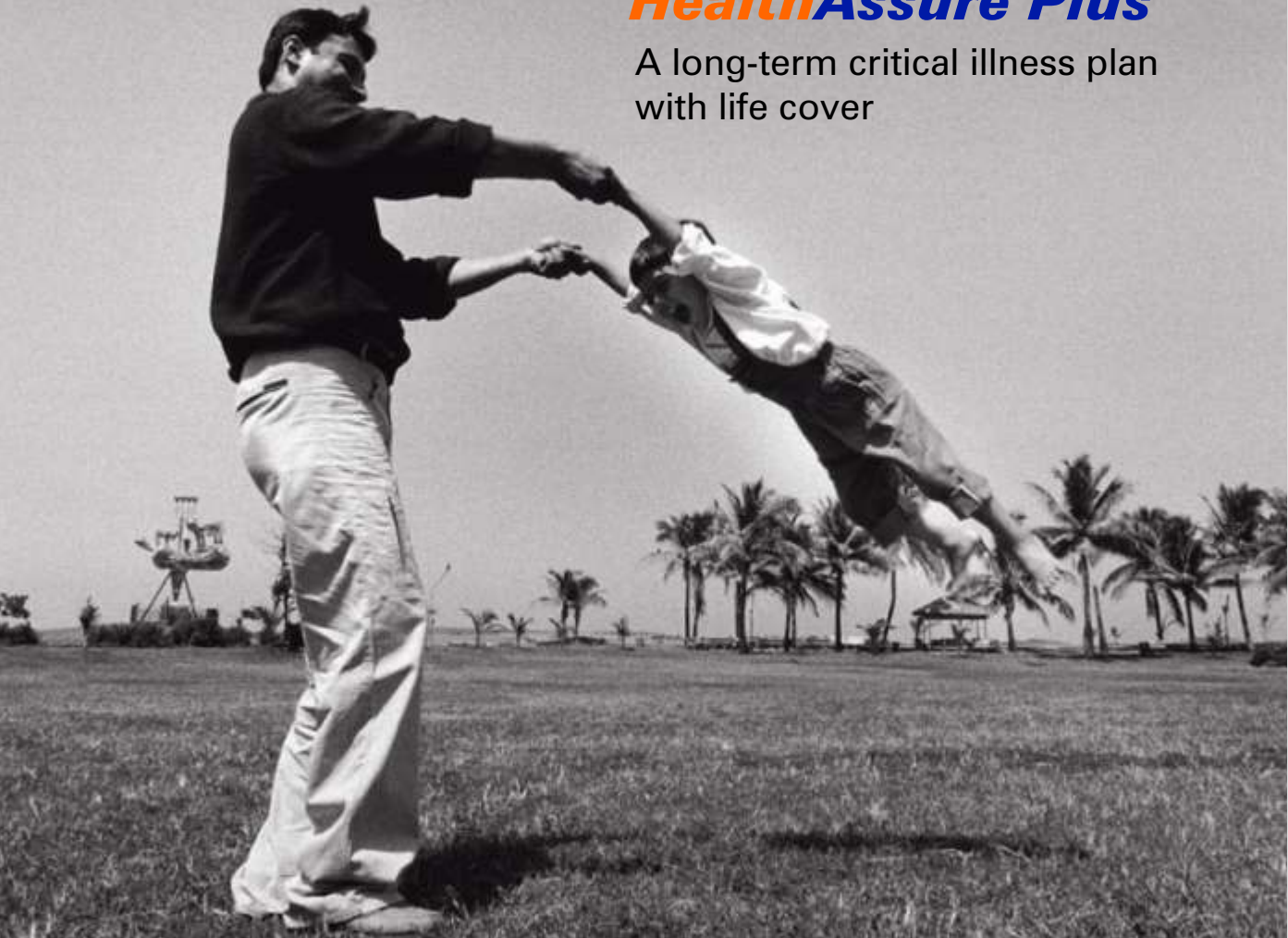


# **HealthAssure Plus**

A long-term critical illness plan  
with life cover



**Health**  
Solutions

**ICICI PRUDENTIAL**   
LIFE INSURANCE

*How often have you expressed sympathy for someone who is suffering from a critical illness, while giving little or no thought to the idea of protecting your own health? The truth is that most of us take our health for granted, not realising that with our hectic schedules, a fast-paced life and demanding lifestyles, chances of health hazards have increased substantially. According to the World Health Organization, 60% of the world's cardiac patients will be from India by 2010. Every year, there will be 8,00,000 new cancer cases in India as per the National Cancer Registry Programme.*

*A critical illness doesn't come with medical and hospital expenses alone (direct medical expenses), but can also have an adverse effect on your work, resulting in a temporary loss of income. Not only that, there are other expenses related to hospitalization such as travelling, lodging-board and other incidental expenses (indirect expenses), which in some cases can be very substantial, bloating the overall cost of treatment\*. Generally, those direct expenses account for 65% of the total cost of treatment while indirect expenses would be as much as 35% of overall cost of treatment\*.*

*Keeping this in mind, ICICI Prudential Life Insurance is pleased to introduce HealthAssure Plus, a plan that covers you against specific critical illnesses for a longer period, by providing you with the necessary financial assistance, irrespective of your actual medical expenses. What's more, it also offers you a life insurance cover, protecting your family in the unfortunate event of your death.*

## **Key advantages of HealthAssure Plus**

- HealthAssure Plus provides you long-term coverage against 6 critical illnesses.
- On diagnosis of any of the covered critical illnesses, the Critical Illness Sum Assured will be paid#. Thus, this plan provides you the freedom to choose the best possible Health Care available.
- Apart from this, in case of an unfortunate event of death during the term of the plan, the Life Insurance Sum Assured will be paid to your nominee.
- No medical or other bills are required for claiming the benefit.
- The benefit amount received can be used for medical expenses and will act as a supplement to your income during the treatment period.
- You have the following two options to receive your critical illness benefit amount:
  - One-time lump sum payment.
  - Installment payment over 5 years.
- Hassle-free claims procedure for claiming the benefit amount.
- On maturity, you can avail of a "No Claims Benefit", which means

at the end of the term, you will get your premiums back, in case you remain healthy<sup>§</sup>.

- Easy sign-up. No medical check-ups are required for Sum Assured upto Rs. 500,000<sup>+</sup>.
- Avail tax benefit on premiums paid and benefits received under the Income Tax Act, 1961 ^ .

## **How does the plan work?**

You need to choose the Sum Assured and term of the plan which once chosen, cannot be changed. The premium amount will be calculated based on your age, the Sum Assured and the term chosen. Since this is a regular premium plan, the premiums have to be paid throughout the term of the plan. You have the convenience of paying the regular premium as yearly, half-yearly or in monthly installments. The Sum Assured under the life insurance cover would be the same as that under the critical illness benefit. In the unfortunate event of diagnosis of any of the critical illnesses covered under the plan, the benefit amount (Critical Illness Sum Assured) as per the plan is paid. All future

*\*Source - Professor Prabuddha Ganguli, Presentation at the CIPH Seminar, WHO (Geneva), April 2005*

*#This benefit will be payable only on survival of the policyholder for 28 days from the date of diagnosis of the critical illness. + Conditions apply.*

premiums towards the life insurance cover are waived off and the life insurance cover continues till maturity.

## What are the benefits?

### Critical Illness Benefit

HealthAssure Plus provides you cover against the following six critical illnesses:

- Cancer
- Coronary Artery Bypass Graft/Surgery
- Heart Attack
- Kidney Failure
- Major Organ Transplant (as a recipient)
- Stroke

In case of the diagnosis of any of the above-mentioned critical illnesses, the benefit amount (Critical Illness Sum Assured) as per the policy will be paid to you. For detailed definitions of Critical Illnesses, please refer to the policy documents. Please see "What is not covered under HealthAssure Plus?" Section.



### Critical Illness Benefit Amounts and Payout Options

The benefit amount which you receive is based on the time that has elapsed since the date of issue of policy to the date of diagnosis. You also have the flexibility to choose from the two options to claim your Critical Illness benefits. This is explained in the following table with an example:

#### Benefit Amount Table:

Assuming, Critical Illness Sum Assured is Rs. 1,00,000

If Critical Illness is diagnosed after 1 year from the date the policy is issued.	
Option 1: Lump Sum Payment	Option 2: Installment Payment <sup>**</sup>
Rs. 1,00,000 (100 % of Sum Assured)	Rs. 25,000 (25 % of Sum Assured) for 1st year + Rs. 20,000 (20% of Sum Assured) from 2nd to 5th year (Total benefit: 105% of Sum Assured)
If Critical Illness is diagnosed between 6 months - 1 year from the date the policy is issued.	
Option 1: Lump Sum Payment	Option 2: Installment Payment <sup>**</sup>
Rs. 50,000 (50 % of Sum Assured)	Rs. 12,500 (12.5 % of Sum Assured) for 1st year + Rs. 10,000 (10% of Sum Assured) from 2nd to 5th year (Total benefit: 52.5% of Sum Assured))
If the Critical Illness is diagnosed in the first 6 months from the date the policy is issued then the premium paid (excluding any extra premiums <sup>§</sup> ) is returned and the policy closes.	

<sup>§</sup> Wherever any premiums are refundable under this policy, any extra premiums (charged over and above the standard premium) will not be refunded.

<sup>\*\*</sup> In the unfortunate event of death, during the period when the installments are being paid, the balance amount of installments would be paid to the nominee as a lump sum.

## Death Benefit

In case of an unfortunate death before or after the diagnosis of any of the covered critical illnesses during the term of the plan, the Sum Assured under the life insurance cover will be payable.

## Maturity Benefit

If no claims have been made during the term and if all the premiums till maturity have been paid, then a "No Claims Benefit" will be paid to you, when the plan matures. This benefit amount is equal to the sum of all the premiums paid till maturity.

However, any extra premium (charged over and above standard premium) paid for this plan is not included in the "No Claims Benefit".

## What are my tax benefits?

Premiums paid towards the policy is eligible for tax benefit under Section 80C and the amount received under policy will be eligible for tax benefit under Section 10 (10D) of the Income Tax Act, 1961 respectively ^ .

## Can I stop my plan?

You can surrender your plan after 3 years of the plan have been completed and on condition that all the premiums due for the 3 years have been paid fully.

The guaranteed surrender value will be calculated as follows:

$$\text{Surrender Value} = \frac{\text{Guaranteed}}{\text{Total term of the policy}} = \frac{\text{No. of years premium paid}}{\text{Total term of the policy}} \times \text{Total premiums paid}^{**}$$

\*\* Premiums excluding any extra premium paid

## Is there a paid up value?

On stopping of premium after three full years' premium has been paid, the policy would acquire a paid-up value equal to the amount of premiums paid (excluding any extra premiums). This paid up value would be payable on diagnosis of critical illness, death or survival to the maturity of the plan without making any critical illness claim.

## Is there a revival of policy?

A policy, which has lapsed for non-payment of premium within the days of grace may be revived subject to the following condition:

- The application of revival is made within 2 years from the date of the first unpaid premium and before the termination date of policy;
- The applicant being a Proposer/Life Assured furnishes, at his own expense, satisfactory evidence of health of the Life Assured;
- The arrears of premiums together with interest at such rate as the company may change for the late payment of premia are paid;
- The revival of the policy may be on terms different from those applicable to the policy before its lapsed; and
- The revival will take effect only on it being specifically communicated by the company to the Life Assured or the applicant.

## Illustrative premium table

Below are the premium rates for Sum Assured of Rs. 2,50,000 under HealthAssure Plus for various entry ages and coverage periods:

Age	Annual Premium	Critical Illness Benefit	Death Benefit	No Claims Benefit
Term	Coverage till Age 60 years			
35 yrs	Rs. 8,770	Rs. 2,50,000	Rs. 2,50,000	Rs. 2,19,250
40 yrs	Rs. 11,725	Rs. 2,50,000	Rs. 2,50,000	Rs. 2,34,500
45 yrs	Rs. 17,373	Rs. 2,50,000	Rs. 2,50,000	Rs. 2,60,595
Term	Coverage till Age 65 years			
35 yrs	Rs. 8,315	Rs. 2,50,000	Rs. 2,50,000	Rs. 2,49,450
40 yrs	Rs. 10,523	Rs. 2,50,000	Rs. 2,50,000	Rs. 2,63,075
45 yrs	Rs. 14,135	Rs. 2,50,000	Rs. 2,50,000	Rs. 2,82,700

*The premium amount payable under this plan is guaranteed for five years from the date of commencement of the plan and is fully reviewable every five years thereafter, but the premiums paid towards term cover will be guaranteed for the full term of the policy.*

## What are the conditions?

Minimum / Maximum Sum Assured	Rs. 1,00,000 / Rs. 10,00,000
Minimum / Maximum term	10 years / 30 years
Minimum / Maximum age at entry	18 years / 55 years
Maximum age at maturity	65 years

## What are the documents required for processing a claim?

Standard documents required for claim processing are as under:

- Written intimation of the claim
- Original plan document
- Death Certificate/ Hospital Certificates
- Claimant's statement with hospital's discharge card or hospital /pathology report
- Any other relevant hospital records

## What is not covered under HealthAssure Plus?

- If the Life Assured commits suicide whether sane or insane, within one year from the date of commencement of this plan, the plan shall be void and the premiums paid hereunder will be refunded (excluding any extra premium), after deducting the expenses incurred by the Company for the issue of the plan.
- The Critical Illness shall not have been caused by the existence of Acquired Immuno-Deficiency Syndrome or the presence of any Human Immuno-deficiency Virus Infection in the person of the Life Assured or self-inflicted injury, drug or alcohol abuse, failure to follow medical advice, war, whether declared or not and civil commotion, pregnancy, breach of law, aviation other than as a fare-paying passenger in a commercial licensed aircraft (being a multi-engined aircraft), hazardous sports and pastimes such as parachuting, bungee jumping, skydiving, river rafting, etc.
- The Critical Illness benefit shall not be payable if its symptoms have occurred, its care, treatment or advice was recommended by or received from a Physician, first manifested itself, contracted or claim has or could have been made under any earlier plan, before the issue date of the HealthAssure Plus plan or during the first six months from the issue date of the HealthAssure Plus plan.
- The premium amount payable under this plan is guaranteed for five years from the date of commencement of the plan and is fully reviewable every five years thereafter, but the premiums paid towards term cover will be guaranteed for the full term of the policy.

## Definitions of Critical Illnesses:

### Cancer

A disease manifested by the presence of a malignant tumour characterized by the uncontrolled growth and spread of malignant cells, and the invasion

of tissue. The diagnosis must be evidenced by definite histology and confirmed by qualified oncologist or pathologist. The term cancer also includes leukaemia and malignant disease of the lymphatic system such as Hodgkin's Disease.

*Excluded are:* any CIN stage (Cervical Intraepithelial Neoplasia); any pre-malignant tumour; any non-invasive cancer (cancer in situ); prostate cancer stage 1 (T1a, 1b, 1c); all skin cancers including malignant melanoma stage IA (T1a N0 M0); any malignant tumour in the presence of any Human Immunodeficiency Virus.

### Heart Attack

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area.

The diagnosis for this will be evidenced by all of the following criteria:

- a) a history of typical chest pain
- b) new characteristic electrocardiogram changes
- c) elevation of infarction specific enzymes, Troponins or other biochemical markers

*Excluded are:*

1. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T; other acute Coronary Syndromes
2. Any type of angina pectoris

### Stroke

Any cerebrovascular incident resulting in permanent neurological deficit and including infarction of brain tissue, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a neurologist and by typical clinical symptoms and by CT scan or MRI of the brain. Evidence of neurological deficit for at least 3 months has to be produced.

*Excluded are:* Transient Ischemic Attacks (TIA); traumatic injury of the brain; neurological symptoms due to migraine.

### CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by Coronary Artery Bypass Graft (CABG). The surgery must have been proven by a consultant cardiologist to be necessary by means of coronary angiography.

*Excluded are:* Angioplasty and/or any other intra-arterial procedures; any key-hole surgery including but not limited to Minimally Invasive Coronary Artery Surgery (MICAS) procedure.

### Kidney Failure

End stage renal disease presented as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out.

## Major Organ Transplant

The actual undergoing of transplantation as the recipient of a heart, lung, liver, pancreas, small bowel, kidney or bone marrow.

## Terms and Conditions

1. 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, the Life Assured should return the policy.
2. In accordance to the 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 ground that a statement made in 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 statements 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.

3. The premium shall be adjusted on the due date even if it has been received in advance. However, the status of the premium received in advance shall be communicated to the policyholder.

## Terms you need to know

**Policy Term:** This is the period for which the policy is issued to you.

**Premium:** The money you have to pay every year for the entire term of the plan in order to subscribe to the plan and to enjoy the benefits.

### Sum Assured:

- **Critical Illness Sum Assured:** This is the amount of money that you will receive in the unfortunate event of diagnosis of the specified critical illness.
- **Life Insurance Sum Assured:** This is the amount your nominee receives as a benefit payment, in the unfortunate event of death during the policy term.

**No Claims Benefit:** The amount payable to you at the end of the term as maturity benefit if no claims are made during the term of the plan.

## 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 7 innovative health insurance products.

### For more information

Please call our Customer Toll-free number 1800-22-2020 from your MTNL or BSNL line.

(Call Center Timing: 9:00 am, Monday to Saturday, except National Holidays).

Visit us at [www.iciciprulife.com](http://www.iciciprulife.com)



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

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