

HOME SWEET HOME



ICICI Pru
Home Protect
Non-Linked Life Insurance Plan

Let your family inherit your home; not the home loan



You have strived hard to buy this home. It is here that your family would be spending some of the best moments of their lives. Now that you are availing a loan for your dream home, do spare a thought for the future. Life is uncertain. What if tomorrow you are no longer around to care for your family? You need to ensure that your family inherits this home and not the home loan.

Hence, we bring to you, ICICI Pru Home Protect. It's an insurance plan that shares the burden of your home loan or loan against property in case you are no longer around to care for your family.

Key features

- **Life Cover:** Choose between Fixed and Reducing Cover as per your need:
 - Fixed Cover : Sum Assured chosen at inception of the policy will be paid, in case of death during the policy term.
 - Reducing Cover: From the start of the second policy year, the Sum Assured will reduce every policy year and in case of death during the policy term, Sum Assured applicable at the time of death will be paid.
- **Policy term:** Choose from a policy term of 5 / 10 years or as per the loan tenure
- **Limited Premium Payment Term:** Pay premiums for a limited period of three years
- **Tax benefit:** Get tax benefits as per the prevailing Income Tax laws^{TBC1}

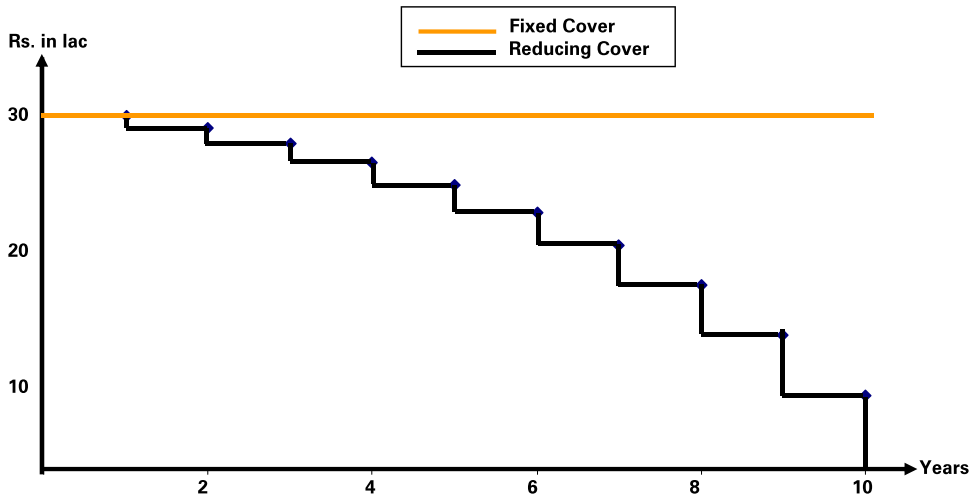
ICICI Pru Home Protect at a glance

Min / Max age at entry	18 / 65 years (age completed birthday)
Minimum Sum Assured	₹ 1,00,000
Policy term options	5 / 10 years or outstanding loan tenure
Minimum policy term	5 years
Maximum policy term	Lower of 30 years and outstanding loan tenure (subject to maximum maturity age of 70 years last birthday)
Min / Max age at maturity	23 / 70 years (Age completed birthday)
Premium payment term	3 years
Death Benefit options	1. Fixed Cover 2. Reducing Cover
Premium payment mode	Annual
Grace period	30 days



Benefit illustration

Age	30 years, male
Outstanding loan tenure	10 years
Outstanding loan amount	₹ 30,00,000
Policy term	10 years
Annual premium as per Fixed Sum Assured Option	₹ 13,530
Annual premium as per Reducing Sum Assured Option	₹ 10,170



***Note:**

1. Premium, death benefit and surrender value amounts are in rupees
2. The premium amounts shown are exclusive of service tax and cess ^{T6C1}. The above illustration is for a healthy male life.



Terms & Conditions

1. Tax benefits under the policy will be as per the prevailing Income Tax laws. Service tax and cesses will be charged extra, as per the applicable rates. The tax laws are subject to amendments from time to time.
2. Premium Payment Option, Sum Assured Option and Sum Assured chosen at inception of the policy cannot be changed.
3. This is a non-participating term insurance product.

For more information, please contact:

Registered Office:

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Disclaimers

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