

Securing my family's future is my top priority



You would want your family's future to be secured at all times, even if something unfortunate were to happen to you.

With ICICI Pru iCare II, protect your family's future and ensure that they lead their lives comfortably without any financial worries, even in your absence.

ICICI Pru
iCare II
Term Insurance Plan

ICICI PRUDENTIAL
LIFE INSURANCE

KEY FEATURES



Flexibility

Choose protection cover based on your needs from the following options:

- **Option I:** Death benefit is equal to the Sum Assured chosen by you
- **Option II:** An additional death benefit^{TGC4} equal to the Sum Assured chosen by you or ₹ 2 Cr, whichever is lower, will be payable only in case of death due to accident. This option is available only with the Regular Pay option



Insurance cover at extremely affordable premiums



Tax benefits:

Enjoy tax benefits on premium paid towards the policy u/s 80C & 10 (10D) of the Income Tax Act, 1961^{TGC1}

Take a quick look at this Policy:

| | |
|--|---|
| Minimum / Maximum age at entry | One pay 18/60 years (age last birthday) Regular pay 18/65 years (age last birthday) |
| Maximum age at maturity | 85 years (age last birthday) for Regular pay Option I 80 years (age last birthday) for Regular pay Option II 65 years (age last birthday) for One pay |
| Premium payment options | Regular Pay , One Pay |
| Policy term | Regular Pay: 5 years to 67 years One pay: 5/10 years |
| Minimum Premium (Annual premium / Single premium) | ₹ 2,400 excluding Goods & Services Tax and Cess (if any), as applicable. |
| Minimum / Maximum Sum Assured | Minimum Sum Assured is as per minimum premium limit. There is no maximum limit on Sum Assured. |
| Accidental Death Benefit (Only with iCare II Option II) | Equal to Sum Assured chosen by you, subject to a maximum of ₹ 2 Cr |
| Mode of premium payment | Regular Pay: Yearly, Half-yearly and Monthly One Pay: Single premium |

How does the plan work?

1. Choose between Option I and Option II based on your protection needs.
2. Select a Sum Assured and policy term, as per your requirements.
3. Fill in your personal details and answer some simple questions related to your health.
4. Select either One Pay or Regular Pay premium payment option, and make payment.
5. Enjoy life cover throughout the policy term chosen by you.

Benefits in detail

Death benefit

In the unfortunate event of the death of the Life Assured during the term of the policy, the nominee shall receive the following death benefit:

| Plan type | Benefit paid out to the nominee |
|--|---|
| iCare II Option I | Sum Assured chosen by you |
| iCare II Option II (applicable only for Regular Pay option) | Sum Assured chosen by you + Accidental Death Benefit |

Accidental Death Benefit - An amount equal to the Sum Assured chosen by you (subject to a maximum of ₹ 2 Cr) will be paid only in the unfortunate event of death of the Life Assured due to an accident ^{T&C4}.

Death benefit will be payable, only if all due premiums have been paid and the policy is in force.

Maturity or paid-up or survival benefit

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

Illustrative premium rates

The table below provides annual premium, for a Regular Pay option (exclusive of Goods & Services Tax and Cess (if any), as applicable) for various combinations of age and Sum Assured for a healthy male, opting for a policy term of 25 years.

| Age (years) / Sum Assured (₹) | iCare II Option I | | | iCare II Option II | | |
|----------------------------------|-------------------|----------|----------|--------------------|----------|----------|
| | 25 lakhs | 50 lakhs | 75 lakhs | 25 lakhs | 50 lakhs | 75 lakhs |
| 30 | ₹ 5,475 | ₹ 7,600 | ₹ 10,500 | ₹ 6,725 | ₹ 10,100 | ₹ 14,250 |
| 35 | ₹ 7,400 | ₹ 10,700 | ₹ 14,925 | ₹ 8,650 | ₹ 13,200 | ₹ 18,675 |
| 40 | ₹ 10,625 | ₹ 15,850 | ₹ 22,350 | ₹ 11,875 | ₹ 18,350 | ₹ 26,100 |

Premium rates shown above do not apply if the policy is bought directly from the company's website.

Terms and Conditions

1. **Tax benefits:** Tax benefits under the policy are subject to conditions u/s 80C & 10 (10D) of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra as per prevailing rates. The tax laws are subject to amendments from time to time.
2. **Premium discontinuance (for Regular Pay policies):** 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. No benefit shall become payable in case of death of the Life Assured while the policy is in lapsed condition. A two year revival period from the date of the first unpaid premium shall apply.
3. **Surrender:** In case of Regular Pay, your policy does not have a surrender value. In case of One Pay, the Surrender Value will be equal to (Surrender Value Factor * Single Premium). The Surrender Value factors will depend on the chosen policy term and the time of surrender. Please refer to the product brochure for complete details.
4. This is not a product brochure. For more details on the product benefits, terms and conditions and exclusions, please read the brochure carefully before purchasing the plan.
5. **Section 41:** In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.



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

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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

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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.