



## ICICI Prudential Life launches ICICI Pru iProtect Smart

~ Innovative product offering cover against Death, Critical & Terminal illness, Accident and Disability benefits ~

**Mumbai, 15 December 2015:** ICICI Prudential Life Insurance Company Limited (ICICI Prudential Life), has launched ICICI Pru iProtect Smart – a single product which offers cover against Death, Critical & Terminal illness, Accidental Death and Disability due to an accident. This first of its kind product combines the benefits of life, health and accident insurance.

There is no replacement for the loss of the breadwinner, but the family can be protected financially through an insurance cover. Indians are prone to health disorders due to the fast paced and high stress lifestyles. The incidence of lifestyle based ailments are on the rise. Rising cost of healthcare can severely impact the financial savings of the family leaving them vulnerable. Additionally, certain ailments can impact the ability to maintain the same level of income.

Mr. Puneet Nanda, Executive Director, ICICI Prudential Life said “Customers currently have to separately purchase life, accidental death and critical illness covers. iProtect Smart is a single product that addresses all these needs at an affordable price. This innovative product combines the benefits of life and health insurance and is not just a typical term product.”

“Customers have been given the flexibility to increase their cover at various milestones in their lives for e.g. marriage, child birth etc. This feature will enable them to provide adequate protection to their families across different life stages. We are confident that with this unique product we will bridge, to an extent, the protection gap that currently exists in the country.” added Mr. Nanda.

Benefits	Age	Policy Term	Monthly Premium (*)(Rs.)
#Death cover Rs.50 lakhs	30 years	30 years	1110/-
Accidental Death cover Rs.50 lakhs	35 years		1493/-
Critical illness cover Rs.10 lakhs	40 years		2126/-

\*Premiums for non-smoker male

# Death benefit is inclusive of Terminal illness and Waiver of Premium in case of disability due to an accident

### Summary

- Comprehensive protection plan offering cover against Death, Critical illness, Accident and Disability
- Premium for critical illness cover is guaranteed to remain the same throughout the term of the policy
- Option to take death benefit as monthly income over 10 years
- Terminal illness cover