



Non-Linked Non-Par Life Individual pure risk premium product

In ICICI Pru iProtect Smart plan, you can opt for medical or non-medical underwriting. Your premium would differ basis the option that you have selected. Please refer below mentioned FAQs for more information on medical & non-medical underwriting process.

Frequently Asked Questions (FAQs)

01 What is the difference between medical and non-medical underwriting?

In case of medical underwriting customers are required to undergo physical medical examinations. For non-medical underwriting, no physical medical examination is required, instead a doctor will call the customer and assess the medical condition of customer over the phone (Tele interview). Non-medical underwriting is available only to customers who meet certain eligibility criteria. Premium for policies issued basis non-medical underwriting is higher than the premium for policies issued basis medical underwriting (for standard rates).

02 What are the eligibility criteria for non-medical underwriting?

To know details on eligibility criteria for non-medical underwriting, the customer can get in touch with their SCB Relationship Manager/Branch Manager. Applicants who do not meet eligibility criteria will follow the medical underwriting option.

03 What is the process for Non-medical underwriting?

An appointed doctor from ICICI Prudential will contact customer on his registered mobile number to assess customer's health, medical/family history, lifestyle behaviour etc.

04 What are the possible outcomes of Non-medical underwriting?

Based on the details shared by the customer in application form & details shared during the tele interview, cases may either be accepted at standard non-medical premium rates or rejected in case any adversity is found. In the event non-medical underwriting is rejected, customer will have an option to re-apply through the medical underwriting route with a fresh application form. Customer will have to undergo applicable physical medicals when applying through this route. The case will be re-underwritten basis the new application submitted, and physical medical examination. The final decision on underwriting would be taken by ICICI Prudential. Medical underwriting rates will apply.

04 Does customer have to bear any extra cost for medical / non-medical underwriting?

No, all costs related to medical and non-medical underwriting are borne by the insurance company.

05 Who will conduct Tele Interview & what kind of questions are asked in the Tele-interview?

Tele-interview is conducted by a certified Doctor to ascertain current medical condition of the customer. Questions related to health, past medical history, lifestyle & habits are generally asked during the interview.



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