

Lifelong care for your family.
Takes only a little time and money.

ICICI Pru _____

iProtect

Term Insurance Plan



You have always strived hard to provide your family with all the comforts life has to offer. However, life is full of uncertainties. So, it is important to ensure that your family is protected should something unfortunate happen to you.

Now, with **ICICI Pru iProtect**, protecting your family is not only more affordable but also easier and quicker than ever before. It is a term insurance plan that you can purchase through a simple online application process. You can customise the plan according to your protection needs, by choosing from two available options.

ICICI PRUDENTIAL 
L I F E I N S U R A N C E

ICICI Pru iProtect is a non linked protection oriented plan.

KEY FEATURES



Flexibility

Choose protection cover based on your needs from the following options:

- **Option I:** Death Benefit is equal to the Sum Assured chosen by you.
- **Option II:** Death Benefit is equal to the Sum Assured chosen by you. An additional benefit equal to the Sum Assured, subject to a maximum of ₹ 50 lakh, will be payable only in case of death due to accident.



Affordable premium:

Insurance protection at extremely affordable premiums



Stay healthy, save more:

Special premium rates for non-tobacco users



Ease of purchase:

Instant life insurance cover ^{TGC 1} with simple online application process



Tax benefits:

Tax benefits on the premiums paid and benefits received ^{TGC 2}

ICICI Pru iProtect - at a glance

Minimum age at entry	20 years (Age completed birthday)
Policy term	10 / 15 / 20 / 25 / 30 years
Premium payment term	Regular Pay
Mode of premium payment	Yearly
Tax Benefit	Premium paid towards the policy will be eligible for tax benefit u/s 80C of the Income Tax Act, 1961 ^{TGC 2}

How does the plan work?

1. Choose between Option I and Option II, based on your protection needs
2. Select a Sum Assured and Policy Term, as per your requirement
3. Fill in your personal details and answer some simple questions related to your health
4. Pay the premium via your internet banking account or your credit card
5. Life insurance cover on your policy begins immediately on premium receipt for non-medical cases ^{T&C 1}. In cases where medical examination is required, cover will commence from the date of issuance of the policy.
6. Enjoy life insurance cover by paying premium regularly for the chosen policy term

Benefits in detail

Death benefit

In the unfortunate event of death of the Life Assured during the term of the policy, the nominee shall receive the following benefits:

Plan type	Benefit paid out to the nominee
iProtect Option I	Sum Assured
iProtect Option II	Sum Assured PLUS Accidental Death Benefit*

***Accidental Death Benefit** - An amount equal to the Sum Assured (subject to a maximum of ₹ 50 lakh) will be paid out only in the unfortunate event of death of the Life Assured due to an accident.

Illustrative premium rates

The table below provides annual premium (exclusive of service tax and cesses, as applicable) for various combinations of Age and Sum Assured for a healthy male (non-tobacco user), opting for a policy term of 20 years.

Age (years) / Sum Assured (₹)	iProtect Option I			iProtect Option II		
	25 lakhs	50 lakhs	1 Crore	25 lakhs	50 lakhs	1 Crore
25	₹ 2,950	₹ 5,000	₹ 8,700	₹ 4,475	₹ 8,000	₹ 11,700
35	₹ 4,800	₹ 7,000	₹ 12,300	₹ 5,900	₹ 9,700	₹ 15,000
45	₹ 11,075	₹ 14,950	₹ 26,600	₹ 12,150	₹ 17,400	₹ 29,100

Please note that these premium rates are not applicable if you purchase the plan directly from the Company's website.

Terms and Conditions

1. **Instant life insurance cover:** Life insurance cover will start as soon as the premium is realised by the Company in non-medical cases. However, post submission of the form, if it is found that the customer has existing policies which have not been disclosed and due to increased sum assured, medical examination is required, the Company will cancel the policy subject to the provisions of Section 45 of the Insurance Act, 1938.
2. **Tax benefits:** Tax benefits under the policy are subject to conditions u/s 80C of the Income Tax Act, 1961. Service tax and education cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time.
3. **Premium discontinuance:** The grace period for payment of premium is 30 days. If any premium is not paid within the grace period, all benefits will cease after the expiry of the grace period from the due date of the first unpaid premium unless the policy is revived. No benefit shall become payable in case of death of the Life Assured while the policy is in lapsed condition.
4. There is no maturity benefit or surrender benefit available in this plan.
5. This is not a product brochure. For further details on product benefits, exclusions and terms and conditions, please read the brochure carefully before purchasing the plan.



ICICI Prudential Life Insurance Company. IRDA Regn No. 105. CIN: U66010MH2000PLC127837.

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