

WE CARE

Health insurance for diabetics

Diabetes 
Assure

Health

Solutions

 **ICICI PRUDENTIAL** 
LIFE INSURANCE

With 32 million known diabetics[®], India has the dubious distinction of being the diabetes capital of the world. A sedentary lifestyle, poor eating habits and genetic pre-disposition are some of the reasons for a rise in the incidence of diabetes in India. Moreover, India also has high prevalence of people suffering from pre-diabetic conditions like Impaired Glucose Tolerance (IGT) and Impaired Fasting Glucose (IFG), which, if not managed early, can develop into diabetes.

Diabetes can cause serious health complications which frequently affect the kidneys, eyes and limbs. Treating these complications can seriously impact your finances too, since most conventional medical insurance plans do not cover a diabetic for such expenses.

At ICICI Prudential Life Insurance, WE CARE. We are proud to present Diabetes Assure, a policy for people with Type II diabetes and pre-diabetes. The policy provides financial support through lump-sum payments, exclusively to cover costs of treating kidney, eye and limb complications.

Key benefits of Diabetes Assure

- ◆ Payment of lump-sum benefit in case of Kidney Failure
- ◆ Procedure based cover for multiple occurrences of:
 - i. Limb Amputation due to diabetic complications
 - ii. LASER Treatment for Diabetic Retinopathy
- ◆ Tax benefit on premium paid under Section 80D of the Income Tax Act, 1961[^]

How does Diabetes Assure work for you?

- ◆ This is a 5-year term regular premium paying policy.
- ◆ You can buy a Sum Assured of Rs. 2 lakhs, Rs. 3 lakhs, Rs. 4 lakhs or Rs. 5 lakhs.
- ◆ Your premium is based on your age and the Sum Assured chosen by you.
- ◆ Premiums can be paid on an annual, half-yearly or monthly basis.
- ◆ In the unfortunate event of Kidney Failure, Diabetic Retinopathy or Limb Amputation due to diabetic complications, you will receive the applicable benefit amount.

Benefits in detail

Lump sum payment

We know that, when faced with a critical illness, money matters should be the last thing on your mind. Diabetes Assure policy offers a cover for a period of 5 years with 4 options of Sum Assured (SA): Rs. 2 lakhs, Rs. 3 lakhs, Rs. 4 lakhs or Rs. 5 lakhs.

The coverage is provided for the following conditions:

a. End Stage Renal Failure (Kidney Failure)

You are entitled to 100% of the Sum Assured on diagnosis of End Stage Renal Failure based on the cover chosen. The lump sum benefit will be payable independent of any other payout under this policy. You will receive the benefit amount irrespective of your expenses. This benefit amount can be used for meeting the cost of treatment and to take care of additional expenses arising from a critical illness. The policy would however close after the payout of this benefit. For further details, refer to the Payout Structure Table.

b. Procedure based cover

As diabetes related complications are the leading cause of new cases of Retinopathy and Limb Amputations in adults, Diabetes Assure provides you procedure based cover for:

- ◆ Limb Amputations due to diabetic complications
- ◆ LASER treatment for Diabetic Retinopathy

5% of the Sum Assured will be payable for multiple occurrences on the two procedures mentioned on the previous page, over the term of the policy, subject to the following conditions:

- ◆ For Limb Amputation (any limb), each surgical procedure for a particular limb must be 180 days apart. Claims for both limbs can be made together.
- ◆ For LASER treatment of the eyes, the incidence for the same eye must be 180 days apart. Claims for both eyes can be made together.

You get the benefit amount irrespective of your expenses incurred. What's more, we don't ask for any original medical or other bills. You can use the benefit amount for meeting the cost of treatment and also to take care of additional expenses arising from the illness. For further details, refer to the Payout Structure Table alongside.

c. Payout Structure Table

Time of diagnosis	Applicable benefit amount
First 3 months of the policy	Refund of premiums paid till date
After 3 months	100% of Sum Assured for occurrence of End Stage Renal Failure- Payouts of 5% of Sum Assured for Limb Amputation (any limb). The claims for the same limb must be 180 days apart. Claims for both limbs can be made together. Payout of 5% of Sum Assured for LASER treatment of each eye. Claims for the same eye have to be 180 days apart. Claims for both eyes can be made together.

Tax Benefit

The premiums paid by you under this policy will be eligible for tax benefits under Section 80D of the Income Tax Act, 1961[^] as premium paid towards a health insurance policy.

Diabetes Assure at a glance

Eligibility conditions	<ul style="list-style-type: none"> • Type II Diabetes, and • Pre-Diabetics (Impaired Fasting Glucose – IFG is a condition wherein, after overnight fasting the blood glucose values are between 110 & 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 & 199 mg/dl.)* 				
Minimum age at entry	25 years				
Maximum age at entry	60 years				
Policy term	5 years				
Sum Assured options	Rs. 2 lakhs, Rs. 3 lakhs, Rs. 4 lakhs, Rs. 5 lakhs				
Premium payment modes	Annual, half-yearly, monthly				
Premium rates	Age / Sum Assured	Rs. 200,000	Rs. 300,000	Rs. 400,000	Rs. 500,000
	30 yrs	2,070	2,418	2,767	3,115
	35 yrs	2,177	2,578	2,980	3,381
	40 yrs	2,286	2,738	3,191	3,644
	45 yrs	2,495	3,051	3,606	4,160
	50 yrs	2,936	3,705	4,472	5,239
	55 yrs	3,286	4,217	5,148	6,079
	The premiums shown include rebate for annual payment mode and are exclusive of Service Tax and Education Cess.				
Maturity benefit	No maturity benefit is payable at the end of the term				

* As per Indian Council Medical Research guidelines

Claims process

Our claims process is an easy 3-step process. This ensures that you get a hassle-free and convenient claims experience.

1. Submit a written notice along with proof of diagnosis of critical illness / undergoing surgery, required for the claim.
2. The company verifies the documents and admits the claim.
3. The company pays the entire benefit amount as applicable.

Description of critical illness

1. End Stage Renal Failure (Kidney Failure)

End Stage Renal Failure is described as a chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken. Evidence of End Stage Renal Failure must be provided and the requirement for dialysis or transplantation must be confirmed by a consultant physician.

2. Procedure based cover

- ◆ **Limb Amputation:** The benefit shall be payable on the Life Assured actually undergoing Limb Amputation as a result of complications of Diabetic Neuropathy or Peripheral Vascular Disease. A post amputation X-ray of the affected limb is required to be submitted to the company along with the treating doctor's certificate. However, any amputation due to accident is not entitled for the above benefit.



- ◆ **LASER Treatment for Diabetic Retinopathy:** The benefit shall be payable on the actual undergoing of LASER treatment for Diabetic Retinopathy. The need to undergo LASER treatment must be established by Fluorescent Fundus Angiography (FFA) report and the certificate from the treating ophthalmologist.

Terms & Conditions

1. Written notice must be given to the company within 60 days of diagnosis / undergoing surgery.
2. The admission of any claim shall be subject to satisfactory proof that the Life Assured is diagnosed to be suffering from any critical illness / has undergone any treatment specifically stated under the policy, as the company may reasonably require.
3. In the event of any doubt regarding the appropriateness or correctness of the diagnosis, the company shall have the right to call for an examination of the Life Assured on the evidence used in arriving at such diagnosis, by a Medical Specialist appointed by the company and the opinion of such a Specialist as to such diagnosis shall be considered binding on both the Life Assured and the company.
4. If, due to any reason, the application under Diabetes Assure does not get converted into policy, then the cost of medical tests undertaken shall be borne by the company.
5. There will be no restriction on travel within India.
6. **Reinstatement:** The policy can be revived upto 1 year 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 arrears.
7. **Free Look period:** A period of 15 days is available to review the policy. If the terms and conditions of the policy are not acceptable to the Life Assured, he / she should return the policy. The company will then return the premiums paid by the policyholder, after deduction of proportionate premium for the period of cover, insurance stamp duty on policy and any expenses borne by the company on medical tests.
8. **Modal rebate:** There will be an annual rebate of 2% on annual

premium payment mode. In case of monthly mode of payment, 5% extra will be charged.

9. Section 41: In accordance with Section 41 of the Insurance Act, 1983, no person shall allow or offer to allow, 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 in 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, and any person defaulting on complying with the provisions of the section shall be punishable with a fine which may extend to five hundred rupees.
10. In accordance with Section 45 of the Insurance Act, 1938, no policy of life insurance 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 of insurance or any report of a medical officer or a 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 a statement was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.
11. There is no Surrender / Death Benefit payable under this policy.

Exclusions under the plan

- a) Individuals suffering from Type I Diabetes are excluded.
- b) No benefits shall be paid for the following services, conditions / tests / treatments:
 1. Pre-existing illness unless stated in the proposal form and specifically accepted by the company, where a "Pre-existing Illness" means a condition for which, prior to the receipt of the proposal for this policy or prior to the date of reinstatement of this policy, the Life Assured had signs or symptoms of an illness

or bodily injury which would have caused an ordinary prudent person to seek treatment, diagnosis care or medical advisor treatment was recommended by or received from a physician or the Life Assured has undergone medical tests or investigations. Any such condition or any illness, complication or ailment arising out of or connected to the condition other than Type II Diabetes Mellitus or IFG or IGT, shall be considered part of the pre-existing Illness.

2. Existence of Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV), self inflicted injury, use of intoxicating drugs / alcohol abuse or dependence, failure to follow medical advice, war whether declared or not, civil commotion, pregnancy, breach of law.
3. Treatment for injury or illness caused by professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger.
4. Aviation other than as a fare paying passenger in a commercial licensed aircraft (being a multi-engine aircraft).
5. Any treatment of a donor for the replacement of an organ;
6. Diagnosis and treatment outside India. However, this exclusion shall not be applicable in the following countries: Australia, Brunei, Canada, Dubai, Hong Kong, Japan, Malaysia, New Zealand, Singapore, Switzerland, UAE, USA, and countries of the European Union. The company may review the above list of accepted foreign countries from time to time with approval from IRDA (Insurance Regulatory and Development Authority). Claims documents from outside India are only acceptable in English language unless specifically agreed otherwise, and duly authenticated.
7. Ayurvedic, homeopathy, unani, naturopathy, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aromatherapy or any treatment other than Allopathy / western medicines.

No benefit is payable on survival of the Assured up to the maturity date shown in the policy certificate.

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 the year 2000. Since inception, it has written over 5 million policies, and 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 introduced 7 innovative health insurance products.



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.
Visit us at www.iciciprulife.com

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