

ICICI Pru
Cancer
care

There's *life*
beyond cancer

Health

Solutions

 **ICICI PRUDENTIAL** 
L I F E I N S U R A N C E

"It won't happen to me." That's the first reaction when one thinks of cancer. Unfortunately, in today's day and age, no one can say with confidence that cancer can be avoided. However, with medical advances, it is possible to diagnose most forms of cancer early and treat them successfully too. Lance Armstrong is a classic example. This great American cyclist was given less than 50% chance of survival before treatment. But thanks to state-of-the-art medical technology, he not only beat cancer but also went on to win the world's most gruelling race, seven times over! To beat cancer, you need to be mentally tough and have the financial resources to meet the cost of treatment.

Financial security helps beat cancer

It may sound alarming that 2.5 million people suffer from cancer in India.* What is highly encouraging is that survival rates have increased dramatically due to advances in medicine. However, the cost of treatment is prohibitively expensive. For example:

- A bone marrow transplant (treatment for blood cancer) costs Rs.10 lakhs just for the operation, and Rs.3 lakhs for post-operative care.
- A 3-day surgical treatment of breast cancer can cost up to Rs.2 lakhs.

* Source: Population based cancer registry from Indian Cancer Society

Financial preparedness is, therefore, very critical in the fight to overcome cancer. And this is what **ICICI Prudential's Cancer Care** plan helps you with. The plan keeps you financially prepared, so that you can focus



on getting better without worrying about the money. Through its extensive coverage of both early and advanced cancers, the plan provides the necessary financial resources so that you get the best possible medical treatment as early as possible, and maximize your chances of survival.

Why you should choose Cancer Care

- **Comprehensive** cancer insurance plan that covers most forms of cancer
- Uniquely designed, to pay benefits at both **early** and **advanced stages** of cancer
- Benefits in the form of cash **payouts at various stages** for diagnosis, treatment and surgery, to help you meet expenses
- Payout is independent of any other medical insurance plan you may have
- Cover up to Rs.10 lakhs against cancer, for a premium **as low as Rs 250 per month**[#]
- Future premiums will be waived off if advanced cancer is detected
- Eligible for **tax benefits** on premium paid up to Rs. 15,000 p.a. under section 80D of the Income Tax Act, 1961[~].

What is covered under Cancer Care

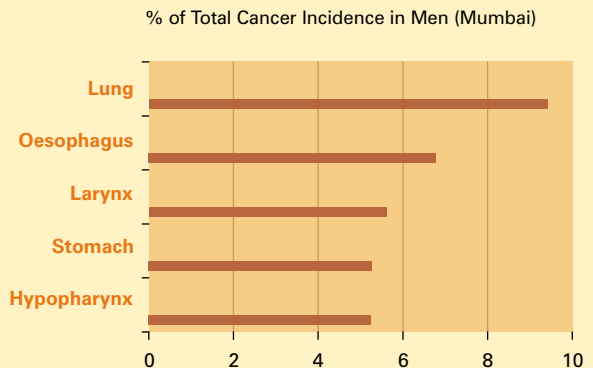
Cancer Care offers you coverage of both early stage and advanced stages of cancer. **Early Cancer** is defined as cancer which is localized and has not invaded the normal tissues beyond the basement membrane of the cell. **Advanced Cancer**, on the other hand, is defined as a malignant tumour (cancerous growth) in which the malignant cells spread and invade the normal,



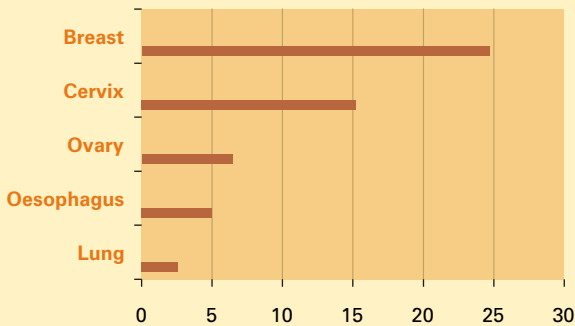
surrounding tissues. Also surgical, non-surgical or palliative treatment should have been initiated.

The following graphs reflect the highest occurring forms of cancer among people in Mumbai:

Source: Population based cancer registry from Indian Cancer Society



% of Total Cancer Incidence in Women (Mumbai)



- Cancer of the colon or rectum - Dukes A
- Cancer of the urinary bladder - Stages 0 and 1
- Hodgkin's Disease Stage 1, as per modified Ann Arbor staging system
- Breast cancer in the stage of intraductal noninvasive carcinoma of the female breast or Ductal Carcinoma in Situ (DCIS)
- Cancer of cervix - carcinoma in situ other than classified as CIN I, II, and III

For actual terms and conditions of the coverage and exclusions, please refer to the policy document.

Besides the above mentioned forms of cancer in men and women, the Cancer Care plan also covers:

- Cancer of stomach, large bowel, bladder, head and neck, liver, pancreas, gall bladder, brain, kidney and lymphoma
- Blood cancer (leukaemia), except where there is no generalised dissemination of leukaemia cells in the blood forming bone marrow
- Cancer of thyroid except papillary micro carcinoma of the thyroid
- Metastatic skin cancers and malignant melanomas greater than 1.5 mm thickness - the only skin cancers covered
- For men, prostate cancer except T-1 prostate cancer

Early Cancer covered in men and women:

- Chronic lymphocytic leukaemia - Rai Stage 1, diagnosed based on bone marrow study



Benefits of Cancer Care

You need to buy the benefits in number of units. **Each unit is equivalent to a cover of Rs.1 lakh.** The minimum you can buy is 10 units (equivalent to a cover of Rs.10 lakhs) and the maximum is 25 units. The following table shows the benefits that accrue to you, if you buy 10 units (equivalent to Rs.10 lakhs):

Claims Stage \ Cancer Stage	Diagnosis of Early Cancer*	Oncological Treatment Benefit for Early Cancer	Diagnosis of Advanced Cancer*	Oncological Treatment Benefit for Advanced Cancer	Surgery for Advanced Cancer	Total Benefit
Claim at early cancer stage	Rs.1 lakh (10% of units)	Rs.1 lakh (10% of units)	Rs.5.5 lakhs (55% of units)	Rs.1 lakh (10% of units)	Rs.1.5 lakhs (15% of units)	Rs.10 lakhs (100% of units)
Claim starts at advanced cancer stage	NA	NA	Rs.6.5 lakhs (65% of units)	Rs.1.5 lakhs (15% of units)	Rs. 2 lakhs (20% of units)	Rs.10 lakhs (100% of units)

As shown in the above table, the benefit amount for each of the stages is a fixed percentage of the total benefit.

* Diagnosis of all forms of cancer must be on the basis of microscopic examination of fixed tissue, supported by a biopsy and a histological report. Clinical, suspected or equivocal diagnosis are not covered under this policy. The oncological treatment/surgery should take place within 2 years from the date of diagnosis of advanced cancer.

All the benefits under this policy are payable on providing the required proof of requirement of surgery/treatment, except in the case of diagnosis benefits where there is a

survival period of 28 days from the date of diagnosis to claiming the benefit.

There is a waiting period for claiming benefits under the Cancer Care plan. Benefits under Early Cancer will be available only after 12 months from the risk commencement date, while benefits under Advanced Cancer will be available only after 6 months from the risk commencement date.

Premium required to buy 10 units (Rs.10 lakhs = Total benefit) under Cancer Care

Age at entry	Male	
	Coverage till 65 years	Coverage till 70 years
25	Rs. 2,918 p.a.	Rs. 3,428 p.a.
30	Rs. 3,232 p.a.	Rs. 3,781 p.a.
35	Rs. 3,692 p.a.	Rs. 4,437 p.a.
40	Rs. 4,555 p.a.	Rs. 5,319 p.a.
45	Rs. 5,770 p.a.	Rs. 6,681 p.a.

Age at entry	Female	
	Coverage till 65 years	Coverage till 70 years
25	Rs. 4,525 p.a.	Rs. 4,966 p.a.
30	Rs. 5,456 p.a.	Rs. 5,897 p.a.
35	Rs. 6,583 p.a.	Rs. 7,093 p.a.
40	Rs. 8,083 p.a.	Rs. 8,524 p.a.
45	Rs. 9,719 p.a.	Rs. 10,170 p.a.

Please note: Premium is guaranteed for first five years and, thereafter, is annually reviewable. The above premiums are for yearly mode of payment. Service Tax and Education Cess will be charged extra, as per applicable rates.



◆————— Eligibility —————◆

You are eligible to buy Cancer Care if you are between 20 - 55 years of age. You can take a minimum term of 10 years and a maximum term that can cover you till 70 years of age. The plan can be availed for a cover between 10 - 25 units.

Surrender Value: There is no surrender value applicable under this plan.

Exclusions under Cancer Care

No benefits will be payable under this plan if a claim or event suffered by the insured is directly or indirectly caused or exacerbated as a result of any of the following:

- Any tumour showing the malignant changes carcinoma in situ (other than cervix or breast) or which are histologically described as pre-malignant.
- Any pre-existing medical condition that can be attributed to or increase the risk of a particular cancer such as HIV/AIDS.
- Unreasonable failure to seek or follow medical advice.
- An intentional or self-inflicted act.
- Drug-taking other than under the direction of a qualified medical practitioner, abuse of alcohol or taking of poison.
- Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionising radiation.
- Diagnosis and treatment for cancer outside India. The company will waive this condition for the following countries: USA, Canada, countries of the European Union, Switzerland, Japan, Hong Kong, Singapore, Brunei, Australia, New Zealand, UAE and Malaysia. ICICI Prudential may at its discretion review the list of accepted foreign countries from time to time. Claims documents from outside India are only acceptable in English language, unless specifically agreed otherwise.
- Alternative treatment other than typical treatment by Western medicine standards (allopathy) is not covered. This is applicable for the oncological treatment and surgery benefits.
- All conditions included as Early Cancer are excluded as Advanced Cancer.

Terms and Conditions

- In accordance to the Section 41 of the Insurance Act, 1938, No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out 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 and, any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.
- In accordance to the Section 45 of the Insurance Act, 1938, no Policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal of insurance or any report of a medical officer, or a referee, or friend of the insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statements was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

About ICICI Prudential

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc. was one of the first companies to commence operations when the insurance industry was opened in year 2000. Since inception, it has written over 5 million policies has a network of over 680 offices, 235,000 advisors and 23 bank partners. It is also the only life insurer in India to be assigned AAA (ind) credit rating by Fitch Ratings. The company entered the health insurance business in early 2006 and has since then introduced 7 innovative health insurance products.

For more information,
please feel free to call our Customer Service Toll Free Number 1800-22-2020 from your MTNL or BSNL line.
(Call Center Timings: 9.00 A.M. to 9.00 P.M. Monday to Saturday, except National Holidays)
Visit us at www.iciciprulife.com



Registered Office: ICICI Prudential Life Insurance Company Limited. 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

~ Tax Laws are subject to amendments from time to time. # Maximum cover is up to Rs.25 lakhs. There are no death or survival benefits in this policy. Restrictions could be imposed during underwriting. Terms mentioned in the policy document will be final and conclusive. No loans can be granted against the policy. This information is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. For further details, please refer to the policy document. Insurance is the subject matter of the solicitation. © 2007, ICICI Prudential Life Insurance Company Limited. Cancer Care: Form No: T11. UIN: 105NO52V01. Advt. No.: L / IC/170/ 2007-08.