

ICICI Lombard Group Criti Shield Plus

Customer Information Sheet/ Know Your Policy

Description is illustrative and not exhaustive

This Customer Information Sheet includes all the Benefits under this policy, however you will be eligible only for those benefits mentioned on your policy schedule.

S.NO	Description	Policy Clause No.																
1.	<u>Name of Insurance Product/ Policy</u> ICICI Lombard Group Criti Shield Plus																	
2.	<u>Policy Number</u> XXXX																	
3.	<u>Type of Insurance Product/ Policy</u> This is a Benefit Policy																	
4.	<u>Sum Insured</u> This is an individual policy where sum insured mentioned is for the insured as per policy certificate Sum Insured – XXXX Sum insured of the covers, in an individual policy, is as per Policy Certificate Sum Insured Basis - XXXX																	
5.	<u>Policy Coverage (Policy Clause Number/s)</u> Section A : Critical Illness																	
	Benefit 1 : Comprehensive Critical Illness	Part III of Policy Wordings																
	This cover has been broadly divided into three sub benefits. <table border="1"><tr><td>Benefit 1</td><td>Major</td><td>Minor</td><td>Ref Table</td></tr><tr><td>Benefit 1.1</td><td>57 CIs</td><td>46 CIs</td><td>Annex 1</td></tr><tr><td>Benefit 1.2</td><td>42 CIs</td><td>NA</td><td>Annex 2</td></tr><tr><td>Benefit 1.3</td><td>57 CIs</td><td>NA</td><td>Annex 3</td></tr></table> - At any given time only one of the Benefit 1.1, Benefit 1.2 or Benefit 1.3 can be opted by the channel partner - The Benefit 1 has been categorized under 5 Critical Illness Cohorts. A policy holder can opt for any one or more of the 5 Cohorts under Benefit 1.1 or 1.2 or 1.3.Each Cohort has further been divided into major and minor Critical Illness - In the event of any minor illness the company shall pay 25% of the Sum Insured subject to a maximum of 12.50lac while for any major critical illness the company shall pay 100 % of the Sum Insured specified in respective Policy Schedules against respective buckets. If a major illness	Benefit 1	Major	Minor	Ref Table	Benefit 1.1	57 CIs	46 CIs	Annex 1	Benefit 1.2	42 CIs	NA	Annex 2	Benefit 1.3	57 CIs	NA	Annex 3	Under Section A 1.1.1
Benefit 1	Major	Minor	Ref Table															
Benefit 1.1	57 CIs	46 CIs	Annex 1															
Benefit 1.2	42 CIs	NA	Annex 2															
Benefit 1.3	57 CIs	NA	Annex 3															

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : www.icicilombard.com

	is followed by a minor illness from the same bucket the company shall only pay the remaining 75% of the sum insured as specified against that bucket in the Policy Schedule. • The amount payable will be on the First Diagnosis of any one of the Critical Illnesses listed in the policy wordings. • There is a survival period and waiting period applicable to this cover as specified on the policy schedule. • In no given scenario minor Critical Illness can be opted on standalone basis. • The policy holder is permitted to submit only one major critical illness claim and one minor critical illness claim for each chosen cohort, up to the complete utilization of the sum insured that is allocated to that specific cohort. • There is an option of multi pay-out or single pay-out.	
	Benefit 2: Extensive Critical Illness	Part III of Policy Wordings
	In case this benefit has been opted and the Insured Person is First Diagnosed with any one of the Critical Illnesses listed during the Period of Cover then We will pay a lump sum amount, in manner specified in the Policy Schedule, provided that the signs and symptoms of such Critical Illness first commence after the initial waiting period as specified in the Policy Schedule from the Risk Inception Date. The company shall only allow an insured to make one major critical illness claim and one minor Critical Illness claim from this Benefit section upto the exhaustion of the sum insured as specified in the Policy Schedule	Under Section A 1.1.1
	Benefit 3: Cancer Restore Benefit (Add On)	Part III of Policy Wordings
	In consideration of payment of additional premium this cover pays the sum insured specified against this Benefit on account of a re diagnosed or recurred major cancer once a Major cancer (Cancer of Specified Severity) claim has already been considered and paid under this policy. A Waiting period of 3 years will be applicable from the date of diagnosis of the first Major Cancer (Cancer of Specified Severity) claim under this policy. The insured can make a claim under this Benefit only if he has opted for this Benefit 3 along with the Cancer Cohort under Benefit 1 at the time of first purchase of this policy subject to due receipt of premium by the company. This Benefit 3 cannot be opted at the time of renewal or during the policy period “Re-diagnosed Major Cancer” (Cancer of Specified Severity) means cancer for which any of the following conditions are met after the stipulated waiting period of 3 years from the date of diagnosis of the last Major Cancer (Cancer of Specified Severity) claim made under this policy.	Under Section A 1.2.1

ICICI Lombard General Insurance Company Limited
IRDA Reg. No. 115
Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus
Toll free no: 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

	Section B : Add on Cover	
	Benefit: 4: Major Surgical Procedures In consideration of payment of additional premium if the Insured Person is Hospitalized on the written advice of the treating Medical Practitioner due to an Illness contracted or any Injury sustained during the Period of Cover, and is advised by a Medical Practitioner (qualified as a Surgeon) to undergo a Surgical Procedure specified in Annexure 5 of this Policy and has undergone the surgery, then We will pay the percentage of the Sum Insured as a lumpsum (specified against this Benefit in the Policy Schedule) in the manner specified in the Annexure 5 for each of the listed surgeries.	Part III of Policy Wordings Under Section B 2.1
	Section C: PERSONAL ACCIDENT (Add on)	
	Benefit 5: Accidental Death Benefit We will pay the Sum Insured specified against this Benefit in the Policy Schedule in the manner specified in the Policy Schedule if an Insured Person suffers an Injury due to an Accident that occurs during the Period of Cover and that Injury solely and directly results in the Insured Person's death within 365 days from the date of the Accident. On the acceptance of a claim under this Benefit and any other applicable Benefit pertaining to the same event, all Benefit under this Policy shall immediately and automatically cease in respect of that Insured Person and no subsequent Renewals of the Policy will be allowed. Add on cover will not be renewed in case base cover is exhausted	Part III of Wordings Under Section C 3.1.1
	Benefit 6: Permanent Total Disablement (PTD) Benefit:	Part III of Policy Wordings
	We will pay the Sum Insured specified against this Benefit in the Policy Schedule in the manner specified in the Policy Schedule if an Insured Person suffers an Injury due to an Accident that occurs during the Period of Cover and that Injury solely and directly results in the Permanent Total Disablement of the Insured Person within 365 days from the date of the Accident.	Under Section C 3.1.2
	Benefit 7 : Permanent Partial Disablement (PPD) Benefit:	Part III of Policy Wordings
	We will pay the percentage of the Sum Insured (specified against this Benefit in the Policy Schedule) in the manner specified in the table below if an Insured Person suffers an Injury due to an Accident that occurs during the Period of Cover and that Injury solely and directly results in the Permanent Partial Disablement of the Insured Person (which is of the nature specified in the table below) within 365 days from the date of the Accident.	Under Section C 3.1.3
	Section D: Add on	

	Benefit 8 :Loss of Pay: If an Insured Person diagnosed with any critical illness for which he is explicitly covered under this policy or suffers an accident during the Period of Cover resulting in loss of Income(Pay) during the period of cover itself, then We will pay the weekly/monthly lumpsum amount against this Benefit for each continuous and completed week or month of loss of pay as specified in the Policy Schedule The weekly/monthly payouts will cease from the date the insured employee resumes his duties/ work. This cover is only available to salaried individuals, unless specified otherwise by Us Loss of pay cover triggers when the salaried individual exhausts his Sick/Casual/Privileged/Paid or any other such leave granted by the employer. It is important to note that the diagnosis of cancer should have occurred during the Policy period.	Part III of Policy Wordings Under Section D 4.1
	Benefit 9 : Loss of Income on account of loss of Employment: If an Insured Person suffers an Involuntary Unemployment during the Period of Cover resulting in loss of Income, then We will pay the monthly amount specified in the Policy Schedule against this Benefit for each continuous and completed month.	Part III of Policy Wordings Under Section D 5.1
	Benefit 10 : ICU Benefit: In the event of a hospital admission if an insured is admitted in ICU on account of any surgery or infection for a minimum of 5 or 7 days as specified in Policy Schedule the company will pay the insured amount listed in the Policy Schedule. This benefit will be provided if an additional premium has been The surgery or infection and the stay in the ICU must be directly due to the same cause and confirmed as necessary medical treatment.	Part III of Policy Wordings Under Section D 6.1
	Section F : Value Added Services 1. Tele-consultation: 2. E-opinion (second opinion) 3. Health and Wellness Offers: 4. Health assistance: (Note: Please refer to the policy wordings for complete benefit details).	Part III of Wordings Under Section F
6	<u>Exclusions (What the policy does not cover):</u> We shall not be liable under this Policy for payment for any claim in respect of an Insured person, caused by, arising from or in any way attributable to any of the following:	

	Section A: Benefit 1 : Comprehensive Critical Illness	Part III of Wordings
	a) Any Critical Illness where the symptoms indicative of such Critical Illness that have manifested or first occurred prior to the Risk Inception Date or arisen within first 30/60/90/120/150 days as specified in the policy schedule from commencement of the Period of Cover. b) Insured should survive for 0/3/ 7/14 days as mentioned in the Policy Schedule from the date of diagnosis and fulfilment of the critical illness definition (definitions mentioned in Annexure 1) before the claim benefit will be paid c) Any Critical Illness arising on account of or in connection with any Pre-Existing Disease(s). d) Any Critical Illness or Surgery/Surgical Procedure arising out of any external Congenital Anomaly e) Any, medical condition or treatment or service that is specifically excluded in the Policy Schedule under the head “Special Conditions”. f) Any claim made without a medical certificate from the treating Medical Practitioner evidencing the diagnosis of such Critical Illness. g) Any Critical Illness traceable to pregnancy, childbirth, abortion, or related consequences.	Under Section A 1.1.2
	Section A:	Part III of Wordings
	Benefit 2: Extensive Critical Illness a) Any Critical Illness where the symptoms indicative of such Critical Illness have first manifested or first occurred prior to the Risk Inception Date or arisen within first 30/60/90/120/150 days as specified in the policy schedule from commencement of the Period of Cover. b) Insured should survive for 0/3/ 7/14 days as mentioned in the Policy Schedule from the date of diagnosis and fulfilment of the critical illness definition (definitions mentioned in Annexure 1) before the claim benefit will be paid c) Any Critical Illness arising on account of or in connection with any Pre-Existing Disease(s). d) Any Critical Illness or Surgery/Surgical Procedure arising out of any external Congenital Anomaly e) Any physical, medical condition or treatment or service that is specifically excluded in the Policy Schedule under the head “Special Conditions”. f) Any claim made without a medical certificate from the treating Medical Practitioner evidencing the diagnosis of such Critical Illness. g) Any Critical Illness traceable to pregnancy, childbirth, abortion, or related consequences.	Under Section A 1.1.2
	Section A:	Part III of Policy Wordings
	Benefit 3: Cancer Restore Benefit (Add On) a) No claim shall be payable within the waiting period of 3 years from the date of diagnosis of first Major Cancer (Cancer of Specified Severity).	

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : www.icicilombard.com

	b) In the event of death of the insured during the 3 years waiting period the claim shall not be payable.	Under Section A 1.2.2
	Section B: Benefit: 4: Major Surgical Procedures (Add On)	Part III of Policy Wordings
	a) Any covered Surgery/Surgical Procedure arising out of an Illness diagnosed/contracted prior to Risk Inception Date or arising within the 30/60/90/120/150 days waiting period of commencement of the Period of Cover. However, no Waiting Period will be applicable in case of any Surgical Procedure arising out of/due to an Accident during the Period of Cover. b) Insured should survive for 0/3/ 7/14 days as mentioned in the Policy Schedule from the date of surgery before the claim benefit is paid c) Any Surgery/Surgical Procedure arising out of an Accident which occurred prior to Risk Inception Date. d) Any Pre-Existing Disease(s) or any disability arising out of a Pre- Existing Disease or any complication arising therefrom. e) Any Critical Illness or Surgery/Surgical Procedure arising out of any external Congenital Anomaly f) Any of the covered Surgery/Surgical Procedure performed which was otherwise deemed unnecessary, or against standard health practices. g) Any Unproven/Experimental treatment. h) Any Surgery/Surgical Procedure performed solely due to cosmetic or aesthetic reasons. i) Any claim made without a medical Schedule from the treating Medical Practitioner evidencing the diagnosis of such Illness or Injury or the undergoing of the medical / Surgical Procedure.	Under Section B 2.2
	Section C: Personal Accident (Add On) Benefit 5: Accidental Death Benefit 6: Permanent Total Disablement (PTD) Benefit: Benefit 7 : Permanent Partial Disablement (PPD) Benefit:	Part III of Wordings
	a) War, invasion, act of foreign enemy hostilities or warlike operations (whether war be declared or not) or civil commotion or rebellion, revolution, insurrection, mutiny, arrests, detainments of all kinds and political gatherings, engaging in aviation other than as a passenger (fare paying or otherwise) in any licensed standard type of aircraft. b) Any Injury sustained while performing duty in army, navy, air force, paramilitary force, police or any other such institution, except to the extent it is expressly covered under any Benefit c) Any event which occurs whilst the Insured Person is operating or learning to operate any aircraft or common carrier, or performing duties as a member of the crew on any aircraft, or scheduled airlines or is engaging	Under Section C 3.2

ICICI Lombard General Insurance Company Limited
IRDA Reg. No. 115
Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus
Toll free no: 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

	in aviation, or whilst the Insured Person is mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any scheduled airline anywhere in the world. d) Breach of law/ statutory provisions or while being involved in any unlawful activity. e) Any Injury / Illness arising from full-time involvement in professional sports for livelihood and remuneration, except to the extent it is expressly covered under any Benefit. f) Any Injury / Illness arising from intentional self- Injury, suicide or attempted suicide. g) Any Injury / Illness arising from a failure to take reasonable precautions to avoid a claim under the Policy. h) Any Injury / Illness arising whilst under the influence of alcohol or intoxicating drugs or substance abuse of any kind. i) 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 or any other high risk occupations. j) Any Injury that has occurred prior to the commencement of Policy of Benefit whether or not the same has been treated, or medical advice, diagnosis, care or treatment has been sought. k) Any Illness, complication or ailment not arising out of or connected to Injury. l) Payment of compensation in respect of death, disablement (whether of a permanent nature or of a temporary nature), Injury, Illness or Hospitalization of the Insured Person resulting directly from, or indirectly caused by, or contributed to or aggravated or prolonged by, childbirth or pregnancy or in consequence thereof. m) Payment of compensation in respect of death, disablement (whether of a permanent nature or of a temporary nature), Injury, Illness or Hospitalization of Insured Person due to an insect or mosquito bite. n) Death, disablement (whether of a permanent nature or of a temporary nature), Injury, Illness or Hospitalization arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.	
	Section D: Benefit: 8: Loss of Pay (Add On)	Part III of Policy Wordings
	a) The Critical Illness resulting in loss of pay occurring prior to the Risk Inception Date or arising within the first 30/60/90/120/150 days of waiting period specified in the Policy schedule.	

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

b) Any accidental Injury resulting in loss of pay occurring prior to the Risk Inception Date c) Any loss of pay due to any Illness that is not covered under this policy or has not been opted by the insured d) Loss of Pay when the employee is under Casual, Temporary, Seasonal or contractual employment, or where the Insured Person is not on the direct payroll of the employer unless specified otherwise by Us e) Any voluntary Loss of Pay not supported by certified documents from HR or registered Medical Practitioner. f) Loss of Pay from any occupation or job in which no salary was ever provided to the Insured Person. g) Any Loss of Pay occurring while the Insured Person, is still under his/her probation, including any Loss of Pay resulting from non-confirmation of his/her employment by the employer during or after the period on probation unless specified otherwise by Us. Any reasonable belief that the Insured Person was aware that such loss of Pay was likely to happen, whether or not any official communication was provided, at the time of Risk Inception Date.	Under Section D 4.2
---	----------------------------

ICICI Lombard General Insurance Company Limited
IRDA Reg. No. 115
Mailing Address:

601 & 602, 6th Floor, Interface 16,
 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

UIN: ICIHLGP23027V012223 ICICI Lombard Group Criti Shield Plus
Toll free no: 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

	Benefit: 9: Loss of Income on account of loss of Employment a) The Insured Event occurring prior to the Risk Inception Date or arising within the first 30/60/90/120/150 days of commencement of the Period of Cover. b) Any Involuntary Unemployment of the Insured Person that is not attributed to the insured person suffering an Illness or Injury due to an Accident c) Unemployment from any occupation or job which is Casual, Temporary, Seasonal or contractual in nature, or where the Insured Person is not on the direct payroll of the employer. d) Any voluntary unemployment, self-resignation, or voluntary retirement. e) Any Involuntary Unemployment or suspension of the Insured Person at his/her Primary Occupation, which is temporary in nature. f) Any unemployment from any occupation or job in which no salary was ever provided to the Insured Person. g) Any unemployment occurring while the Insured Person, who is a Salaried Individual, is still under his/her probation, including any unemployment resulting from non-confirmation of his/her employment by the employer during or after the period on probation. h) Any unemployment due to non-extension of a maternity/paternity leave, either as per the Maternity Benefit Act 1961, as amended from time to time, or as per the employer's internal regulation/policy in force at the time of the Insured Event. i) Any reasonable belief that the Insured Person was aware that such loss of Income was likely to happen, whether or not any official communication was provided, at the time of Risk Inception Date. j) Withdrawal of offer of employment by an employer.	Part III of Policy Wordings Under Section D 5.2
	Section E: Benefit 10: ICU Benefit a) Any ICU hospitalization where the appearance of first (signs/symptom/diagnosis) of the infection or advice for surgery was done during or prior to the initial waiting period of 30/60/90/120/150 days (as specified on the Policy Schedule) shall not be considered payable under this Benefit.	Part III of Policy Wordings

b) We shall not consider any domiciliary/Home ICU care under this Benefit. c) Any Critical Illness or Surgery/Surgical Procedure arising out of any external Congenital Anomaly d) Any physical, medical condition or treatment or service that is specifically excluded in the Policy Schedule under the head “Special Conditions”. e) Any claim made without a medical certificate from the treating Medical Practitioner mandating the stay in ICU. f) Any claim traceable to pregnancy, childbirth, abortion, or related consequences. g) ICU admissions on account of Sterility/Infertility or any plastic surgery for cosmetic purpose. h) ICU admission due to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. i) ICU admission directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. j) ICU admission on account of Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. k) ICU admission on account of Intentional self-injury (whether arising from an attempt to commit suicide or otherwise) l) Any ICU admission arising from or attributed to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority m) Any ICU admission caused by or contributed to by nuclear weapons/materials or contributed to by/ arising from ionising radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel (Note: Please refer to the policy clauses for the full listing of Exclusions)	Under Section E 6.3
GENERAL EXCLUSIONS	Part IV of Policy Wordings
- Any, medical condition or treatment or service that is specifically excluded in the Policy Schedule under the head “Special Conditions”. - Any breach of the law by the Insured Person with a criminal intent. - War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of citizens of whatever nation, riots or civil commotion. - Any Injury sustained while performing duty in army, navy, air force, paramilitary force, police or any other such institution, except to the extent it is expressly covered under any Benefit.	

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : www.icicilombard.com

	5. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from nuclear weapon materials or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission. 6. Use or misuse of intoxicating drugs and/or alcohol. 7. Participation (aggravation) in any kind of strike, processions, riots etc. 8. Any act of self-destruction or self-inflicted injury, attempted suicide or suicide and deliberate participation of the Insured in an illegal or criminal act with criminal intent. 9. 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 10. Any consequential or indirect losses or expenses related to any Insured Event. 11. Any tests and treatment relating to infertility and in vitro fertilization. 12. Any Injury / Illness occurring whilst engaging in any Adventure Sports, either as an instructor/ trainer, or as a participant. 13. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard) (Note: Please refer to the policy clauses for the full listing of Exclusions)	
7	<u>Waiting Period</u> <u>Time period during which specified diseases/treatments are not covered</u> <u>It is counted from the beginning of the policy coverage</u> <u>Following Waiting Periods shall be applicable under the Policy, unless specified otherwise in the Policy Certificate.</u> <u>Section A:</u> Benefit 1 – 30/60/90/120/150 Days Benefit 2 – 30/60/90/120/150 Days Benefit 3 – There is a 3 Year waiting period from the date of first diagnosis of a major cancer <u>Section B:</u> Benefit 4 – 30/60/90/120/150 Days <u>Section C:</u> Benefit 5,6,7 – No Waiting Period <u>Section D:</u> Benefit 8 - 30/60/90/120/150 Days Benefit 9 - No Waiting Period <u>Section E:</u> Benefit 10 - 30/60/90/120/150 Days	Part III of Wordings Section A Section B Section C Section D Section E & Policy Certificate

ICICI Lombard General Insurance Company Limited
IRDA Reg. No. 115
Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus
Toll free no: 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

	Specific Waiting Periods: NA Pre-Existing Diseases: Any Pre-Existing Disease(s) or any disability arising out of a Pre- Existing Disease or any complication arising therefrom will not be covered.	
8	<u>Financial Limits of coverages</u> <u>I Sub-Limits (It is a predefined limit and the insurance company will not pay any amount in excess of this limit) :</u> NA <u>II Co-payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured)</u> NA <u>III Deductible (It is a specified amount: up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more</u> 30 days Deductible shall be applicable under Section D- Benefit 9 (Loss of Income on account of loss of Employment) <u>IV Any Other limit</u> NA	Part V of Wordings “Specific Terms and Clauses” Clause No.1 “Payments”
9	<u>Claims / Claims Procedure</u> - The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of claim along with claim form and documents On occurrence of any event that may give rise to a Claim under this Policy, You shall- - Notify Us immediately on toll free number 1800 2666 or on our website www.icicilombard.com or in writing at our address specified in the Policy Schedule or email us at customersupport@icicilombard.com Along with the completed and signed Claim form, the Insured must provide all the relevant documents, specified within the relevant Section of the Policy for the Benefit being claimed, it must be submitted in full within 30 days. - The admissible Claim amount will be calculated post applicability of Deductible, Co-pay, Sub-limits, if any, and as specifically defined in Policy Schedule.	Part V of Wordings “Standard General Terms and Clauses” Clause No. 3 :Claim Settlement” & “Specific Terms and Conditions” Clause No. 3 “Claim Procedure”

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

	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 Download Claim Form- https://echannel-wf.icicilombard.com/docs/default-source/apps/healthclaims/assets/files/claim-form-greater-then-1-lac.pdf	
10	<u>Policy Servicing/</u> Call Us at toll free number: 1800 2666 or email us at customersupport@icicilombard.com If You are not satisfied with the resolution then You may successively write to Manager- Service Quality, Corporate Manager- Service Quality, National Manager- Operations & finally Director-services and Business development at the following address: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025 For details of Company officials kindly visit our website For details of Company officials kindly visit our website https://www.icicilombard.com/customer-support	Part V of Wordings “General Terms and Conditions” Clause No. 15 “Redressal of Grievances”
11	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 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.	Part V of Wordings “General Terms and Conditions” Clause No. 15 “Redressal of Grievances”

ICICI Lombard General Insurance Company Limited
IRDA Reg. No. 115
Mailing Address:

601 & 602, 6th Floor, Interface 16,
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

UIN: ICILGP23027V012223 ICICI Lombard Group Criti Shield Plus
Toll free no: 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail: customersupport@icicilombard.com
Website : www.icicilombard.com

	If Insured person is not satisfied with the redressal of grievance ,insured person may contact the grievance redressal officer 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 IRDA 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 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 Cancellation: 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 proposer and stamp duty charges. Policy Renewal of the policy - A health insurance policy shall be renewable provided the product is not withdrawn, except in case of established fraud or non-disclosure or misrepresentation by the Insured. If the product is withdrawn, the policyholder shall be provided with suitable options to migrate - An Insurer shall not resort to fresh underwriting unless there is an increase in sum insured. In case increase in sum insured is requested by the policyholder, the Insurer may underwrite only to the extent of increased sum insured.	Part V of Wordings “General Terms and Conditions” Clause No. 14 “Free look period” Part V of Wordings Standard General Terms and Clauses Clause No.9 Renewal of Policy

c. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period. d. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 day e. No loading shall apply on renewals based on individual claims experience. f. Migration and Portability: NA 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. Portability: a. The insured has the choice to port his / her policies from one Insurer to another. An Insured desirous of porting his/her policy to another insurer shall apply to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the due date for renewal. 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: Sum insured can be changed (increased/ decreased) only at the time of renewal or at any time, subject to underwriting by the Company subject to revised proposal form. For any increase in Sum Insured, the waiting period and survival period if any shall start afresh only for the enhanced portion of the 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	Part V of Wordings “General Terms and Conditions” Clause No. 7 “Migration” Clause No. 8 “Portability” Clause No. 3 of
--	---

	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 sum insureds of first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from date of enhancement of sum insured only on the enhanced limits (Please check Policy wordings for complete details)	VII “Additional Clauses available under this policy” Part V of Wordings Clause no 11 of V.GENERAL TERMS AND CONDITIONS
13	<u>Your Obligations</u> Please disclose all material information (Including Pre-existing illnesses) before buying the Policy. The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder. "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk	Part V of Wordings “General Terms and Conditions” “Standard General Terms and Clauses” Clause No. 1 of “Disclosure of Information”

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: _____

Signature of the Policy Holder

NOTE: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.