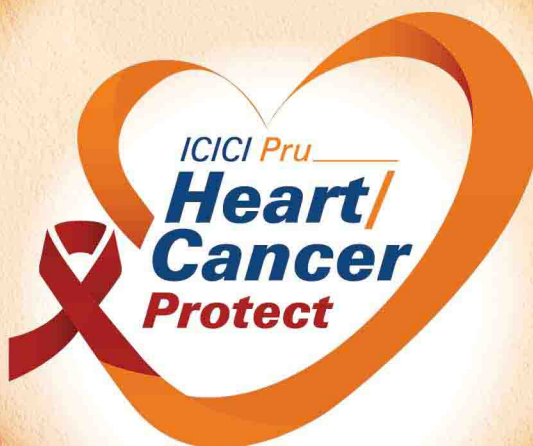


**Heart disease can be defeated,
With the right plan by your side.**

The specially designed



This is a non-participating non-linked plan

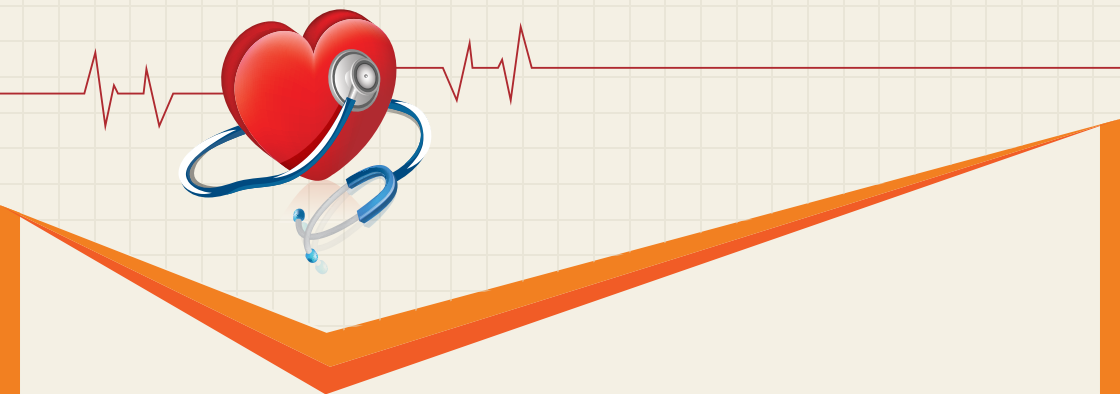
Pays money when you need it the most

✓ Claim amount paid on detection* ✓ Affordable premiums

#ProtectIndia



*The claim pay-out depends on the severity of the level of listed conditions



Indians facing a new health risk!

- ◆ There are 40 million heart patients in India.¹
- ◆ 2.5 lakh heart surgeries are performed every year.¹
- ◆ Cost of treatment is at an all-time high.²

¹Source: <http://blog.medicounsel.com/2016/09/12/heart-disease-statistics-india-2016/>

²Source: http://webcache.googleusercontent.com/search?q=cache:kQvauHuVqioJ:www.indiahealthcaretourism.com/average_cost_of_treatment.php+&cd=1&hl=en&ct=clnk&gl=in

Will you be able to afford the rising cost of medical expenses?

Currently, the basic treatment for heart disease costs²:

Corrective surgery for aorta malfunction: ₹10 lakh	+	Emergency hospitalisation to treat a heart attack: ₹5 lakh	+	Average hospitalisation (private sector): ₹25,850	=	Total cost including posthospitalisation follow-up: ₹20 lakh
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Critical illness plans which covers you against specific diseases like heart diseases are the need of the hour.

Presenting a Custom-Made Plan to cover the cost for Heart disease

ICICI Pru Heart / Cancer Protect is a health plan, which takes care of your medical expenses related to heart diseases right from the first diagnosis and lets you recover without any financial worries.



Key Benefits



Upfront payment on the first diagnosis of any of the listed heart conditions



Pay-outs as per the severity of heart condition



Company will pay the rest of the premiums in case of permanent disability or on diagnosis of any of the minor heart condition^{T&C4}



On hospitalisation, get cover for daily medical expenses



Sum Assured increases by 10% every year to help you fight inflation



Deduction from taxable income up to ₹50,000^{T&C20}



Avail a discount of 5% on first year's premium, on purchasing this product for yourself and your spouse^{T&C7}



Existing customers can enjoy a discount of 5% on the first year's premium^{T&C7}



Get 1% of Sum Assured as monthly income for 5 years on Major covered condition

Let us learn about the benefits in detail

Upfront pay-out based on the severity of the condition.

In case you are diagnosed with any of the covered conditions, a lump sum amount will be paid upfront on the following basis:

Level	Pay-out (As % of Sum Assured)
Minor heart condition	25%
Major heart condition	100% after deducting earlier minor condition claim pay-outs, if any

Claims for minor conditions can be made as many times as needed within the maximum sum assured limit.



Waiver of premium

All your future premiums will be paid by the company and the policy will continue:

- In case of permanent disability due to an accident
- On the first diagnosis of a minor condition

Hospital Benefit:

If you opt for hospital benefit you will receive a daily hospital cash benefit of ₹5000 on hospitalisation irrespective of actual expenses.

Please note, this benefit will be payable subject to a maximum limit of ten days per policy year and thirty days over the policy term. The yearly limit of number of days of hospitalization cannot be carried forward to next year.

Increasing Cover Benefit:

You can fight medical inflation with the increasing cover option, which increases your sum assured by 10% simple interest every year. This cover will increase up to a maximum of 200% of your sum assured at inception until the first claim is made.

Income Benefit:

Under the income benefit, you will receive 1% sum assured³ every month for 5 years on the diagnosis of any major heart condition. The benefit is over and above the lump sum payable.

³Base Sum Assured chosen at policy inception

Extensive coverage

Conditions covered under heart cover

Minor Conditions	Major Conditions
Angioplasty	Cardiomyopathy
Balloon valvotomy or Valvuloplasty	First heart attack of specified severity (Myocardial infarction)
Carotid artery surgery	Heart transplant
Implantable cardioverter defibrillator	Major surgery of aorta
Implantation of pacemaker of heart	Open chest CABG
Infective endocarditis	Open heart replacement or repair of heart valve

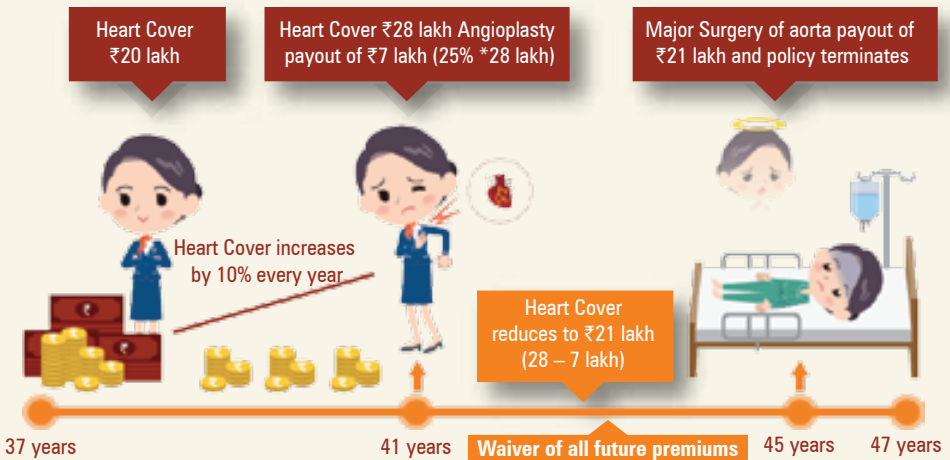


Minor Conditions	Major Conditions
Minimally invasive surgery of aorta	Primary (Idiopathic) pulmonary hypertension
Pericardectomy	
Pulmonary thromboembolism	
Surgery for cardiac arrhythmia	
Surgery to place ventricular assist Devices or total artificial hearts	

Let's see how the plan works

Ritika is a sales professional aged 37 years. She bought ICICI Pru Heart / Cancer Protect, with heart Cover of ₹20 lakh for 10 years. She opted for Increasing Cover Benefit under which her sum assured increased by 10% simple interest every year.

At the age of 41, she underwent angioplasty, for which she received ₹7 lakh (25% of the increased sum assured), thereafter the increase in the sum assured stopped. The policy continued for ₹21 lakh (28 - 7 lakh) without Ritika having to pay any further premiums. At the age of 45, she underwent a major surgery for the aorta and the remaining ₹21 lakh was paid to her.





Check out the plan specifications

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
Minimum sum assured	₹2 lakh
Maximum sum assured	₹25 lakh
Premium payment modes	Single, yearly, half-yearly and monthly

Surrender

You can surrender a policy in case you want to discontinue the plan. The surrender value will be applicable only if you opted for a single pay policy.

You receive the surrender benefit as stated below from year 1:

$$\text{Surrender Value}^{\#} = \text{Single Premium} \times \text{Surrender Value Factor}$$

[#]The bases for computing Surrender Value Factors will be reviewed from time to time and the factors applicable to existing business may be revised subject to the prior approval of the IRDAI.



Terms and Conditions

1. Claim will be admissible only if the life assured is diagnosed for the first ever occurrence of any of the listed conditions and policy is in force at the time of diagnosis. The total payout in the policy cannot exceed 100% of the sum assured.
2. Claim under one type of cover does not impact the sum assured of the other cover.
3. For the multiple minor conditions claims to be admissible, there needs to be a period of at least 6 months between the date of diagnosis of a minor condition claim and date of diagnosis of subsequent minor condition claim.

4. **Waiver of premium:**

In case the policy has been purchased for you and your spouse, waiver of future premiums will be applicable only for that life assured who has been diagnosed with the following conditions:

- A minor condition; or
- Permanent disability due to accident; or
- A minor/major condition where cancer cover and heart cover are chosen together

5. **Income benefit:**

- a. The income benefit will be paid as and when due irrespective of the expiry of the policy term, provided major condition has been diagnosed within the policy term.
- b. In case of death of policyholder during income benefit payout period, the benefit will be paid to the claimant.
- c. If 100% of the sum assured has already been paid under the policy on account of multiple minor condition claims, then on a claim under listed major conditions, only income benefit will be paid and there will not be any lump sum benefit payment.

6. **Increasing cover benefit:**

- a. Increase in sum assured will stop on occurrence of first claim under the cover.
- b. Where cancer cover and heart cover are taken together, 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.

7. **Special benefits:**

- a. *Family Benefit:* Family benefit will have to be chosen at the inception of the policy only, spouse cannot be added once the policy is issued. The policy benefits of both the life's assured shall be independent of each other. This discount is not applicable on single pay policy.
- b. *Loyalty Benefit:* This discount is not applicable on single pay policy.
- c. You can avail either family benefit or loyalty benefit.



8. Waiting period:

- a. The benefit shall not apply or be payable in respect of any listed conditions of which the symptoms have occurred or for which care, treatment, or advice was recommended by or received from a physician, or which first manifested itself or was contracted during the first six months from the Risk commencement date or three months from the policy revival date where the policy has lapsed for more than three months.
- b. In the event of occurrence of any of the scenarios mentioned above, where it is established that the life assured was diagnosed to have any one of the listed conditions during the waiting period for which a claim could have been made, the company will refund the premiums from risk commencement date of the policy or from the date of revival as applicable and the policy will terminate with immediate effect. For policies with family benefit, this life assured will be removed and the policy will continue for the other life assured with the reduced premium from the next premium due date.
- c. No waiting period applies if any of the listed conditions occur due to accident.

9. Survival period:

Benefits under heart cover will be payable only if the life assured survives for a period of 7 days from the date of diagnosis of any of the listed conditions under heart cover.

10. Free look period:

If you are not satisfied with the terms and conditions of the policy, please return the policy document to the Company for cancellation with reasons within:

- 15 days from the date you received it, if your policy is not purchased through distance marketing
- 30 days from the date you received it, if your policy is an electronic policy or is purchased through Distance Marketing.

On cancellation of the policy during the free look period, we will return the premium subject to the deduction of:

- a. Stamp duty under the policy,
- b. Expenses borne by the company on medical examination, if any
- c. Proportionate risk premium for the period of cover.

The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

11. Tax benefits:

Tax benefits under the policy are subject to conditions u/s 80D of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra over the premium amount as per the applicable rates. Tax laws are subject to amendments from time to time.



12. Grace period:

A grace period for payment of premium of 15 days applies for monthly premium payment mode and 30 days for other modes of premium payment. If the premium is not paid within the grace period, the policy shall lapse and cover will cease.

13. Premium discontinuance:

If the premium is not paid either on the premium due date or within the grace period, all benefits under this policy will cease.

14. Policy revival:

A policy, which has lapsed for non-payment of premium may be revived subject to the following conditions:

- No benefit is payable for an event which occurred or symptoms of which first occurred or were first diagnosed during the period when policy was in lapsed condition.
- The application for revival is made within 2 years from the due date of the first unpaid premium and before the termination date of the policy. Revival will be based on the prevailing Board approved underwriting policy.
- A waiting period of 3 months will be applicable for any revivals after 3 months from the due date of the first unpaid premium.
- No waiting period will be applicable for any revival within 3 months of the due date of the first unpaid premium.
- The policyholder furnishes, at his own expense, satisfactory evidence of health of the life assured as required by the prevailing Board approved underwriting policy.
- The arrears of premiums together with interest at such rate as the company may charge for late payment of premiums are paid.

The revival of the policy may be on terms different from those applicable to the policy before premiums were discontinued.

The company reserves the right to refuse to re-instate the policy. The revival will take effect only if it is specifically communicated by the company to the policyholder.

Any change in revival conditions will be subject to prior approval from IRDAI and will be disclosed to policyholders.

15. The company will not provide loans under this policy.

16. Premium guarantee:

The premiums are guaranteed for a block of three (3) years after which it can be revised with prior approval of IRDAI. Premiums, if and when revised, will be guaranteed for a subsequent block of three (3) years. We will inform you about the premium revision, if any, at least 3 months in advance.

The revision in premiums, shall not be based on any individual policy claim experience. For Single pay policies, the premium is guaranteed for the entire policy term.



17. Modal loadings:

Loadings for various modes of premium payment are given below

Mode of Premium Payment	Loading (as a % of Premium)
Monthly	6.0%
Semi-Annual	3.5%
Annual	NA

18. We shall terminate the policy for non-disclosure or misrepresentation or dishonest or fraudulent claims, without refunding the premiums.

19. For details on exclusions and other terms and conditions please refer to the product brochure.

20. Deduction from Taxable Income up to ₹25,000 for self, spouse and dependent children(₹30,000 if the age of insured is 60 years or more) + ₹25,000 for parents (₹30,000 if the age of insured is 60 years or more) towards health insurance premium paid u/s 80D. Insurance premium for claiming deduction should be paid in any mode other than Cash. Tax benefits are subject to conditions of section 80D and other provisions of the Income Tax Act, 1961. Tax laws are subject to amendments made thereto from time to time.



1. Exclusions for listed conditions:

In addition to the condition specific exclusions mentioned in the definition of listed conditions, the following exclusions shall apply to the listed conditions of Cancer cover and Heart cover:

- Pre-existing diseases are not covered. Pre-existing disease means any Heart for which the insured had signs or symptoms, and/or was diagnosed, and/or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.
- Any investigation or treatment for any Illness, disorder, complication or ailment arising out of or connected with the pre-existing Illness shall be considered part of that pre-existing illness.
- No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless life assured has disclosed the same at the time of proposal or date of revival whichever is later and the company has accepted the same.
- Any covered event or its signs or symptoms having occurred within the waiting period.
- Existence of any Sexually transmitted diseases, Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) and its related complications.
- Self-inflicted injuries, suicide, insanity, and deliberate participation of the life assured in an illegal or criminal act with criminal intent.
- Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a medical practitioner.
- Radioactive contamination due to nuclear accident.
- Any illness due to a congenital defect or disease which has manifested or was diagnosed before the Insured attains aged 17.

2 . Exclusion for hospital benefit:

In addition to the exclusions of listed conditions mentioned above, following exclusions will be applicable to hospital benefit:

- Any treatment of a donor for the replacement of an organ.
- Ayurvedic, Homeopathy, Unani, Yoga and naturopathy, Siddha, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments other than Allopathy / western medicines.



This is a non-participating non-linked plan



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BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

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.