

Your family's Happiness starts with your Protection



Key Benefits

- Secure your family with affordable premiums
- **Additional Accidental Death Benefit¹**: Boost your protection cover with accidental death benefit
- **Simplified process**: Start your policy hassle free without medical examination.
- Special premium rates for women for life cover
- **Flexibility** to pay premiums once, for a limited period or throughout the policy term
- **Tax benefits²**: on premiums paid and benefits received as per the prevailing tax laws

¹ Accidental Death Benefit is available in Life Plus option. In case of death due to an accident, Accidental Death Benefit will be paid out in addition to Death Benefit.

² Tax benefits under the policy will be as per the prevailing Income Tax laws. Goods and Service tax and applicable cesses will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.



For complete details of the policy, please refer to the policy document and Sales literature.
UIN: 105N173V02

Benefits in Detail

Two Benefit Options:

- **Life Option:** On your unfortunate death, we will pay the Death Benefit (DB) as lump sum to your nominee. The policy will terminate on payment of this benefit. Death Benefit is the Sum Assured chosen by you
- **Life Plus Option:** In addition to the Death Benefit, you are also covered for Accidental Death (AD) Benefit. In case of death due to an accident, we will pay your nominee AD Benefit. This benefit ensures that you enhance your coverage significantly at very affordable rates. The policy will terminate on payment of these benefits.

Maturity or paid-up or survival benefit:

There is no maturity, paid-up value or survival benefit available under this product.

Surrender / Unexpired risk premium value:

Surrender value, if any, is applicable only for Single Pay policies. Unexpired risk premium value, if any, is applicable for Limited Pay policies. No surrender value or unexpired risk premium value is payable for Regular Pay policies.



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Boundary conditions

Minimum / Maximum age at entry	18 / 60 years
Minimum / Maximum age at maturity	23 / 65 years
Minimum Policy term	Single Pay : 5 years Regular Pay : 5 years Limited Pay : 10 years
Maximum Policy term	Single Pay : 20 years Limited Pay : 40 years Regular Pay : 65 years less age at entry
Premium Payment Options	Single Pay, Regular Pay, Limited Pay
Premium Payment Terms	Single Pay : Single Regular Pay : Same as Policy Term Limited Pay : Policy Term – 5 years
Minimum Premium	₹ 2,400 excluding applicable taxes such as Goods and Services tax and/or cesses
Accidental Death Benefit	Equal to Sum Assured chosen by you, subject to a maximum limit as per the Board Approved Underwriting Policy
Minimum Sum Assured	Subject to the minimum premium
Maximum Sum Assured	Unlimited (subject to Board Approved Underwriting Policy)
Mode of Premium Payment	Single, Yearly, Half-yearly and Monthly
Sum Assured will be offered in multiple of ₹50,000.	

Illustration

Priya is a 32 years old marketing consultant. She has availed a loan for buying a house. Realising the need for protection in her fast-paced life, Priya wants to be well prepared for unforeseen circumstances in life. ICICI Pru POS - iProtect Smart with Accidental Death Benefit provides the perfect solution for her needs.

Priya takes ICICI Pru POS-iProtect Smart with Life Plus option for sum Assured of ₹ 40 Lakhs for 30 years. She regularly pays an annual premium of ₹ 8,294.

On Priya's unfortunate death, due to accident, her family gets lump sum benefit of ₹ 80 Lakhs and the Policy terminates.





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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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