

# A financial security against COVID-19



## Key Features

- **COVID-19 Hospitalization Benefit: Get 25% of the rider Sum Assured on hospitalization<sup>5</sup> for minimum 72 hours due to COVID-19**
- **Life Insurance cover<sup>3</sup>: covers death due to any reason<sup>4</sup>**
- **Affordable one-time premium**
- **Tax<sup>2</sup> benefits as per prevailing tax laws**

1. **Rider can only be attached with a new policy and not to existing policies.**

2. Tax benefits are subject to conditions of section 80C, 80D, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Indirect taxes and cesses will be charged extra, as per applicable rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.

3. Life cover is the benefit payable on death of the life assured during the rider term

4. Death due to any reason : Death due to reasons other COVID-19 will also be covered here. For more details on exclusions under this, please refer to the brochure.

5. Hospitalization : Hospitalization admission in a Hospital for a minimum period of seventy two (72) consecutive 'In-patient care' hours for the treatment of COVID-19. Please refer to the terms and conditions for detailed definition of Hospital.



For complete details of the rider, please refer to the policy document and sales literature;  
ICICI Pru Corona Protect Rider UIN : 105B040V01

# Benefits in detail:

## COVID-19 Hospitalization 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

- 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 the foreign travel ends
- In case the life assured is diagnosed with COVID-19 during the waiting period, the premiums corresponding to the hospitalization benefit would be refunded and the rider cover would continue only for the death benefit
- Payable only once during the rider term. Post the payment of the COVID-19 Hospitalization benefit, the Rider shall continue 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.



For complete details of the rider, please refer to the policy document and sales literature;

# Benefits in detail..

## 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.



For complete details of the rider, please refer to the policy document and sales literature;

# Benefits in detail...

- Maturity/paid-up/survival benefit : Not applicable
- Surrender : Not applicable
- Tax benefits : as per prevailing tax laws

# Rider can be attached with following products:

Product Name	UIN
ICICI Pru Guaranteed Income For Tomorrow	105N182V06



For complete details of the rider, please refer to the policy document and sales literature;

# Boundary Conditions:

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	Rs. 1,00,000 to Rs. 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	Rs. 325
Maximum Single Premium	Rs. 7,250
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.



For More Information:

Customers calling from anywhere in India, please dial 1860 266 7766  
Do not prefix this number with “+” or “91” or “00” (local charges apply)  
Monday to Saturday, except National Holidays.  
Call Centre Timings: 10.00 am to 7.00 pm  
To know more, please visit [www.iciciprulife.com](http://www.iciciprulife.com)

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