Disclaimers:

The mentioned premium rate is for ICICI Pru iProtect Smart for 1 Crore of life cover for a 35 year old healthy male, no tobacco, for a policy term of 40 years, regular payout option. The annual premium will be INR 14969 & the monthly premium will be INR 1279. The premium amounts are inclusive of taxes and 5% online discount. This premium does not include Critical illness benefit.

Accidental Death benefit is up to 2 Crores. Accidental Death Benefit is optional and available in Life Plus and All in One options

The critical illness benefit is an accelerated benefit and the death benefit will be reduced by the critical illness cover paid to the policyholder. The future premiums payable for the residual CI Benefit will reduce proportionately. In case the CI Benefit equal to the Death Benefit, the policy will terminate on payment of the CI Benefit. Only doctor's certificate confirming diagnosis needs to be submitted. To know more about the illnesses covered, please refer to the Sales brochure. Available under Life and Health and All in One options.

Nothing herein contained shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of assurance, which may have been effected with intent to defraud creditors. Unless taken otherwise with the intent to defraud creditors. In case of any third party claim in the Courts of India with regards the insurance proceeds, the amount shall be subject to the judiciary directions. Please seek professional legal advice for the applicability of this provision

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