

Diabetes Assure FAQs

Policy features and benefits related

Q What does ICICI Prudential's Diabetes Assure plan offer?

Diabetes Assure is a plan which offer cover to individuals with Type II Diabetes Mellitus, Impaired Fasting Glucose (IFG) and Impaired Glucose Tolerance (IGT). This plan covers Life Assured against the following critical illness:

- End Stage Renal Failure (ESRF)
- Procedure Based Components:
- Limb Amputation due to Diabetic complication
- LASER treatment for Diabetic Retinopathy

Q What are the benefits available under the Diabetes Assure Plan?

In Case the Life Assured is diagnosed with ESRF after the waiting period of 3 months, then 100% Sum Assured (SA) is payable and the policy will close.

For Procedure Based Benefit:

- Limb Amputation due to diabetic complication
- Laser Treatment for Diabetic Retinopathy

Multiple claims on the above two procedures can be claimed over the term of the policy subject to the following conditions and the policy will continue for Base SA.

- Multiple payouts of 5% of SA for LASER treatment of left eye. Minimum duration between the 2 claims should be 180 days.
- Multiple payouts of 5% of SA for LASER treatment of right eye. Minimum duration between the 2 claims should be 180 days.
- Multiple payouts of 5% of SA for limb amputation (any limb) – Each claim for a particular limb must be 180 days apart.

Q Is there a maturity benefit value under this policy?

No benefits are payable on maturity of the policy.

Q What are the special privileges offered under this plan?

As an esteemed policy holder of this plan, you are entitled to privileges like:

- Discounts on products /services offered by Health care partners (As Specified by the Company)
- Special website where your queries will be answered by an eminent by physician / Diabetologists via e-mail.

Q What are the Tax Benefits under this policy?

The customer can avail Tax exemption under Sec 80D.

Medical tests related

Q What are the tests required to undergo at the time of applying for the policy?

Medical examination with Eye examination & Limb examination, Urine Analysis, HbA1c, Serum Creatinine.

Q Will the Life Assured have to pay for his/her medical tests?

No the Life Assured doesn't have to pay for the medical tests that he/she is required to undergo at inception.

Q Will the Life Assured get copies of his/her medical tests reports?

The Company shall provide Life Assured with copies of his/her medical tests reports free of cost

Premiums related

Q Are premiums fixed throughout the term of the Policy?

Yes. The premiums will be fixed for the entire term of the policy.

Q What is the mode of Payment for Premium?

Premiums are payable through any of the following modes

- Cash
- Cheques
- Demand Drafts
- Pay Orders
- Bankers Cheque
- Internet (Infinity / Bill Junction / Bill Desk)
- Credit Cards
- ECS

Claims related

Q Is any waiting period applicable?

Yes. A waiting period of 3 months is applicable under Diabetes Assure.

Q What is the timeline for a claim to be submitted after suffering from a Critical Illness?

The claim should be submitted within 60 days from the date of diagnosis of the Critical Illness.

Q What should be done if the Life Assured has changed his location?

It is very important that the Life assured immediately informs the company of change in location / address.

If the Life Assured is relocating to a place where the Company does not offer this plan of insurance, prior approval from the Company should be sought before undergoing the medical check-ups in that location.

Q How should the Life Assured notify the company about the claim?

Life Assured is required to submit the claim intimation form at any of the nearest branch or to the Health Claims Cell. The claim intimation form can be:

- Downloaded from our website (www.iciciprulife.com) Or
- Obtained from the nearest local branch office Or
- From the Advisor

Q What documents are required to be submitted at the time of Claim intimation?

- Policy Certificate (Original)
- Claimant's Statement (Original)
- Treating doctor's certificate (Original)
- Medical records such as consultation notes, admission notes, discharge summary, diagnostic test reports etc. (Photocopies)

Q Once all the requirements are submitted, how much time does the Company require to settle the Claim?

The Company settles the Claim by dispatching the Claim payment within 8 working days after all the records/ documents / forms as communicated through "requirements / reminder letter" are submitted.

In case, the Claim warrants further verification, the Company keeps the Claimant informed of the same. On completion of the verification, the decision is taken by the Company and conveyed to the Claimant.

Q What is the communication address of the Claims department?

A written communication can be sent either to the nearest branch or can be sent directly at the following address:

Health Claims Cell

ICICI Prudential Life Insurance Company,
Stanrose House, 4th Floor,
1089 Appasaheb Marathe Marg,
Prabhadevi
Mumbai- 400 025