

# WE CARE

We give you  
critical illness  
insurance  
for diabetics.

**Diabetes**  **Care**  
Critical illness insurance for diabetics.

**Health**  
Solutions

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

Diabetes is becoming a widely prevalent condition in India. In fact, one in eight adult Indians is diabetic<sup>~</sup>, thanks to factors like sedentary lifestyle, poor eating habits and genetic predisposition. In addition, thousands are developing pre-diabetic conditions (Impaired Fasting Glucose - IFG/ Impaired Glucose Tolerance - IGT) which, if not managed properly, can lead to diabetes in the future.

Diabetes not only impacts your lifestyle, it can also cause serious health complications. It is a major risk factor for heart disease, stroke, kidney failure, adult blindness and amputations. A diabetic is 3-4 times more likely to get any of these complications as compared to a non-diabetic. However, if diabetes is managed effectively, one can avoid these complications altogether.

Moreover, diabetes related complications can also seriously impact your finances. This is compounded by the fact that conventional medical insurance does not cover a diabetic for these expenses.

At ICICI Prudential, we understand your needs because WE CARE. We take pride in presenting Diabetes Care, a critical illness insurance policy for Type 2 diabetics and pre-diabetics. Diabetes Care aims to provide financial support in the form of a lump-sum payment for critical illnesses caused by diabetes. It also aims to encourage, enable and incentivise you to manage your diabetes more effectively with the help of a specially designed Wellness Program and through partnerships with leading healthcare providers.

## ■ Key benefits of Diabetes Care

- **Payment of lump-sum amount** on diagnosis of any 1 of the 6 critical illnesses
- **3 free check-ups and a consultation with a doctor** every year, as part of our Wellness Program<sup>#</sup>
- **Reduced premiums** if you show good control over your diabetes
- Manage diabetes through our **tie-ups with leading healthcare partners**
- The premium paid by you up to Rs.15,000 p.a. is eligible for **tax benefit** under section 80D of the Income Tax Act, 1961, which are subject to amendments from time to time.



<sup>#</sup>The annual consultation does not happen in the 5<sup>th</sup> policy year. <sup>~</sup>Dr. V. Mohan, CUDS

## ■ Benefits in detail

### 1. Lump-sum payment on diagnosis of critical illness

We know that, when faced with a critical illness, money matters should be the last thing on your mind. Our policy offers you a cover for a period of 5 years, with 3 options of Sum Assured (Rs.3 lakhs, Rs.5 lakhs or Rs.10 lakhs).

If you are diagnosed with any one of the following six critical illnesses, Diabetes Care will pay the applicable Sum Assured on diagnosis. The six critical illnesses covered by the policy are:

- Coronary Artery Bypass Graft Surgery (CABG)
- Cancer
- End stage renal failure
- Heart attack
- Major organ transplant (as a recipient)
- Stroke

This policy also provides additional protection through an optional Diabetes Enhanced Benefit Rider, wherein we pay an additional benefit of 10% of the base Sum Assured, in the event of:

- Limb amputations due to diabetic complications
- LASER treatment for diabetic retinopathy

The Sum Assured will be paid as per the table shown below:

Time of diagnosis	Applicable benefit amount	Rider benefit amount
First 6 months of the policy	Return of premiums paid till date	Return of the rider premiums paid till date
6-12 months	50% of Sum Assured*	50% of Rider Sum Assured
After 1 year	100% of Sum Assured*	100% of Rider Sum Assured

\*The claim is payable only on survival for 28 days from the date of diagnosis of the critical illness.

We pay the benefit amount irrespective of your expenses. What's more, we don't ask for any medical expense bills or other bills. This benefit amount can be used for meeting the cost of treatment and to take care of additional expenses arising from a critical illness.

Once the first claim is made under the base policy, the policy will cease. However, after a rider claim is made, only the rider cover will cease - the policy will continue, with cover under the base policy.

### 2. Wellness Program

Managing your diabetes is the key to staying healthy. As part of our Wellness Program, we will sponsor you for three diagnostic tests and one consultation every year, absolutely FREE.

- In the 4<sup>th</sup> and 8<sup>th</sup> month every year after issue of the policy, you will need to undergo HbA1c test and need to get your blood pressure and pulse rate measured, which will help monitor your condition.
- There will be a comprehensive and compulsory medical check-up every year (except at the end of 5<sup>th</sup> policy year), which will include tests such as sequential medical analysis of 12 tests (SMA12 covering blood sugar, lipids, S Creatinine etc.), HbA1c, ECG, routine urine analysis and urine test for microalbuminuria.

- We will also offer a free consultation every year with an empanelled doctor, for advice and an appropriate health care plan.

To make sure you don't miss any of your tests, we will send you periodic reminders also.

### 3. Improving health, reducing premiums

We offer you an attractive incentive to keep in good health - a reduction in your premiums (as indicated in the table below). This premium reduction will be made after periodic check-ups to confirm your good health, for which we have created a Diabetes Control Index. This index uses key factors from your regular tests like HbA1c, blood pressure, lipids and weight and is an overall indicator of your control.

Therefore, if you show good control, your Diabetes Control Index will go down and your premium will be reduced for the next year by 5% to 30% of your 1<sup>st</sup> year's base premium!



Age at entry (years)	25-35	36-50	51-60
Premium Reduction Level 1	5%	10%	12.5%
Premium Reduction Level 2	10%	15%	20%
Premium Reduction Level 3	15%	20%	30%

If your results worsen or you miss any of the tests, your Diabetes Control Index will go up. If it rises beyond a scale, you will be required to pay a higher premium for the following year, as indicated below:

Age at entry (years)	25-35	36-50	51-60
Higher Premium (over 1 <sup>st</sup> year's base premium)	10%	15%	17.5%

### 4. Manage your diabetes with our partners

To help you manage diabetes holistically, we have tied up with leading healthcare partners who will offer their products and services to you at concessional rates. Please refer to our website for more details.

### 5. Tax Benefit

The premiums paid by you up to Rs. 10,000 p.a. under the Diabetes Care policy is eligible for tax benefits under Section 80D, as per prevailing Income Tax laws.

## Diabetes Care at a glance

Eligibility conditions	<ul style="list-style-type: none"><li>Type 2 diabetics</li><li>Pre-diabetics (Impaired Fasting Glucose - IFG is a condition where in, after overnight fasting the blood glucose values are between 110 and 125 mg/dl. Impaired Glucose Tolerance - IGT is a condition wherein along with IFG, blood glucose values after 2 hours of meals are between 140 &amp; 199 mg/dl.) ^</li></ul>																		
Minimum age at entry	25 years (as per nearest birthday)																		
Maximum age at entry	60 years (as per nearest birthday)																		
Policy term	5 years																		
Sum Assured options	Rs. 3 lakhs, Rs. 5 lakhs and Rs. 10 lakhs																		
Premium amount	Assuming a Sum Assured of Rs. 3 lakhs, the premiums payable for a male are as follows: <table border="1"><thead><tr><th>Age (yrs)</th><th>Base Premium (Rs.)</th><th>Premium with maximum reduction after year 1 (Rs.)</th></tr></thead><tbody><tr><td>35</td><td>10,023</td><td>8,520</td></tr><tr><td>40</td><td>12,263</td><td>9,811</td></tr><tr><td>45</td><td>14,319</td><td>11,455</td></tr><tr><td>50</td><td>17,485</td><td>13,988</td></tr><tr><td>55</td><td>21,294</td><td>14,906</td></tr></tbody></table> <p>The premiums shown are exclusive of service tax and education cess</p>	Age (yrs)	Base Premium (Rs.)	Premium with maximum reduction after year 1 (Rs.)	35	10,023	8,520	40	12,263	9,811	45	14,319	11,455	50	17,485	13,988	55	21,294	14,906
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Premium payment frequency	Yearly and half-yearly																		
Maturity/Death benefit	No maturity/death benefit is payable																		

## Claims process made simple!

For Diabetes Care, we don't ask for proofs of any medical bills or other bills from you, to claim the benefit amount. In fact, the Company pays the entire amount upfront! Our claims process is an easy 3-step process. This will ensure that you enjoy a hassle-free, convenient claims experience.

- As an individual, you can submit a written notice to the Company within 60 days of diagnosis, along with necessary proof that the Life Assured is diagnosed to be suffering from a critical illness which is covered under the policy.
- The Company verifies the documents and admits the claim, subject to satisfactory proof that the Life Assured is diagnosed with a critical illness which is covered under

Submit a written notice along with proof of diagnosis of critical illness.

The Company verifies the documents and admits the claim.

The Company pays the entire benefit amount applicable.

^ As per Indian Council of Medical Research (ICMR) guidelines.

the policy or has undergone treatment specifically stated under Diabetes Enhanced Benefit Rider.

- The Company settles the claim on survival for 28 days from the date of diagnosis of critical illness by paying the applicable benefit amount.

- In the event of any doubt regarding the accuracy of the diagnosis, the Company will have the right to call for an examination by a medical specialist appointed by the Company. The opinion of the medical specialist regarding the diagnosis shall be considered binding on both the Life Assured and the Company.

What Diabetes Care covers/provides?	What Diabetes Care does not cover/not provide?
<p><u>Financial Cover</u></p> <ul style="list-style-type: none"> <li>• Lump-sum amount paid on 1<sup>st</sup> diagnosis of any of the 6 critical illnesses, i.e. Coronary Artery Bypass Graft Surgery (CABG), Cancer, End stage renal failure, Heart attack, Major organ transplant (as a recipient) and Stroke. Please refer to the 'Exclusions' section, for details on exclusions.</li> <li>• The payout is made only in case the critical illness occurs for the first time.</li> </ul>	<p><u>Financial Cover</u></p> <ul style="list-style-type: none"> <li>• If the policyholder does not survive beyond 28 days from the date of diagnosis of a critical illness, the policyholder will not be eligible to receive the critical illness payout.</li> <li>• After the lump-sum payout is made for the 1<sup>st</sup> critical illness, the policy stands terminated.</li> </ul>
<p><u>Diagnosis &amp; Testing</u></p> <ul style="list-style-type: none"> <li>• Regular free testing (HbA1c test, Blood Pressure and pulse rate check) every 4<sup>th</sup> &amp; 8<sup>th</sup> month, during the policy term.</li> <li>• A comprehensive medical check-up will be provided every year, till the end of the first 4 policy years.</li> <li>• One free consultation every year with an expert physician, till the end of the first 4 policy years.</li> <li>• Free home collection of blood samples for testing.</li> <li>• Test results will be available on the Diabetes Care website.</li> </ul>	<p><u>Diagnosis &amp; Testing</u></p> <ul style="list-style-type: none"> <li>• Tests from diagnostic centres or doctors who are not from our empanelled network will not be accepted/will not be paid for.</li> <li>• Any additional consultations or tests conducted will not be covered or reimbursed under the plan.</li> </ul>
<p><u>Partnership</u></p> <ul style="list-style-type: none"> <li>• Concessions on products offered by our partners.</li> </ul>	<p><u>Partnership</u></p> <ul style="list-style-type: none"> <li>• There will be no reimbursement offered against drug purchases, insulin or insulin delivery mechanisms.</li> </ul>

## ■ Diabetes Care Plus - advantage of life cover!

To provide complete protection to your family, we also offer you Diabetes Care Plus - a critical illness insurance PLUS life insurance policy for diabetics. This policy pays out a lump-sum on diagnosis of a critical illness or on the death of the Life Assured, whichever is earlier. Full death benefit is payable on death of the Life Assured any time during the entire policy term, including 1st policy year.

## ■ Detailed description of critical illnesses

The critical illnesses covered under the policy are:

**Heart Attack:** The recent death of a portion of the heart muscle due to decreased blood supply. The diagnosis for this must be evidenced by all of the following criteria:

1. A history of typical chest pain
2. New characteristic electrocardiogram changes
3. Significant elevation of specific enzymes, e.g. Troponin(s)/CK-MB or any other biochemical cardiac markers

Exclusions: Stable/Unstable Angina or any other acute coronary syndrome.

**Coronary Artery Bypass Graft (CABG):** On undergoing of a heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries (blood vessels supplying blood to heart muscles) with by-pass graft technique.

Exclusions: All types of Coronary Angioplasty (PTCA) including ballon & stent and MICAS (Minimally Invasive Coronary Artery Surgery).

**Cancer:** A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and with the invasion of tissue. Diagnosis must be histopathologically confirmed. Invasive malignant melanoma is the only skin cancer covered. Prostate cancer is covered only if Gleason score is greater than 6 or if it is a T2 cancer.

Exclusions:

1. All tumours which are histologically described as pre-malignant, non-invasive or carcinoma in situ;
2. T1N0M0 Papillary micro-carcinoma of the Thyroid.

**Stroke:** Stroke is said to have occurred, when the blood flow to a part of the brain suddenly ceases (either by blockage or bleeding from an artery) leading to death of brain cells. A neurologist is required to confirm the diagnosis with the help of a CT scan or an MRI. Evidence of neurological deficit for at least 3 months has to be produced.

Exclusions: Transient ischemic attacks (TIA), any reversible ischemic neurological deficit, vertebrobasilar ischemia, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye or optic nerve or vestibular function.

**Kidney Failure / End stage renal disease (ESRD):** A chronic irreversible failure of both kidneys resulting in either regular dialysis or renal transplantation as advised by a nephrologist.

**Major organ transplant for the recipient:** Transplantation of Human bone marrow using haemopoietic stem cells or one of the following human organs; heart, lung, liver, kidney, pancreas, due to irreversible end stage failure of the relevant organ.

Exclusions: Other Stem cell transplants.

**LASER Treatment:** The benefit shall be payable only on the actual receiving of LASER treatment for diabetic retinopathy. The need to undergo LASER treatment must be established by treating ophthalmologist's certificate along with supportive Fluorescent Fundus Angiography (FFA) report.

**Limb Amputation:** The benefit shall be payable on the actual undergoing of amputation of a limb or a part of a limb as a result of complications of diabetes. The diagnosis, need and treatment must be confirmed by the treating surgeon. Life Assured shall also be required to submit a post amputation X-ray of the affected limb.

Exclusions: Any amputation due to accident.

## ■ Terms and Conditions

- On lapsation or surrender of this policy, no benefit is payable
- No loan will be provided against this policy
- Increase/decrease of premium is only applicable for base premium and not applicable for rider premium
- The consultation with the physician is not mandatory and you are not obliged to follow the treatment protocol suggested by him

## ■ Exclusions

For any illness, complication or ailment arising out of, or connected to:

- Pre-existing illness other than Type 2 diabetes mellitus or IFG or IGT

- Type 1 diabetes
- Existence of Acquired Immuno Deficiency Syndrome (AIDS) or Human Immuno Deficiency Virus (HIV)
- Any treatment other than Allopathy
- Failure to follow medical advice
- Pregnancy related complications
- Self-inflicted injury, use of intoxicating drugs or alcohol, war - whether declared or not, civil commotion or breach of law
- Treatment for injury or illness caused by professional sports such as racing, scuba diving, hand-gliding or deliberate exposure to exceptional danger
- Aviation other than as a fare-paying passenger in a commercial licensed aircraft (being a multi-engined aircraft)
- Any amputation due to accident is not entitled for the benefit under Diabetes Enhanced Benefit Rider

### About ICICI Prudential Life Insurance

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 insurance industry was opened in year 2000. Since inception, it has written over 5 million policies has a network of over 680 offices, 235,000 advisors and 23 bank partners. It is also the only life insurer in India to be assigned AAA (ind) credit rating by Fitch Ratings. The company entered the health insurance business in early 2006 and has since then introduced eight innovative health insurance products, including Diabetes Care, a critical illness insurance product for diabetic patients.

**For more information,**

**please feel free to call our Customer Service Toll Free Number 1800-22-2020 from your MTNL or BSNL line.**

**(Call Center Timings: 9.00 A.M. to 9.00 P.M. Monday to Saturday, except National Holidays).**

Registered Office: ICICI Prudential Life Insurance Company Limited. ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

This product brochure is indicative of terms, conditions, warranties and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Insurance is the subject matter of the solicitation. © 2007, ICICI Prudential Life Insurance Company Limited. Diabetes Care: Form No.:T14, UIN: 105N064V01, Diabetes Care Plus: Form No.:T13, UIN: 105N065V01, Diabetes Enhanced Benefit Rider:105B021V01. Advt No.:L/086/2007-08.