

The new

《《 SUPER PROTECTOR 》》

LIFE PLAN



Payout for your family in
your absence



Payout to you in case of
34 major illnesses like Heart Attack,
Cancer, Kidney Failure, etc. (optional²)

ICICI PRUDENTIAL 

L I F E I N S U R A N C E

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

²The critical illness benefit is an accelerated benefit and the death benefit will be reduced by the critical illness cover paid to the policyholder. This is available only under Life & Health and All in One Options. To know more about the illnesses covered, please refer to the Sales brochure.

You strive to provide comfort, happiness, and security to your family, you would want your family's future to be secure at all times.

ICICI Pru iProtect Smart gives you the flexibility to design your safety net so that you can protect your family's future. This ensures that they lead a comfortable life without any financial worries, even in your absence. This plan offers you the option to enhance your coverage against Accidental Death and Critical Illnesses and hence ensuring a 360 degree cover for your life and is also available for sale through online mode.

Key Features



Enhanced protection: Get covered against terminal illness³ and disability⁴ in addition to death



Additional benefits: Option to choose Accidental Death Benefit⁵ and Accelerated Critical Illness Benefit² against 34 illnesses



Special discount on first year's premium for salaried customers



Need based benefit payout: Choose to receive the benefit amount as a lump sum or as monthly income for 10/ 20/ 30 years or a combination of both



Tax⁶ benefits may be applicable on premiums paid and benefits received as per the prevailing tax laws

3 quick steps to have your comprehensive protection plan

STEP 1

Choose your level of protection by selecting one of the below benefit options. The coverage under each of the benefit options is as per the table below.

Coverage	Benefit Options			
	Life	Life Plus	Life & Health	All-in-One
Death	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Terminal Illness ³	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Waiver of Premium on disability due to accident ⁴	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accidental Death ⁵	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Critical Illness ²	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Your premium will vary depending on the benefit option chosen.

STEP 2

Choose the Life cover¹ payout option that meets your protection needs

Options	Details
Lump sum	All benefits paid as lump sum
Income*	A percentage of the benefit amount is payable every year throughout the Income term of 10, 20 or 30 years, as chosen by you at policy inception. This will be paid in equal monthly instalments in advance at a defined rate of life cover ¹ amount
Income and Lump Sum	The percentage of the Life cover ¹ to be paid out as lump sum is chosen at inception. The balance Life cover ¹ will be paid out in equal monthly instalments in advance, for the chosen Income Term of 10,20 or 30 years
Increasing income	The benefit amount is payable in monthly instalments for 10 years starting with 10% of the benefit amount per annum in the first year. The income amount will increase by 10% per annum simple interest every year thereafter.

* The policy beneficiary can also advance the first year's income as lump sum. The monthly income (payable in equal monthly instalments), will start from the subsequent month for the remaining income term (total income term less 1 year), at a different defined rate of the Life cover amount than before. Accidental Death Benefit and Accelerated Critical Illness Benefit are always paid as lump sum. The premium for your policy will vary based on the Life cover payout option chosen.

STEP 3

Choose your policy term, premium payment term and frequency and get started.

Benefits in detail



Life cover¹ and Terminal Illness benefit³

We will pay the Life cover¹ to your nominee/legal heir, on the first occurrence of either

- Death of the Life Assured, or
- Diagnosis of Terminal Illness

The policy will terminate on payment of this benefit. Life cover¹ is the Sum Assured chosen by you.



Waiver of premium on permanent disability due to accident⁴

We understand that paying future premiums to continue your life cover may be a burden in case of a disability. That is why this feature ensures that you do not need to pay your future premiums to continue your protection.

On diagnosis of Permanent Disability (PD)⁴ due to an accident, the future premiums under your policy for all benefits are waived.



Accidental Death (AD) Benefit (Optional)⁵

In case of death due to an accident, within Accidental Death Benefit⁵ term, we will pay your nominee/ legal heir AD Benefit as lump sum. This benefit ensures that you enhance your coverage significantly at very affordable rates. You can also add this benefit later during the policy term.

In case no AD Benefit is triggered within the AD Benefit term, then AD Benefit will terminate and premiums corresponding to it will not be payable. However You would be required to pay premiums for all other Benefits to keep the policy in force.



Accelerated Critical Illness (ACI) Benefit (Optional)²

The ACI² benefit offers you coverage against 34 critical illnesses. When a major illness strikes, it can place a huge burden on your family, not only because of the cost of medical care but also because you may not be able to work. To protect you against this, we will pay you the ACI Benefit, as a lump sum to meet your financial needs.

This benefit is payable, on first occurrence of any of the 34 illnesses covered. The ACI Benefit, is accelerated and not an additional benefit which means the policy will continue with the Life cover¹ reduced by the extent of the ACI Benefit paid. The future premiums payable under the policy will reduce proportionately. If ACI Benefit paid is equal to the Life cover¹, the policy will terminate on payment of the ACI Benefit.

Critical Illnesses Covered

Sr. No.	Critical Illnesses	Categories
1	Cancer of specified severity	Cancer
2	Angioplasty*	Heart and Artery Benefit
3	First Heart Attack – of Specified Severity	
4	Open Heart Replacement or Repair of Heart Valves	
5	Surgery to aorta	
6	Cardiomyopathy	
7	Primary Pulmonary hypertension	
8	Open Chest CABG	
9	Blindness	Major Organ Benefit
10	Chronic Lung Disease	
11	Chronic Liver Disease	
12	Kidney Failure Requiring Regular Dialysis	
13	Major Organ/ Bone Marrow Transplant	Brain and Nervous System Benefit
14	Apallic Syndrome	
15	Benign Brain Tumour	
16	Brain Surgery	
17	Coma of specified Severity	
18	Major Head Trauma	
19	Permanent Paralysis of Limbs	
20	Stroke resulting in permanent symptoms	
21	Alzheimer's Disease	
22	Motor Neurone Disease with Permanent Symptoms	
23	Multiple Sclerosis with Persisting Symptoms	
24	Muscular Dystrophy	
25	Parkinson's Disease	
26	Poliomyelitis	Others
27	Loss of Independent Existence	
28	Loss of Limbs	
29	Deafness	
30	Loss of Speech	
31	Medullary Cystic Disease	
32	Systematic lupus Eryth with Renal Involvement	
33	Major Burns	
34	Aplastic Anaemia	

*The ACI Benefit for Angioplasty is subject to a maximum of ₹ 5,00,000. On payment of Angioplasty, if the ACI Benefit is more than ₹ 5,00,000 the policy will continue for other CIs with ACI Benefit reduced by Angioplasty payout. The future premiums payable for the residual ACI Benefit will reduce proportionately.

Life stage protection

Responsibilities change with time and your protection cover should match those responsibilities. ICICI Pru iProtect Smart offers the flexibility to increase the level of protection at key life stages of marriage and child birth, without any medicals. Please refer to the table below.

Event	Additional Death Benefit (percentage of original Death Benefit)	Maximum additional Death Benefit allowed
Marriage	50%	₹ 50,00,000
Birth / Legal adoption of 1 st child	25%	₹ 25,00,000
Birth / Legal adoption of 2 nd child	25%	₹ 25,00,000

Additional premium will be calculated based on the increased Sum Assured and outstanding policy term as per your age at the time of each such increase.

Illustrations

Illustration 1

Priya is a 32 years old self employed marketing consultant. She has taken a home loan. Realising the need for protection in her fast-paced life, Priya wants to be well prepared for unforeseen circumstances in life. ICICI Pru iProtect Smart provides the perfect solution for her needs.

Priya takes ICICI Pru iProtect Smart with a life cover of 1 Crore and an ACI Benefit of ₹25 lakh for 30 years..She regularly pays an annual premium of ₹17,440 and has opted for lump sum as life cover payout option.

Priya is diagnosed with Critical Illness. ₹25 lakh is paid as a lump sum and the Policy continues with reduced Sum Assured of ₹75 lakh. The subsequent premiums are proportionately reduced to ₹8,511 p.a.

On Priya's unfortunate death, her nominee gets lump sum death benefit of ₹ 75 lakh and the Policy terminates.



Total Premiums Paid= ₹2,67,603

Note: In above illustration, it is assumed that premiums for that policy year have been paid before occurrence of contingency. Premiums are offline and exclusive of taxes

Illustration 2

Anil is a 35 years old doctor who runs his own clinic. Anil wants to ensure that his wife, three year old son and retired father live a comfortable life in case of his untimely death. He chooses ICICI iProtect Smart with a Death Benefit of ₹1.5 crore with an Income option which will ensure an adequate monthly income for his family.

Anil takes ICICI Pru iProtect Smart for a base cover of ₹ 1.5 Crore for 40 years. He pays an annual premium of ₹22,331.

After Anil's death his policy ensures a monthly income of ₹ 1,25,000 for 10 years to his family.



Total Premiums Paid= ₹2,23,310

Note: In above illustration, it is assumed that premiums for that policy year have been paid before occurrence of contingency. Premiums are offline and exclusive of taxes

Eligibility conditions

Premium Payment Options	Premium Payment Term	Minimum/Maximum Policy Term	Minimum/Maximum age at entry
Single Pay [#]	Single	5 years / 20 years	18/65
Regular Pay	Equal to policy term	5 years / 85 years less age at entry	18/65
		Whole Life (99 years less age at entry)	
Limited Pay	5, 7, PT- 5 years	10 years / 85 years less age at entry	18/65
	10 years	15 years / 85 years less age at entry	
		Whole Life (99 years less age at entry)	
	15 years	21 years / 85 less age at entry	18/65
	60 years less age at entry	PPT+ 5 years / 85 years less age at entry	18/55
		Whole Life (99 years less age at entry)	
Accidental Death Benefit (Optional) ⁵		Minimum: ₹1,00,000 Maximum: Equal to Sum Assured chosen by you, subject to a maximum limit as per the Board Approved Underwriting Policy Accidental death Benefit term will be equal to the policy term or (80-Age at entry), whichever is lower	
Accelerated Critical Illness (ACI) Benefit (Optional) ²		Minimum: ₹1,00,000 Maximum: As per the Board Approved Underwriting Policy. ACI benefit is not available for Single Pay policies ACI Benefit term would be equal to policy term or 30 years or (75-Age at entry), whichever is lower	
Minimum Sum Assured		Subject to the minimum premium	
Maximum Sum Assured		Unlimited	
Mode of Premium Payment		Single, Yearly, Half-yearly and Monthly	

[#]Max age at maturity for single pay is 75 years

Maturity or paid-up or survival benefit

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

Terms & Conditions

- 1 Life Cover is the benefit payable on death of the life assured during the policy term.
- 2 Accelerated Critical Illness Benefit (ACI Benefit) is up to ₹1 Crore (Subjected to underwriting guidelines). Accelerated Critical Illness Benefit (ACI Benefit) is optional and available under Life & Health and All in One options. This benefit is payable, on first occurrence of any of the 34 illnesses covered. Medical documents confirming diagnosis of critical illness needs to be submitted. The benefit is payable only on the fulfillment of the definition of the diagnosed critical illness. The ACI Benefit, is accelerated and not an additional benefit which means the policy will continue with the Death Benefit reduced by the extent of the ACI Benefit paid. The future premiums payable under the policy will reduce proportionately. If ACI Benefit paid is equal to the Death Benefit, the policy will terminate on payment of the ACI Benefit. To know more in detail about ACI Benefit, terms & conditions governing it, kindly refer to sales brochure. ACI Benefit term would be equal to policy term or 30 years or (75-Age at entry), whichever is lower.
- 3 A 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.
- 4 On diagnosis of Permanent Disability (PD) due to an accident, the future premiums under your policy for all benefits are waived. To know more about definitions, terms & conditions applicable for permanent disability due to accident, kindly refer sales brochure of ICICI Pru iProtect Smart.
- 5 Accidental Death benefit is up to ₹2 Crores (Subject to underwriting guidelines). Accidental Death Benefit (AD Benefit) is available in Life Plus and All in one options. In case of death due to an accident Accidental Death Benefit will be paid out in addition to Death benefit. AD Benefit is available for the policy term or till the age of 80 years, whichever is lower.
- 6 Tax benefits under the policy are subject to prevailing conditions 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.



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ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

ICICI Prudential Life Insurance Company Limited. Registered Address: ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays and. valid only for calls made from India). ICICI Pru iProtect Smart: UIN: 105N151V10. Advt No.:L/II/1046/2023-24.

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