ICICI Lombard
Nibhaye Vaade

ICICI Lombard
CHI
Complete Health Insurance

Introducing our extensive health insurance - with exciting features and robust plans designed for superior protection and enhanced coverage for you and your family.

The Coverage Entails:

In-patient Treatment: All expenses pertaining to in - patient hospitalisation such as room rent, intensive care unit charges, surgeon's and doctor's fee, anesthesia, blood, oxygen, operation theatre charges etc. incurred during hospitalisation for a minimum period of 24 consecutive hours are covered under the basic hospitalisation cover.

Day Care Procedures/ Treatments: All the medical expenses incurred while undergoing Day Care Procedures / Treatment which require less than 24 hours hospitalisation are covered. Due to Technological advancement of Medical.

Pre and Post Hospitalisation Medical Expenses: Medical expenses incurred, immediately, before and after hospitalisation will be covered as per plan opted.

In Patient AYUSH Hospitalisation: Expenses for Ayurveda, Yoga and Naturapthy, Unani, Siddha and Homeopathy (AYUSH) treatment only when it has been undergone in a AYUSH hospital or in AYUSH Day Care Center on reimbursement basis and/or cashless basis, wherever applicable.

Reset Benefit: We will reset up to 100% of the base Sum Insured unlimited times in a policy year in case the Sum Insured including accrued Loyalty Bonus (if any), Super Loyalty Bonus (if any) and Sum Insured protector (if any) is insufficient as a result of previous claims in that policy year. This is applicable unlimited times for different illness and once for same illness.

Loyalty Bonus: 20% every year upto 100% of SI; with no reduction in case of claims. Loyalty Bonus will be available only when annual sum insured is completely exhausted.

Wellness Program:

1. Wellness program: Wellness program intends to promote, incentivize and reward thInsured Person(s) for their healthy behavior through various wellness services. All the wellness activities as mentioned in Table 1 enable the Insured Person(s) to earn wellness points which shall be monitored by the Health Coach.

2. Health Assistance Team[HAT]: Our Health Assistance Team (HAT) will assist the Insured Person in understanding his/her health condition better by providing responses to any queries related to health and health care providers. The services provided under this shall include:

- Identifying a Physician/ Specialist
- Availability of hospital beds
- Providing guidance on engaging attendants/ nurses
- Facilitation with respect to arrangement of mobility aids, daily living aids, medical equipment etc.
- Scheduling an appointment with any Medical Practitioner empaneled with Us
- Scheduling appointments for a second opinion
- Providing suitable options with respect to Hospitals as well as providing assistance in Cashless facility, wherever applicable.
- Scheduling appointments from diagnostic labs empaneled with Us
- Providing information, assistance and facilitation on door step delivery of medicines
- Providing preventive information on ailments
- Providing guidance on post Hospitalization care, such as Physiotherapy/ Nursing at home

3. Ambulance Assistance: We will facilitate ground medical transportation by a Service Provider to transport the Insured Person from the site of Accident/ Illness/ Injury to the nearest Hospital or any clinic or nursing home for medically necessary treatment subject to availability of services in that particular city/location.

4. Discounts on services/products: We shall only facilitate the Insured Person in availing discounts on services/products including but not limited to investigations/diagnostic tests/ laboratory tests /health supplements/ /medical equipment/homecare services/virtual health & wellness sessions/AYUSH products/Fitness & wellness related activities & products etc. at our empanelled diagnostic centres, drugs/medicines ordered from pharmacies etc. offered by our network providers/ health service providers. These discounts can be viewed on our mobile application and one can avail these discounts depending on terms and conditions and subject to availability.

Preventive Health Check-up: The customer is entitled for a Preventive Health Check-up at designated centres. The coupons would be provided to each Insured for every policy year, subject to a maximum of 2 coupons per year for floater policies.

Technological Advancements & Treatments: Medical Expenses incurred in respect of Hospitalization of the Insured Person for the below mentioned Technological Advancements & Treatments during the Policy Period are covered up to the Annual Sum Insured.

1. Uterine Artery Embolization and HIFU (High intensity focused ultrasound).
2. Immunotherapy- Monoclonal Antibody to be given as injection
3. Vaporisation of the prostrate (Green laser treatment or holmium laser treatment)
4. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
5. Balloon Sinuplasty
6. Oral Chemotherapy
7. Robotic surgeries 8 Stereotactic radio Surgeries
8. Deep Brain stimulation
9. Intra vitreal injections
10. Bronchical Thermoplasty
11. IONM - Intra Operative Neuro Monitoring

Homecare treatment: Medical Expenses incurred by the Insured Person on Home Care Treatment up to 5% of Annual Sum Insured subject to a maximum of Rs. 25,000 are covered.

Pneumococcal vaccine discount: We will provide an additional 2.5% discount on premium (fresh or renewal) for Insured Person(s) who have taken the conjugate Pneumococcal vaccine.

BeFit*: All benefits under the BeFit cover can be availed only on cashless basis via our mobile application and are subject to the terms, conditions, and exclusions and the availability of Sum Insured under the Cover. BeFit cover can only be opted by Insured Person(s) up to the age of 65 years i. Physical Consultations, ii. Routine Diagnostic and Minor Procedure Cover, iii. Pharmacy, iv. Physiotherapy Session, v. e-Counseling, vi. Diet and Nutrition e-Consultation. Please refer table no 2

Voluntary Co-payment: The Insured Person has the choice to opt for Voluntary Co-payment of 5%,10%,15% & 20% and avail subsequent discount on premium.

Room rent capping: There is room rent capping introduced in the policy which is as per plan selected.

Cataract limit: After two years from the Period of Insurance Start Date, Our maximum liability arising out of any Claim for a cataract treatment shall be restricted to up to 10% of the Annual Sum Insured subject to a maximum of Rs.1 Lakh per eye.

Air Ambulance Cover: Coverage up to the base Sum Insured for Air Ambulance expenses incurred to transfer the Insured Person following an emergency to the nearest Hospital.

Donor Expenses: Medical Expenses incurred in respect of the donor for any of the organ transplant surgery, provided the organ donated is for the insured person's use.

Domicillary Hospitalisation: Coverage for medical expenses in a situation where the Insured Person is in such a state that he/she cannot be moved to a hospital or the treatment is taken at home if there's a non-availability of room in the hospital.

Hospital Daily Cash*: A certain amount (as per the plan chosen) will be paid for each and every completed day of hospitalisation, if such hospitalisation is atleast for a minimum of 3 consecutive days and subject to maximum of 10 consecutive days.

Convalescence Benefit*: A benefit amount of ₹10,000 per insured once during the policy period will be paid in case of hospitalisation arising out of any injury or illness as covered under the policy, for a period of consecutive 10 days or more.

Nursing At Home*: A certain amount (as per the plan chosen) per day for a maximum of up to 15 days post hospitalisation for the medical services of a nurse at your residence.

Compassionate Visit*: In the event of hospitalisation exceeding 5 days, the cost of economy class air ticket up to a certain amount (as per the plan chosen) incurred by the customer's "immediate family member" while traveling to place of hospitalisation from the place of origin / residence and back will be reimbursed. "Immediate family member" would mean spouse, children and dependant parents.

Maternity Benefit*: Reimbursement for medical expenses incurred for delivery, including a cesarean section, during hospitalisation or lawful medical termination of pregnancy during the policy period. The waiting period for maternity cover is 3 years. The cover shall be limited to 2 deliveries / terminations during the period of insurance. Pre - natal and Post - natalexpenses shall be covered under this benefit. This cover is applicable only for floater plan having Self and Spouse in the same policy. (Inbuilt under Health Elite Plan only)

New Born Baby Cover*: The new born child can be covered under this policy during hospitalisation for a maximum period up to 91 days from the date of birth of the child. This cover will be provided only if maternity cover is opted. (Inbuilt under Health Elite Plan only)

Critical Illness*: The customer can opt for Critical Illness Cover covering specified Critical Illnesses / medical procedures like Cancer of specified severity, Open chest CABG, First heart attack - of specified severity (Myocardial infarction), Kidney failure requiring regular dialysis, Major organ /bone marrow transplant, Stroke resulting in permanent symptoms, Permanent paralysis of limbs, Open heart replacement or repair of heart valves, End stage liver failure. A benefit amount is paid up on the diagnosis of the chosen critical illness.

Personal Accident Cover*: The customer can also opt for a Personal Accident Cover where a fixed sum is paid upon the unfortunate event of Accidental Death or Permanent Total Disablement resulting from an accident. This cover can be availed only once during your lifetime. Once a claim becomes payable under this cover, no benefit will be provided under the same thereafter.

**These are add-on covers and add- on covers are available by paying extra premium.*
Critical Illness and Personal Accident covers available only for adults, subject to maximum of 2 Adults only up to 60 years of age.

Zone based pricing :

Zone	State/District	Treatment taken in Zone	Zone based co-payment
Zone A	Delhi, Mumbai (including Thane district, Navi Mumbai) , Haryana (excl. Faridabad, Jhajjar, Jind, Nuh, Panipat, Rewari, Mewat, Palwal), Daman & Diu, Dadra Nagar, Ahmedabad, Surat, Noida City, Ghaziabad district, Hapur district, Meerut district, Muzaffarnagar district, Shamali district	Zone A	Nil
		Zone B	Nil
		Zone C	Nil
		Zone D	Nil
Zone B	Pune, Kolkata, Telangana (Incl. Hyderabad), Madhya Pradesh, Goa, Gujarat (excl. Ahmedabad and Surat), Bangalore, Chennai, Andhra Pradesh, Chattisgarh, Pondicherry, Uttarakand	Zone A	8%
		Zone B	Nil
		Zone C	Nil
		Zone D	8%
Zone C	Rest of India (Punjab, Rajasthan (excl. NCR region), Chandigarh, Himachal Pradesh, Jammu & Kashmir, Ladakh, Lakshadweep, Kerala, Tamil Nadu (excl. Chennai, Pondicherry), Odisha, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim, Andaman & Nicobar, Rest of Karnataka, West Bengal (excl. Kolkata), Bihar, Jharkhand, Maharashtra (excl. Mumbai and Pune), UP (excl. NCR Region)	Zone A	16%
		Zone B	8%
		Zone C	Nil
		Zone D	16%
Zone D	Rest of NCR[Alwar, Bagpat, Bharatpur, Bulandshahr, Faridabad, Gautam Buddha Nagar excluding Noida, Jhajjar, Jind, Nuh, Panipat, Rewari, Mewat, Palwal]	Zone A	Nil
		Zone B	Nil
		Zone C	Nil
		Zone D	Nil

Presenting Complete Health Insurance - Health Shield, Health Elite, Health Shield Plus and Health Elite Plus which offers a host of benefits to cater to all your healthcare needs.

Plan Name - Health Shield		
Basic Covers / Optional Covers	**Covers**	**2,3,4,5,7,10,15,20,25,30,50**
Basic Covers	Zone based pricing	Yes- 4 zones
Basic Covers	In Patient Treatment	Upto SI
Basic Covers	Daycare procedures and treatment	All procedures covered
Basic Covers	Coverage for Technological Advancements & Treatments	Upto Sum Insured
Basic Covers	Pre Hospitalisation	30 days
Basic Covers	Post Hospitalisation	60 days
Basic Covers	In Patient AYUSH hospitalisation	Upto Sum Insured
Basic Covers	Reset benefit	Unlimited times for different illness and once for same illness
Basic Covers	Domestic road ambulance	Cashless: Actuals; Reimbursement: 1% of SI max up to Rs. 10,000
Basic Covers	Air Ambulance Cover	Upto Sum Insured
Basic Covers	Donor expenses	Upto Sum Insured
Basic Covers	Domicillary hospitalisation	Upto Sum Insured
Basic Covers	Home Care Treatment	5% of SI max upto Rs. 25,000
Basic Covers	Wellness Program (Wellness program, Health Assisstance, Ambulance Assistance,Discounts on service & products)	Yes Redemption of points will be through utilisation of services on IL TakeCare app
Basic Covers	Loyalty Bonus	20% every year upto 100% of SI
Basic Covers	Preventive Health check up	Upto 7 lacs Rs 1000 per adult; 10-20 lacs Rs 1500 per adult; 25-50 lacs Rs 2000 per adult;
Basic Covers	Tele consultations	Unlimited
Basic Covers	Incentives associated with vaccination against Pneumococcal disease	Available; 2.5% discount on premium
Optional Covers		
Optional Covers	Hospital Daily Cash	SI 3,4,5L - Rs.1,000/day SI 7L and 10L - Rs. 2,000/day SI 15L and above- Rs. 3,000/day
Optional Covers	Convalescence Benefit	Rs. 10,000
Optional Covers	Nursing at Home	SI 3 to 7L: Rs. 1000 per day SI 10L- Rs. 2,000 per day SI 15L and above- 3,000 per day
Optional Covers	Compassionate Visit	Rs. 20,000
Optional Covers	Critical Illness	For SI up to 10 L- Up to SI For SI 15L and above - 50% of SI, Max upto 25 lacs
Optional Covers	Personal Accident	Upto SI; max upto 50 lacs
Optional Covers	BeFit	Available
Optional Covers	Out Patient Treatment	Not available
Optional Covers	Maternity Benefit + New born cover	Not available
Optional Covers	Super Loyalty Bonus ^	Optional
Optional Covers	Sum Insured Protector	Optional
Optional Covers	Claim Protector	Optional
Optional Covers	World Wide Cover ^	Available, 15 lacs to 50 Lacs

Waiting Periods / Sub-Limits / Co-payments/ Room Rent capping		
Waiting Period	Initial waiting period	30 days
Waiting Period	PED waiting period	24 months
Waiting Period	Specified Disease/ Procedure waiting period	24 months
Waiting Period	Maternity Cover	Not applicable
Waiting Period	Waiting period for Diabetes, Hypertension and Cardiac conditions (unless they are PED)	90 days
Waiting Period	Critical Illness	90 days
Waiting Period	World Wide Cover	24 months
Sub-limits/ Basic Cover	Treatment for Cataract	10% of the SI max upto Rs1 lac per eye
Optional Covers	Voluntary Co-payment	Optional (5%,10%,15%,20%)
Basic Covers	Room rent capping	No room rent capping

Plan Name - Health Elite		
Basic Covers / Optional Covers	**Covers**	**2,3,4,5,7,10,15,20,25,30,50**
Basic Covers	Zone based pricing	Yes- 4 zones
Basic Covers	In Patient Treatment	Upto SI
Basic Covers	Daycare procedures and treatment	All procedures covered
Basic Covers	Coverage for Technological Advancements & Treatments	Upto Sum Insured
Basic Covers	Pre Hospitalisation	30 days
Basic Covers	Post Hospitalisation	60 days
Basic Covers	In Patient AYUSH hospitalisation	Upto Sum Insured
Basic Covers	Reset benefit	Unlimited times for different illness and once for same illness
Basic Covers	Domestic road ambulance	Cashless: Actuals; Reimbursement: 1% of SI max up to Rs. 10,000
Basic Covers	Air Ambulance Cover	Upto Sum Insured
Basic Covers	Donor expenses	Upto Sum Insured
Basic Covers	Domicillary hospitalisation	Upto Sum Insured
Basic Covers	Home Care Treatment	5% of SI max upto Rs. 25,000
Basic Covers	Wellness Program (Wellness program, Health Assisstance, Ambulance Assistance,Discounts on service & products)	Yes Redemption of points will be through utilisation of services on IL TakeCare app
Basic Covers	Loyalty Bonus	20% every year upto 100% of SI
Basic Covers	Preventive Health check up	Upto 7 lacs Rs 1000 per adult; 10-20 lacs Rs 1500 per adult; 25-50 lacs Rs 2000 per adult;"
Basic Covers	Tele consultations	Unlimited
Basic Covers	Incentives associated with vaccination against Pneumococcal disease	Available; 2.5% discount on premium
Optional Covers		
Optional Covers	Hospital Daily Cash	SI 3,4,5L - Rs.1,000/day SI 7L and 10L - Rs. 2,000/day SI 15L and above- Rs. 3,000/day
Optional Covers	Convalescence Benefit	Rs. 10,000
Optional Covers	Nursing at Home	SI 3 to 7L: Rs. 1000 per day SI 10L- Rs. 2,000 per day SI 15L and above- 3,000 per day
Optional Covers	Compassionate Visit	Rs. 20,000
Optional Covers	Critical Illness	For SI up to 10 L- Up to SI For SI 15L and above - 50% of SI, Max upto 25 lacs
Optional Covers	Personal Accident	Upto SI; max upto 50 lacs
Optional Covers	BeFit	Not available
Optional Covers	Out Patient Treatment	SI 3/4/5 L: Rs 5000 SI 7L, 10L : Rs 10,000 SI 15L and above : Rs. 20,000
Optional Covers	Maternity Benefit + New born cover	SI 3,4,5L- Rs. 30,0000 for normal and LSCS inclu pre/post natal, Rs. 10,000 for new born 3 years waiting period Rs. 7L and 10L- 60,000 for normal and LSCS incl pre/post natal, Rs Rs. 10,000 for new born 3 years waiting period Rs. 15L and bove- 60,000 for normal and LSCS incl pre/post natal, Rs Rs. 1,00,000 for new born 3 years waiting period
Optional Covers	Super Loyalty Bonus ^	Optional
Optional Covers	Sum Insured Protector	Optional
Optional Covers	Claim Protector	Optional
Optional Covers	World Wide Cover ^	Available, 15 lacs to 50 Lacs

Waiting Periods / Sub-Limits / Co-payments/ Room Rent capping		
Waiting Period	Initial waiting period	30 days
Waiting Period	PED waiting period	24 months
Waiting Period	Specified Disease/ Procedure waiting period	24 months
Waiting Period	Maternity Cover	3 years
Waiting Period	Waiting period for Diabetes, Hypertension and Cardiac conditions (unless they are PED)	90 days
Waiting Period	Critical Illness	90 days
Waiting Period	World Wide Cover	24 months
Sub-limits/ Basic Cover	Treatment for Cataract	10% of the SI max upto Rs1 lac per eye
Optional Covers	Voluntary Co-payment	Optional (5%,10%,15%,20%)
Basic Covers	Room rent capping	No room rent capping

Plan Name - Health Shield Plus		
Basic Covers / Optional Covers	**Covers**	**5,7.5,10,15,20,25,50,75,100**
Basic Covers	Zone based pricing	Yes- 4 zones
Basic Covers	In Patient Treatment	Upto SI
Basic Covers	Daycare procedures and treatment	All procedures covered
Basic Covers	Coverage for Technological Advancements & Treatments	Upto Sum Insured
Basic Covers	Pre Hospitalisation	60 days
Basic Covers	Post Hospitalisation	180 days
Basic Covers	In Patient AYUSH hospitalisation	Upto Sum Insured
Basic Covers	Reset benefit	Unlimited times for different illness and once for same illness
Basic Covers	Domestic road ambulance	Cashless: Actuals; Reimbursement: 1% of SI max up to Rs. 10,000
Basic Covers	Air Ambulance Cover	Upto Sum Insured
Basic Covers	Donor expenses	Upto Sum Insured
Basic Covers	Domicillary hospitalisation	Upto Sum Insured
Basic Covers	Home Care Treatment	5% of SI max upto Rs. 25,000
Basic Covers	Wellness Program (Wellness program, Health Assisstance, Ambulance Assistance,Discounts on service & products)	Yes Redemption of points will be through utilisation of services on IL TakeCare app
Basic Covers	Loyalty Bonus	20% every year upto 100% of SI
Basic Covers	Preventive Health check up	Upto 7.5 lacs Rs 1000 per adult; 10-20 lacs Rs 1500 per adult; 25-50 lacs Rs 2000 per adult; 75-100 lacs Rs 2500 per adult
Basic Covers	Tele consultations	Unlimited
Basic Covers	Incentives associated with vaccination against Pneumococcal disease	Available; 2.5% discount on premium
Optional Covers		
Optional Covers	Hospital Daily Cash	Not Available
Optional Covers	Convalescence Benefit	Not Available
Optional Covers	Nursing at Home	SI 3 to 7.5L: Rs. 1000 per day SI 10L- Rs. 2,000 per day SI 15L and above- 3,000 per day
Optional Covers	Compassionate Visit	Rs. 20,000
Optional Covers	Critical Illness	Not Available
Optional Covers	Personal Accident	Not Available
Optional Covers	BeFit	Available
Optional Covers	Out Patient Treatment	Not available
Optional Covers	Maternity Benefit + New born cover	Not available
Optional Covers	Super Loyalty Bonus ^	Not available
Optional Covers	Sum Insured Protector	Optional
Optional Covers	Claim Protector	Optional
Optional Covers	World Wide Cover ^	Not available
Waiting Periods / Sub-Limits / Co-payments/ Room Rent capping		
Waiting Period	Initial waiting period	30 days
Waiting Period	PED waiting period	24 months
Waiting Period	Specified Disease/ Procedure waiting period	24 months
Waiting Period	Maternity Cover	Not applicable
Waiting Period	Waiting period for Diabetes, Hypertension and Cardiac conditions (unless they are PED)	90 days
Waiting Period	Critical Illness	90 days
Waiting Period	World Wide Cover	Not applicable
Sub-limits/ Basic Cover	Treatment for Cataract	10% of the SI max upto Rs1 lac per eye
Optional Covers	Voluntary Co-payment	Optional (5%,10%,15%,20%)
Basic Covers	Room rent capping	Up to SI 20L Single Pvt AC room ; no capping for SI >20L

Plan Name - Health Elite Plus		
Basic Covers / Optional Covers	**Covers**	**5,7.5,10,15,20,25,50,75,100**
Basic Covers	Zone based pricing	Yes- 4 zones
Basic Covers	In Patient Treatment	Upto SI
Basic Covers	Daycare procedures and treatment	All procedures covered
Basic Covers	Coverage for Technological Advancements & Treatments	Upto Sum Insured
Basic Covers	Pre Hospitalisation	60 days
Basic Covers	Post Hospitalisation	180 days
Basic Covers	In Patient AYUSH hospitalisation	Upto Sum Insured
Basic Covers	Reset benefit	Unlimited times for different illness and once for same illness
Basic Covers	Domestic road ambulance	Cashless: Actuals; Reimbursement: 1% of SI max up to Rs. 10,000
Basic Covers	Air Ambulance Cover	Upto Sum Insured
Basic Covers	Donor expenses	Upto Sum Insured
Basic Covers	Domicillary hospitalisation	Upto Sum Insured
Basic Covers	Home Care Treatment	5% of SI max upto Rs. 25,000
Basic Covers	Wellness Program (Wellness program, Health Assisstance, Ambulance Assistance,Discounts on service & products)	Yes Redemption of points will be through utilisation of services on IL TakeCare app
Basic Covers	Loyalty Bonus	20% every year upto 100% of SI
Basic Covers	Preventive Health check up	Upto 7.5 lacs Rs 1000 per adult; 10-20 lacs Rs 1500 per adult; 25-50 lacs Rs 2000 per adult; 75-100 lacs Rs 2500 per adult
Basic Covers	Tele consultations	Unlimited
Basic Covers	Incentives associated with vaccination against Pneumococcal disease	Available; 2.5% discount on premium
Optional Covers		
Optional Covers	Hospital Daily Cash	Not Available
Optional Covers	Convalescence Benefit	Not Available
Optional Covers	Nursing at Home	SI 3 to 7.5L: Rs. 1000 per day SI 10L- Rs. 2,000 per day SI 15L and above- 3,000 per day
Optional Covers	Compassionate Visit	Rs. 20,000
Optional Covers	Critical Illness	Not Available
Optional Covers	Personal Accident	Not Available
Optional Covers	BeFit	Available
Optional Covers	Out Patient Treatment	Not available
Optional Covers	Maternity Benefit + New born cover	Not available
Optional Covers	Super Loyalty Bonus ^	Not available
Optional Covers	Sum Insured Protector	Optional
Optional Covers	Claim Protector	Optional
Optional Covers	World Wide Cover ^	Mandatory and in built for SI 25L and above
Waiting Periods / Sub-Limits / Co-payments/ Room Rent capping		
Waiting Period	Initial waiting period	30 days
Waiting Period	PED waiting period	24 months
Waiting Period	Specified Disease/ Procedure waiting period	24 months
Waiting Period	Maternity Cover	Not applicable
Waiting Period	Waiting period for Diabetes, Hypertension and Cardiac conditions (unless they are PED)	90 days
Waiting Period	Critical Illness	90 days
Waiting Period	World Wide Cover	24 months
Sub-limits/ Basic Cover	Treatment for Cataract	10% of the SI max upto Rs1 lac per eye
Optional Covers	Voluntary Co-payment	Optional (5%,10%,15%,20%)
Basic Covers	Room rent capping	Up to SI 20L Single Pvt AC room ; no capping for SI >20L

Key Points To Note:

Wide Range of Sum Insured: The customer has option to choose from a wide range of Sum Insured starting from ₹5 Lakhs to 100 Lakhs as per his / her needs.

Eligibility: The minimum entry age for the customer to receive the policy is 6 years and there is no restriction on maximum entry age. Children between 3 months to 5 years can be insured under floater plan only.

Floater Benefit: Floater cover to get family (self, spouse, dependent parents, dependent children, brothers and sisters) covered for the same Sum Insured under a single policy by paying one premium amount. Individual above 3 months of age can be covered under the policy provided 1 adult is also covered under the same policy.

Pre-Existing Disease: All declared and accepted Pre-Existing conditions / diseases will be covered immediately after 2 years of continuous coverage under the policy, if the policy is issued for the first time with ICICI Lombard. Such waiting period shall reduce if the insured has been covered under a similar policy before opting for this policy, subject to relevant regulatory prescriptions for migration / portability.

Life Long Renewability: The policy provides life - long renewal. Factors determining the renewal premium are (i) age slab of the senior most insured member at the time of renewal (ii) any change in the renewing policy.

Policy Period: Option of choosing 1, 2 or 3 year policy period under various plans offered.

Cashless Hospitalisation: Avail cashless hospitalisation at any of our network providers / hospitals. A list of these hospitals / providers is available on our website www.icicilombard.com.

Tax Benefit: Avail tax deduction on premium paid under health insurance policy as per applicable provisions of Section 80D of Income Tax Act, 1961 and amendments made thereto.

Pre-Policy Medical Check-up: No medical tests will be required for insurance cover below the age of 45 years and Sum Insured up to ₹10 Lakhs.

Free Look Period: Policy can be cancelled by giving 7 days written notice within 30 days of the receipt of the policy, whether electronically or otherwise.

Wellness Program: Avail Wellness Services like Free Health Check-up, Online chat with doctors, specialist e-consultation, Dietician and Nutrition e-consultation, Provide information on offers related to healthcare services like consultation, diagnostics, medical equipments and pharmacy.

How To Earn Wellness Points?

The Wellness points earned by the Insured Person (as detailed in Table A) can be redeemed by availing services such as Out-patient Consultations, purchase of Pharmaceutical Drugs/ Medicines, undergoing Diagnostic Tests, purchase of Health Supplements etc. through our mobile application.

Terms and Conditions for Redemption of Wellness Points

- The Insured Person has to accumulate minimum 400 wellness points in order to redeem them on our mobile application.
- Alternately, the Insured Person(s) can even choose to carry forward the wellness points for 3 years, in case they do not wish to redeem the same provided the Policy is continuously renewed without any break.

Table 1. List of wellness activities

Category	Activity Details	Maximum Wellness Points Earned per Insured Person@
1. On boarding (mandatory to unlock earnings from other points based slabs)	Addition of Policy Details E-card Verification	500
2. Health Risk Assessment	Advisory on Preventive Health check-up Health Assessment Medical Vault First usage of Chat with Health Expert/ Health Coach Service Tele- consultations	400 300 300 100 300
3. Wellness activities	ICICI Lombard initiated Contest/ health quiz (Any one contest) ICICI Lombard initiated Webinar (Any one webinar)	200 200
4. Wellness Tasks	Achieving targeted steps per month	Maximum of 2400 per year
5. Fitness challenge	Participation and successful completion of fitness challenge In App	250 per challenge, maximum of 500 points
6. Health Events	Participation in Professional sporting events like Marathon/Cyclothon/Swimathon etc.	250 per event, maximum of 500 points
Grand Total		**6000**

@The Wellness Points to be awarded for each activity have been mentioned considering an individual policy for a single adult aged 21 and above. In case of a floater policy with 2 adults aged 21 and above, the wellness points to be awarded shall be doubled, provided, that both the Insured Persons complete their respective wellness activities.

Table 2. BeFit Plan

Covers			PLAN NAME						
	Table of Benefit	Mode of Utilisation	A	B	C	D	E	F	G
1	Outpatient Consultation	Cashless Only	**1**	**2**	**4**	**6**	**8**	**10**	**12**
2	Routine Diagnostics Cover and Minor Procedures Cover	Cashless Only	500	1,000	1,000	2,000	3,000	5,000	7,500
3	Pharmacy Cover	Cashless Only	500	1,000	1,000	2,000	3,000	5,000	7,500
4	Physiotherapy Session	Cashless Only	0	0	6	8	10	12	12
5	E-Counselling	APP (Online Only)	6	6	6	8	12	Unlimited	Unlimited
6	Diet and Nutrition	APP (Online Only)	6	6	6	8	12	Unlimited	Unlimited

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STATUTORY WARNING

PROHIBITION OF REBATES

(Under Section 41 of Insurance Act 1938)

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.

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

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