

# Key Features

- ICICI Pru Linked Accidental Death and Disability Rider provides your family an extra layer of protection by paying them a lump-sum in case of an accidental death<sup>1</sup> or total and permanent disability<sup>2</sup> due to an accident.
- You can opt for one or both of the rider benefit options i.e. Accidental Death cover or Accidental Total and Permanent Disability cover.
- You have an option to add the rider benefit to your base policy at its inception or at a later stage any time during the premium payment term of the base policy.
- The cover can be up to the sum assured<sup>3</sup> of the base policy.
- The premium payment and policy term of the rider will be as per the base policy subject to maximum available rider coverage term.
- Tax benefits<sup>4</sup> may be available on premiums paid and benefits received as per prevailing tax laws.

# Rider is available with following plan:

ICICI Pru  
**Protect N Gain**

A Linked, Non-Participating, Individual, Savings Life Insurance Plan

# Boundary conditions

Premium Payment Option	Premium Payment Term (PPT) (in years)	Min/Max Coverage Term (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
Single Pay	1	5 to 67	18/65	23/85
Limited Pay	5 to 66	PPT+1 to 67		
Regular Pay	5 to 67	Equal to PPT		

# Disclaimers

The products are available standalone with the option of adding ICICI Pru Linked Accidental Death and Disability Rider. The rider can only be attached to a base policy and can't be purchased standalone.

<sup>1</sup>Accidental death benefit option: If the life assured covered by this benefit option passes away, due to an accident which happens within the coverage term, the Accidental Death Sum Assured will be paid out as a lump sum to the nominee. This amount will be payable if the accident occurs within the coverage term set under this benefit option, but death occurs beyond the Coverage term (however within 180 days from the date of the accident), provided the option is in-force or in grace period at the time of accident. On payment of the Accidental Death Sum Assured to the Claimant, the benefit option will terminate and all rights, benefits and interests under the option will stand extinguished.

<sup>2</sup>Accidental total and permanent disability benefit option: If the life assured covered by this benefit option become totally, continuously and permanently disabled as a result of accident i.e., Accidental Total Permanent Disability and meets any of 3 clauses as defined in the policy document, the Accidental Total and Permanent Disability Sum Assured will be paid out as a lump sum to the nominee. On payment of the Accidental total and permanent disability Sum Assured to the Claimant, the benefit option will terminate and all rights, benefits and interests under the option will stand extinguished. For more details, kindly refer to the Rider policy document.



For complete details of the rider, please refer to the Policy Documents

# Disclaimers

<sup>3</sup>It refers to life cover available under the base policy at inception. Life cover is the benefit payable on death of the Life Assured during the policy term.

<sup>4</sup>Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under 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 more details.



For complete details of the rider, please refer to the Policy Documents



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IRDAI Regn No. 105. CIN:L66010MH2000PLC127837.

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 Linked Accidental Death and Disability Rider. UIN: 105A043V01. ICICI Pru Protect N Gain (UIN: 105L191V01) Advt No.: W/II/0273/2023-24

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**For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.**

IRDAI disclaimer:

**BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ FRAUDULENT OFFERS!**

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.



For complete details of the rider, please refer to the Policy Documents