

**Heart disease or cancer can be defeated,  
With the right plan by your side.**

**The specially designed**



This is a non-linked non-participating health individual pure risk product

**Pays money when you need it the most**

**✓ Claim amount paid on detection\* ✓ Affordable premiums**



\*The claim pay-out depends on the severity of the level of listed conditions



# CICI Pru HEART / CANCER PROTECT

Nitesh is a research analyst with an MNC. He is travelling home to enjoy the upcoming festival. He is taking a recent version of Tablet for his father's 60<sup>th</sup> birthday. Once home, his father keeps complaining of frequent cough. They presume it is because of change of season and resort to home remedies. But when they visit a doctor at the nearby hospital and run a few tests, Nitesh's world comes crashing down. The diagnosis – CANCER.

Nothing had prepared Nitesh for this cruel turn of events, and he returns to his workplace with a heavy heart. Little does he know that there is another rude shock awaiting him! His 32 year old colleague had suffered a heart attack. It was unbelievable!

Nitesh, like everyone thought that Cancer or Heart attack happens to others, but now he understood that when they strike closer home the reality hits hard.

The truth is that although the victories against infectious and parasitic diseases are a triumph for public health projects of the 20<sup>th</sup> century, the burden of non-communicable diseases, such as heart disease and cancer, has increased. Sadly, these diseases have no age boundaries.

With changing demographics, medical advancements have also taken place. Timely medical intervention helps in early detection and better treatment but the cost of these have sky-rocketed in recent years.





## How can cancer or heart disease affect you?

### High Medical costs

Diagnosis and treatment of these deadly diseases are expensive and it can wipe off your life savings. Post treatment care can be long and costly. You would not want to sacrifice your family's goals and dreams for which you have worked so hard.



### Temporary loss of income

The treatment can be prolonged with frequent visits to the hospital. It might also require you to change lifestyle and occupation. Your family might need to adjust without your monthly income till you recuperate.



## Why should you buy ICICI Pru Heart / Cancer Protect

- Protect yourself against cancer or heart related problems or both
- Receive fixed pay-out based on severity of condition, irrespective of actual billing
- Waiver of future premiums on Minor cancer or Minor heart conditions and even on permanent disability
- Safeguard yourself against increasing health expenses, by opting for Increasing Cover Benefit which increases your cover every year
- Option to enhance your protection by selecting additional covers like Hospital Benefit and Income Benefit
- Get pay-out from this plan, in addition to payment from any other medical plans
- Tax benefits will apply to the premiums paid and benefits received as per the prevailing tax laws



## Special benefits

### Family Benefit

Avail a discount of 5% on first year's premium, on purchasing this product for yourself and your spouse. This discount will not be applicable from second year onwards.



### Loyalty Benefit

Our existing customers can enjoy a discount of 5% on the first year's premium of this product. This discount will not be applicable from second year onwards.



## How does the product work?

Choose to protect against Cancer or Heart problems or both Cancer and Heart problems:

- Cancer cover provides protection against pre-cancerous (Carcinoma-in-Situ) and Early stage of cancer in addition to severe stages of cancer
- Heart cover provides protection against even the most common heart problems
- Cancer cover and Heart cover offers protection for both cancer and heart problems

List of covered conditions mentioned in the below section



## Benefits in detail

**Lump sum amount will be paid on diagnosis of any of the listed conditions based on their level**

Level	Payout (as % of sum assured)
Minor condition	25%
Major condition	100% less earlier Minor condition claim payouts, if any

You can claim for Minor conditions multiple times as long as the total payout does not exceed 100% of the sum assured of the chosen cover.

### Waiver of premium

On diagnosis of any of the listed Minor condition or in case you suffer permanent disability due to an accident, all future premiums payable under your policy will be waived off and the policy will continue.

