

ICICI Pru
Cancer
care

There's *life*
beyond cancer

Health

Solutions

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

"It won't happen to me." That's the first reaction when one thinks of cancer. Unfortunately, in today's day and age, no one can say with confidence that cancer can be avoided. However, with medical advances, it is possible to diagnose most forms of cancer early and treat them successfully too. Lance Armstrong is a classic example. This great American cyclist was given less than 50% chance of survival before treatment. But thanks to state-of-the-art medical technology, he not only beat cancer but also went on to win the world's most grueling race, seven times over! To beat cancer, you need to be mentally tough and have the financial resources to meet the cost of treatment.

Financial security helps beat cancer

It may sound alarming that 2.5 million people suffer from cancer in India¹. What is highly encouraging is that survival rates have increased dramatically due to advances in medicine. However, the cost of treatment is prohibitively expensive. For example:

- A bone marrow transplant (treatment for blood cancer) costs Rs. 10 lakhs just for the operation, and Rs. 3 lakhs for post-operative care.
- A 3-day treatment of breast cancer, including surgery, can cost up to Rs. 2 lakhs.

Financial preparedness is, therefore, very critical in the fight to overcome cancer. And this is what ICICI Pru Cancer Care plan helps you with. The plan keeps you financially prepared, so that you can focus on getting better without worrying about the finances. Through its extensive coverage of both early and advanced cancers, the plan provides the necessary financial resources so that you get the medical treatment you need as early as possible, and maximize your chances of survival.

¹Source: Population based cancer registry from Indian Cancer Society



Why you should choose ICICI Pru Cancer Care

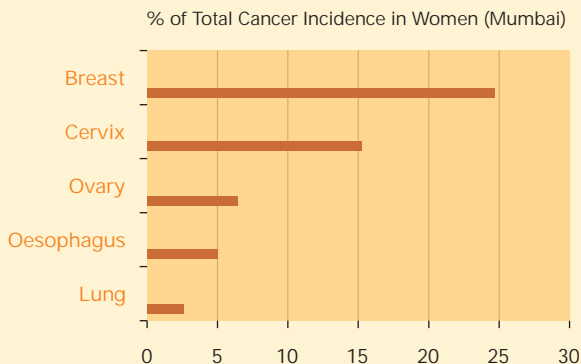
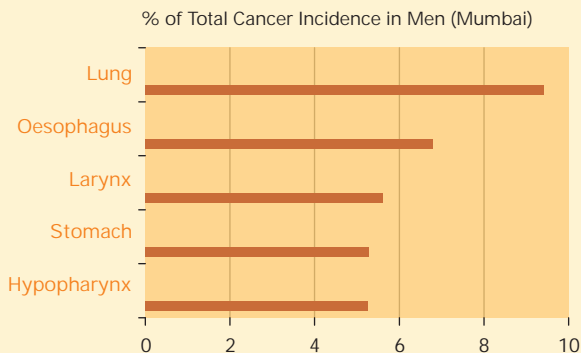
- Comprehensive cancer insurance plan that covers most forms of cancer
- Uniquely designed to pay benefits at both early and advanced stages of cancer
- Benefits in the form of cash payouts at various stages for diagnosis, treatment and surgery to help you meet expenses
- Payout is independent of any other medical insurance plan you may have
- Future premiums will be waived off if advanced cancer is detected
- Tax benefits under Section 80D on premiums paid as per prevailing Income Tax laws

What is covered under ICICI Pru Cancer Care

ICICI Pru Cancer Care offers you coverage of both early stage and advanced stages of cancer. Early Cancer is defined as cancer which is localized and has not invaded the normal tissues beyond the basement membrane of the cell. Advanced Cancer, on the other hand, is defined as a malignant tumour (cancerous growth) in which the malignant cells spread and invade the normal, surrounding tissues. Also, surgical, non-surgical or palliative treatment should have been initiated.

The following tables reflect the highest occurring forms of cancer among people in Mumbai:

Source: Population based cancer registry from Indian Cancer Society



Besides the above mentioned forms of cancer in men and women, ICICI Pru Cancer Care plan also covers the following Advanced Cancers:

- Cancer of stomach, large bowel, bladder, head and neck, liver, pancreas, gall bladder, brain, kidney and lymphoma
- Blood cancer (leukaemia), except where there is no generalized dissemination of leukaemia cells in the blood forming bone marrow

- Cancer of thyroid except papillary micro carcinoma of the thyroid
- Metastatic skin cancers and malignant melanomas greater than 1.5 mm thickness – the only skin cancers covered
- For men, prostate cancer except T-1 prostate cancer

Early Cancer covered:

- Chronic Lymphocytic Leukaemia - RAI Stage 1, diagnosed based on bone marrow study
- Cancer of the colon or rectum- Dukes A
- Cancer of the urinary bladder- Stages 0 and 1
- Hodgkin's Disease Stage 1, as per modified Ann Arbor staging system
- Breast cancer in the stage of intraductal noninvasive carcinoma of the female breast of Ductal Carcinoma in Situ (DCIS)
- Cancer of cervix- carcinoma in situ other than classified as CIN I, II and III

For actual terms and conditions of the coverage and exclusions, please refer to the policy document.



Benefits of ICICI Pru Cancer Care

Your benefits are expressed as a number of units. Each unit is equivalent to a cover of Rs. 1 lakh. The minimum you can buy is 10 units (equivalent to a cover of Rs. 10 lakhs) and the maximum is 25 units (equivalent to Rs. 25 lakhs). The following table shows the benefits that accrue to you, if you buy 10 units (equivalent to Rs. 10 lakhs):

Early Cancers

Event	Benefit
Lump sum Benefit on Diagnosis	Rs. 1 lakh (10% of units)
Lump sum Benefit on Non-Surgical Oncological Treatments or Oncological Surgery	Rs. 1 lakh (10% of units)

Advanced Cancers

Event	Benefit
Lump sum benefit upon diagnosis	Rs 5.5 lakhs (55% of units) if lump sum benefit for diagnosis of Early Cancer has been previously claimed; else Rs 6.5 lakhs (65% of units)
Lump sum Benefit on Non-Surgical Oncological Treatment	Rs 1 lakh (10% of units) if treatment benefit for early cancer has been previously claimed; else Rs 1.5 lakhs (10% of units)
Lump sum Benefit on Oncological Surgery	Rs 1.5 lakhs (15% of units) if treatment benefit for early cancer has been previously claimed; else Rs 2 lakhs (20% of units)

As shown in the above tables, the benefit amount for each of the stages is a fixed percentage of the total benefit which is Rs. 10 lakhs in both cases.

* Diagnosis of all forms of cancer must be on the basis of microscopic examination of fixed tissue, supported by a biopsy and a histological report. Clinical, suspected or equivocal diagnosis are not covered under this policy. The oncological treatment/surgery should take place within 2 years from the date of diagnosis of advanced cancer.

All the benefits under this policy are payable on providing the necessary proof of requirement of surgery/treatment, except in the case of diagnosis benefits where there is a survival period of 28 days from the date of diagnosis to claiming the benefit.

There is a waiting period of 12 months from the policy issuance date for Early Cancer and 6 months from the policy issuance date for Advanced Cancer. If cancer is diagnosed within the waiting period, no benefit would be

payable and the premiums (excluding any extra premiums) would be refunded.

The waiting period would also be applicable for any additional units purchased during the term of the plan.



Premium required to buy 10 units (Rs. 10 lakhs = Total benefit) under ICICI Pru Cancer Care

Age at entry	Healthy Male	
	Coverage till 65 years	Coverage till 70 years
25	Rs. 3,219	Rs. 3,781
30	Rs. 3,565	Rs. 4,170
35	Rs. 4,072	Rs. 4,894
40	Rs. 5,024	Rs. 5,867
45	Rs. 6,364	Rs. 7,369

Age at entry	Healthy Female	
	Coverage till 65 years	Coverage till 70 years
25	Rs. 4,992	Rs. 5,478
30	Rs. 6,018	Rs. 6,505
35	Rs. 7,261	Rs. 7,823
40	Rs. 8,915	Rs. 9,402
45	Rs. 10,720	Rs. 11,218



Eligibility

You are eligible to buy ICICI Pru Cancer Care if you are between 20-55 years of age. You can take a minimum term of 10 years and a maximum term that can cover you till 70 years of age.

Surrender Value: There is no surrender value applicable under this plan.

Please note: Premium is guaranteed for first five years and is annually reviewable thereafter subject to prior approval from IRDA. The above premiums are for yearly payment. These premiums are inclusive of service tax and education cess.

Exclusions under ICICI Pru Cancer Care

No benefits will be payable under this Policy if a claim or event suffered by the insured is directly or indirectly caused or exacerbated as a result of any of the following:

- Any tumour showing the malignant changes carcinoma in situ (other than cervix or breast) or which are histologically described as pre-malignant.
- Any pre existing medical condition that can attribute to or increase the risk of a particular cancer such as HIV/AIDS.
- Unreasonable failure to seek or follow medical advice.
- Claims documents from outside India are only acceptable in English language unless specifically agreed otherwise.
- An intentional or self-inflicted act.
- Drug-taking other than under the direction of a qualified medical practitioner, abuse of alcohol or the taking of poison.
- Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.
- Diagnosis and treatment of Cancer outside India. The company will waive this condition for the following countries: USA, Canada, countries of the European Union, Switzerland, Japan, Hong Kong, Singapore, Brunei, Australia, New Zealand, Dubai, UAE and Malaysia. ICICI Prudential may at its discretion review the list of accepted countries from time to time. Claims documents from outside India are only acceptable in English language, unless specifically agreed otherwise.
- Alternative treatment other than typical treatment by Western medicine standards (Allopathy) is not covered. This is applicable for the treatment and surgery benefits.
- All conditions included as Early Cancer are excluded as Advanced Cancer.

Terms and Conditions

1. The insured may only claim once for any one benefit and then only for the first-ever event.
2. Even after claims are made towards diagnosis and treatment on Early Cancers, the policy would continue to be in force with cover for Advanced Cancer benefits. Future premiums would continue to be payable after the early cancer claims.
3. After a claim for diagnosis of an Advanced Cancer is made, the policy would continue to be in force with cover for treatment and/or surgical benefits and this cover will continue for a maximum period of two years from the date of diagnosis of Advanced Cancer. After the expiry of two years from the date of diagnosis of Advanced Cancer, the policy will terminate, irrespective of whether any treatment and/or surgical claims have been made.
4. Free Look Period: A period of 15 days is available to review the policy from the date of receipt of the policy document by the policyholder. If the terms and conditions of the policy are not acceptable to the policyholder, the policyholder should return the policy. The Company will then return the premiums paid by the Policyholder after deduction of stamp duty and any expenses borne by the Company on the medicals.
5. No benefit shall become payable for any event which occurs or where the signs or the symptoms of illness and/or condition for the event has occurred within the waiting period.
6. A grace period of not more than 30 days, where the mode of payment of premium is other than monthly and not more than 15 days in the case of monthly mode is allowed.
7. On lapsation of the policy, no benefit is payable.
8. Reinstatement- The policy can be revived up to 2 years from the date of lapsation either by giving a simple declaration of health or by undergoing the applicable medical test, if required and by paying the applicable interest and premium arrears.
9. No loan will be provided against this policy.
10. There is no death benefit under this plan.

11. There is no maturity benefit under this plan.
12. In accordance to the Section 41 of the Insurance Act, 1938, 'No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.'
13. In accordance to the Section 45 of the Insurance Act, 1938, 'No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. . Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.
14. Tax benefits are as per the Income Tax Act of 1961. Service tax and education cess will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.
15. All benefits payable under the policy are subject to the tax laws and other financial enactments as they exist from time to time.
16. For further details, please refer to the policy document.

Take a step to good health!

Get ready to get healthy - with Health Active - a unique healthcare initiative powered by ICICI Prudential. Currently available for all ICICI Prudential customers, this personalised wellness programme will guide you to lead a healthy life.

Health Active benefits at-a-glance

- Assess your current health status and set your HealthGoals
- Get personalized Diet and Fitness Plans from leading health consultants
- Stay healthy through our regular personalized guidance
- Avail of attractive discounts at select gyms and diagnostic labs
- Get access to Health Active hotline for all your health queries
- Win exciting rewards for all your efforts!

Join Health Active- members not only become healthier and active, but also stand a chance to win exciting rewards!



What do you do to buy the policy? Easy guide to buying a health policy

- ✓ Discuss the policy benefits, coverage and premium details with your financial planner.
- ✓ Actively seek information on the charges and exclusions under the policy.
- ✓ Fill the application form stating your personal & health profile. Ensure that the information given in the form is complete and accurate.
- ✓ Note the application number on your form. This number will help you to track the status of your application.
- ✓ Hand over the application form and the cheque for the premium amount along with necessary documents to your financial planner.
- ✓ We will process your application. You may be called for a medical check-up on the basis of your age, health declaration and cover opted for.
- ✓ Subsequently, the policy terms (like premium, cover amount, etc.) may be revised to give you an optimal fit for your profile. This will be done with your consent.
- ✓ Next, the final policy document will be sent to you.

About ICICI Prudential Life Insurance Company Limited

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc. was one of the first companies to commence operations when the industry was opened in year 2000. Since inception, it has written over 9 million policies and has an extensive network of over 2000 offices, over 2.5 lakh advisors and several bank partners. It is also the first life insurer in India to be assigned AAA (India) rating by Fitch rating. To know more about the company, please visit www.icicprulife.com.



Track your application through our website or SMS APP <space> <ApplicationNo.1 > and send it to 56767.



For any assistance or information call our customer service toll free number on 1800-22-2020 from your MTNL or BSNL lines.

#(Call Center Timings: 9:00 A.M. to 9:00 P.M. Monday to Saturday, except National Holidays)



You can also visit us at www.icicprulife.com

For more, visit us at www.icicprulife.com or email us at healthactive@icicprulife.com

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