

Key Features

- ICICI Pru Linked Accidental Death and Disability Rider provides your family an extra layer of protection by paying them a lump-sum in case of an accidental death¹ or total and permanent disability² due to an accident or earlier of terminal illness or death
- You can opt for any one or any of the two or all of the rider benefit options i.e. Accidental Death cover or Accidental Total and Permanent Disability cover or Term Booster Benefit option*.
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- Accidental Death Benefit cover can be up to 3X the sum assured³ of the base policy.
- Accidental Death and Accidental Total & Permanent Disability benefit option can be attached to an applicable base policy at the inception of such policy or at any subsequent policy anniversary during the premium payment term of the base policy, subject to the age restrictions mentioned in the table above. Term Booster Benefit* option can be attached to an applicable base policy only at inception of such policy, subject to age restrictions mentioned in the table above.
- The premium payment and policy term of the rider will be as per the base policy subject to maximum available rider coverage term.
- Tax benefits⁴ may be available on premiums paid and benefits received as per prevailing tax laws.



For complete details of the rider, please refer to the Policy Documents

Boundary conditions

Premium Payment Option	Premium Payment Term (PPT) (in years)	Min/Max Coverage Term (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
Single Pay	1	5 to 67	18/65	23/85
Limited Pay	5 to 66	PPT+1 to 67		
Regular Pay	5 to 67	Equal to PPT		

The maximum Sum Assured under each benefit option will be as per Board-approved Underwriting Policy (BAUP), but not exceeding the Sum Assured on Death at inception for the base policy for Accidental Total & Permanent Disability benefit option and Term Booster benefit option and not exceeding three times the Sum Assured on Death at inception for the base policy for Accidental Death benefit option.



For complete details of the rider, please refer to the Policy Documents

Disclaimers

¹Accidental death benefit option available through the rider: Under this option, if the person whose life is covered by this benefit option (known as the Life Assured) passes away, due to an accidental death which happens within the Coverage term such that death happens 180 days from the date of accident, the sum assured for ADB will be paid out as a lump sum to the person specified (known as the Claimant) in the policy, provided the benefit option is in-force at the time of the accident. Maximum Sum Assured available under Accidental Death Benefit option will be up to three times the Sum Assured on Death at inception for the base policy (capped at Rs. 3 Crore).

²Accidental total and permanent disability benefit option available through the rider: If the life assured covered by this benefit option become totally, continuously and permanently disabled as a result of accident i.e., Accidental Total Permanent Disability and meets any of 3 clauses as defined in the policy document, the Accidental Total and Permanent Disability Sum Assured will be paid out as a lump sum to the nominee. On payment of the Accidental total and permanent disability Sum Assured to the Claimant, the benefit option will terminate and all rights, benefits and interests under the option will stand extinguished. Maximum Sum Assured available under Accidental Total and Permanent Disability Benefit option will be up to the Sum Assured on Death at inception for the base policy (capped at Rs. 3 Crore). For more details, kindly refer to the Rider policy document.



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Disclaimers

³Sum assured is the benefit payable on death of the Life Assured during the policy term.

⁴Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details

*Term Benefit Booster Option : Sum Assured under this benefit will be payable in lumpsum to the Claimant in the event of earlier of death or terminal illness of the Life Assured.

A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners specializing in treatment of such illness, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by the Company. The Company reserves the right to independent assessment.



For complete details of the rider, please refer to the Policy Documents



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ICICIPru Linked Accidental Death and Disability Rider. UIN - 105A043V03 ADVT: W/II/1794/2024-25

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