of birth and select gender and tobacco consumption.

**tip**  Select Life cover which is most relevant to you. Don't select a round figure like ₹ 50 Lakh or ₹ 1Cr. Every single ₹ is critical for your family in your absence.

### Step 2:

Enter your Name, mobile number and email ID.

**tip**  This helps us send the quotation to you.

### Step 3:

Select the Life cover option and payout option

### Step 4:

Click on continue

**tip**  1. Before clicking on continue, double check your DOB, Life Cover, Gender and Tobacco declaration. If you click on continue, these elements are fixed and non-editable.  
2. Select tobacco consumption as no "No" if you have not consumed tobacco in the last five years.  
3. You may also uncheck call back option if you do not wish to receive a call from us.

< BACK

# Application form process

## The Application Form

Step by step process to submit application form is explained below.

### tip

- 1. Note down the 10-digit alphanumeric application number (OB12345678) that is generated on the screen.
- 2. You can resume your online application form in two ways in our **App Tracker**.
  - a. App no. and Date of Birth
  - b. Mobile no. Date Of Birth
- 3. Please keep your PAN number and KYC documents handy for easier form filling. Click [here](#) to know List of applicable documents.
- 4. Please note that Sum Assured/Life cover, Date Of Birth, Gender and Tobacco consumption are non-editable later in the application process as the Application No. is generated based on these inputs. If you wish to make any changes, start again.

## Basic Details

### Name

You have the option to re-enter your name in the fields given.

### tip

Please enter your name as per your ID Proof. If you have a middle name for **eg:** Ram Kripal Yadav. Enter Ram in the First name field and Kripal Yadav in the Last name field

### Date Of Birth & Gender

You cannot edit your date of birth or gender in the application form. If you have entered incorrect DOB/ Gender. Please start your buying journey again.

### Marital Status

Select your Marital Status from the drop down list.

*contd.*

< BACK



If you have filed for a divorce and not legally divorced yet, please select married.

## I Educational Qualifications

1. Select **Post Graduate** if you have completed a degree or diploma after your graduation.  
*eg: M.Tech / M.B.A.*
2. Select **Graduate** if you have completed a Bachelor's degree  
*eg: B.Tech / B.A.*
3. Select **Diploma** if you have completed a professional diploma course after Senior Secondary (10+2)
4. Select **10 th or 12 th** if you have completed Senior Secondary (SSC) or High Secondary (HSC) respectively.
5. Select Below **10 th** if you have completed any standard below High School.

## I Occupational

1. Select **Salaried** if you are a permanent employee of an organisation on its payroll and not on contract basis.
2. Select **Agriculturalist** if you belong to any act of soil cultivation (Cultivator, farmer etc)
3. Select **Professional** if you are a certified professional and practice the same profession



If you fall under professional and your profession is not mentioned in the drop down. Please select 'others' and describe your profession.

4. Select **Self-employed** if you are a business person.



If you are a business person running a company, select Self employed and further mention the name of your organisation and organisation type.

5. Select **Retired** if you have retired from a job and not working anywhere.
6. Select **Student** if you are enrolled in a full-time course.
7. Select **Others** if you do not belong to any of the above occupation and give a brief description of your occupation in the Occupation Description box.  
*For eg: Supervisor, Commission agent, contract worker etc*

## Organisation Details

Select the name of your organisation from the drop down

**tip**  Organisation names are updated periodically. If your organisation name is not mentioned in the drop down, select “others” and enter the name of your organisation along with organisation type.

## Organisation Type

1. Select **Public Limited** if the company is listed in stock exchange like Infosys Ltd
2. Select **Government** if you are in a state or central government run organisations like Indian railways

**tip**  Select Public Limited for government organisations which are listed in stock exchange  
eg: NTPC, ONGC

3. Select **Private Limited** by checking on the company documents for the full name of the organisation, usually private limited companies use abbreviation like Pvt. Ltd. after their names.
4. Select **Proprietor** of the Company is run by a single owner, usually nascent start-ups, and very small organisations.
5. Select **Trust** If you are working for a non-profit organisation, an educational institution, or a non-profit healthcare organisation.
6. Select **Partnership** if it is a partnership firm.
7. Select **Society**, if it is a group that is formed for a specific purpose, for example Residents Welfare Society.
8. Select **Hindu Undivided Family** If you belong to or working for Hindu Undivided Family. It is a class of business being run on an inherited property by a member of the family.

**tip**  Please select the above to the best of your knowledge:  
**Use case 1:** Mr. Suresh Sharma is working in a software company as a software engineer. He will fill up his occupation details as follows:  
Occupation: Salaried  
Organisation name: Abc software Pvt Ltd.  
Organisation type: Private Limited

*contd.*



**Use case 2:** Mr Kamal Kishore Mishra, an accountant in Madhur residential building.

He will fill up his details as follows:

Occupation: Other

Occupation description: Accountant

Organisation name: Others,

Organisation name description: Madhur Cooperative Hsg society

Organisation type: Society

## Trade

1. If you are employed in export, jewellery, real estate, scrap dealing, shipping, stock broking or agriculture, select Yes.
2. If you selected yes for 'Point No. 1' you need to select your activity type from the drop down list.



Select import/export if you or your company is involved in import or exports of goods

## PAN Number (Mandatory)

Provide your alphanumeric PAN number (10 digit) here; for example: AAKVP1938L



PAN Card will be used as a valid Age and ID Proof.

## Aadhaar Number

You may also provide your Aadhaar No.(12 digit), although it is **not mandatory**



Aadhaar Card can be used as a valid Age, Identity and Address Proof

## Policy Objective

1. Select the objective of buying a policy from drop down.
2. Select "Protection" for iProtect Smart.

*contd.*

## Age Proof

Click here to refer eligible age proofs and upload the same

**tip**  Aadhaar card, Passport and Driving License are commonly used age proofs, which are also used as ID and address proofs.

## Annual Income

For total annual income field, enter the amount that is mentioned in your income proof.

**tip**  **Use case 1:** If you are salaried and you have received a bonus in this financial year, please enter following amounts:

- a. Total of annual salary + bonus, if your income proof is salary slips(last 3 months) and Bonus is a part of those slips
  - b. Total annual salary, if your income proof is salary slips(last 3 months) and bonus is not a part of those salary slips
  - c. Total annual salary of last year, if your income proof is previous years ITR/ Form 16
- Use Case 2:** If you have recently got a hike or moved to a different company with a hike, please enter following amounts
- d. New annual salary, if your income proof is last 3 months salary slips with the new salary
  - e. New annual salary, if your income proof is your appointment letter and you are less than 3 months old in the new organisation
  - f. Old annual salary, if your income proof does not reflect updated salary

## Politically Exposed

Select **Politically Exposed** person, If you or a member of your family or close relatives hold important positions in political parties, Judicial/ military officials, senior executives of state owned corporations.

## EIA

Enter Electronic Insurance Account (EIA) if you already have an EIA account.

**tip**  EIA is a free of cost repository which keeps all your policies in electronic form. If you do not have an EIA: from the drop down select one of the options to apply or select not interested.

*contd.*

## Nominee Details

Enter Nominee name/ gender / relation and date of birth

- tip** 
1. If your nominee is a minor (less than 18 years old), you will have to enter the details of an appointee who will be authorised to act on behalf of the nominee, till your nominee is legally 18 years old. The Appointee must be atleast 18 years old.
  2. Ensure correct details of the nominee or appointee are entered. This will help in easier claim process.

## Previous Policy Details

1. Enter details of Non ICICI Prudential Life insurance policies which are inforce/active
2. Select Name of the insurer from the drop down and enter the life insurance cover/sum assured.
3. Click on “Add another Policy” if you have more than one life insurance policies from other life insurers.

- tip** 
- In case of ULIPs enter the Sum Assured or Life Insurance Cover amount and not the fund value/ premium amount.

## FATCA and CRS

1. If you are a tax resident of any country other than India, please enter each countries name and Tax identification number of which you are tax resident of.
2. Select the country of your birth from the drop down if you were not born in India.

## Communication Details

1. Please enter details as per your address proof
2. Enter your permanent address, if it is different than your communication address.
3. Please verify your mobile number and email address

- tip** 
1. This is required for all future communication with you. In case you stay on rent and you move out to a different place, you can always change the communication address later through various service options available on our website.
  2. Keep the above mobile phone handy with you, it is required to verify the process at the end of the application form with OTP.

*contd.*

## Health Details

### Life assured habit and health details

1. Provide your physical details here

- Height:** Enter your height (Feet) by typing in the fields given. Height in Cms will automatically appear.
- Weight:** Enter your weight in KGs

**tip**  Provide information to the best of your knowledge

2. Do You Consume Or Have Ever Consumed Tobacco?

3. Do You Consume Or Have Ever Consumed Alcohol?

**tip**  1. Once selected at the start of the buying journey, this option cannot be edited here. (Only for Tobacco Consumption)  
2. Mark "No" if you have stopped consumption of tobacco or alcohol for the last five years. If you are an occasional smoker or social drinker. Please select the minimum quantity as applicable.  
**For eg:** If you have started drinking 5 years back but you drink (mostly beer) only twice in a month, please mention details as below:  
Alcohol consumed as: Beer (Bottles)  
Quantity per day: 1-2  
Since how many years: 5

4. Do You Consume Or Have Ever Consumed Narcotics?

5. Have you ever suffered or being diagnosed or been treated for any of the following?

**tip**  Please go through this in advance, it helps in quick selection during application form filling and select "No", if none is applicable

- Hypertension/High BP/high cholesterol
- Chest Pain/Heart Attack/any other heart disease or problem
- Undergone angioplasty, bypass surgery, heart surgery
- Diabetes/High Blood Sugar/Sugar in Urine
- Asthma, Tuberculosis or any other respiratory disorder
- Hypertension/High BP/high cholesterol

*contd.*

- g. Chest Pain/Heart Attack/any other heart disease or problem
- h. Undergone angioplasty, bypass surgery, heart surgery
- i. Diabetes/High Blood Sugar/Sugar in Urine
- j. Asthma, Tuberculosis or any other respiratory disorder
- k. Nervous disorders/stroke/paralysis/epilepsy
- l. Any Gastrointestinal disorders like Pancreatitis, Colitis etc.
- m. Liver disorders/Jaundice/Hepatitis B or C
- n. Genitourinary disorders related to kidney, prostate, urinary system
- o. Cancer, Tumor, Growth or Cyst of any Kind
- p. HIV infection AIDS or positive test for HIV
- q. Any blood disorders like Anemia, Thalassemia etc
- r. Psychiatric or mental disorders
- s. Any other disorder not mentioned above

**tip**

 If you have suffered with any of the above mentioned in the past, please mention the year in which it had happened in the remarks field below the health questions. If required, Mail those reports to [buyonline@iciciprulife.com](mailto:buyonline@iciciprulife.com) For faster issuance, if you have done a medical examination in the last 1 year from the date of the policy purchase, please share the same with us on [buyonline@iciciprulife.com](mailto:buyonline@iciciprulife.com)

- 6. Is your occupation associated with any specific hazard or do you take part in activities or have hobbies that could be dangerous in any way ? (eg - occupation - Chemical factory, mines, explosives, radiation, corrosive chemicals j - aviation other than as a fare paying passenger, diving, mountaineering, any form of racing, etc )
- 7. Are you employed in the armed, para military or police forces? (If yes, please provide Rank, Department/Division, Date of last medical & category after medical exam)?
- 8. Family details of the life assured(include parents/sibling) Are any of your family members suffering from /have suffered from/have died of heart disease, Diabetes Mellitus, cancer or any other hereditary/familial disorder, before 55 years of age. if yes please provide details below?
- 9. Have you lost weight of 10 kgs or more in the last six months?
- 10. Do you have any congenital defect/abnormality/physical deformity/handicap? two years?
- 11. Have you undergone or been advised to undergo any tests/investigations or any surgery or hospitalized for observation or treatment in the past?

12. Did you have any ailment/injury/accident requiring treatment/medication for more than a week or have you availed leave for more than 5 days on medical grounds in the last two years?

**tip**  If any of the above is applicable to you, please mention brief details in remarks field below the health questions

## OTP

Verify with one time password that is sent to your mobile number given in the application form.

**tip**  1. OTP verification is mandatory for Policy issuance as per IRDAI.  
2. If you skip this here, it comes two more times in your buying journey

## REVIEW

1. You can review the entire application form and edit application details if required.
2. Tick on the declaration mentioned at the end of the review to continue with payment.

**tip**  Please review and edit details here, you will not be able edit information if you move to the payment page

## Premium Payment

## SOURCE OF FUNDS

Select source of funds as applicable

**tip**  If you do not fall in any of the options mentioned in the drop down. Select others and give a description.  
*For eg:* If you are a freelance writer, select others and mention freelance writing remuneration.  
If you fall in more than one category, select the ones as per your income proof.

1. If the payer is other than the policy holder, please keep a third party declaration in the format mentioned ready and also submit payers KYC

*contd.*

2. You can choose to pay from various available options

- a. Credit Card
- b. Debit card
- c. Net banking
- d. Wallet



- 1.In case of Credit card, tick on the set up standing instructions options. This will ensure that your premiums are paid on time and your policy stays inforce/active.
- 2.Wallet option for payment is not available for monthly premium payment.

### Submit documents

1. Upload the list of documents as applicable

2. File size limit for the documents should not be more than 2 mb



If you are not able to upload documents on this screen. You can mail your documents to [buyonline@iciciprulife.com](mailto:buyonline@iciciprulife.com)

### List of Documents Required

Along with your photo, we require only 3 documents to issue a policy.



- 1. For upload, file size limit per document should not be more than 2 MB.
- 2. Keep these documents handy. This helps you fill up the application for much more quickly.
- 3. A readable scan copy/ camera pic of these documents will be good, and allow you to submit the documents online.

### PAN Card

Entering your PAN Number is mandatory



PAN Card will be used as a valid Age and ID Proof

*contd.*

< BACK

## Age & Address proof (Any one)

1. Current Passport
2. Current Driving License
3. Aadhar card with photo and address (12 digit UID number)



If you submit **ANY ONE** amongst the above 3 documents, you will not have to submit any additional document for Age • ID • Address proof.

If you do not have any of the above and want to know list of alternate documents, [Click Here](#)

## Income Proof

1. Income Tax returns (ITR's) for last 3 assessment years duly filed with the IT department.
2. Form 16 of latest assessment year.
3. Salary slips of the last 3 months.
4. Individual Audited Profit and Loss account, Balance Sheet of last 3 assessment years.
5. Last 3 months bank statement reflecting regular salary credits
6. Latest salary certificate from the employer on the letter head signed by authorized signatory



If any document is password protected please share the password aswell. Please share the same on email to buy [buyonline@iciciprulife.com](mailto:buyonline@iciciprulife.com)

**Use case1:** If you are salaried and you have received a bonus in this financial year, please enter following amounts:

- a. Total of annual salary + bonus, if your income proof is salary slips(last 3 months) and Bonus is a part of those slips
  - b. Total annual salary, if your income proof is salary slips(last 3 months) and bonus is not a part of those salary slips
  - c. Total annual salary of last year, if your income proof is previous years ITR/ Form 16
- Use Case 2:** If you have recently got a hike or moved to a different company with a hike, please enter following amounts
- d. New annual salary, if your income proof is last 3 months salary slips with the new salary
  - e. New annual salary, if your income proof is your appointment letter and you are less than 3 months old in the new organisation
  - f. Old annual salary, if your income proof does not reflect updated salary

## Things to do for Faster Issuance

### Prepare for Medicals

Our process of medical examination is very simple. Immediately after the making payment, you will be asked to enter your pin code for medical test. Basis the pin code and type of tests required, You will be entitled to either a home visit medical test or a Medical center visit.

**Home Visit:** In this option, a medical practitioner will visit your place to carry out some basic tests. You can choose the date and time of examination as per your convenience.

**Medical center visit:** In this option, you will have to visit a medical center basis your pin code or in case of tests which require medical center visit like X ray, TMT (Treadmill test) etc. You can choose the date and time of examination as per your convenience.

- tip**  1. Cost of medical exam would be borne by the company  
2. 12 hours fasting is required for blood samples.  
*Eg:* If you have a medical appointment scheduled the next day (Saturday) at 9:00 am, please have your last meal latest by 9 PM on previous day (Friday).  
3. Please keep the urine sample ready in a small clean container.  
4. You can also get your medical test report at a request.  
5. If you have missed out medical appointment, you can reschedule it for a later date.

### Issuance

Policy Issuance usually takes 7 days post medical test and successful submission of all documents. In case of non-policy issuance due to ineligibility, one of the following offers would be made to you:

XRT: Revised premium

Counter Offer: Revised life cover or revised policy term

Postpone: Eligible to buy policy after 6 months

Decline: Policy cannot be given

- tip**  1. In case, policy issuance is taking time, you can track the status of your policy on our website  
2. In case your policy request is declined, payment will be reversed in 15 working days.

< BACK

## Easy Claim Process at ICICI Prudential Life

Getting a claim for iProtect Smart is a simple **3 step process**.

### Step 1: Claim intimation

You can report a claim in various ways

1. Online on our website [www.iciciprulife.com](http://www.iciciprulife.com) or [Click here](#)
2. Send an SMS ICLAIM <space> Policy number to 56767
3. Send an email to [lifeline@iciciprulife.com](mailto:lifeline@iciciprulife.com)
4. Helpline number 18602667766



Our overseas customers can call us on +91 22 6193 0777

5. At any of our branch
6. At our central claim care center (Personal visit/ Post / Courier)

**Address:** 1st Floor, C wing,

Office No. 115, 116, 117,

BSEL Tech Park,

Opp. Vashi Station, Sector 30, Vashi,

Navi Mumbai - 400706.



1. Policy number is very important for the claim process. Please share the policy number with your nominee.
2. Intimation will be considered **formal** only after a written communication is submitted at any of our branch or to our claim care centre mentioned in point no 6 above.

- Simple two stage process of formal claim intimation is mentioned below

**Stage 1:** Fill up claim intimation form

**Stage 2:** Submit the form along with mandatory documents listed below at any of our branch or courier it central claim care centre.

*contd.*

< BACK

- List of documents

## For Death Claims:

### Mandatory Documents

1. Claimant's statement / Claim intimation form - [Download Form](#)
2. Copy of Death certificate issued by the Local Municipal Authority.
3. Copy of Claimant's Photo Identification Proof and Current Address Proof.
4. Cancelled Cheque/ passbook copy of the nominee's bank account (guardian's/ appointee in case nominee is a minor and does not have an account) or Passbook copy.

### Documents that may be required for Non-Accidental Death

1. Copy of Medico Legal Cause of Death Certificate
2. Copy of Medical Records (Admission Notes, Discharge/ Death Summary, Test Reports etc.)
3. Medical Attendant's/ Hospital Certificate to be filled by the treating doctor – [Download Form](#)
4. Certificate from Employer (for salaried individuals) – [Download Form](#)

### Additional Documents for Accidental Death Benefit claims

1. Copy of FIR/ Panchnama/ Inquest Report & Post Mortem Report for accidental death & suicide cases
2. Copy of Driving License if Life Assured was driving the vehicle at the time of accident (Applicable if 'Accident and Disability Benefit Rider' is opted)

**tip**



If you have taken Accidental death benefit. Please share a copy of your driving license with your nominee/appointee.

## For Critical illness claims/ terminal illness/ disability

1. Claimant's statement / Claim intimation form - [Download Form](#)
2. Attending Doctor's Certificate
3. Copy of Medical Records (Admission Notes, Discharge Summary and Test Reports)
4. Original Policy Certificate
5. Cancelled Cheque or Passbook copy

### **Step 2: Claim processing**

Our ClaimCare team then scrutinizes your claim details and guides you, individually, at every step of the way. The ClaimCare team will assess your claim, inform you in case any documents are pending and raise a requirement within 8 calendar days. Should you need any help, our claim experts will guide you and make sure that we are there to help whenever you need us.

### **Step 3: Claim settlement**

Once your claim request is approved and we receive all the relevant documents, we will settle your claim within 12 calendar days, provided no investigation is required. Moreover, in order to secure your settlement amount, reduce documentation and ensure your convenience, we use electronic modes of transfer for settling your claim.



1. Claims will be paid via Cheque or ECS
2. Our claim settlement ratio is high at "96.20%

[\*\*Click here to Track your Claim\*\*](#)

*contd.*

# Detailed benefits of iProtect Smart

## Added benefit

This benefit comes with all policy options

### Terminal illness benefit

In this benefit, if the life assured is diagnosed with a terminal illness, full/ entire life cover will be paid to the nominee/legal heir immediately.



**Use Case:** Saurab was a 30 years old software engineer. He had bought iProtect Smart with a life cover of ₹ 1 Cr. Six years later he was diagnosed with a terminal illness. He was paid his entire life cover amount. He paid all his dues before his death (including his huge home loan) and did not leave back any financial liabilities on his family.

< BACK

## Added benefit

This benefit comes with all policy options

### Waiver of Premium benefit

In this benefit, in case of permanent disability due to an accident, all future premiums will be borne by the company and the life cover stays intact.

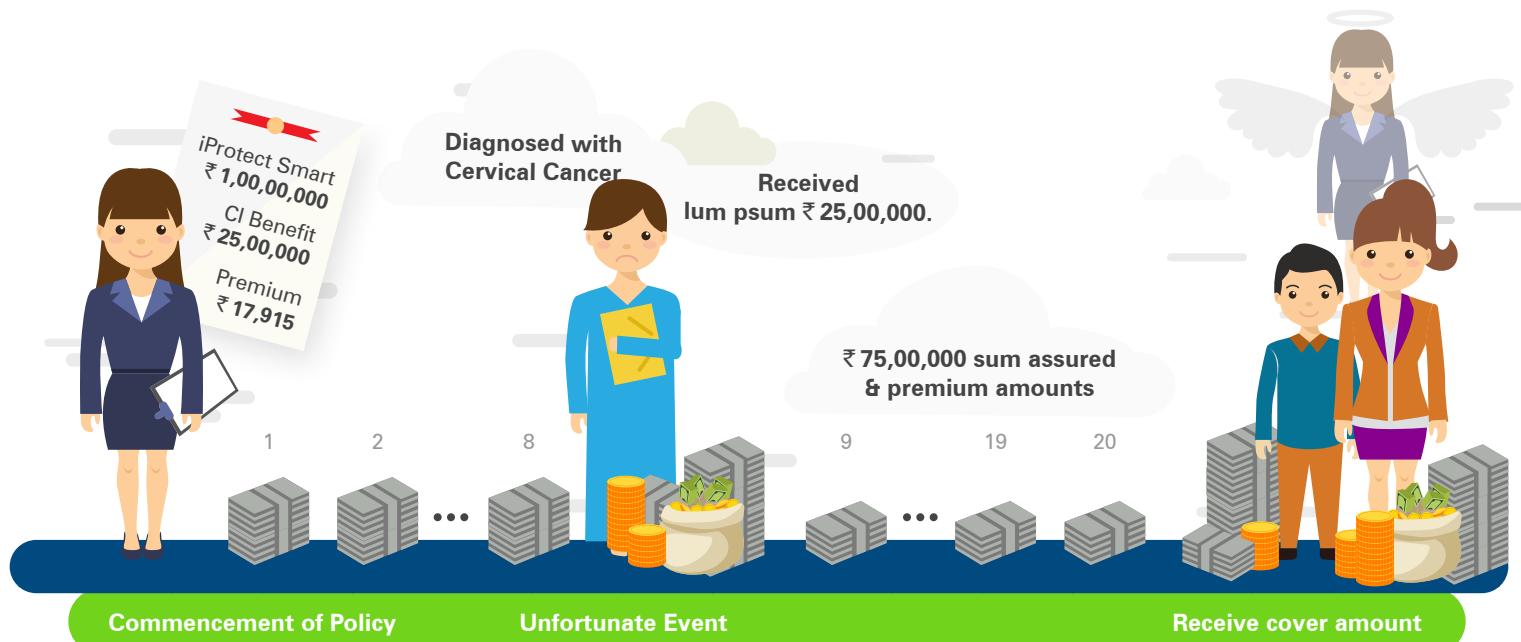


**Use Case:** Mr. Verma was 36 years old sales manager in an IT firm. He had bought iProtect Smart with a life cover of ₹ 2 Cr and was paying a premium of ₹ 23,541 p.a. Due to an unfortunate accident one day, he was not able to move, climb or bend. The company waived off all his future premiums and the life insurance cover stayed inforce till the policy term.

## Critical illness benefit

In life & health option, if the life assured is diagnosed with any one of the 34 Critical illness mentioned below, the life assured will be paid the critical illness benefit amount immediately at the first diagnosis stage without any medical bills. Which means, even if the actual expenses incurred by the policy holder for the disease is lesser, total critical illness benefit amount as per the policy will be paid to the policy holder. Also, the life insurance amount minus the critical illness benefit amount stays inforce with reduced premium.

**tip** One in three people buy ICICI Pru iProtect Smart with Critical illness benefit.<sup>^</sup>  
(Life & Health Option or All in one option)



**Use Case:** Priya is a 32 years old marketing consultant. She has availed a loan for buying a house. Realising the need for protection in her fast-paced life, Priya wants to be well prepared for unforeseen circumstances in life. ICICI Pru iProtect Smart provides the perfect solution for her needs. Priya takes ICICI Pru iProtect Smart with a base cover of ₹ 1 Crore and a CI Benefit of ₹ 25 lakh. She pays an annual premium of ₹ 17,915. At 40, Priya is diagnosed with Cervical cancer. ₹ 25 lakh is paid as a lump sum and the Policy continues with reduced Sum Assured of ₹ 75 lakh. The subsequent premiums are proportionately reduced to ₹ 10,798 p.a. At 52, On Priya's unfortunate death, her nominee gets lump sum death benefit of ₹ 75 lakh and the Policy terminates.

## List of Critical Illnesses

- Cancer of specified severity Cancer
- Angioplasty\*
- First Heart Attack – of Specified Severity
- Open Heart Replacement or Repair of Heart Valves
- Surgery to aorta Heart and Artery Benefit
- Cardiomyopathy
- Primary Pulmonary hypertension
- Open Chest CABG
- Blindness
- Chronic Lung Disease
- Chronic liver disease Major Organ Benefit
- Kidney Failure Requiring Regular Dialysis
- Major Organ/ Bone Marrow Transplant
- Apallic Syndrome
- Benign Brain Tumour
- Brain Surgery
- Coma of specified Severity

## List of Critical Illnesses

- | Major Head Trauma
- | Permanent Paralysis of Limbs
- | Stroke resulting in permanent symptoms Brain and Nervous System Benefit
- | Alzheimer's disease
- | Motor Neurone Disease with Permanent Symptoms
- | Multiple Sclerosis with Persisting Symptoms
- | Muscular Dystrophy
- | Parkinson's disease
- | Poliomyelitis
- | Loss of Independent Existence
- | Loss of Limbs
- | Deafness
- | Loss of Speech Others
- | Medullary Cystic Disease
- | Systemic lupus Eryth with Renal Involvement
- | Major Burns
- | Aplastic Anaemia

## Accidental death benefit

In life plus option, if death of the life assured happens due to an accident, nominee/ legal heir will be paid double (up to ₹ 2 Cr) the life cover amount.

**tip** Every 2<sup>nd</sup> person prefers to take Accidental death benefit ^  
(Life plus or All in one option)



**Use Case:** Ravi was a 34 years old sales professional. He bought ₹ 1 crore life cover iProtect Smart with accidental death benefit. At 37, he unfortunately passed away in an accident. Company paid ₹ 2 crore to his nominee.

## Death benefit payout

ICICI Pru iProtect Smart provides the flexibility to take the Death Benefit in a way that meets your financial requirement. The Death Benefit can be taken as:

### Lump sum

The entire benefit amount is payable as a lump sum.

### Income

10% of the benefit amount is payable every year for 10 years. This will be paid in equal monthly instalments in advance at the rate of 0.8333% of total benefit amount. The beneficiary can also advance the first year's income as lumpsum. The monthly income will start from the subsequent month for 9 years at the rate of 0.80% of the total benefit amount.

Eg: In case of ₹ 1 Cr. Life cover, nominee will receive ₹ 10 Lakh every year (₹ 83333 per month) for 10 years.

YEAR	AMOUNT PAID (in a Year)	PAYOUT (Monthly)
1	₹ 10,00,000	₹ 83,333
2	₹ 10,00,000	₹ 83,333
3	₹ 10,00,000	₹ 83,333
4	₹ 10,00,000	₹ 83,333
5	₹ 10,00,000	₹ 83,333
6	₹ 10,00,000	₹ 83,333
7	₹ 10,00,000	₹ 83,333
8	₹ 10,00,000	₹ 83,333
9	₹ 10,00,000	₹ 83,333
10	₹ 10,00,000	₹ 83,333

OR

Nominee can also take ₹ 10 Lakh as lumpsum in the first month to meet any bigger dues.

From the subsequent month nominee will receive ₹ 80,000/- in advance for 9 years.

## Increasing Income

The benefit amount is payable in monthly installments for 10 years starting with 10% of the benefit amount per annum in the first year. The income amount will increase by 10% per annum simple interest every year thereafter

Eg: In case of ₹ 1 Cr. Life cover, nominee will receive payout as under

YEAR	AMOUNT PAID (in a Year)	PAYOUT (Monthly)
1	₹ 10,00,000	₹ 83,333
2	₹ 11,00,000	₹ 91,667
3	₹ 12,00,000	₹ 1,00,000
4	₹ 13,00,000	₹ 1,08,333
5	₹ 14,00,000	₹ 1,16,667
6	₹ 15,00,000	₹ 1,25,000
7	₹ 16,00,000	₹ 1,33,333
8	₹ 17,00,000	₹ 1,41,667
9	₹ 18,00,000	₹ 1,50,000
10	₹ 19,00,000	₹ 1,58,333

**tip**  At any time, your beneficiary will have the option to convert all or some of his monthly income into a lump sum.

## Enhanced protection for Life stage change

You can increase your life cover in case you get married or if there is a birth/ legal adoption for 1<sup>st</sup> and 2<sup>nd</sup> child without any medicals.

EVENT	ADDITIONAL DEATH BENEFIT (% of original death benefit)	MAXIMUM ADDITIONAL DEATH BENEFIT ALLOWED
Marriage	50%	₹ 50,00,000
Birth/ Legal adoption of 1 <sup>st</sup> Child	25%	₹ 25,00,000
Birth/ Legal adoption of 2 <sup>nd</sup> Child	25%	₹ 25,00,000

Additional premium will be calculated based on the increased Sum Assured and outstanding policy term. This feature is only available for Life Option.

**tip**  Unmarried parent can also avail this option in case of legal adoption of a child.

## Tax Benefit (Income Tax Act 1961)

With ICICI Pru iProtect Smart, along with tax benefits under section 80C for premium, you can save tax under section 80D if you opt for critical illness benefit option. Death benefit is also tax free under section 10(10D).

**tip**  Benefit paid to the life assured under critical illness benefit is also Tax Free under section 10(10D).

[\*\*Click here to Buy iProtect Smart online\*\*](#)

# Plan at a Glance

Minimum / Maximum age at entry	18 / 65 years			
Minimum / Maximum age at maturity	23 / 75 years			
Benefit Options	Regular Pay	Limited Pay	Single Pay	
Life	5 - 40 years	10 - 40 years	5 - 20 years	
Life Plus	5 - 40 years	10 - 40 years	5 - 20 years	
Life & Health	5 - 30 years	10 - 30 years	NA	
Life Plus	5 - 30 years	10 - 30 years	NA	
Premium Payment Options	Single Pay, Regular Pay, Limited Pay			
Premium Payment Terms	Single Pay : Single Regular Pay : Same as Policy Term Limited Pay : Policy Term - 5 Years			
Minimum Premium	₹ 2,400 p.a. excluding service tax and cesses, as applicable, for Life Option			
Accidental Death Benefit	Equal to Sum Assured chosen by you, subject to a maximum limit as per the Company policy			
Critical Illness Benefit (CI)	Minimum : ₹ 1,00,000 Maximum : As per the Company policy			
Minimum Sum Assured	Subject to the minimum premium			
Maximum Sum Assured	Unlimited			
Mode of Premium Payment	Single, Yearly, Half-Yearly and Monthly			

< BACK

## Contact Us

1. Click here
2. Visit our website [www.iciciprulife.com](http://www.iciciprulife.com)
3. Email us at [buyonline@iciciprulife.com](mailto:buyonline@iciciprulife.com)
4. Call our national service **18602667766**

< BACK

## Terms and Conditions

### Maturity or paid-up or survival benefit

There is no maturity, paid-up value or survival benefit available under this product.

### Surrender

Surrender value is applicable only for Single Pay policies. You can surrender your policy and get the surrender benefit as stated below from year 1.

**Surrender Value = (Single Premium\* Surrender value factor/100)**

### Free look period

If you are not satisfied with the policy, you may cancel it by returning the policy document to the Company within:

- 15 days from the date you received it, if your policy is not purchased through Distance marketing\*
- 30 days from the date you received it, if your policy is purchased through Distance marketing\*

On cancellation of the policy during the free look period, we will return the premium paid subject to the deduction of:

- a. Stamp duty paid under the policy,
- b. Expenses borne by the Company on medical examination, if any

The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

\*Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- (i) Voice mode, which includes telephone-calling
- (ii) Short Messaging service (SMS)
- (iii) Electronic mode which includes e-mail, internet and interactive television (DTH)
- (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and
- (v) Solicitation through any means of communication other than in person.

< BACK

## **Life stage protection**

The policy has to be in force at the time of availing this feature. This feature needs to be exercised within 6 months from the date of the event and only if no claim for any benefit under the policy has been administered. This feature is available to the Life Assured underwritten as a standard life at the time of inception of the policy. The insured life has to be less than 50 years of age at the time of opting for this feature. This feature is available for Regular Pay policies only with Life Option.

## **Terminal Illness**

A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners' specializing in treatment of such illness, is highly likely to lead to death within 6 months. The terminal illness must be diagnosed and confirmed by medical practitioners' registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment. Terminal illness due to AIDS is excluded. The definition of medical practitioner will be in line with Guidelines on Standardization in Health Insurance, and as defined below:

A Medical Practitioner is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The Medical Practitioner should neither be the insured person(s) himself nor related to the insured person(s) by blood or marriage.

## **Permanent Disability (PD) due to accident**

On occurrence of PD due to accident, while the policy is in force, all future premiums for all benefits under the policy are waived. PD will be triggered if the Life Assured is unable to perform 3 out of the 6 following Activities of Daily Work:

- Mobility: The ability to walk a distance of 200 meters on flat ground.
- Bending: The ability to bend or kneel to touch the floor and straighten up again and the ability to get into a standard saloon car, and out again.
- Climbing: The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.
- Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.

## **Permanent Disability (PD) due to accident**

- Writing: The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.
- Blindness – permanent and irreversible - Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

For the purpose of PD, the following conditions shall apply:

1. The disability should have lasted for at least 180 without interruption from the date of disability and must be deemed permanent by a Company empanelled medical practitioner.
2. PD due to accident should not be caused by the following:
  - Attempted suicide or self-inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
  - Engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or
  - The Life Assured with criminal intent, committing any breach of law; or
  - Due to war, whether declared or not or civil commotion; or
  - Engaging in hazardous sports or pastimes, e.g. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
3. PD due to accident must be caused by violent, external and visible means.
4. The accident shall result in bodily injury or injuries to the Life Assured independently of any other means. Such injury or injuries shall, within 180 days of the occurrence of the accident, directly and independently of any other means cause the PD of the Life Assured. In the event of PD of the Life Assured after 180 days of the occurrence of the accident, the Company shall not be liable to pay this benefit.
5. The policy must be in-force at the time of accident.
6. The Company shall not be liable to pay this benefit in case PD of the Life Assured occurs after the date of termination of the policy.

## **Accidental Death Benefit**

For the purpose of Accidental Death Benefit payable on accident the following conditions shall apply:

a. Death due to accident should not be caused by the following:

- Attempted suicide or self-inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
- Engaging in aerial flights (including parachuting and skydiving) other than as a
- The Life Assured with criminal intent, committing any breach of law; or
- Due to war, whether declared or not or civil commotion; or
- Engaging in hazardous sports or pastimes, e.g. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.

b. Death due to accident must be caused by violent, external and visible means.

c. The accident shall result in bodily injury or injuries to the Life Assured independently of any other means. Such injury or injuries shall, within 180 days of the occurrence of the accident, directly and independently of any other means cause the death of the Life Assured. In the event of the death of the Life Assured after 180 days of the occurrence of the accident, the Company shall not be liable to pay this benefit.

d. The policy must be in-force at the time of accident.

e. The Company shall not be liable to pay this benefit in case the death of the Life Assured occurs after the date of termination of the policy.

## **Critical Illnesses definitions and exclusions**

### **1. Cancer of Specified Severity:**

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded –

1. Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or noninvasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 & CIN-3.

2. Any skin cancer other than invasive malignant melanoma
3. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
4. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
5. Chronic lymphocytic leukaemia less than RAI stage 3
6. Microcarcinoma of the bladder
7. All tumours in the presence of HIV infection.

## **2. Open Chest CABG:**

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Excluded are:

1. Angioplasty and/or any other intra-arterial procedures
2. any key-hole or laser surgery

## **3. First Heart Attack of Specified Severity:**

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

1. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
2. new characteristic electrocardiogram changes
3. elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

1. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
2. Other acute Coronary Syndromes
3. Any type of angina pectoris.

## **4. Heart Valve Surgery (Open Heart Replacement or Repair of Heart Valves):**

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s).

The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

## **5. Surgery to aorta:**

The actual undergoing of major surgery to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta through surgical opening of the chest or abdomen. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

## **6. Cardiomyopathy**

An impaired function of the heart muscle, unequivocally diagnosed as Cardiomyopathy by a Registered Medical Practitioner who is a cardiologist, and which results in permanent physical impairment to the degree of New York Heart Association classification Class III or Class IV, or its equivalent, based on the following classification criteria:

Class III - Marked functional limitation. Affected patients are comfortable at rest but performing activities involving less than ordinary exertion will lead to symptoms of congestive cardiac failure.

Class IV - Inability to carry out any activity without discomfort. Symptoms of congestive cardiac failure are present even at rest. With any increase in physical activity, discomfort will be experienced. The Diagnosis of Cardiomyopathy has to be supported by echographic findings of compromised ventricular performance. Irrespective of the above, Cardiomyopathy directly related to alcohol or drug abuse is excluded.

## **7. Primary Pulmonary hypertension:**

Primary Pulmonary Hypertension with substantial right ventricular enlargement confirmed by a Cardiologist with the help of investigations including Cardiac Catheterization (cardiac catheterization proving the pulmonary pressure to be above 30 mm of Hg), resulting in permanent irreversible physical impairment of at least Class IV of the New York Heart Association (NYHA) Classification of Cardiac Impairment and resulting in the Life Insured being unable to perform his / her usual occupation.

The NYHA Classification of Cardiac Impairment (Source: "Current Medical Diagnosis and Treatment – 39th Edition"):

1. Class I: No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnoea, or anginal pain.
2. Class II: Slight limitation of physical activity. Ordinary physical activity results in symptoms.
3. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
4. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

## **8. Angioplasty\*:**

Means the actual undergoing for the first time of Coronary Artery Balloon Angioplasty and /or the insertion of a stent to correct a narrowing of minimum 60% stenos is, of one or more major Coronary arteries as shown by Angiographic evidence.

The revascularisation must be considered medically necessary by a consultant Cardiologist.

Coronary arteries herein refer only to Left Main Stem, Left Anterior Descending, Circumflex and Right Coronary Artery.

Intra Arterial investigative procedures and Diagnostic Angiography are not included.

Evidence required: In addition to the other documents, the Company shall require the following:

- Coronary Angiography Report – Pre and post Angioplasty or Other Invasive Treatment as defined above

Discharge Card of the hospital where the procedure was done

## **9. Blindness**

Total and irreversible loss of sight in both eyes as a result of illness or accident. The blindness must be confirmed by an Ophthalmologist.

## **10. Chronic Lung Disease:**

End stage lung disease causing chronic respiratory failure, where all of the following criteria are met:

- (a) Permanent oxygen therapy is required;
- (b) A consistent forced expiratory volume (FEV1) test value of less than one (1) liter (during the first second of a forced exhalation);
- (c) Baseline arterial blood gas analysis showing arterial partial oxygen pressure at a level of fifty-five (55) mmHg or less; and
- (d) Dyspnea at rest.

The diagnosis must be confirmed by a respiratory physician.

## **11. Chronic Liver Disease:**

End Stage liver failure as evidenced by all of the following:

- (a) Permanent jaundice;
- (b) Ascites; and
- (c) Hepatic encephalopathy.
- (d) Esophageal or Gastric Varices and Portal Hypertension Irrespective of the above, liver failure due or related to alcohol or drug abuse is excluded.

## **12. Kidney Failure Requiring Regular Dialysis:**

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

## **13. Major Organ / Bone Marrow Transplant**

### I. The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

### II. The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

## **14. Apallic Syndrome:**

Universal necrosis of the brain cortex, with the brain stem intact. Diagnosis must be definitely confirmed by a Registered Medical practitioner who is also a neurologist holding such an appointment at an approved hospital. This condition must be documented for at least one (1) month.

The definition of approved hospital will be in line with Guidelines on Standardization in Health Insurance and as defined below:

A hospital means any institution established for in- patient care and day care treatment of sickness and / or injuries and which has been registered as a hospital with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:

- Has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;
- Has qualified nursing staff under its employment round the clock;
- Has qualified medical practitioner (s) in charge round the clock;
- Has a fully equipped operation theatre of its own where surgical procedures are carried out
- Maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.

## **15. Benign Brain Tumour:**

A benign intracranial tumour where the following conditions are met:

- (i) The tumour is life threatening;
- (ii) It has caused damage to the brain; and
- (iii) It has undergone surgical removal or, if inoperable, has caused a permanent neurological deficit.

The following are excluded: cysts, granulomas, vascular malformations, haematomas, tumours of the pituitary gland or spine, tumours of the acoustic nerve, Calcification, Meningiomas.

Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques.

## **16. Brain Surgery**

The actual undergoing of surgery to the brain, under general anaesthesia, during which a Craniotomy is performed. Burr hole and brain surgery as a result of an accident is excluded. The procedure must be considered necessary by a qualified specialist and the benefit shall only be payable once corrective surgery has been carried out.

## **17. Coma of Specified Severity:**

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- No response to external stimuli continuously for at least 96 hours;
- Life support measures are necessary to sustain life; and
- Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma

The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

## **18. Major Head Trauma**

Accidental head injury resulting in permanent neurological deficit to be assessed no sooner than six (6) weeks (and documented for at least 3 months) from the date of the Accident. This diagnosis must be confirmed by a Registered Medical practitioner who is also a neurologist and supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The Accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes. The resultant permanent functional impairment must result in an inability to perform at least 3 of the Activities of Daily Living as defined in the policy either with or without the aid of mechanical equipment, special devices or other aids or adaptations

The following are excluded:

- (a) Spinal cord injury; and
- (b) Head injury due to any other causes.

The Activities of Daily Living are:

1. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. Mobility: the ability to move indoors from room to room on level surfaces;
5. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
6. Feeding: the ability to feed oneself once food has been prepared and made available.

## **19. Permanent Paralysis of limbs**

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

## **20. Stroke resulting in Permanent Symptoms**

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- Transient ischemic attacks (TIA)
- Traumatic injury of the brain
- Vascular disease affecting only the eye or optic nerve or vestibular functions.

## **21. Alzheimer's Disease**

Deterioration or loss of intellectual capacity as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's Disease or irreversible organic disorders, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life Assured. This diagnosis must be supported by the clinical confirmation of an appropriate Registered Medical practitioner who is also a neurologist and supported by the Company's appointed doctor.

The following are excluded:

- (i) Non-organic disease such as neurosis and psychiatric illnesses; and
- (ii) Alcohol-related brain damage
- (III) Any other type of irreversible organic disorder/dementia

## **22. Motor Neurone Disease with permanent symptoms**

Motor neurone disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anteriorhorn cells or bulbar efferent neurons.

There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

## **23. Multiple Sclerosis with persisting symptoms**

The definite occurrence of multiple sclerosis. The diagnosis must be supported by all of the following:

- i. investigations including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple sclerosis;
- ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and
- iii. well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with at least two clinically documented episodes at least one month apart.

Other causes of neurological damage such as SLE and HIV are excluded.

## **24. Muscular Dystrophy**

Diagnosis of muscular dystrophy by a Registered Medical Practitioner who is a neurologist based on three (3) out of four (4) of the following conditions:

- (a) Family history of other affected individuals;
- (b) Clinical presentation including absence of sensory disturbance, normal cerebrospinal fluid and mild tendon reflex reduction;
- (c) Characteristic electromyogram; or
- (d) Clinical suspicion confirmed by muscle biopsy.

The condition must result in the inability of the Life Assured to perform (whether aided or unaided) at least three (3) of the six (6) 'Activities of Daily Living' as defined, for a continuous period of at least six (6) months.

## **25. Parkinson's Disease**

Unequivocal Diagnosis of Parkinson's Disease by a Registered Medical Practitioner who is a neurologist where the condition:

- (b) shows signs of progressive impairment; and
- (c) Activities of Daily Living assessment confirms the inability of the Insured to perform at least three (3) of the Activities of Daily Living as defined in the Policy, either with or without the use of mechanical equipment, special devices or other aids or adaptations in use for disabled persons.  
Drug-induced or toxic causes of Parkinson's disease are excluded.

## **26. Poliomyelitis**

The occurrence of Poliomyelitis where the following conditions are met:

1. Poliovirus is identified as the cause and is proved by Stool Analysis,
2. Paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 months.

## **27. Loss of Independent Existence**

Confirmation by a Consultant Physician of the loss of independent existence due to illness or trauma, lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least three (3) of the following Activities of Daily Living

Activities of Daily Living:

1. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. Mobility: the ability to move indoors from room to room on level surfaces;
5. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
6. Feeding: the ability to feed oneself once food has been prepared and made available.

## **28. Loss of Limbs**

The loss by severance of two or more limbs, at or above the wrist or ankle. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

## **29. Deafness**

Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by audiometric and sound threshold tests provided and certified by an Ear, Nose, and Throat (ENT) specialist. Total means "the loss of at least 80 decibels in all frequencies of hearing" in both ears.

### **30. Loss of Speech**

Total and irrecoverable loss of the ability to speak as a result of injury or disease to the Vocal Cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, and Throat (ENT) specialist.

All psychiatric related causes are excluded.

### **31. Medullary Cystic Disease**

Medullary Cystic Disease where the following criteria are met:

- a) The presence in the kidney of multiple cysts in the renal medulla accompanied by the presence of tubular atrophy and interstitial fibrosis;
- b) Clinical manifestations of anaemia, polyuria, and progressive deterioration in kidney function; and
- c) The Diagnosis of Medullary Cystic Disease is confirmed by renal biopsy. Isolated or benign kidney cysts are specifically excluded from this benefit.

### **32. Systematic lupus Eryth. with Renal Involvement**

Multi-system, autoimmune disorder characterized by the development of auto-antibodies, directed against various self-antigens. For purposes of the definition of "Critical Illness", SLE is restricted to only those forms of systemic lupus erythematosus, which involve the kidneys and are characterized as Class III, Class IV, Class V or Class VI lupus nephritis under the Abbreviated International Society of Nephrology/Renal Pathology Society (ISN/RPS) classification of lupus nephritis (2003) below based on renal biopsy. Other forms such as discoid lupus, and those forms with only hematological and joint involvement are specifically excluded.

Abbreviated ISN/RPS classification of lupus nephritis (2003):

Class I - Minimal mesangial lupus nephritis

Class II - Mesangial proliferative lupus nephritis

Class III - Focal lupus nephritis

Class IV - Diffuse segmental (IV-S) or global (IV-G) lupus nephritis

Class V - Membranous lupus nephritis

Class VI - Advanced sclerosing lupus nephritis the final diagnosis must be confirmed by a certified doctor specialising in Rheumatology and Immunology.

### **33. Major Burns**

Third degree (i.e. full thickness skin destruction) burns covering at least twenty percent (20%) of the total body surface area. The condition should be confirmed by a Consultant Physician.

Burns arising due to self-infliction are excluded.

### **34. Aplastic Anaemia**

Irreversible persistent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least two (2) of the following:

- (a) Blood product transfusion;
- (b) Marrow stimulating agents;
- (c) Immunosuppressive agents; or
- (d) Bone marrow transplantation.

The Diagnosis of aplastic anaemia must be confirmed by a bone marrow biopsy. Two out of the following three values should be present:

- Absolute Neutrophil count of 500 per cubic millimetre or less;
- Absolute Reticulocyte count of 20,000 per cubic millimetre or less; and
- Platelet count of 20,000 per cubic millimetre or less.

**Waiting period for Critical Illness Benefit:**

1. The benefit shall not apply or be payable in respect of any Critical Illness of which the symptoms have occurred or for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted during the first six months from the Policy issue date or 3 months from the policy reinstatement date where the policy has lapsed for more than 3 months.
2. In the event of occurrence of any of the scenarios mentioned above, or in case of a death claim, where it is established that the Life Assured was diagnosed to have any one of the covered critical illness during the waiting period for which a critical illness claim could have been made, the Company will refund the premiums corresponding to the CI Benefit from risk commencement date of the policy or from the date of reinstatement as applicable and the CI Benefit will terminate with immediate effect.
  - If the Death Benefit is equal to the CI Benefit, the policy will terminate and all premiums will be refunded.
  - Otherwise, Death Benefit equal to CI Benefit will be reduced, and corresponding proportionate premium for Death Benefit will be refunded. The policy will continue with Death Benefit reduced by the extent of the CI Benefit. All future premiums for Death Benefit will be reduced proportionately.
3. No waiting period applies where Critical Illness is due to accident.

**Exclusions for Critical Illness Benefit:**

No CI benefit will be payable in respect of any listed condition arising directly or indirectly from, though, in consequence of or aggravated by any of the following:

- Pre-Existing Conditions or conditions connected to a Pre-Existing Condition will be excluded. Pre-Existing is any condition for which the Life Assured had signs, or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the first policy issued by the Company will be excluded.

- Existence of any Sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV)
- Self-inflicted injury, suicide, insanity and deliberate participation of the life insured in an illegal or criminal act.
- Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner.
- War – whether declared or not, civil commotion, breach of law with criminal intent, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or wilful participation in acts of violence.
- Aviation other than as a fare paying passenger or crew in a commercial licensed aircraft.
- Taking part in any act of a criminal nature.
- Treatment for injury or illness caused by avocations / activities such as hunting, mountaineering, steeple-chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger.
- Radioactive contamination due to nuclear accident.
- Failure to seek or follow medical advice, the Life assured has delayed medical treatment in order to circumvent the waiting period or other conditions an restriction applying to this policy.
- Any treatment of a donor for the replacement of an organ.
- A congenital condition of the insured.
- Failure to seek or follow medical advice, the Life assured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this policy.
- Any treatment of a donor for the replacement of an organ.
- A congenital condition of the insured.

## **Death Benefit Payout Options**

The monthly income will only be payable electronically

## **Tax benefits**

Tax benefits under the policy are subject to conditions u/s 80C , 80D and 10 (10D) of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. The tax laws are subject to amendments from time to time.

## **Suicide clause**

If the Life Assured whether sane or insane, commits suicide within one year from the date of commencement of this policy, the policy shall be void and the policy will terminate. The Company will refund 80% of the premium and all rights, benefits and interests under this policy will stand extinguished. In the case of a reinstated Regular Pay and Limited Pay policies, if the Life Assured, whether sane or insane, commits suicide within one year from the date of reinstatement of the policy the Company will refund 80% of the premiums paid post revival.

## **Grace period**

A grace period for payment of premium of 15 days applies for monthly premium payment mode and 30 days for other modes of premium payment. If the premium is not paid within the grace period, the policy shall lapse and cover will cease.

## **Limited pay option**

Premiums need to be paid only for the chosen premium payment term. Once premiums have been paid for the premium payment term, the policy benefits will continue for the term of the policy.

## Premium discontinuance

If the premium is not paid either on the premium due date or within the grace period, all benefits under this policy will cease.

## Policy revival

A policy which has discontinued payment of premium may be revived subject to underwriting and the following conditions:

- The application for revival is made within 2 years from the due date of the first unpaid premium and before the termination date of the policy. Revival will be based on the prevailing Board approved underwriting policy.
- The Policyholder furnishes, at his own expense, satisfactory evidence of health of the Life Assured as required by the prevailing Board approved underwriting policy.
- The arrears of premiums together with interest at such rate as the Company may charge for late payment of premiums are paid. The revival of the policy may be on terms different from those applicable to the policy before premiums were discontinued; for example, extra mortality premiums or charges may be applicable.
- The Company reserves the right to refuse to re-instate the policy. The revival will take effect only if it is specifically communicated by the Company to the Policyholder.

For CI Benefit, a waiting period of 3 months will be applicable for any revivals after 3 months from the due date of the first unpaid premium. No waiting period will be applicable for any revival within 3 months of the due date of the first unpaid premium.

Any change in revival conditions will be subject to prior approval from IRDAI and will be disclosed to policyholders.

## No loans are allowed under this policy.

**The bases for computing Surrender Value factors will be reviewed from time to time and the factors applicable to existing business may be revised subject to the prior approval of the IRDAI**

## **Nomination Requirements**

Nomination in the Policy will be governed by Section 39 of the Insurance Laws (Amendment) Act, 2015, as amended from time to time. For more details on this section, please refer to our website.

## **Assignment Requirements**

Assignment in the Policy will be governed by Section 38 of the Insurance Laws (Amendment) Act, 2015, as amended from time to time. For more details on this section, please refer to our website.

## **Section 41**

In accordance to the Section 41 of the Insurance Laws (Amendment) Act, 2015, as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

## **Fraud and misrepresentation**

Treatment will be as per Section 45 of the Insurance Laws (Amendment) Act, 2015 as amended from time to time.

## Disclaimers

"The claim settlement ratio is for Individual Death Claims and is computed as follows:  
(Individual death claims settled (10615)/Total claims for the year (11034) × 100 i.e. 96.2% in FY 2016.

^ This is based on the number of policies bought online during the period of January 2016 - June 2016.

~Subject to realisation of payment and document.

#The critical illness benefit is an accelerated benefit, hence in case of CI Benefit equal to the Death Benefit, the policy will terminate on payment of the CI Benefit. This is available under Life & health and All in One options only. Only medical documents confirming diagnosis be submitted. Accidental death benefit is available for the Life plus and All in one option of the plan. This benefit is available up to Rs. 2 crore. ICICI Pru iProtect Smart has been voted product of the year 2016 in the consumer survey of product innovation in Life Insurance category. In a survey of over 7,000 people by Nielson. Tax benefits under the policy are subject to conditions under Sec. 80C, 80D and Sec 10(10D) of the Income Tax Act, 1961. Service tax and swachh bharat cess will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time

\*The CI Benefit for Angioplasty is subject to a maximum of Rs 5,00,000. On payment of Angioplasty, if the CI Benefit is more than Rs 5,00,000 the policy will continue for other Cls with CI Benefit reduced by Angioplasty payout. The future premiums payable for the residual CI Benefit will reduce proportionately.

All premium amounts mentioned above are inclusive of taxes.

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

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Tax benefits under the policy are subject to conditions under Sec. 80C, 80D and Sec 10(10D) of the Income Tax Act, 1961. Service tax and applicable Cesses will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time. UIN:105N151V02  
Advt. No.: OTH/II/1283/2016-17

## **Beware of spurious phone calls and fictitious/ fraudulent offers**

### **IRDAI clarifies to public that**

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