

A Term Plan that covers you even with existing health conditions

ICICI Pru
PRECIOUS LIFE

A non-linked non-participating term insurance plan.

Term insurance plan for **EVERYBODY***

Key Features

- **Wide coverage-** Life cover for individuals with existing health problems such as obesity, diabetes, high BP, asthma, and even for those who have successfully recovered from cancer or any other surgeries
- **Enhanced Protection-** Option to enhance your safety net with Accidental Death Benefit
- **Need based Benefit Payout-** Choose to receive the benefit amount as a lump sum or as monthly income or a combination of both
- **Lower premiums** for non-tobacco users
- **Flexibility** to pay premium once, for a limited period or throughout the policy term
- **Tax benefits** ^ – May be applicable on premiums paid and benefits received

*Subject to the age boundaries and Company's underwriting policy.

^ Tax benefits under the policy will be as per prevailing tax laws. Applicable taxes such as Goods and Services Tax and cesses (if any) will be charged extra, as per applicable rates.

For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N178V01



How does the product work?

1. Based on your protection need, you can choose one of the below options:

Benefit Option	Benefits
Life	Death Benefit
Life Plus	Death Benefit + Accidental Death Benefit

- **Life Option:** On your unfortunate death, we will pay the Death Benefit to your nominee. Death Benefit is the Sum Assured chosen by you. The policy will terminate on payment of this benefit
- **Life Plus Option:** In addition to the Death Benefit, you are also covered for Accidental Death (AD) Benefit. In case of death due to an accident, we will pay your nominee AD Benefit as lump sum. This benefit ensures that you enhance your coverage significantly at very affordable rates. The policy will terminate on payment of these benefits.



For complete details of the policy, please refer to the policy document and Sales literature.

How does the product work?

2. Death Benefit Payout options: Flexibility to take death benefit in a way that meets your financial requirement. The Death Benefit payout option has to be selected by you at Policy inception. The Death Benefit can be paid to your nominee as:

- **Lump sum:** The entire benefit amount is payable as a lump sum
- **Income:** Death Benefit amount will be payable in equal monthly instalments in advance for 5, 10 or 15 years as chosen by you at inception.
- **Lump sum and Income:** The percentage of the Sum Assured to be paid out as lump sum is chosen at inception.
- **Increasing Income:** The benefit amount is payable in monthly instalments for 10 years starting with 10% of the benefit amount per annum in the first year. The income amount will increase by 10% per annum simple interest every year thereafter.

3. Loyalty Discount: Our existing customers can enjoy a discount on the first year's premium for this product. The discount will be 5% for Regular Pay policies and 2% for Limited Pay policies. This discount will not be applicable from second year onwards.



For complete details of the policy, please refer to the policy document and Sales literature.

Boundary conditions

Minimum / Maximum age at entry	18 / 65 years		
Minimum / Maximum age at maturity	23 / 70 years		
Premium Payment Options	Single Pay, Limited Pay, Regular Pay		
Policy Term	Payment options	Min	Max
	Single Pay	5 years	20 years
	Limited Pay – 5 years	10 years	40 years
	Limited Pay – 10 years	15 years	
	Regular Pay	5 years	
	Policy term offered will be subject to underwriting		
Minimum Premium	Rs. 2,400 excluding applicable taxes such as Goods and Services tax and cesses, if any		
Minimum Sum Assured	Rs. 200,000		
Maximum Sum Assured	As per the Board Approved Underwriting Policy		
Accidental Death Benefit	Minimum: Rs. 100,000 Maximum: Equal to Sum Assured chosen by you, subject to a maximum limit as per the Board Approved Underwriting Policy		
Mode of Premium Payment	Yearly, Half-yearly and Monthly		



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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

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