

ICICI Pru  
**CORONA  
PROTECT PLUS  
RIDER**

A Unit Linked Non-Participating Individual Pure Risk Premium life insurance Rider

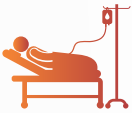
## Introduction

You have made the right choice of protecting your family through a life insurance plan. However it is always the prudent to have an extra safety net, especially during a global pandemic.

**ICICI Pru Corona Protect Plus Rider<sup>#</sup>** is designed to help you financially in case you get hospitalized due to COVID-19. Not only that, it protects you with an additional life cover.



## Key features



**COVID-19 Hospitalization Benefit:** You receive 25% of the rider sum assured as lump sum in case you are hospitalized for minimum 72 hours continuous due to COVID-19.



**Life Insurance Cover (Rider Death Benefit)** for financial security of your family. Your family will receive a lump sum in case you pass away due to COVID-19 or any other reason while you are covered under this rider.



**Affordable one-time premiums:** You pay premiums just once



**Tax benefits** may be applicable on premium paid and benefits received as per the prevailing tax laws

**ICICI Pru Corona Protect Plus rider is available with  
ICICI Pru Life Time Classic (UIN:105L155V05)**

ICICI Pru  
**LifeTime  
Classic**

A Unit Linked Life Individual Product

<sup>#</sup>ICICI Pru Corona Protect Plus Rider can only be attached with new policies at policy inception.

## Benefits in detail

### 1. COVID-19 Hospitalisation Benefit

In case you get diagnosed COVID-19 positive and are hospitalized for a minimum continuous period of 72 hours for the treatment of COVID-19, you will receive 25% of the rider Sum Assured as a lump sum.

#### Waiting Period

A waiting period of 15 days is applicable from the date of commencement of risk for Hospitalization Benefit. In case of foreign travel, the waiting period shall be applicable again from the date of return.

In case the life assured is diagnosed with COVID-19 during the waiting period, the premiums corresponding to the hospitalisation benefit would be refunded and the rider cover would continue only for the death benefit.

This benefit is payable only once during the rider term. Post the payment of the COVID-19 Hospitalization benefit, the Rider shall continue only for the Death Benefit during the Rider Term.

Note that a Test report confirming COVID-19 is required from an "Authorized Test Center" to avail the benefits, where Authorized Test Center means a laboratory which has been accredited / authorized by local authorities (viz. municipal, district level or state health departments) for COVID-19 testing.

### 2. Life Insurance Benefit

In case you pass away during the rider term, your nominee will receive 100% of the rider Sum Assured. Life Insurance Benefit is payable even if the Hospitalization Benefit has been paid out.

This rider does not offer maturity benefit.

## Rider at a glance

Minimum / Maximum age at entry	18 / 65 years (as at last birthday)
Premium payment option	Single Pay
Maximum cover ceasing age	On policy anniversary coinciding with or immediately following the Policyholder attaining age of 66 years (as at last birthday)
Rider term	1 year
Minimum/ Maximum Sum Assured	₹ 1,00,000 to ₹ 5,00,000 subject to Sum Assured of the base policy. The rider Sum Assured will not exceed the base policy Sum Assured.
Minimum Single Premium	₹ 285 (Rider premium would be levied in addition to premium for base product and not through rider charge)
Maximum Single Premium	₹ 6,825
Lapse and Revival	In case the base policy lapses during the rider term, the rider cover shall also lapse. The rider cover shall revive, once the base policy is revived during the rider term.

In case of any contradiction between the terms and conditions of the base Policy Document and this Rider Document, then:

- For the benefits payable under the Rider, the Rider Terms and Conditions shall prevail; and
- For the benefits payable under the base Policy, the base Policy Terms and conditions shall prevail.

## Premium Rates

The premium per lakh Sum Assured are given below. The premium rates are exclusive of Goods and Service tax.

Age Band	Premium per lakh Sum Assured
18 - 30 years	285
31 - 40 years	360
41 - 50 years	600
51 - 65 years	1,365

## Terms & Conditions

### 1. Free Look Period: Same as base policy

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

- i. 15 days from the date you received it, if your rider is not purchased through Distance marketing\*
- ii. 30 days from the date you received it, if your rider is purchased electronically or through Distance marketing\*

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

- i. Stamp duty paid under the rider
- ii. Expenses borne by the Company on medical examination, if any
- iii. Proportionate risk premium for the period of cover

The rider shall terminate on payment of this amount and all rights, benefits and interests under this rider 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.*

**2. Hospital** means any institution established for in-patient care and day care treatment of disease/ injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under:

- a. Has qualified nursing staff under its employment round the clock;
- b. Has at least ten inpatient beds, in those towns having a population of less than ten lakhs and fifteen inpatient beds in all other places;
- c. Has qualified medical practitioner(s) in charge round the clock;
- d. Has a fully equipped operation theatre of its own where surgical procedures are carried out
- e. Maintains daily records of patients and shall make these accessible to the Company's authorized personnel.
- f. For the purpose of this rider any other set-up designated by the government as hospital for the treatment of COVID-19 shall also be considered as hospital.

**3. Hospitalization** means admission in a hospital, for a minimum period of seventy two (72) consecutive hours, for the treatment of COVID-19.

**4. Exclusions** for COVID-19 Hospitalization benefit:

- a. Any diagnosis or hospitalisation which is not related and not incidental to COVID-19 is not covered under this Rider.
- b. Any claim with respect to COVID-19 manifested prior to the date of commencement of risk or during the waiting period or in case the life assured is under quarantine due to COVID-19 infection on the date of commencement of risk.
- c. COVID-19 Hospitalization benefit shall cease if the Life Assured travels to any country placed under travel restriction by the Government of India.
- d. The company shall not be liable to make any payment under claims for COVID-19 Hospitalization Benefit wherein the diagnosis of COVID-19 was done outside India.

The rider is attached to an applicable base policy at the inception of such base policy. This Rider shall not be treated as separate contract on its own and shall form a part of the base Policy chosen by you at inception.

**5. Tax benefits:** Tax benefits may be available as per the prevailing tax laws.

**6. Suicide clause:** In case of death of the Life Assured whether sane or insane, due to suicide within 12 months from the date of commencement of risk, the nominee or beneficiary of the Life Assured shall be entitled to 80% of the single premium.

On payment of this all rights, benefits and interests under the rider will stand extinguished.

#### 7. Termination

This rider shall terminate automatically on the earlier of the happening of any of the following:

- (i) When the coverage under the base policy to which the rider is attached expires due to settlement of a claim
- (ii) When the coverage under the base policy to which the rider is attached expires due to cancellation or surrender
- (iii) When the coverage under the base policy to which the rider is attached lapses on account of non-payment of premiums and has not being revived within the Rider Term
- (iv) When the coverage under the rider expires due to expiry of the rider term
- (v) On cancellation of the rider cover
- (vi) Under all the circumstances leading to the termination/cancellation of the base policy to which this rider would be attached
- (vii) On Death of the Life Insured, upon payment of Death Benefit
- (viii) On payment of free look cancellation proceeds

8. Rider Sum Assured chosen at the inception cannot be changed during the rider term.

9. The rider will be available for sale through online mode.

**10. Section 41:** In accordance with Section 41 of the Insurance Act, 1938, 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 rider, nor shall any person taking out or renewing or continuing a rider accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of 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.

**11. Section 45:** In case of fraud or mis-statement the company can cancel the rider. The company shall refund the premiums paid as applicable. This shall be as per Section 45 of the Insurance Act, 1938, as amended from time to time. For more details on this section, please refer to our website.

For further details, please refer to the policy document and the benefit illustration.



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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.