

You are in control, when you are prepared

Life is all about being prepared. Be it your job, finances, family or future, being prepared is the key to being in control of your life. In today's fast-paced world, uncertainties, coupled with stress and strain, are unwanted side effects that have a long term effect on your health. That's why it is important to plan ahead for emergency medical costs, so that you are prepared for any eventuality.

With ICICI Pru Hospital Care, a new hospitalisation and surgical benefit policy from ICICI Prudential, you can now plan ahead and be in full control in any medical eventuality. What's more, it offers the convenience of cashless hospitalisation, fixed benefit payouts and even a recuperating allowance keeping you in full control of the situation.

➔ Key Benefits of ICICI Pru Hospital Care:

- **Cashless hospitalisation:**

You don't need to make any payment upfront. We shall pay the billed amount up to the amount of benefit payable under the product directly to the network hospital, as settlement of your dues. You can avail of cashless claims through our extensive network of hospitals across the country.

- **Guaranteed coverage:**

This feature provides guaranteed coverage for the entire policy term. Thus you enjoy the benefit of the cover, irrespective of any claims made or a change in your health status during the policy term.

- **Payout in addition to other plans:**

You can claim benefit amount from this policy over and

above any other medical insurance policy you may have, since the company only requires submission of attested photocopies or duplicates of bills and certificates. The lump-sum benefit amount will be paid to you, irrespective of your actual medical expenses.

- **Multiple claims:**

You can make multiple claims during the policy term, so long as the total amount payable does not exceed the benefit limit you are entitled to.

- **Tax benefit:**

The premium paid by you up to Rs. 15,000 p.a. is eligible for tax benefit under Section 80 D of the Income Tax Act, 1961, which are subject to amendments from time to time⁺.

Gift health cover to your Parents and avail additional tax benefit⁺.

➤ Choice of four plans:

You can choose from four plans - Plan A, B, C and D where in each plan has a different fixed benefit payouts as shown below:

Benefit	Plan A (Rs.)	Plan B (Rs.)	Plan C (Rs.)	Plan D (Rs.)
Daily Hospitalisation Cash Benefit (per day up to 90 days* per policy year)	1,000	2,000	3,000	4,000
ICU (Intensive Care Unit) Benefit (per day up to 30 days per policy year and payout is in addition to DHCB)	500	1,000	1,500	2,000
Recuperating Benefit	3,000	6,000	9,000	12,000
Surgery Benefit (Amount paid for more than 90 surgical procedures as per following grades)				
Surgery Grade 1	15,000	30,000	45,000	60,000
Surgery Grade 2	50,000	1,00,000	1,50,000	2,00,000
Surgery Grade 3	75,000	1,50,000	2,25,000	3,00,000
Surgery Grade 4	1,00,000	2,00,000	3,00,000	4,00,000
Yearly Limit	4,00,000	8,00,000	12,00,000	16,00,000
(Surgical benefit) benefit is sub-limit for Yearly benefit limit	[3,00,000]	[6,00,000]	[9,00,000]	[12,00,000]
Policy Term Limit	20,00,000	40,00,000	60,00,000	80,00,000

➤ ICICI Pru Hospital Care at-a-glance:

Minimum/Maximum Age of Entry	1 year - 60 years (Age nearest birthday)				
Minimum/Maximum Policy Term	10 years - 20 years				
Maximum Cover Ceasing Age	80 years				
Yearly Premium (Male/Female)	Age (Yrs.)	Plan A (Rs.)	Plan B (Rs.)	Plan C (Rs.)	Plan D (Rs.)
	20	4,221	7,264	10,308	13,351
	30	4,680	8,183	11,685	15,187
	40	5,990	10,799	15,607	20,417
	50	8,522	15,848	23,175	30,502
Premium Payment Frequency ^	Yearly, half yearly & monthly				
Maturity/Death Benefit	No maturity/death benefit is payable				

The premiums are valid for one year from the date of commencement of the policy. Thereafter, the company reserves the right to change the premium. Any change in the above premiums will take place subject to approval from IRDA and after giving notice to the policyholder. These premiums are inclusive of any service tax and education cess.

For more information, please call:

Health
Solutions

ICICI PRUDENTIAL
LIFE INSURANCE

*Tax benefits on premium paid are as per the provision of 80D of Income Tax Act, 1961, Tax laws are subject to amendments from time to time. *Including any day spent in Intensive care Unit. DHCB paid upon hospitalization in excess of 24 hours with a minimum billing for two consecutive nights. ^ There will be a yearly rebate of 2% on Annual and 1% on Half yearly premium payment frequency. 5% extra will be charged for monthly Non-ECS premium payment. On lapsation or surrender of this policy, no benefit is payable. No loan will be provided against this policy. For more details on risk factors and terms & conditions, please read sales brochure carefully before conducting a sale. Insurance is a subject matter of the solicitation. © 2008, ICICI Prudential Life Insurance Company Limited. ICICI Pru Hospital Care: Form No.:T12. UIN No. 105N068V01. AdvtNo.L/II/262/2008-09. Regd Office: ICICI Prulife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Reg. No.:105.