

Our all-in-one term plan ensures that you and your family are

ATMANIRBHAR

 Life Cover

 Critical Illness Benefit (Optional)¹

 Accidental Death Benefit²

 One Day Life Claim³



Non-Linked Non-Par Life Individual pure risk premium product

ICICI Prudential Life Insurance Company Limited, IRDAI Regn no. 105. CIN: L66010MH2000PLC127837. Regd Address: ICICI Prudential Life Insurance Company Limited, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400025. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under licence. ICICI Pru iProtect Smart: UIN:105N151V06. Advt No.: H/1/1411/2020-21.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.

Public receiving such phone calls are requested to lodge a police complaint.



Key benefits



One Day Life Claim Settlement

In case of an unfortunate event, the life claim will be settled in one working day. This also comes with an interest guarantee, wherein, the company pays interest to the nominee on the claim amount if the claim gets delayed beyond one working day³.



Tax Benefits

The policyholder can also avail double tax benefits⁴ u/s 80C & 80D and save tax up to ₹54,600/-



Premium Guarantee

Premium for Critical Illness Cover will remain the same over the next 30 years.
Premium for term cover will remain the same for the entire premium paying term.



Waiver of Premium On Disability

In case of permanent disability due to an accident⁶, the company waives all future premiums and the policy continues uninterrupted.



Long Term Cover

The life assured can get covered till 99 years of age under the Whole Life option.



Critical Illness Cover

The policyholder will get the claim money immediately, on diagnosis of any of the 34 critical illnesses (optional¹), without any bills or hospitalisation.



Terminal Illness Cover

If the life assured is diagnosed with a terminal illness⁵, the entire amount of life cover will be paid to the nominee/legal heir immediately.

¹Critical Illness Benefit (CI Benefit) is optional and available under Life and Health and All in One options. This benefit is payable, on first occurrence of any of the 34 illnesses covered. Only doctor's certificate confirming diagnosis needs to be submitted. The benefit is payable only on the fulfillment of the definition of the diagnosed critical illness. The CI Benefit, is accelerated and not an additional benefit which means the policy will continue with the Death Benefit reduced by the extent of the CI Benefit paid. The future premiums payable under the policy will reduce proportionately. If CI Benefit paid is equal to the Death Benefit, the policy will terminate on payment of the CI Benefit. To know more in detail about CI Benefit, terms & conditions governing it, kindly refer to sales brochure. CI Benefit term would be equal to policy term or 30 years or (75-Age at entry), whichever is lower.

²Accidental Death benefit is up to Rs. 2 Crores. Accidental Death Benefit (AD Benefit) is available in Life Plus and All in one options. AD Benefit is available for the policy term or till the age of 80 years, whichever is lower.

³Day 1 is counted from the day of receiving the last document. All due premiums in the policy have been paid and the policy has been active for a continuous period 3 years. Mandatory document to be submitted at Branch Office before 3pm on a working day- Original policy certificate, copy of death certificate by local authority, Nominee's current address proof, photo identity proof, Cancelled cheque. Copy of bank passbook, Copy of medico legal cause of death, Medical records (Admission notes, Discharge / Death summary, Test reports, etc.). Total claim amount of all the policies is less than or equal to 1.5 crore. For accidental death – Copy of FIR, Panchanama, Inquest report, Driving license. Interest shall be at the bank rate that is prevalent at the beginning of the financial year in which death claim has been received. In case of breach in regulatory turnaround time, interest will be paid as per IRDAI regulations.

⁴Tax benefits of Rs. 54,600(Rs. 46,800 u/s 80C & Rs. 7,800 u/s 80D) is calculated at highest tax slab rate of 31.20%(including cess excluding surcharge as per old tax regime)on life insurance premium u/s 80C of Rs. 1,50,000 and health premium u/s 80D of Rs. 25,000. Tax benefits subject to conditions under Section 80C, 80D,10(10D), 115BAC and other provisions of the Income Tax Act,1961. Good and Service tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.

⁵A 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 Company reserves the right for independent assessment

⁶On diagnosis of Permanent Disability (PD) due to an accident, the future premiums under your policy for all benefits are waived. To know more about definitions, terms & conditions applicable for permanent disability due to accident, kindly refer sales brochure of ICICI Pru iProtect Smart.