

ICICI Pru _____
PureProtect

**Your family's happiness
is priceless.**



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

As the head of your family, you have always fulfilled your responsibilities and given your family the comforts they wanted. You have always been there for them. However, life is full of uncertainties. So, it is important to ensure that your family is protected, should something unfortunate happen to you.

Keeping this in mind, we bring to you, ICICI Pru Pure Protect Classic & Pure Protect Elite, with which you can insure your life and provide total security to your family, at a very affordable cost.

Key Features

Get insurance protection at extremely affordable rates

Avail of discounts on premium for high sum assured

Enhance your policy with the optional Waiver of Premium Rider and Accidental Death and Disability Benefit Rider

Avail of tax benefits as applicable²

How the plan works

Choose the Sum Assured in accordance with the insurance protection you need.

For insurance cover of Rs. 25,00,000 and above choose ICICI Pru Pure Protect Elite

For insurance cover up to Rs. 24,99,999 choose ICICI Pru Pure Protect Classic

You can customise your policy by adding additional benefits such as Accidental Death and Disability Rider and Waiver of Premium Rider.

You will need to pay regular premiums for the term chosen.

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.



At a Glance		
	ICICI Pru Pure Protect Classic	ICICI Pru Pure Pru Protect Elite
Min/Max Entry Age	18-65 years	18-65 years
Min/Max Term	10-30 years	10-30 years
Max. Coverage Age	75 years	75 years
Min. Premium	Rs. 2,400 pa	Rs. 2,400 pa
Min. Sum Assured	Subject to minimum premium as applicable	Rs. 25,00,000
Max. Sum Assured	Rs. 24,99,999	-
Tax Benefit	Premium paid towards the policy will be eligible for tax benefit under Sec 80C.	

* Inclusive of service tax and education cess as applicable

Illustrations

Pure Protect Classic:

The table below provides indicative premiums for various age-term combinations for a Sum Assured of Rs. 15 lakhs.

Age	Term of the Policy			
	10 years	15 years	20 years	30 years
30 years	Rs. 2,920 p.a.	Rs. 3,220 p.a.	Rs. 3,587 p.a.	Rs. 4,605 p.a.
35 years	Rs. 3,771 p.a.	Rs. 4,255 p.a.	Rs. 4,872 p.a.	Rs. 6,357 p.a.
40 years	Rs. 5,373 p.a.	Rs. 6,207 p.a.	Rs. 7,158 p.a.	Rs. 9,344 p.a.

Premium amounts shown above are inclusive of service tax and education cess as applicable

Pure Protect Elite:

The table below provides indicative premiums for various age-term combinations for a Sum Assured of Rs. 50 lakhs.

Age	Term of the Policy			
	10 years	15 years	20 years	30 years
30 years	Rs. 7,608 p.a.	Rs. 8,387 p.a.	Rs. 9,444 p.a.	Rs. 12,558 p.a.
35 years	Rs. 9,889 p.a.	Rs. 11,390 p.a.	Rs. 13,337 p.a.	Rs. 18,009 p.a.
40 years	Rs. 14,394 p.a.	Rs. 17,064 p.a.	Rs. 20,067 p.a.	Rs. 27,075 p.a.

Premium amounts shown above are inclusive of service tax and education cess as applicable

Additional features

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

Accidental Death and Disability Benefit Rider[#]:

On death of the life assured due to an accident, the beneficiary gets the additional Sum Assured under the Rider.

In case of death due to accident while the life assured is using, as a fare paying passenger, authorised public mass surface transport, namely bus or train, operating under terms of such authorisation 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 Rider[#]:

In case of total and permanent disability due to an accident, under this rider the company will pay the remaining premiums till maturity. For rider exclusions, please refer to the detailed rider brochure.

Can the policies be discontinued?

ICICI Pru Protect Classic and ICICI Pru Protect Elite do not acquire any surrender value throughout the policy term and therefore there is no amount payable upon surrender.

Terms & Conditions

1. Suicide: If the Life assured, whether sane or insane, commits suicide, within one year from the date of issue 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 of the Income Tax Act, 1961. Death Benefit is tax free under Section 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 from time to time.
3. Sum Assured cannot be changed, once chosen at the time of inception of the policy.
4. A period of 15 days is available from the date of receipt of the policy document 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, proportionate premium for the period of cover and any expense borne by the Company on medicals.
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, and any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Rupees five hundred.

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

The application for revival is made within 2 years from the date of the first unpaid premium and before the termination date of policy

The applicant being the 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 charge for late payment of premiums are paid

The revival of the policy may be on terms different from those applicable to the policy before it lapsed

The revival will take effect only on its being specifically communicated by the Company to the Life Assured or the applicant.

9. For further details, on risk factors and terms and conditions please read the policy document and detailed benefit illustration before concluding the sale.

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 players to commence operations when the insurance industry was opened to the private sector in year 2000. Since inception, the company has written over 8 million policies and has a network of over 2000 offices, over 261,000 advisors and 24 bank partners. It is also the first life insurer in India to be assigned AAA(ind) credit rating* by Fitch Ratings.

*Ratings by Fitch as on March, 2008



For more information call our Customer Service

Toll Free Number on 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.

Registered Office: ICICI Prudential Life Insurance Company Limited. ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025 Registration No. 105.

This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the policy document before concluding the sale. Insurance is the subject matter of solicitation. © 2008. ICICI Pru Pure Protect Classic: Form No T20. ICICI Pru Pure Protect Elite: Form No - T21 UIN 105N084V01. ADBR UIN105A018V01 WOPR UIN 105A019V01 ADVT No.: L/IC/234/2008-09