

# LifeGuard

Your family's happiness  
is priceless.



Presenting three options  
to secure their happiness for life.

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

Happiness and security for our family is what all of us want. However, the uncertainties of life often worry us. The thought of unfortunate events befalling us may cause anxiety about our ability to provide for our loved ones. This is especially the case if we are no longer there to provide for them. Insurance can help ease worries. It ensures that your loved ones are adequately provided for and that their lives are not affected, even if you are not around. ICICI Prudential Life Insurance, presents LifeGuard. Choose from three term plans to insure your life and provide total security to your family, at a very affordable cost.

## LifeGuard

### Level Term Assurance

### Level Term Assurance with Return of Premium

### Single Premium

### Level Term Assurance

Under this plan, in case of death of the life assured during the term, the Sum Assured will be paid to the beneficiary. There are no maturity benefits. Hence on survival till maturity, the policy will terminate.

You will need to pay the regular annual premium for the term chosen. You will be provided with life cover equal to the Sum Assured.



The table below provides indicative premiums for various age-term combinations for a Sum Assured of Rs. 10 lakhs.

Age	Term of the policy			
	5 years	10 years	15 years	20 years
30 years	Rs. 2,751	Rs. 2,751	Rs. 2,751	Rs. 2,751
35 years	Rs. 2,878	Rs. 2,878	Rs. 2,947	Rs. 3,446
40 years	Rs. 3,917	Rs. 3,917	Rs. 4,299	Rs. 5,014

*Each premium indicated has been calculated on an annual premium\* basis for a healthy adult male. The exact premium to be paid may vary as a result of underwriting.*

## Level Term Assurance with Return of Premium

Should you select this plan, you will need to pay a regular annual premium for the term chosen. You will be provided with life cover equal to the Sum Assured. The minimum Sum Assured under this plan is subject to minimum annual premium of Rs. 2,400 and maximum Sum Assured is Rs. 10,00,000. In case of death of the life assured during the term, the Sum Assured under the plan will be paid to the beneficiary. On survival till maturity, all the premiums paid, will be returned.

### Extended Life Cover

The plan also offers the unique feature of an additional extended cover for 5 years after maturity of the policy, for 50% of the Sum Assured without any further payment of premium. This provides additional protection, even after the Premium Paying Term. Cover



will be available only in respect of policies which will be in force for full Sum Assured as on maturity date. There would be no extension of rider benefits cover. The table below provides indicative premiums for various age-term combinations for a Sum Assured of Rs. 10 lakhs.

Age	Term of the policy			
	10 years	15 years	20 years	25 years
30 years	Rs. 32,195	Rs. 15,642	Rs. 10,860	Rs. 9,047
35 years	Rs. 37,193	Rs. 19,170	Rs. 13,927	Rs. 11,928
40 years	Rs. 46,130	Rs. 24,952	Rs. 18,631	Rs. 16,230

*Each premium indicated has been calculated on an annual premium\* basis for a healthy adult male. The exact premium to be paid may vary as a result of underwriting.*

### Single Premium

This is a single premium variant of the LifeGuard Level Term plan. You will need to make a one-time premium payment, depending on the term and Sum Assured chosen by you. The minimum Sum Assured is Rs. 2.5 lakhs and the maximum Sum Assured is Rs 10,00,000. In case of death of the life assured during the term, the Sum Assured under this plan will be paid to the beneficiary. There are no maturity benefits, at the end of the term.

The table below provides indicative premiums for various age-term combinations for a Sum Assured of Rs. 10 lakhs.

Age	Term of the policy			
	3 years	5 years	7 years	10 years
30 years	Rs. 6,930	Rs. 10,400	Rs. 13,810	Rs. 18,300
35 years	Rs. 7,590	Rs. 11,740	Rs. 16,090	Rs. 22,070
40 years	Rs. 9,400	Rs. 14,950	Rs. 20,740	Rs. 28,960

*Each premium indicated has been calculated on an annual premium\* basis for a healthy adult male. The exact premium to be paid may vary as a result of underwriting.*

## Who can apply?

**For LifeGuard Level Term Assurance:** Applicants should be between 18 and 55 years of age. The minimum term is 5 years and the maximum term is 30 years, which is subject to a maximum of 65 years of age. The minimum premium payable is Rs. 2,400 per annum.

**For LifeGuard Level Term Assurance with return of premium:** Applicants should be between 18 and 55 years of age. The minimum term is 10 years and the maximum term is 30 years, which is subject to a maximum of 65 years of age. The minimum premium payable is Rs. 2,400 per annum.

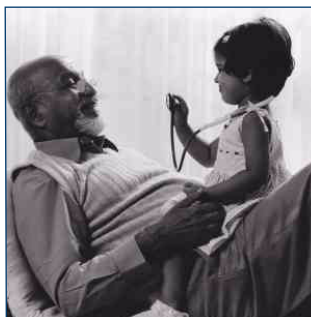
**For LifeGuard Single Premium:** Applicants should be between 18 and 55 years of age. The minimum term is 3 years and the maximum term is 15 years, which is subject to a maximum of 65 years of age.

## What additional features does LifeGuard offer you?

For added protection of your family against any unfortunate eventualities, LifeGuard offers you the following at a nominal extra cost.

### Accident and Disability Rider:

- On death of the life assured due to an accident, the beneficiary gets the additional Sum Assured under the Rider.
- In case an accident related death occurs while traveling by mass surface public transport, the beneficiary gets twice the Sum Assured under the rider.
- In the event of total and permanent disability, 10% of the Rider Sum Assured is paid out every year, for 10 years.



### Waiver of premium:

- In case of total and permanent disability due to an accident, this rider would waive future premiums till maturity.

*Note: The Riders mentioned above are not available with the LifeGuard Single Premium policy.*

*For rider exclusions, please refer to the detailed rider brochure.*

## Can the policy be discontinued?

In case you wish to surrender LifeGuard Level Term Assurance and Single Premium Plans, no surrender value is available. However, on surrender of LifeGuard Level Term Assurance with Return of Premium, a guaranteed surrender value is payable to you. This is only applicable once three years' of premium are paid.

## **What are the conditions / exclusions which are applicable to the basic plan?**

1. Suicide : If the Life assured commits suicide whether sane or insane, within one year from the date of commencement of this policy, the policy shall be void and the premiums paid will be refunded after deducting the expenses incurred by the Company for the issue of the policy.
2. Tax benefits under the policy are subject to conditions under section 80C, 80CCC, 10(10D) 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. Amount received on surrender and as pension is taxable as income.
3. Sum Assured cannot be changed, once chosen at the time of inception of the policy.
4. A period of 15 days is available to the policyholder during which the Policy can be reviewed. If the Policy is not suitable, the company will return the premiums paid subject to the deduction of insurance stamp duty on the policy..
5. 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 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.
6. 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.
7. 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 would be allowed to the policyholder.

8. **Guaranteed Surrender Value:** The policy will acquire a guaranteed surrender value and paid-up value after premiums are paid for three years. The guaranteed surrender value will be equal to the total premium received to date, multiplied by the number of years' premiums paid, divided by the number of years premium payable.
9. **Modes of premiums permitted and the charges applied for different modes of payment premiums and quantum of sum assured, if any.**  
Modes of premium permitted would be Annual, Half-yearly, Quarterly & Monthly and following modal rebates would apply:  
Annual: 2% of premium  
Half-yearly: 1% of premium  
Quarterly: 0% of premium  
Monthly: There is a loading of 5% on the premium except if the payment is made by direct debit.
10. A policy, which has lapsed for non-payment of premium within the days of grace may be revived subject to the following conditions:
  - (a) the application for revival is made within 5 years from the date of the first unpaid premium and before the termination date of policy
  - (b) the applicant being the Proposer/Life Assured furnishes, at his own expense, satisfactory evidence of health of the Life Assured
  - (c) the arrears of premiums together with interest at such rate as the company may charge for late payment of premiums are paid
  - (d) the revival of the policy may be on terms different from those applicable to the policy before it lapsed
  - (e) the revival will take effect only on it being specifically communicated by the Company to the Life Assured or the applicant.
11. For further details, refer to the policy document and detailed benefit illustration.

## 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 5.9 million policies and has a network of over 1000 offices, 263,000 advisors and 22 bank partners. It is also the only life insurer in India to be assigned AAA (ind) credit rating by Fitch Ratings.



**For more information,  
please 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)  
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.

This sales brochure is indicative of the 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 sales brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. \*Service Tax and Education Cess will be charged extra as per the applicable rates. The product is eligible for tax benefit under section 80C and Section 10(10D) of the Income Tax Act, 1961 which are subject to changes made thereto from time to time. Insurance is the subject matter of the solicitation. © 2008, ICICI Prudential Life Insurance Company Limited. LifeGuard WROP: Form No. T03, UIN 105N017V02; LifeGuard ROP: Form No. T01, UIN 105N006V02; LifeGuard SP: Form No. T02, UIN 105N007V02; ADBR 105B001V01; WOPR 105B016V01; ADBR 105B001V01; WOPR 105B016V01; ADVT. no:L/IC/194/2008 - 09