

ICICI Pru \_\_\_\_\_  
Crisis Cover



Health  
Solutions



*Life is hectic in today's fast paced world. Along with the rapid pace and progress comes the bane of modern life such as increased stress, poor diet and lack of exercise. The alarming aspect is that, owing to these factors, more and more Indians are becoming vulnerable to critical illnesses every year. These illnesses, coupled with increasing costs of treatment, have made recovery a long and expensive process. It goes without saying that securing your family's financial future is a part of prudent financial planning. However, no less important is your health and well-being, for which you need a comprehensive health coverage. And, given our lifestyles, it should ideally be a plan that provides complete protection against Disease, Total and Permanent Disability (TPD) and Death. Keeping this need in mind, ICICI Prudential Life Insurance presents ICICI Pru Crisis Cover. This all-inclusive long term insurance policy provides coverage against 35 critical illnesses, total and permanent disability, and also death.*

## Key benefits of ICICI Pru Crisis Cover

- Receive benefit amount paid on diagnosis or undergoing any of the 35 diseases and procedures (critical illnesses), TPD or death
- Long term coverage up to 75 years of age
- Coverage continues even after claiming benefit on select critical illnesses
- Receive lump-sum benefit amount irrespective of actual billing
- Receive benefit amount in addition to payment received from other medical insurance plan
- Eligible for tax benefits on premium paid u/s 80C & 80D of the Income Tax Act, 1961\*

## How does the policy work?

1. Choose a Sum Assured under ICICI Pru Crisis Cover.
2. Pay premium based on your age, Sum Assured, gender and term of cover chosen.
3. Receive applicable Sum Assured in the event of being diagnosed or undergoing any of the 35 diseases and procedures (critical illnesses) or on being rendered totally and permanently disabled or on death, whichever occurs first.

## Coverage under the policy

1. Critical Illness Benefit (CIB)

This policy provides cover against 35 critical illnesses related to most body organs and senses. These critical illnesses are divided into two groups, depending on the benefit amount payable.

### Group 1: Critical Illnesses with full payout advantage

In the event of diagnosis or undergoing any of the diseases and procedures (critical illnesses) covered under this group, the benefit amount payable is equal to the full Sum Assured chosen under the policy. After the payout, the policy ceases to exist.



### Critical Illness With Full Payout Advantage

Apallic Syndrome	Coronary Artery Bypass Surgery	Major Burns
Benign Brain Tumour	End Stage Liver Disease	Major Head Trauma
Blindness	Heart Attack	Major Organ Transplant
Brain Surgery	Heart Valve Surgery	Paralysis
Cancer	Kidney Failure	Stroke
Chronic Lung Disease	Loss of Independent Existence	Surgery to Aorta
Coma	Loss of Limbs	Terminal Illness

*Note: Not more than one claim will be admissible in respect of the critical illness during the policy term*

### Group 2 : Critical Illnesses with coverage continuation advantage

In the event of diagnosis or undergoing any of the diseases and procedures (critical illnesses) covered under this group, if the Sum Assured is greater than Rs. 10 lakhs, then benefit amount payable will be Rs. 10 lakhs. On payment of the benefit, the cover will continue for the balance Sum Assured, for the remaining critical illnesses, TPD or death. The premium will also be revised proportionately on the following policy anniversary, for the reduced Sum Assured. If the Sum Assured is less than Rs. 10 lakhs, then benefit amount payable will be the full Sum Assured and the policy will close.

### Critical Illness With Coverage Continuation Advantage

Angioplasty <sup>+</sup>	Loss of Speech	Parkinson's Disease
Alzheimer's Disease	Medullary Cystic Disease	Poliomyelitis
Aplastic Anaemia	Motor Neuron Disease	Primary Pulmonary Hypertension
Cardiomyopathy	Multiple Sclerosis	SLE with Lupus Nephritis
Deafness	Muscular Dystrophy	

<sup>+</sup> For Angioplasty, 50% of Sum Assured or Rs. 5 lakhs, whichever is lower, will be payable.

### Sample case

If you have taken a Sum Assured of Rs. 15 lakhs and you are diagnosed with Parkinson's Disease, what will be the benefit amount?

Parkinson's Disease falls under Group 2, wherein the maximum amount payable is Rs. 10 lakhs.

Therefore, you will receive Rs. 10 lakhs and policy will be continued for the balance Rs. 5 lakhs with reduced premiums, covering the remaining 34 illnesses, total permanent disability and death.

### 2. Death Benefit (DB)

In the unfortunate event of death during the policy term, the Sum Assured will be paid to your nominee. There is no waiting period applicable for claiming this benefit.

### 3. Total & Permanent Disability Benefit (TPDB)

Full Sum Assured will be paid in case you suffer from Total & Permanent Disability (TPD). This benefit is payable even if TPD occurs because of an accident during the waiting period.

#### ICICI Pru Crisis Cover at-a-glance

Minimum / maximum entry age	18 years - 60 years
Minimum / maximum policy term	10 years - 50 years
Maximum coverage ceasing age	75 years
Minimum / maximum Sum Assured (CIB, DB or TPDB)	Rs. 3 lakhs - Rs. 20 lakhs
Minimum yearly premium	Rs. 2,400
Premium payment frequency	Yearly, half-yearly, monthly
Maturity benefit	No maturity benefit is payable
Tax benefit	Premium paid is eligible for deduction under section 80C & section 80D*

## Illustrative premium amounts

Given below are the annual premium amounts payable for a Sum Assured of Rs.5 lakhs for some sample policy terms, and age of entry for a healthy male life assured.

Age (years)	Policy Terms		
	15 Years	20 years	25 years
25	Rs. 2,686	Rs. 2,728	Rs. 3,016
30	Rs. 3,194	Rs. 3,535	Rs. 4,123
35	Rs. 4,529	Rs. 5,210	Rs. 6,151
40	Rs. 6,930	Rs. 8,032	Rs. 9,313
45	Rs. 10,814	Rs. 12,333	Rs. 13,848

*Premium amounts are in Rupees. The premiums are guaranteed for first five years from the date of issuance of the policy. Thereafter, the premiums are annually reviewable. Any change in premium will only be effected with prior approval from IRDA and after giving notice in writing to the policyholders. The above premiums are inclusive of modal rebate and large Sum Assured discount & inclusive of any service tax and education cess.*

### Claims process made easy:

Our claims process is an easy 3-step process. This will ensure that you get a hassle-free and convenient claims experience.

1. Submit a written notice along with the proof of diagnosis or undergoing any of the diseases and procedures (critical illnesses) / disability / death required for the claim.
2. The Company verifies the documents and admits the claim.
3. The Company pays the entire benefit amount as applicable.



## What does ICICI Pru Crisis Cover not cover?

- A. No benefit in respect of Critical Illness Benefit (CIB) or Total & Permanent Disability Benefit (TPDB) will be payable if it has occurred due to sickness within the first 6 months of the policy or first 3 months of the policy reinstatement date where the policy has lapsed for more than 3 months.
- B. No CIB & TPDB will be payable for the following services / conditions tests / treatments:
1. Pre-existing illnesses, unless otherwise stated in the proposal form and specifically accepted by the company and endorsed thereon.
  2. Existence of any STD, AIDS or HIV and its related complications.
  3. Self-inflicted injury, use of intoxicating drugs or alcohol, war, riot invasion, breach of law, criminal acts and radioactive contamination due to nuclear accident.
  4. Avocations, hazardous sports / activities and hobbies, aviation other than as a fare paying passenger in a commercial licensed aircraft.
  5. Pregnancy or childbirth or treatment of a donor for the replacement of an organ and complications arising from them.
  6. Any treatment other than allopathy/western medicine.
  7. Diagnosis and treatment outside India except USA, Canada, countries of the European Union, Dubai, Switzerland, Japan, Hong Kong, Singapore, Brunei, Australia, New Zealand, UAE and Malaysia. The Company may, at its discretion, review the above list of accepted foreign countries from time to time, with prior approval from Authority.
  8. Failure to seek or follow reasonable medical advice in order to circumvent the waiting period or other conditions and restrictions applying to the Company.
  9. Taking part in any act of a criminal nature.

## Terms and Conditions

- On lapsation or surrender of this policy, no benefit is payable.

- No loan will be provided against this policy.
- Total and Permanent Disability: Life assured must be totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit below 65 years of age. After 65 the life assured must be unable to perform (whether aided or unaided) at least 3 of the following 6 "Activities of Daily Living" mentioned ahead: Washing; Dressing; Transferring (the ability to move from a bed to an upright chair or wheelchair and vice versa); Mobility (the ability to move indoors from room to room on level surfaces); Toileting (the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene); and Feeding. The total and permanent loss of use of both hands, or both feet, or both eyes, or a combination of any two, will also result in the life assured being regarded as totally and permanently disabled.
- Reinstatement: The policy can be revived upto 2 years from the date of lapsation either by giving a simple declaration of health or by undergoing the applicable medical test, if required, and by paying the applicable interest and premium arrears.
- Free Look Period: A period of 15 days is available to review the policy. If the terms and conditions of the policy are not acceptable to the life assured, the life assured should return the policy. The Company will then return the premiums paid by the Policyholder after deduction of stamp duty and any expenses borne by the Company on the medicals.
- Modal Rebate: There will be an annual rebate of 2% on annual and 1% on half yearly of premium payment mode. 5% extra will be charged for monthly Non-ECS premium payment.
- Large Sum Assured discount: A discount of Rs 1.50 per mille SA will be given if the Sum Assured is more than or equal to Rs 5 lakhs, Rs 2.25 per mille SA if the Sum Assured is more than or equal to 10 lakhs & Rs 2.75 per mille SA if the Sum Assured is more than or equal to 20 lakhs.
- In accordance to the Section 41 of the Insurance Act, 1938, No person shall allow or offer to allow, directly or indirectly, as an

inducement to any person to take out 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 five hundred rupees.

- In accordance to the Section 45 of the Insurance Act, 1938, no Policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance

effected after the coming into force of this Act shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal of insurance or any report of a medical officer, or a referee, or friend of the insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statements was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

## What do you do to buy the policy? Easy guide to buying a health policy

- ✓ Discuss the policy benefits, coverage and premium details with your financial planner.
- ✓ Actively seek information on the charges and exclusions under the policy.
- ✓ Fill the application form stating your personal & health profile. Ensure that the information given in the form is complete and accurate.
- ✓ Read the Terms & conditions carefully before concluding the purchase
- ✓ Note the application number on your form. This number will help you track the status of your application.
- ✓ Hand over the application form and the cheque for the premium amount along with necessary documents to your financial planner.
- ✓ We will process your application. You may be called for a medical check-up on the basis of your age, health declaration and cover opted for.
- ✓ Subsequently, the policy terms (like premium, cover amount, etc.) may be revised to give you an optimal fit for your profile. This will be done with your consent.
- ✓ Next, the final policy document will be sent to you.



### Take a step to good health!

Get ready to get healthy - with Health Active - a unique healthcare initiative powered by ICICI Prudential Life Insurance. Currently available for all ICICI Prudential Life Insurance customers, this personalised wellness programme will guide you to lead a healthy life.

#### Health Active benefits at-a-glance

- Assess your current health status and set your Health Goals
- Stay healthy through our regular personalised guidance
- Get access to Health Active hotline for all your health queries
- Get personalised Diet and Fitness Plans from leading health consultants
- Avail of attractive discounts at select gyms and diagnostic labs
- Win exciting rewards for all your efforts!

Join Health Active- members not only become healthier and active, but also stand a chance to win exciting rewards!

## About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc is one of the first companies to commence operations when the industry was opened in year 2000. Since inception, it has written over 9 million policies and has an extensive network of over 2000 offices, over 2.5 lakh advisors and several bank partners. It is also the first life insurer in India to be assigned AAA(India) rating by Fitch rating. To know more about the company, please visit [www.iciciprulife.com](http://www.iciciprulife.com).



Track your application through our website [www.iciciprulife.com](http://www.iciciprulife.com) or SMS APP < space > < ApplicationNo.1 > and send it to 56767



Call our customer service Toll Free No. 1800 22-2020 from 9:00 am to 9:00 pm\*



You can also visit us at [www.iciciprulife.com](http://www.iciciprulife.com)

\* (From your MTNL or BSNL line; Monday to Saturday, except National Holidays)

For more, visit us at [www.iciciprulife.com](http://www.iciciprulife.com) or email us at [healthactive@iciciprulife.com](mailto:healthactive@iciciprulife.com)



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