



ICICI Pru iProtect Supreme

A Non-Participating, Non-Linked Life, Individual,
Pure Risk /Savings Insurance Product

Key Features

- Life Insurance Cover¹ for financial security of your family
- Complete payout of life cover on diagnosis of terminal illness²
- The product has two plan options as given below, that have to be chosen at the outset :
 - With Return of Premium – where for a fully paid policy, the maturity benefit shall be 100% of Total premiums paid
 - Without Return of Premium - No benefits are payable on survival of the Life Assured at the completion of the policy term
- Enhanced Protection with ICICI Pru Non-linked Accidental Death and Disability Riders³
- Tax benefits⁴ may be applicable on 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.
ICICI Pru Protect Supreme UIN: 105N193V01 ; ICICI Pru Non Linked Accidental Death and Disability Rider UIN:105B042V01

Additional Benefits

- Option to avail loans under the With Return of Premium option, up to 80% of the surrender value once the policy has acquired a surrender value
- Facility to avail the plan under Married Women's Property (MWP) Act
- Option to increase the life cover at different milestones of the Life Assured, such as marriage and childbirth / adoption of child

| Event | Additional Life Cover (% of the original Life Cover) | Maximum Additional Life Cover Allowed (₹) |
|--------------------------------------|---|--|
| Marriage | 50% | 50,00,000 |
| Birth/Legal Adoption of 1st Child | 25% | 25,00,000 |
| Birth/Legal Adoption of 2nd Child | 25% | 25,00,000 |



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How does this plan protect you?

Under either plan options, provided all due premiums have been paid, the Death Benefit payable, in the event of earlier of death or terminal illness (TI) of the Life Assured during the policy term, will be the highest of:

- 7 times Annualized Premium,
- 105% of the Total Premiums Paid up to the date of death or diagnosis of terminal illness, and
- Sum Assured chosen by the Policyholder



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Boundary Conditions

| Premium Payment option | Premium Payment Term (in years) | Minimum/Maximum Policy Term (in years) | Minimum/Maximum Age at Entry (in years) | Minimum/Maximum Age at Maturity (in years) |
|-----------------------------|---------------------------------|--|---|--|
| Limited Pay | 5 years | 20/85-Age at Entry | 18/55 | 38/85 |
| | 7 years | | | |
| | 10 Years | | | |
| | 15 years | | | |
| | Up to 60 years of age | | | |
| Regular Pay | Equal to policy term | | | |
| Minimum/Maximum Sum Assured | | ₹ 5,000,000 / ₹ 30,000,000 | | |



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Disclaimers

¹Life Cover is the benefit payable on death of the life assured during the policy term.

²A 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 for independent assessment.

³Available through additional rider 'ICICI Pru Linked Accidental Death and Disability Rider'. Please refer to the rider brochure for more details.

⁴Tax benefits under the policy are subject to conditions under Section 80C, 10(10D) and other provisions of the Income Tax Act, 1961. Goods and Services Tax and cesses, if any will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.



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Call us on 1800-2660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

ICICI Pru Protect N Gain UIN: 105L191V03; ICICI Pru Linked Accidental Death and Disability Rider UIN:105A043V01

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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.

IRDAI disclaimer:

BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ FRAUDULENT OFFERS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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