



*Happiness and security for our family are 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 Pure Protect Classic & Pure Protect Elite a Non participating term insurance plan, with which you can insure your life and provide total security to your family, at affordable cost.*

### **Key benefits of ICICI Pru Pure Protect**

- Get insurance protection at 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 applicable<sup>2</sup>
- Pure Protect Classic offers Sum Assured up to the extent of ₹ 24,99,999 and
- Pure Protect Elite offers Sum Assured of ₹ 25,00,000 and above.

### **How the plan works**

- Choose the Sum Assured in accordance with the insurance protection you need.
- You can customize 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.



ICICI Pru Pure Protect at a glance		
	Classic	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	₹ 2,400 pa	₹ 2,400 pa
Min. Sum Assured	–	₹ 25,00,000
Max. Sum Assured	₹ 24,99,999	–
Tax Benefit	Premium paid towards the policy will be eligible for tax benefit under Sec 80C	



## Illustrations

### Pure Protect Classic

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

Age	Term of the Policy			
	10 years	15 years	20 years	30 years
30 years	₹ 2,600 p.a.	₹ 2,858 p.a.	₹ 3,195 p.a.	₹ 4,097 p.a.
35 years	₹ 3,353 p.a.	₹ 3,781 p.a.	₹ 4,340 p.a.	₹ 5,660 p.a.
40 years	₹ 4,781 p.a.	₹ 5,524 p.a.	₹ 6,366 p.a.	₹ 8,323 p.a.

*Premium amounts shown above are exclusive 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	₹ 6,769 p.a.	₹ 7,441 p.a.	₹ 8,410 p.a.	₹ 11,176 p.a.
35 years	₹ 8,819 p.a.	₹ 10,114 p.a.	₹ 11,849 p.a.	₹ 16,015 p.a.
40 years	₹ 12,788 p.a.	₹ 15,178 p.a.	₹ 17,859 p.a.	₹ 24,115 p.a.

*Premium amounts shown above are exclusive 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

#### 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 Pure Protect Classic and ICICI Pru Pure 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. **Freelook period:** If you are not satisfied with the terms and conditions of this policy, please return the policy document to the Company for cancellation within
  - 15 days from the date you received it, if your policy is not sourced through Distance marketing\*
  - 30 days from the date you received it, if your policy is sourced through Distance Marketing\*

On cancellation of the policy during the freelook period, we will return the premium paid subject to the deduction of:

  - a. Stamp duty under the policy
  - b. Expenses borne by the Company on medical examination, if any

The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

\*Distance marketing: Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (I) Voice mode, which includes telephone-calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.
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 is one of the first companies to commence operations when the industry was opened in 2000. Since inception, it has written over 13 million policies and has over 1,27,000 advisors and several corporate distribution partners.



### For more information:

**Customers calling from any where in India, please dial 1860 266 7766**

*Do not prefix this number with "+" or "91" or "00" (local charges apply)*

**All Customers calling us from outside India, please dial +91 22 6193 0777**

**Call Centre Timings: 9.00 am to 9.00 pm**

**Monday to Saturday, except National Holidays.**

**To know more, please visit [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.

Insurance is the subject matter of the solicitation. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. The product brochure is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy document. In the event of conflict, if any between the terms & conditions contained in this brochure and those contained in the policy documents, the terms & conditions contained in the Policy Document shall prevail. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Service tax and education cess will be charged extra as per applicable rates and company policy from time to time. The tax laws are subject to amendments from time to time. © 2010, ICICI Prudential Life Insurance Co. Ltd. Reg No: 105. ICICI Pru Pure Protect: Form No.: ICICI Pru Pure Protect Classic: Form No T20. ICICI Pru Pure Protect Elite: Form No- T21 UIN 105N084V01. ADBR UIN 105A018V01 WOPR UIN: 105A019V01. Advt: L/IC/54/2012-132.