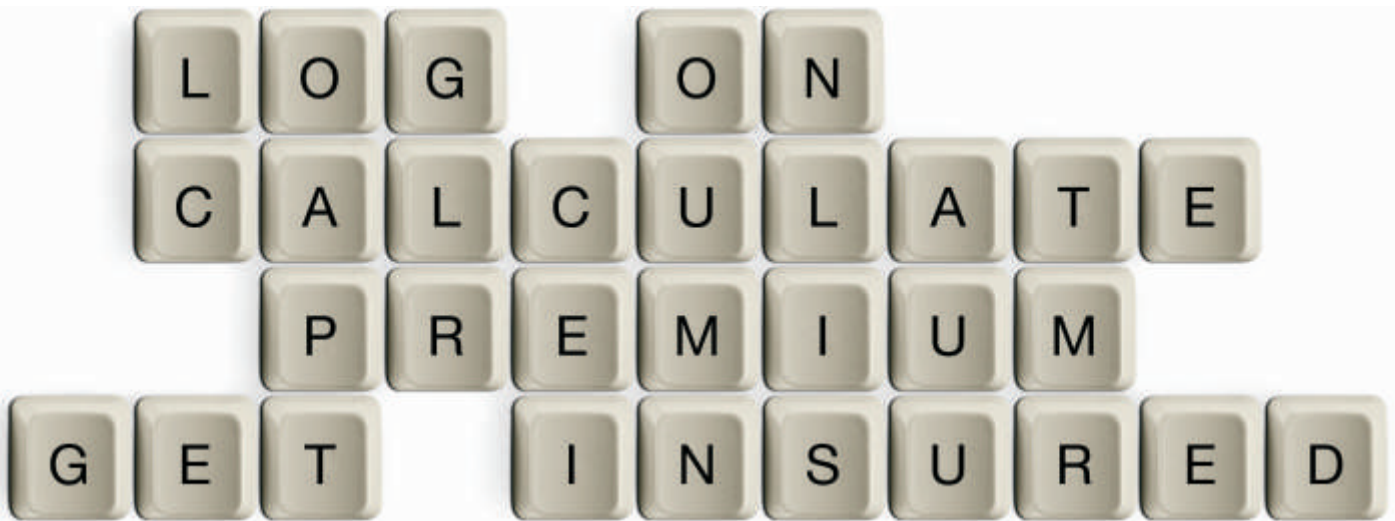


BUYING INSURANCE IS AS SIMPLE AS...



Log on to www.iciciprulife.com to know more.

ICICI Pru
iCare
Term Insurance Plan

ICICI PRUDENTIAL
LIFE INSURANCE

You strive to provide comfort, happiness and security to your family. Even if something unfortunate were to happen to you, you would want your family's future to be secured at all times.

With ICICI Pru iCare - a non-participating term insurance plan, protect your family's future and ensure that they lead their lives comfortably without any financial worries, even in your absence.

Also, get the advantage of instant life insurance cover at the click of a button.

Key features

- Flexibility to choose protection cover based on your needs from:
 - Option I: Death benefit equal to Sum Assured
 - Option II: An additional death benefit^{T6C3} equal to Sum Assured or ₹ 50 lakhs, whichever is lower, payable only in case of death due to accident
- Instant life insurance cover^{T6C2} through a simple online application process
- Insurance cover at affordable premiums
- Tax benefits on the premiums paid^{T6C4}

At a glance

Minimum / Maximum age at entry	18 / 65 years (age last birthday)	
Minimum Policy term	5 years	
Maximum Policy term	Regular Pay: 30 years One Pay: 10 years Policy term will be in multiples of 5 years	
Maximum age at policy expiry	75 years (age last birthday)	
Minimum premium	₹ 3,000 (excluding service tax and education cess)	
Accidental Death Benefit (Only with iCare Option II)	Equal to Sum Assured, subject to a maximum of ₹ 50 lakhs	
Minimum Sum Assured	₹ 10 lakhs subject to a minimum premium of ₹ 3,000 (excluding service tax and cesses, as applicable.)	
Maximum Sum Assured	Age band (last birthday)	Maximum Sum Assured
	18-50	1.5 crore
	51-65	70 lakhs
Premium payment option	Regular Pay. Company may offer One Pay option for 5 and 10 year policy terms.	
Mode of premium payment	Regular Pay: Yearly, One Pay: Single	
Tax benefits	Premium paid towards the policy will be eligible for tax benefits u/s 80C of the Income Tax Act, 1961 ^{T6C4}	

How to apply online?

1. Choose between two options available under ICICI Pru iCare, based on your protection needs.
2. Fill in your personal details and answer some simple questions related to your health.
3. Pay the premium through your internet banking account or through your credit/debit card. You will have to pay the premium as per the premium payment option chosen.
4. Life insurance cover on your policy begins immediately on acceptance of proposal^{T6C2}.

Benefits in detail

Death benefit

In the unfortunate event of death of the Life Assured during the term of the policy, the nominee shall receive the following benefits:

Plan type	Benefit paid out to the nominee
iCare Option I	Sum Assured
iCare Option II	Sum Assured <i>PLUS</i> Accidental Death Benefit [#]

[#]Accidental Death Benefit – An amount equal to the Sum Assured (subject to a maximum of ₹ 50 lakhs) will be paid only in the unfortunate event of death of the Life Assured due to an accident^{T6C3}.

The above benefits will be payable, only if all due premiums have been paid and the policy is in force.

Instant life insurance cover

Life insurance cover begins immediately on acceptance of proposal^{T6C2}.

Maturity or paid-up or survival benefit

There is no maturity, paid-up value or survival benefit available under this product.

Surrender

In case of Regular Pay, surrenders are not allowed.

In case of One Pay, surrenders are not allowed during the first policy year. For surrenders happening after the first year, the Surrender Value will be calculated as given below:

Surrender Value = 70% × Single Premium × (Number of Complete Policy Years Outstanding / Policy Term in Years)

Illustration

The table below provides annual premium (exclusive of service tax and cesses, as applicable) for various combinations of age and Sum Assured for a healthy male, opting for a policy term of 25 years.

Age (years) / Sum Assured (₹)	iCare Option I			iCare Option II ⁺		
	25 lakhs	50 lakhs	75 lakhs	25 lakhs	50 lakhs	75 lakhs
30	4,125	6,800	9,525	5,275	9,050	11,775
35	5,725	9,600	13,500	6,825	11,700	15,600
40	8,500	14,450	20,400	9,575	16,550	22,500
45	13,050	22,450	31,800	14,150	24,550	33,975

⁺ICICI Pru iCare Option II offers an additional Accidental Death Benefit equal to the Sum Assured (subject to a maximum of ₹ 50 lakhs). This will be paid out in the unfortunate event of death of the Life Assured due to an accident^{TBC3}.

Terms & Conditions

- If you are not satisfied with the terms and conditions of this policy, please return the policy document to the Company for cancellation within
 - 15 days from the date you received it, if your policy is not sourced through Distance marketing*
 - 30 days from the date you received it, if your policy is sourced through Distance Marketing*

On cancellation of the policy during the freelook period, we will return the premium paid subject to the deduction of:

- Stamp duty under the policy
- Expenses borne by the Company on medical examination, if any

The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

***Distance marketing:** Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- Voice mode, which includes telephone-calling
- Short Messaging service (SMS)
- Electronic mode which includes e-mail, internet and interactive television (DTH)
- Physical mode which includes direct postal mail and newspaper & magazine inserts and
- Solicitation through any means of communication other than in person.

- Instant life insurance cover:** The life insurance cover will commence on the date of acceptance of proposal.

After submission of the application form, if it is found that the customer has existing policies which have not been disclosed and due to which, there is a change in the underwriting decision of the Company, the Company will withdraw the cover subject to Section 45 of the Insurance Act, 1938 and below mentioned clause 2a.

2a. The maximum benefit payable on death, excluding the Accidental Death Benefit under ICICI Pru iCare Option II, in respect of all policies issued on the same Life Assured will be limited to the maximum Sum Assured applicable for this product. The additional Accidental Death Benefit payable under ICICI Pru iCare Option II in respect of all policies issued on the same Life Assured will be limited to Rs. 50 lakhs.

- Accidental Death Benefit:** For the purpose of Accidental Death Benefit payable on accident the following conditions shall apply:

- Death due to accident should not be caused by the following:
 - Attempted suicide or self inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
 - Engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger-carrying commercial aircraft (being a multi-engined aircraft) operating on a regular scheduled route; or
 - The Life Assured committing any breach of law; or
 - Due to war, whether declared or not or civil commotion; or

- v. Engaging in hazardous sports or pastimes, e.g. taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
- b. Death due to accident must be caused by violent, external and visible means.
- c. The accident shall result in bodily injury or injuries to the Life Assured independently of any other means. Such injury or injuries shall, within 180 days of the occurrence of the accident, directly and independently of any other means cause the death of the Life Assured. In the event of the death of the Life Assured after 180 days of the occurrence of the accident, the Company shall not be liable to pay this benefit.
- d. The policy must be in-force as at the time of accident.
- e. The Company shall not be liable to pay this benefit in case the death of the Life Assured occurs after the date of termination of the policy.

4. **Tax benefits:** Tax benefits under the policy are subject to conditions u/s 80C of the Income Tax Act, 1961. Service tax and education cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time.

5. **Suicide clause:** If the Life Assured whether sane or insane, commits suicide within one year from the date of commencement of this policy, the policy shall be void and the policy will terminate. Company will refund the premium and all rights, benefits and interests under this policy will stand extinguished.

In the case of a reinstated Regular Pay policy, if the Life Assured, whether sane or insane, commits suicide within one year from the date of reinstatement of the policy the Company will refund the premiums paid for reinstating the policy less the expenses incurred by the Company in respect of medical tests.

6. **Premium payment:** Premiums are payable through any of the following modes:-

- Internet banking facility as approved by the Company from time to time
- Credit/ Debit Cards of the policyholder

Amount and modalities will be subject to Company rules and relevant legislations or regulations.

- 7. **Premium paying frequency:** For Regular Pay option, premiums are to be paid annually.
- 8. **Grace period:** A grace period of 30 days is allowed for a Regular Pay. If the premium is not paid within the grace period, the policy shall lapse and the cover will cease.
- 9. **Premium discontinuance:** If the premium is not paid either on the premium due date or within the grace period of 30 days, all benefits under this policy will cease. No benefit shall become payable in case of death of the Life Assured while the policy is in lapsed condition. This is applicable only for Regular Pay option.
- 10. **Policy revival:** A policy, which has lapsed for non-payment of premium within the days of grace, may be revived subject to the following conditions.
 - The application for revival is made within 2 years from the due date of the first unpaid premium and before the termination date of policy. Revival will be based on the revival norms then applicable.
 - The Policyholder furnishes, at his own expense, satisfactory evidence of health of the Life Assured as required by the Company.

- The arrears of premiums together with interest, at such rate as the Company may charge for late payment of premiums are paid
- The revival of the policy may be on terms different from those applicable to the policy before it lapsed. The Company reserves the right to refuse to reinstate the policy. In that case, only the premiums paid towards the reinstatement of the policy shall be refunded without any interest
- The revival will take effect only on its being specifically communicated by the Company to the Policyholder

This is applicable only for Regular Pay option.

- 11. Sum Assured once chosen at the inception of the policy cannot be changed.
- 12. No loans are allowed under this policy.
- 13. **Section 41:** No person shall allow or offer to allow, either 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.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

- 14. **Section 45:** No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act 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 for insurance or in any report of a medical officer, or 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 statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

- 15. ICICI Pru iCare is a conventional non-participating term assurance product with both regular premium payment (Regular Pay) and single premium payment (One Pay) options.
- 16. For further details, please refer to the policy document and the benefit illustration.

About ICICI Prudential Life Insurance Company Limited

ICICI Prudential Life Insurance Company Limited, a joint venture between ICICI Bank and Prudential plc is one of the first companies to commence operations when the industry was opened in 2000. Since inception, it has written over 13 million policies and has over 1,27,000 advisors and several corporate distribution partners.



For more information:

Customers calling from any where in India, please dial **1860 266 7766**

Do not prefix this number with “+” or “91” or “00” (local charges apply)

Customers calling us from outside India, please dial **+91 22 6193 0777**

Call Centre Timings: 9.00 am to 9.00 pm

Monday to Saturday, except National Holidays.

To know more, please visit www.icicprulife.com



Registered Office: ICICI Prudential Life Insurance Company Limited

ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

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