



Cover yourself from all angles

Today's fast paced hectic life coupled with poor diet and lack of exercise is taking a toll on our health. Incidences of medical ailments and critical illnesses are rising at an alarming rate, so is the cost of medical treatment, straining you financially in case of any medical eventuality. Hence, the only defense is to be financially covered against Diseases, Disability and Death.

Therefore, ICICI Prudential Life Insurance presents, ICICI Pru Crisis Cover **the most comprehensive protection policy**. This policy covers you from all angles, providing cover not only against 35 critical illnesses but also from total and permanent disability and death.

▶ Key Benefits of ICICI Pru Crisis Cover

- Receive benefit amount paid on diagnosis or undergoing any of the 35 diseases and procedures (critical illnesses), TPD or death
- Receive lump-sum benefit amount irrespective of actual billing
- Benefit amount will be paid in addition to payment received by you from other medical insurance plan
- Coverage continues even after claiming benefit on select critical illnesses including angioplasty ^
- No survival period for claiming the benefit
- Long term coverage up to 75 years of age
- No need to undergo medical test to avail this policy, up to benefit amount of Rs. 10 lakhs*
- Premium paid is eligible for deduction u/s 80C & 80D.

▶ Coverage under the policy

Critical Illness Benefit (CIB)

Complete coverage against 35 critical illnesses. These critical illnesses are divided into two groups depending on the benefit amount payable.

Group 1: Critical Illnesses with full payout advantage

In the event of diagnosis or undergoing any of the diseases and procedures (critical illnesses) covered under this group, the benefit amount payable is equal to the full Sum Assured chosen under the policy. After the policy ceases to exist.

Group 2: Critical Illnesses with coverage continuation advantage

In the event of diagnosis or undergoing any of the diseases and procedures (critical illnesses) covered under this group, if the Sum Assured is greater than Rs.10 lakhs, then benefit amount payable will be Rs. 10 lakhs. On payment of the benefit, the cover will

continue for the balance Sum Assured, for the remaining critical illnesses, TPD or death. The premium will also be revised proportionately on the following policy anniversary, for the reduced Sum Assured. If the Sum Assured is less than Rs. 10 lakhs, then benefit amount payable will be full Sum Assured and the policy will close.

Total & Permanent Disability Benefit (TPDB)

Full Sum Assured will be paid if you suffer from Total & Permanent Disability (TPD). This benefit is payable even if TPD occurs because of an accident during the waiting period.

Death Benefit (DB)

In the unfortunate event of death during the policy term, the Sum Assured will be paid to your nominee. There is no waiting period applicable for claiming this benefit.

► Premium Amounts

Given below are the annual premium amounts payable for a **Sum Assured of Rs. 5 lakhs** for some sample policy terms and age of entry for a male life assured.

Age (years)	Policy Term		
	15 years	20 years	25 years
25	Rs. 2,686	Rs. 2,728	Rs. 3,016
30	Rs. 3,194	Rs. 3,535	Rs. 4,123
35	Rs. 4,529	Rs. 5,210	Rs. 6,151
40	Rs. 6,930	Rs. 8,032	Rs. 9,313
45	Rs. 10,814	Rs. 12,333	Rs. 13,848

The premiums are guaranteed for first five years from the date of commencement of the policy. Thereafter, the premiums are annually reviewable. Any change in premium will only be effected with approval from IRDA and after giving notice in writing to the policyholders. The above premiums are inclusive of modal rebate and large Sum Assured discount & inclusive of any service tax and education cess.

► ICICI Pru Crisis Cover at-a-glance

Minimum / Maximum Entry Age	18 years to 60 years
Minimum / Maximum Policy Term	10 years to 50 years
Maximum Coverage Ceasing Age	75 years
Minimum / Maximum Sum Assured (CIB, DB or TPDB)	Rs.3,00,000 to Rs.20,00,000
Premium payment frequency	Monthly, Half-yearly, Annual
Maturity Benefit	No maturity benefit is payable
Tax Benefit	Premium paid is eligible for tax benefits under section 80C & section 80D ⁺

Terms and conditions

- For a complete understanding of 35 critical illnesses, their categorisation and associated full payout advantage and coverage continuation advantage please refer to ICICI Pru Crisis Cover brochure and policy document.
- For complete definition of Total & Permanent disability and associated benefits, please refer to policy document.
- No benefit in respect of Critical Illness Benefit (CIB) or Total & Permanent Disability Benefit (TPDB) will be payable if it has occurred due to sickness within the first six months of the policy or first 3 months from policy reinstatement date where the policy has lapsed for more than 3 months.
- On lapsation, maturity or surrender of this product no benefit is payable.
- Not more than one claim will be admissible in case of same critical illness during the policy term.
- No loan would be provided against this policy.

For further information please call:

Health
Solutions



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[^] For Angioplasty, 50 % of Sum Assured or Rs. 5,00,000, whichever is lower, will be payable. *For life assured age between 18 years to 35 years. Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time. Service tax & education cess will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. Insurance is the subject matter of the solicitation. © 2009, ICICI Prudential Life Insurance Company Limited, Regd Office: ICICI Prulife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Reg. No.:105. ICICI Pru Crisis Cover: Form No.: T16. UIN:105N072V01, Advt No.:L/IC/238/2009-10.