

	Death benefits related to rabies and tetanus		A 2.2.
	Section A.3 – Specific Gastrointestinal Infections Benefit		
	For the purpose of this section, 'Specific Gastrointestinal Infection' means acute inflammatory diarrhea and typhoid fever.		A 3.1.
	Base Benefit: Hospitalization benefits related to specific gastrointestinal infections.		
	Base Benefit: Hospitalization benefits related to specific viral infections.		A 4.1.
	Section A.5 – Specific Nervous System Infections Benefit		
	For the purpose of this section, 'Specific Nervous System Infection' includes meningitis, encephalitis, Creutzfeldt–Jakob disease, and Guillain–Barré syndrome.		A 5.1.
	Base Benefit: Hospitalization benefits related to specific nervous system infections		
	Section B - Hospital Daily Cash Benefit		
	Base Benefit: Hospital Daily Cash Benefit		B.1
	Extension: Intensive Care Unit (ICU) Cash Benefit		B.2
	Section C - Accidental Injury Benefits		
	Base Benefit: Accidental Death Benefit		C 1.1
	Base Benefit: Permanent Total Disablement (PTD) Benefit		C.1.2
	Base Benefit: Permanent Partial Disablement (PPD) Benefit		C.1.3 C.1.4
	Base Benefit: Temporary Total Disablement (TTD) Benefit		C.1.5 C.1.6
	Base Benefit: Adventure Sports Benefit		C.1.7
	Base Benefit: Children's Education Grant Benefit		C.1.8
	Base Benefit: Orphan Benefit		
	Base Benefit: Parental care Benefit		C.1.9

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
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New Linking Road, Malad (West)
Mumbai - 400 064

CIN: L67200MH2000PLC129408
Registered Office Address:
ICICI Lombard House, 414, P Balu Marg,
Off Veer Savarkar Road Marg, Nr Siddhi
Vinayak Temple, Prabhadevi, Mumbai 400 025

UIN: ICIHLP22092V032122 Family shield
Toll free no: 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

Base Benefit: Accidental Hospitalization Expenses Reimbursement Benefit		C.1.10
Base Benefit: Accidental Hospitalization Daily Cash Benefit		C.1.11
Base Benefit: Common Carrier Accident Benefit		C.1.12
Base Benefit: Loan Protection Benefit		C.1.13
Base Benefit: Assault Benefit		C.1.14
Base Benefit: Mysterious Disappearance Benefit		C.1.15
Base Benefit: Reconstructive Surgery Benefit		C.1.16
Base Benefit: Catastrophic Evacuation Benefit		C.1.17
Base Benefit: Physical Rehabilitation Benefit		C.1.18
Base Benefit: Loss Of Job		C.1.19
Base Benefit: Recovery Benefit		C.1.20
Base Benefit: Diagnostic Test Benefit		C.2.1
Extension Benefit: Lifestyle Support Benefit		C.2.2
Extension Benefit: Last Rite Benefit		C.2.3
Extension Benefit: Counselling Benefit		C.2.4
Extension Benefit: Repatriation in case of Permanent Disability Benefit		C.2.5
Extension Benefit: Accidental Pre & Post Hospitalization Expenses Benefit		C.2.6
Extension Benefit: Air Ambulance Benefit		C.2.7
Extension Benefit: Comatose Benefit		C.2.8
Extension Benefit: Broken Bones Benefit		C.2.9
Extension Benefit: Compassionate Visit Benefit		C.2.10
Extension Benefit: Burns Benefit		C.2.11
Extension Benefit: Ambulance Charges Benefit		C.2.12
Extension Benefit: Chauffeur Cash Benefit		C.2.13
Extension Benefit: Skill Development Benefit		C.2.14
Extension Benefit: On Duty Enhanced Benefit		C.2.15
Extension Benefit: Home Tuition Benefit		C.2.16
Extension Benefit: Outstanding Bills Payment Benefit		C.2.17
Extension Benefit: Major Surgery Benefit		
Note: This is an indicative list. Please refer the policy wording for complete understanding of the coverages		

6.	Exclusions (What the policy does not cover)	As per Exclusion section of policy wordings Section B- (i)
	Exclusions and limitations applicable to Section B	
	i. Standard Exclusions -	
	1. 30-day waiting period (Code – Excl 03)	B.i.1
	2. Pre-existing Diseases (Code – Excl 01)	B.i.2
	3. Maternity (Code – Excl 18)	B.i.3
	4. Cosmetic or plastic surgery (Code – Excl 08)	B.i.4
	5. Investigation & evaluation (Code – Excl 04)	B.i.5
	6. Obesity/Weight control (Code – Excl 06) -	B.i.6
	7. Rest Cure, rehabilitation and respite care(Code – Excl 05):	B.i.7
	8. Hazardous or adventure sports (Code – Excl 09).	B.i.8
	9. Change of gender treatments (Code – Excl 07) -	B.i.9
	10. Breach of Law (Code – Excl 10):	B.i.10
	11. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code – Excl 12)	B.i.11
	12. Refractive error (Code – Excl 15)	B.i.12
	13. Unproven treatments (Code – Excl 16) -	B.i.13
	14. Treatments received in health hydros, nature cure clinics, spas or similar establishments etc. (Code – Excl 13)	B.i.14
	15. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code – Excl 14)	B.i.15
	16. Excluded providers (Code – Excl 11)	B.i.16

17. Specified disease/procedure waiting period (Code – Excl 02) -	B.i.17
ii. Specific Exclusions -	Section B (ii)
1. Any physical, or medical condition or treatment or service which is specifically excluded in the Policy Certificate under Special Conditions.	B.ii.1
2. Dental treatment (except for accidents) and alternative treatments (excluding AYUSH).	B.ii.2
3. Circumcision unless necessary for the treatment of an underlying diseases	B.ii.3
4. Any treatment received outside India.	B.ii.4
5. Hormone replacement therapy.	B.ii.5
6. Routine medical, dental, eye and ear examinations is not covered unless specifically covered and specified in the Policy Certificate.	B.ii.6
7. Any medical examination for the purpose of employment or travel.	B.ii.7
8. Intentional self-injury, suicide or attempt to suicide.	B.ii.8
9. Event before policy inception	B.ii.9
10. Any external congenital anomalies	B.ii.10
11. While operating air carrier	B.ii.11
12. Treatment by a family member and self-medication, or any treatment that is not scientifically recognized.	B.ii.12
13. War, invasion, civil commotion, rebellion, revolution, insurrection, mutiny, arrests, detainments, and participation in political or military activities, including aviation (except as a passenger in a licensed standard aircraft).	B.ii.13
14. Event due to radio-activity, nuclear etc.	B.ii.14
Specific exclusions and limitations applicable to Section C (Except Benefit C.1.9 and C.2.5)	
1. War, invasion, foreign hostilities, civil unrest, rebellion, revolution, insurrection, mutiny, arrests, detentions, political gatherings, and	

	participation in aviation (excluding passenger travel in licensed standard aircraft) 2. Any injury sustained while performing duty in army, navy, air force, paramilitary force, police, or any other such institutions. 3. While operating air carrier except as passenger. 4. Breach of law or while being involved in any unlawful activity. 5. Any injury / illness arising from intentional self-injury, suicide, or attempted suicide. 6. Any injury / illness arising whilst under the influence of alcohol or intoxicating drugs or substance abuse of any kind. 7. Any injury / illness occurring whilst working in underground mines or explosives magazines, or involving electrical installation with high tension supply, or as jockeys or circus personnel. 8. Injury sustained whilst engaging in adventure sports (This exclusion shall not apply if Benefit C.1.5 is in force for the insured person) 9. Event before policy inception 10. Expenses incurred on eyeglasses, contact lenses, hearing aids and examination for the prescription or fitting thereof. 11. Any Illness, complication or ailment not arising out of or connected to injury. 12. Event due to complication of pregnancy, child birth. 13. Event due to radio-activity, ionizing radiation, nuclear attack etc. 14. Event due to cancer, pregnancy complication etc. 15. Circumcision, strictures, vaccination, inoculation, sex change, beauty treatments, intentional self-injury (including general debility), venereal disease, use of intoxicating drugs, and any illness, injury, death, or disablement directly or indirectly resulting from these.	Section C Exclusions (Except benefit C.1.9 and C.2.5)
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	16. Dental treatment, eye treatment and plastic surgery unless medically necessitated as a consequence of an injury sustained in accident during the coverage period. 17. Hospitalization unrelated to injuries sustained in an accident during the coverage period.s 18. Medical expenses not incurred as a direct result of the injury sustained in an accident during the coverage period. 19. Routine medical, dental, eye and ear examinations. 20. All cosmetic/aesthetic surgeries including but not limited to Lasik surgery. 21. Any medical examination or diagnostics or hospitalization for the sole purpose of investigation or employment or travel 22. Any injury sustained while working professionally with any animals reptiles or insects. 23. Any injury or illness caused or transmitted by viruses, parasites, bacteria, or other microorganisms, including those introduced or caused by bites of insects, reptiles, animals, or other vectors. 24. Any medical expense not incurred in the hospital as defined in the Policy Wordings. Exclusions applicable to Benefits C.1.9 and C.2.5 i. Standard Exclusions – • Unproven treatment (Code - Excl 16); • Maternity (Code - Excl 18); • Sterility and infertility :(Code - Excl 17); • Cosmetic or plastic surgery (Code - Excl 08); • Investigation and evaluation (Code - Excl 04); • Hazardous or adventure sports (Code – Excl 09); • Breach of Law (Code – Excl 10); • Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code – Excl 12); • Rest Cure, rehabilitation and respite care (Code – Exc 05);	Section C – Exclusions applicable to Benefits C.1.9 and C.2.5 (i)
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	• Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. • Treatments received in health hydros, nature cure clinics, etc. (Code – Excl 13) • Dietary supplements and substances that can be purchased without prescription (Code – Excl 14) • Excluded Providers (Code – Excl 11) ii. Specific Exclusions - • All dental treatment or dental surgery of any kind unless necessitated due to an accident. • Routine medical, dental, eye and ear examinations is not covered unless specifically covered and specified in the Policy Certificate. • Event prior to policy inception • Any external congenital anomalies • Any injury / illness occurring whilst engaging in any adventure sports as an Amateur. Any event which occurs while operating air carrier other than as passenger. • War, invasion, foreign hostilities, civil unrest, rebellion, revolution, insurrection, mutiny, arrests, detentions, political gatherings, and participation in aviation (excluding passenger travel in licensed standard aircraft) • Any Injury sustained while performing duty in army, navy, air force, paramilitary force, police or any other such institution. • While operating air carrier other than as passenger • Any injury / illness arising from intentional self- Injury, suicide or attempted suicide. • Any illness, complication or ailment not arising out of or connected to injury. The above is an indicative list of exclusions, please refer to the Policy Wordings for detailed description.	
7.	<u>Waiting Period</u> Initial period when certain diseases/treatments are not covered, starting from the policy's inception. The following waiting periods apply under the policy, unless specified otherwise in the Policy Certificate –	

	Section A – 30 days Section B – 30 days (Except in case of accidents) Section C- No Waiting Period	
8.	<u>Financial Limits of coverage</u> As per the sum insured opted in the policy	
9.	<u>Claims /claim Procedure</u> • Claims under this policy should be intimated and registered with the Company on our 24x7 toll free helpline 1800 2666 and in writing to our address. • The list of documentation required is provided under each specific section. • The Insured shall intimate the claims with all the necessary documents to our claim processing team immediately and in any event within 7 days of claim intimation. • Customer to send documents to company at :- ICICI Lombard GIC LTD, 1st, 4th, 5th & 6th Floor Varun Towers-II, Opp Hyderabad Public School, Begumpet Hyderabad-500016 Telangana. Download the Claim Form here https://www.icicilombard.com/downloads Find our extensive list of hospitals providing services on our website https://www.icicilombard.com/health-insurance/health-claim/partner-hospital or on the IL TakeCare App. List of excluded providers/delisted hospitals is available on our website https://www.icicilombard.com/docs/default-source/apps/healthclaims/assets/files/delisted-hospital-list.pdf The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.	
10.	<u>Policy Servicing</u>	

	- You may contact us on our Toll Free no: 1800 2666, or email to customersupport@icicilombard.com or use our IL TakeCare App or send a Hi to RIA, our Responsive Intelligent Assistant on WhatsApp (7738282666) for policy services. - For details of Company officials kindly visit our website https://www.icicilombard.com/customer-support.	
11.	<u>Grievances/ Complaints</u> In case of any grievance the insured person may contact the Company through Website: www.icicilombard.com Toll free: 1800 2666 Email: customersupport@icicilombard.com Address: ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor- Interface 16 , Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064 There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit https://www.icicilombard.com/docs/default-source/policy-wordings-product-brochure/final-gro-mapping.pdf. If Insured person is not satisfied with the redressal of grievance ,insured person may contact the Grievance Redressal Officer of the Company at the details provided in the below link: https://www.icicilombard.com/grievanceredressal.com If Insured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255 Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of	Part III – Redressal of Grievance 14

	Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in , or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman	
12.	<u>Things to remember</u> Free look period: Every insured of new health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy. If the insured cancels the policy within free look period then the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the insured and stamp duty charges Refer to Policy Wordings and Prospectus for details. If you wish to cancel the policy, contact us through our website www.icicilombard.com (Customer Support section), call us toll-free at 1800 2666, or email customersupport@icicilombard.com. Policy Renewal: We shall ordinarily renew the Policy except on grounds of , misrepresentation or established fraud or non-disclosure by the Insured, provided the policy is not withdrawn and also subject to moratorium conditions. Migration: In case of migration of this policy with the Company, the insured can transfer the credits gained to the extent of the Sum Insured and benefits available in the previous policy to the migrated policy. The Company may underwrite the proposal in case of migration, if the insured is not continuously covered for 36 months. s Portability: Portability: a. The insured has the choice to port his / her policies from one Insurer to another.	Part III.6 Part III.. 10 Part III.7 Part III.8 Part III.8.a

	b. The insured is entitled to transfer the credits gained to the extent of the sum insured and the benefits available in the previous policy, subject to the underwriting policy of the Company c. The company shall decide and communicate on the proposal upon receipt of information from Existing insurer within prescribed timelines. d. This benefit is not applicable for enhanced sum insured. Change in Sum Insured: The sum insured can be modified (increase/decrease) only at renewal or anytime, subject to company underwriting. Waiting period restarts for increased sum insured. Moratorium Period: After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the Company on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits. Withdrawal of Policy i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy. ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per the regulatory prescriptions provided the policy has been maintained without a break.	Part III.8.b Part III.8.c Part III.12 Part III.11
13.	<u>Your Obligations</u> Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.	

	If there is misrepresentation, non-disclosure of material facts, fraud, or non-cooperation in the proposal form, personal statement, medical history, or claim documents, the policy becomes void. In such cases, any benefits obtained through fraudulent means result in the forfeiture of all paid premiums.	
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Declaration by the policy holder:

I have read the above and confirm having noted the details

Place:

Dated:

Signature:

NOTE: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. The following web-link can be accessed for product related documents - <https://www.icicilombard.com/downloads>