

Heart disease or cancer can be defeated, With the right plan by your side.



Non Linked Non Participating Health
Individual pure Risk product

Key Benefits

- **Choice of Protection:** Protect yourself against cancer or heart related problems or both
- **Payout on diagnosis:** Receive pay-outs on diagnosis of any of the listed Minor/Major conditions¹
- **Payout for minor conditions:** Get up to 25% of the Sum Assured on diagnosis of any of the covered Minor conditions.³
- **Additional Benefits:**
 - Safeguard against increasing health expenses with the Increasing Cover Benefit
 - Option to enhance protection with additional covers like Hospital Benefit and Income Benefit⁴
 - **Waiver of premiums** in case of Minor claim and even on permanent disability²
- **Tax benefits⁶** on both premiums paid and benefits received as per the prevailing tax laws



For complete details of the policy, please refer to the policy document and Sales literature.
UIN: '105N154V03

How does the product work?

- Choose to protect against Cancer or Heart problems or both Cancer and Heart problems:
 - Cancer cover provides protection against pre-cancerous (Carcinoma-in-Situ) and Early stage of cancer in addition to severe stages of cancer
 - Heart cover provides protection against even the most common heart problems
 - Cancer cover and Heart cover offers protection for both cancer and heart problems
- **Lump sum amount will be paid on diagnosis of any of the listed conditions based on their level**^(T&C 1,3)

Level	Payout (as % of sum assured)
Minor condition	25%
Major condition	100% less earlier Minor condition claim payouts, if any



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How does the product work?

Additional Benefits in Detail:

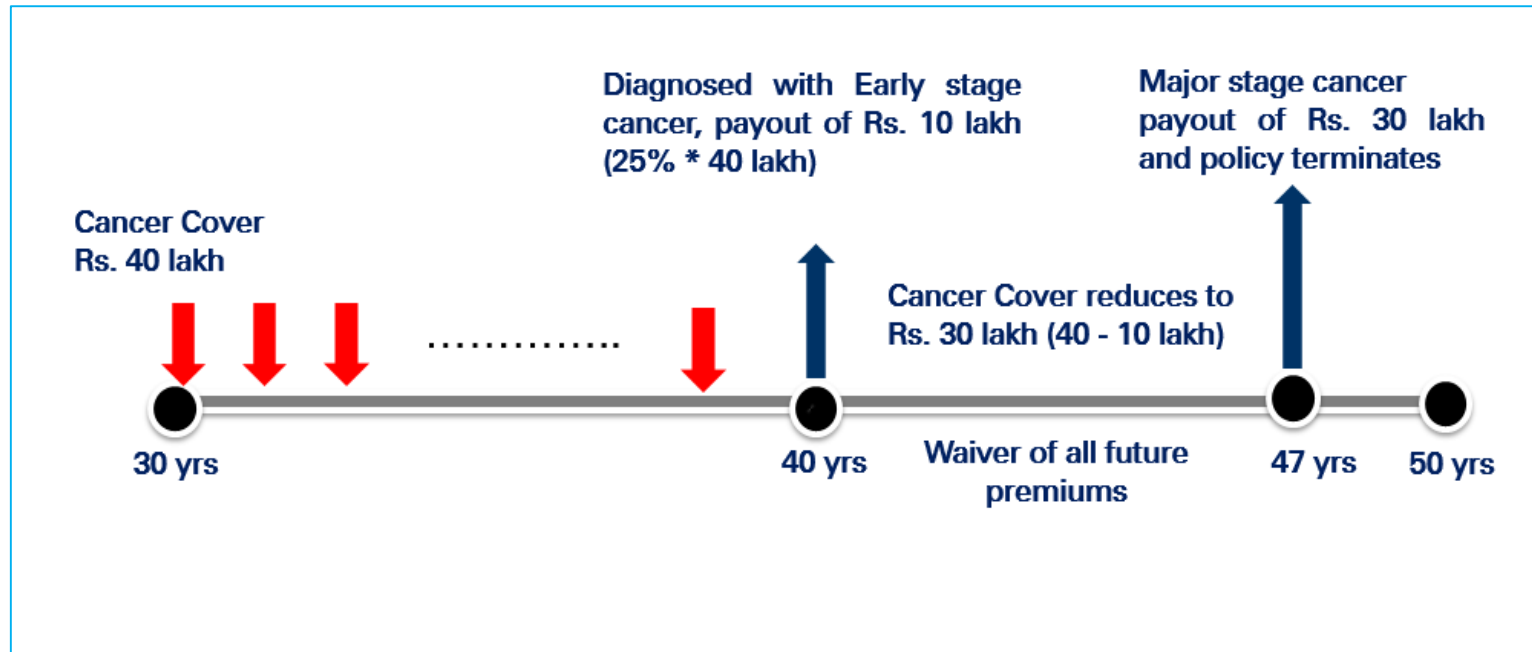
- **Enhance your protection cover** by choosing one or a combination of the following additional benefits:
 - **Hospital Benefit:** You will get daily hospital cash benefit of Rs.5,000 if you get hospitalised for a continuous stay of 24 hours, due to any of the listed conditions under your chosen cover.
 - **Increasing Cover Benefit⁵:** Your sum assured will increase by 10% simple interest every year, till the time first claim is made.
 - **Income Benefit⁴:** 1% of the sum assured chosen at inception, will be paid to you each month for a period of 5 years on diagnosis of any of the Major conditions under the cover. This benefit is over and above the lump sum payable.

Boundary conditions

Age at entry (age as on last birthday)	Minimum: 18 years Maximum: 65 years
Maximum maturity age (age as on last birthday)	Minimum: 23 years Maximum: 75 years
Policy Term	Single Pay: 5 years Regular Pay: 5 to 40 years
Premium Payment Option	Single Pay, Regular Pay
Premium Payment Term	Single Pay: Single Regular Pay: Same as Policy Term
Minimum Sum Assured	Rs 2 Lakh
Maximum Sum Assured	Cancer Cover: Rs 50 Lakh Heart Cover: Rs 25 Lakh
Premium Payment mode	Single, Yearly, Half-yearly, and Monthly

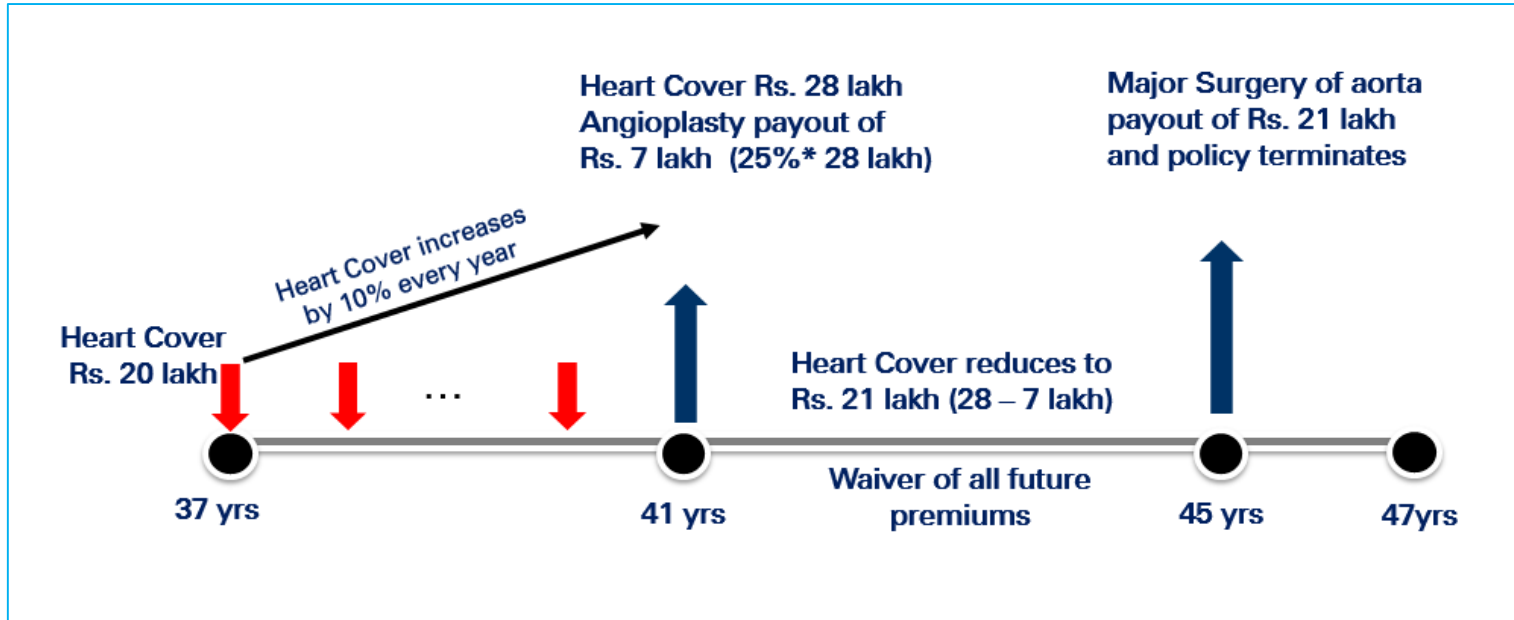
Illustration

Illustration 1: Animesh is a professional consultant aged 30 years. He bought ICICI Pru Heart / Cancer Protect, with Cancer cover of Rs. 40 lakh for 20 years. He had to pay a premium of Rs. 2092 per year for 20 years. He was diagnosed with Early stage cancer of lung at the age of 40. He received a payout of Rs. 10 lakh through this plan which helped him with his medical expenses. The plan continued with remaining Rs. 30 lakh (40-10 lakh) without Animesh having to pay any further premiums. Unfortunately, when he touched 47 years, he was detected with Major stage cancer of lung, and the remaining amount of Rs. 30 lakh was paid to him.



Illustration

Illustration 2: Ritika is a sales professional aged 37 years. She bought ICICI Pru Heart / Cancer Protect, with Heart cover of Rs. 20 lakh for 10 years. She opted for Increasing Cover Benefit under which her sum assured increased by 10% every year. She had to pay a premium of Rs.6,466 for 20 years. At age of 41 she underwent angioplasty for which she received Rs. 7 lakh, thereafter the increase in the sum assured stopped. The policy continued for Rs. 21 lakh (28 -7 lakh) without Ritika having to pay any further premiums. At the age of 45, she underwent Major Surgery for aorta and the remaining Rs. 21 lakh was paid to her.



Terms and conditions

¹A lump sum is paid out on diagnosis of any of the listed conditions. This payout is based on the level of the condition. In any case, the total payout in the policy cannot exceed 100% of the Sum Assured of the cover selected. Please refer to the sales brochure to know about the payouts at different level of condition.

²The Company shall waive all future premiums on a claim of Minor condition under the chosen cover; or on the diagnosis of Permanent Disability (PD) of the Life Assured due to an Accident. If both Cancer cover and Heart cover are chosen such waiver is allowed on a minor/major condition claim under either Cancer cover or Heart cover; or on the diagnosis of PD. This benefit is available only if the Policy is in force as on the date of diagnosis of the condition/at the time of accident.

³In case of Minor Conditions, the total payout will be capped at 100% of the Sum Assured.

⁴Under the Income Benefit, the Sum Assured has to be chosen at inception of the plan. An amount equal to 1% of the Sum Assured chosen at inception will be paid to the policyholder each month, for a period of 5 years upon a valid claim under any of the listed Major conditions. Where the Cancer cover and Heart cover are taken together, pay out under Income Benefit will be triggered for only that cover for which a claim of Major condition is registered and all Benefits through other cover remains unaffected.

⁵With Increasing Income Benefit, the Sum Assured chosen at inception increases by 10% simple interest on each policy anniversary, for every claim free year. The maximum Sum Assured under the cover will be capped at 200% of the Sum Assured chosen at inception. This increase in Sum Assured will stop on occurrence of first claim under the cover. Where Cancer cover and Heart cover are chosen together, the Sums Assured for both the covers increase by 10% simple interest on each policy anniversary, for every claim free year. The maximum sum assured will be capped at 200% of the Sum Assured chosen at inception for each type of cover. In case of occurrence of first claim under any one type of cover, the increase in Sum Assured will stop for that cover type and Increasing Cover Benefit will continue for the other type of cover, for which no claim has occurred.

⁶Tax benefits will apply to the premiums paid and benefits received as per the prevailing tax laws. Tax benefits under the policy are subject to conditions under Sec. 80C, 80D, 10(10D) and 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 details, before acting on above.



For complete details of the policy, please refer to the policy document and Sales literature.



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IRDAI Regn No. 105. CIN:L66010MH2000PLC127837. Advt. No. W/II/1168/2019-20

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

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