



HealthAssure

A long-term critical illness plan

 **ICICI PRUDENTIAL** 

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

We cover you. At every step in life.

ICICI Prudential Life Insurance - covering you at every step in life.

ICICI Prudential Life Insurance Company is a joint venture between ICICI Bank, a premier financial powerhouse and Prudential plc, a leading international financial services group, headquartered in the United Kingdom. ICICI Prudential was amongst the first private sector life insurance companies to begin operations in India.

ICICI Prudential is the No.1 Private Life Insurance Company[^] in India. Our customer-centric product portfolio includes pioneering plans to secure your child's future, innovative retirement solutions, as well as other insurance plans tailor-made to satisfy individual needs. Now, we present health insurance plans to protect you against critical illnesses. Thus, fulfilling our commitment to cover your needs at every step in life.

Health cannot be taken for granted.

How often have you expressed sympathy for someone who is suffering from a critical illness, while giving little or no thought to the idea of protecting your own health? The truth is that most of us take our health for granted, not realising that with our hectic schedules, fast-paced life and demanding lifestyles, chances of health hazards have increased substantially. The following facts also support it:

- According to the World Health Organization, 60% of the world's cardiac patients will be from India by 2010.
- Every year, there will be 8,00,000 new cancer cases in India as per the National Cancer Registry Programme.

Provide for health care expenses.

A critical illness doesn't come with medical and hospital expenses alone (direct

medical expenses), but can also have an adverse effect on your work, resulting in a temporary loss of income. Not only that, there are other expenses related to hospitalization such as travelling, lodging-boarding and other incidental expenses (indirect expenses) which in some cases can be very substantial, bloating the overall cost of treatment.

Generally, the direct expenses account for 65% of the total cost of treatment while indirect expenses would be as much as 35% of overall cost of treatment*. Thus, you need to provide adequately for cost of treatment, other indirect expenses related to treatment and the loss of income during the treatment period.

*Source - Professor Prabuddha Ganguli, Presentation at the CIPH Seminar, WHO (Geneva), April 2005

HealthAssure: A long-term critical illness plan

Now, we at ICICI Prudential are pleased to introduce HealthAssure, the plan that covers you against 6 critical illnesses for a longer period, by providing

you with the necessary financial assistance, irrespective of your actual medical expenses.

HealthAssure covers you for a long term. It guarantees to pay the benefit amount on diagnosis of the specified critical illness. This is a comprehensive critical illness plan, which can take care of direct medical expenses as well as other indirect expenses, arising during the treatment. On diagnosis of a specified critical illness, you can claim the benefits under this plan through a simple claims procedure.

Terms you need to know

Premium: The money you have to pay every year for the entire term of the plan in order to subscribe to the plan and to enjoy the benefits under the plan.

Policy Term: This is the period for which the policy is issued to you.

Sum Assured (for critical illness benefit): This is the amount of money that you will receive in the unfortunate event of diagnosis

Key Advantages of HealthAssure

- HealthAssure provides you long-term coverage against 6 critical illnesses.
- On diagnosis of any of the covered critical illnesses, the Sum Assured will be paid[#]. Thus, this plan provides you the freedom to choose the best possible Health Care available .
- No medical or other bills are required for claiming the benefit.
- The benefit amount received can be used for medical expenses and will act as a supplement to your income during the treatment period.
- You have the following two options to receive your benefit amount:
 - One-time lump sum payment
 - Installment payment over 5 years.
- Hassle-free claims procedure for claiming the benefit amount.
- Easy sign-up. No medical check-ups are required for Sum Assured upto Rs. 500,000* .
- Avail tax benefit up to Rs. 3,366 under Section 80D on the premium paid.

+ Conditions apply.

of the specified critical illness as mentioned in the benefit amount table.

How does the plan work?

You need to choose the Sum Assured and plan term which once chosen, cannot be changed. The premium amount will be calculated based on your age, the Sum Assured and the term chosen. Since this is a regular premium plan, the premiums have to be paid throughout the term of the plan. You have the convenience of paying the regular premium as yearly, half-yearly or in monthly installments.

In the unfortunate event of diagnosis of any of the critical illnesses covered under the plan, the benefit amount (Critical Illness Sum Assured) is paid and the plan ceases to exist.

What are my Benefits?

Critical Illness Benefit

HealthAssure provides you cover against the following six critical illnesses:

- Cancer
- Coronary Artery Bypass Graft/Surgery
- Heart Attack
- Kidney Failure
- Major Organ Transplant (as a recipient)
- Stroke

In case any of the specified critical illnesses is diagnosed, the benefit amount (Critical Illness Sum Assured) will be paid to you.

For detailed definitions of Critical Illnesses, please refer to the policy documents. Please see "What is not covered under HealthAssure?" Section.

Critical Illness Benefit Amount and Payout Options

The benefit amount which you receive is based on the time that has elapsed since the date of issue of the policy to the date of

diagnosis of Critical Illnesses. You also have the flexibility to choose from the two options to claim your Critical Illness benefits. This is explained in the following table with an example given below:

Benefit Amount Table:

Assuming, Critical Illness Sum Assured is Rs.1,00,000

If Critical Illness is diagnosed after 1 year from the date the policy is issued.	
Option 1: Lump Sum Payment	Option 2: Installment Payment
Rs.100,000 (100% of Sum Assured)	Rs. 25,000 (25% of Sum Assured) for 1st year + Rs.20,000 (20% of Sum Assured) from 2nd to 5th year (Total benefit:105% of Sum Assured)
If Critical Illness is diagnosed between 6 months - 1 year from the date the Policy is issued.	
Option 1: Lump Sum Payment	Option 2: Installment Payment
Rs.50,000 (50% of Sum Assured)	Rs.12,500 (12.5% of Sum Assured) for 1st year + Rs.10,000 (10% of Sum Assured) from 2nd to 5th year (Total benefit:52.5% of Sum Assured)
If the Critical Illness is diagnosed in the first 6 months from the date the Policy is issued then the premium paid (excluding any extra premiums) is returned and the policy closes.	

Is there any Death Benefit or Maturity Benefit under this plan?

There is no Death Benefit since there is no life insurance cover under this plan. There is no Maturity Benefit under this plan.

What are my tax benefits?

The premiums paid up to Rs.10,000 for HealthAssure would be eligible for tax benefits under Section 80D, as a premium paid towards a health insurance plan as per prevailing income tax laws.

Illustrative Premium Table:

Below are the premium rates for Sum Assured of Rs. 5,00,000 under HealthAssure plan for various entry ages and coverage periods.

Entry Age (years)	Covered till Age 60 years		Covered till Age 65 years	
	Annual Premium	Critical Illness Benefit	Annual Premium	Critical Illness Benefit
35	4,505	5,00,000	5,305	5,00,000
40	5,385	5,00,000	6,350	5,00,000
45	6,585	5,00,000	7,750	5,00,000

The premiums mentioned here are for healthy males, excluding any service tax and education cess. The premium rates are reviewable every five years from the policy inception.

What are the conditions?

Minimum Sum Assured under the plan	Rs.150,000
Maximum Sum Assured under the plan	Rs.1,000,000
Minimum Premium	Rs. 1,800 p.a.
Minimum Term	10 years
Maximum Term	30 years
Minimum Age at entry	18 years
Maximum Age at entry	55 years
Maximum Age at maturity	65 years

What are the documents required for processing a claim?

Standard documents required for claim processing are as under:

- Written intimation of the claim
- Original plan document
- Hospital Certificates
- Claimant's statement with hospital's discharge card or hospital/pathology report
- Any other relevant hospital records

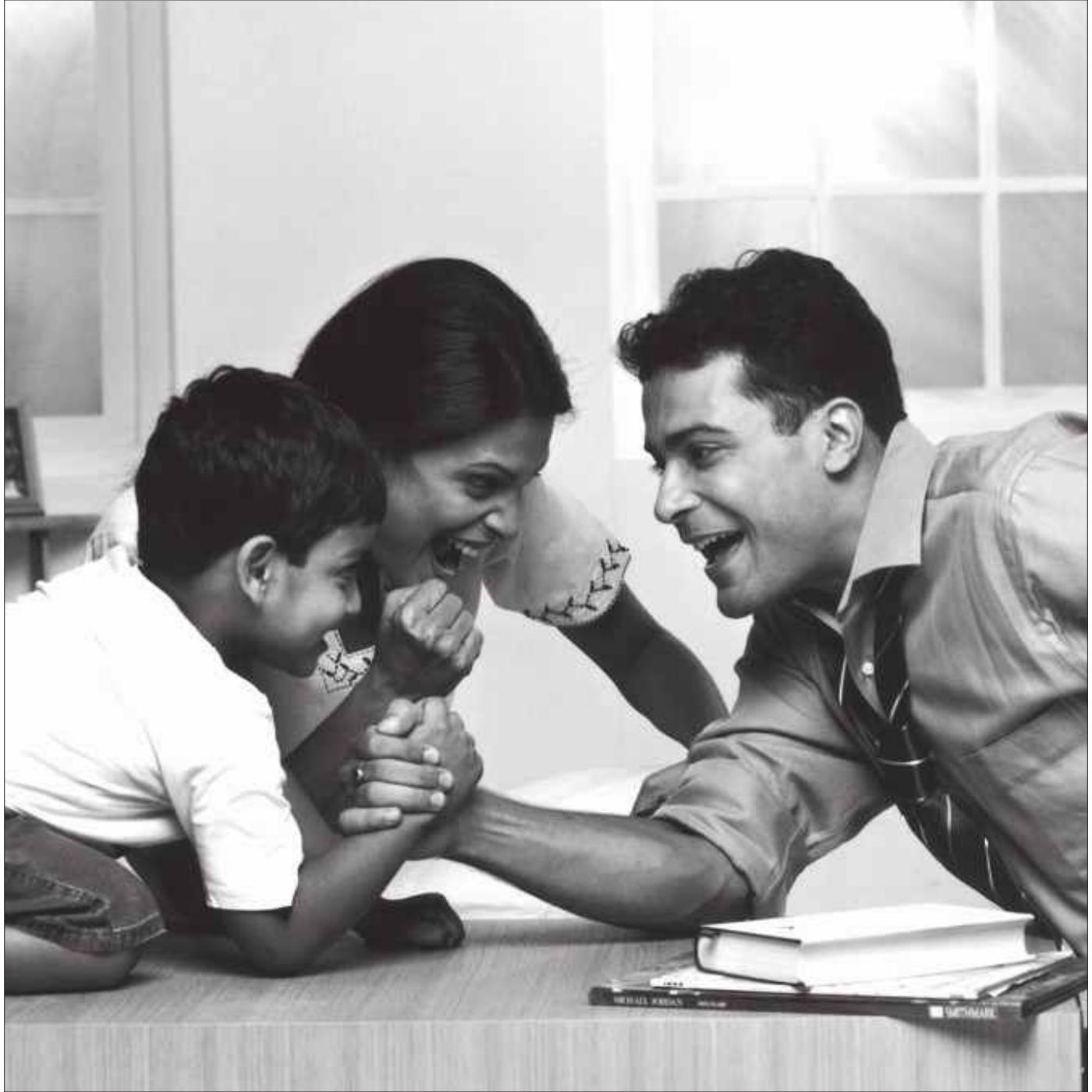
What is not covered under HealthAssure?

- The Critical Illness shall not have been caused by the existence of Acquired Immuno-deficiency Syndrome or the presence of any Human Immuno-deficiency Virus Infection in the person of the Life Assured or self-inflicted injury, drug or alcohol abuse, failure to follow medical advice, war, whether declared or not and civil commotion, pregnancy, breach of law, aviation other than as a fare-paying passenger in a commercial licensed aircraft (being a multi-engined aircraft), hazardous sports and pastimes such as parachuting, bungee jumping, sky diving, river rafting, etc.
- The Critical Illness benefit shall not be payable if its symptoms have occurred, its care, treatment or advice was recommended by or received from a Physician, first manifested itself, contracted or claim has or could have been made under any earlier policy, before the issue date of the policy or during the first six months from the issue date of the policy.
- The premium amount payable under this policy is guaranteed for five years from the date of commencement of the policy and is fully reviewable every five years thereafter.

#This benefit will be payable only on survival of the policyholder for 28 days from the date of diagnosis of the critical illness.

\$ Wherever any premiums are refundable under this policy, any extra premiums (charged over and above the standard premiums) will not be refunded.





Customer Service Helpline (9 a.m. to 9 p.m.)

Andhra Pradesh	98495-77766	Maharashtra (Rest)	98904-47766
Chhattisgarh	98931-27766	Punjab	98159-77766
Delhi	98181-77766	Rajasthan	98292-77766
Goa	98904-47766	Tamil Nadu (Chennai)	98408-77766
Gujarat	98982-77766	Tamil Nadu (Rest)	98944-77766
Haryana (Karnal)	98961-77766	Uttar Pradesh (Agra, Bareilly, Meerut, Varanasi)	98973-07766
Haryana (Faridabad)	98181-77766	Uttar Pradesh (Kanpur, Lucknow)	99352-77766
Karnataka	98455-77766	Uttaranchal	98973-07766
Kerala	98954-77766	West Bengal (Kolkata, Howrah)	98313-77766
Madhya Pradesh	98931-27766		
Maharashtra (Mumbai)	98925-77766		

You can also call us on our Toll Free Number 1800 22 2020 or
visit us at www.iciciprulife.com



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

[^] In terms of weighted received premium & funds under management. This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. Refer to the policy document for risk factors & further details. Insurance is the subject matter of the solicitation. ICICI Prudential Life Insurance Company Limited. HealthAssure: Form No. T10.

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