25 Years ONEIL Team
CELEBRATING A LEGACY OF TRUST

ICICI Lombard

Protection that doesn't stop!



CRITIshield plus

CRITIshield plus

Introduction

"ICICI Lombard Criti Shield Plus" is a comprehensively designed product which helps you in meeting your obligations at the time of major exigencies of life such as any major/minor illnesses or in case you undergo any of the major surgeries covered under the Policy, or meet with an accident.

To help mitigate such a risk, ICICI Lombard has proposed a unique plan - Comprehensive Criti Shield.



Key coverages and features



- **Covers 92 major & Minor critical illnesses (CI's)**
- Severity based pay-out – 100% for major CI and 25% for minor CI.
  - CI's classified into :
  - Cancer and blood disorders
  - Heart and blood vessels
  - Major organs
  - Nervous system
  - Other illnesses.
- No waiting period between any claim of minor and major.



Enhanced coverage with multi claim option. Allows one claim from Major and minor bucket from each of the 5 Critical Illness buckets



Optional coverage* for 106 surgical procedures.

- Severity based pay-out – 100% for major surgery and 50% for minor surgery.

Optional coverage* for personal accident.

- Accidental death
- Permanent total disability
- Permanent partial disability.

Optional coverage* for cancer restore

No survival period and 90 days waiting period



Eligiblity and policy period

Eligibility

- The minimum age of proposer into the Policy is 18 years
- Min. Entry Age for Insured: 3 months
- Maximum Entry age for Insured: 65 years
- Policy offers option of covering on individual Sum Insured basis

Policy Period

- Minimum policy tenure is 1 year, up to a maximum of 3 years.



List of Critical Illness

Cancer and Blood Disorders

Major

- Cancer of Specified severity (Major Cancer)
- Bone Marrow Transplant
- Aplastic Anaemia
- Primary Myelofibrosis

Minor

- Early stage cancer/ Carcinoma-in- Situ

Heart and Blood Vessel

Major

- Takayasu Arteritis
- Eisenmenger's Syndrome
- Myocardial Infarction (First Heart Attack - of Specified Severity
- Open Heart Replacement or Repair of Heart Valves
- Surgery of Aorta
- Refractory Heart Failure

List of Critical Illness

- Open Chest CABG
- Cardiomyopathy of specified severity
- Primary (Idiopathic) Pulmonary Hypertension
- Infective Endocarditis

Minor

- Pulmonary Artery Graft Surgery
- Cardiac Arrhythmia with surgical intervention (Sum Insured capped at 5 Lakh)
- Complete Heart Block or Third Degree Heart Block with pacemaker
- Angioplasty (Sum Insured capped at 5 Lakh)
- Minimally Invasive Surgery to Aorta
- Moderately Severe Cardiomyopathy
- Pericardectomy
- Other Serious Coronary Artery Diseases
- Insertion of a Permanent Cardiac Defibrillator
- Balloon Valvotomy or Valvuloplasty
- Pulmonary embolism



List of Critical Illness

Major Organs

Major

- Systemic Lupus Erythematous With Renal Involvement
- Rheumatoid Arthritis
- Myasthenia Gravis
- Kidney Failure Requiring Regular Dialysis
- Fulminant Hepatitis
- Major Organ transplant
- Severe Ulcerative Colitis
- Good Pastures Syndrome With Lung or Renal Involvement
- Scleroderma
- End Stage Lung Failure
- Medullary Cystic Kidney Disease
- End Stage Liver Failure
- Severe Crohn's Disease
- Chronic Relapsing Pancreatitis



Minor

- Severe Acquired or Secondary Pulmonary Alveolar Proteinosis (Pap)
- Moderately Severe Kidney Disease
- Portal Vein Thrombosis
- Moderately Severe Crohn's Disease

List of Critical Illness



- Small bowel transplant
- Surgical Removal of one kidney
- Glomerulonephiritis with Nephrotic Syndrome
- Intestinal Gangrene
- Surgical Removal of One Lung
- Moderaterly Severe Ulcerative Colitis
- Ankylosing Spondylytis
- Moderately Severe Systemic Lupus Erythematous With Lupus Nephritis

Nervous System

Major



- Stroke Resulting in Permanent Symptoms
- Motor Neuron Disease With Permanent Symptoms
- Parkinson's Disease
- Alzheimer's Disease
- Multiple Sclerosis with Persisting Symptoms
- Muscular Dystrophy
- Apallic Syndrome
- Guillain-Barre Syndrome
- Loss Of Speech
- Spinal Stroke

List of Critical Illness

- Bacterial Meningitis
- Tuberculousis Meningitis
- Permanent Paralysis of Limbs
- Benign Spinal Cord Tumour with Neurological Deficit
- Benign Brain Tumor
- Progressive Supranuclear Palsy
- Creutzfeldt-Jakob Disease
- Coma of Specified Severity
- Major Head Trauma
- Deafness
- Blindness
- Poliomyelitis
- Encephalitis
- Severe Progressive Bulbar Palsy

Minor

- Loss of Hearing of One Ear
- Dissolution of the nerve roots of Brachial Plexus
- Carotid Artery Surgery
- Idiopathic Scoliosis
- Loss Of Sight In One Eye
- Syringomelia or Syringobulbia Requiring Surgery
- Loss of Use of One Limb
- Coma 72 Hours

List of Critical Illness



Other Illness

Major

- Third Degree Burns
- Pheochromocytoma
- Necrotising Fasciitis

Minor

- Elephantiasis
- Adrenalectomy for Adrenocortical Adenoma
- Optic Neuropathy
- Wilson's Disease
- Facial Reconstructive Surgery due to accident

Note:

The maximum payout against any minor Critical Illness under any Critical illness bucket is restricted to 25% of the base cover

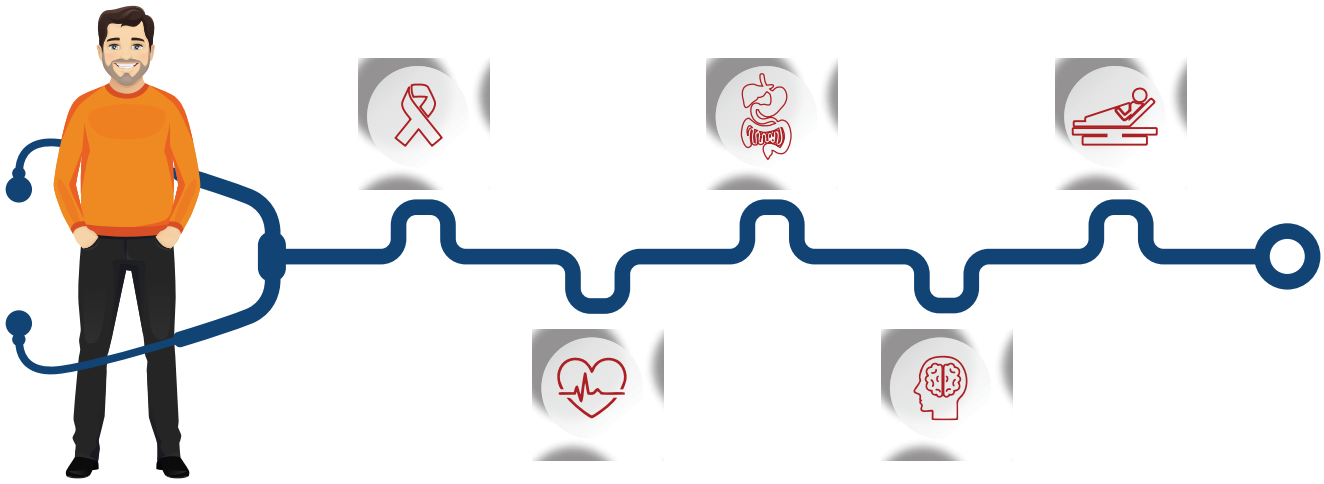
Sum Insured upto a maximum of 12.5lacs however for "Cardiac Arrhythmia with surgical intervention" and "Angioplasty" the Sum Insured is further restricted to a maximum of 5lac

Illustrative Example

Illustration 1

Insured can opt for any of the Critical Illness bucket as per plans available at inception. The SI payable will be independent for each bucket if more than one bucket is selected.

e.g. At policy inception if **Mr. Ramesh** opts for all buckets-**Cancer** and **blood disorders, Heart and Blood Vessel, Major Organs, Nervous System, Other Illness** he can intimate a claim under all these buckets independently/simultaneously.



Incase **Mr. Ramesh** is diagnosed with Stroke resulting in permanent symptoms **(Nervous System -Major)** in 5th month, if the claim is payable as per policy Terms and Conditions we will pay **100% of SI allocated for Nervous System bucket.**

The Nervous System bucket will be exhausted and no renewal of this bucket will be allowed to the customer.

In the 7th month **Mr. Ramesh** is diagnosed with Pulmonary embolism **(Heart and Blood Vessel -Minor)** he can claim for **25% of SI from Heart and Blood Vessel bucket.**

Incase **Mr. Ramesh** consequently suffers from a Myocardial Infarction **(Heart and Blood Vessel -Major)** we will pay balance **75% (since we have already paid minor claim of 25% under this bucket)** once this claim has been paid the Heart and Blood Vessel bucket will be exhausted and no subsequent renewal will be done for this bucket

Illustrative Example

Illustration 2



Mr. Suresh a 33yr old has opted for plan which has Heart and Blood Vessel bucket for 1 year Policy Tenure and 3lac SI for a base premium of 270/- .

After the waiting period of the policy is over **Mr. Suresh** is diagnosed with Other Serious Coronary Artery Diseases in the 5th month. He is eligible to claim for **25% SI which is 75000/-**.

Now only **75% of the SI** is remaining in Heart and Blood Vessel bucket.

At the time of renewal, we will be collecting the premium as per the original 100% of SI however our liability will be only towards the balance Sum Insured which is **75% of SI (in this example 225000).**

Illustration 3



Mr. Ganesh a 40yr old male has opted for plan which has **'Cancer and blood disorders'** bucket and add on **'Cancer Restore Benefit'** for 1 year tenure for 5lac SI with base premium as 970/- & 340/- for 'Cancer and blood disorders Bucket' and 'Cancer Restore Cover' respectively.

After the initial waiting period **Mr. Ganesh** is diagnosed with **Major Cancer (Cancer of Specified severity)**, after evaluation of required documents we pay the major claim with **100% payout of 5 lac sum insured.**

Since the customer has opted for cancer restore benefit he will be eligible to claim under this benefit provided the customer renews this policy subject to having received the premium for the **'Cancer and blood disorders'** bucket under benefit 1 and cancer restore benefit as per the original Sum Insured and age at the time of renewal.

Mr. Ganesh is diagnosed with Cancer relapse after the 3 years waiting period he will be eligible to claim for **'Cancer Restore' Benefit.**

All the above illustrations are for reference purpose only and are not indicative of the actual premium.

Premium Chart

Comprehensive Criti Shield Plan (exclusive of taxes)						
Age Band	Sum Insured					
	₹ 5 Lakh	₹ 7.5 Lakh	₹ 10 Lakh	₹ 15 Lakh	₹ 25 Lakh	₹ 40 Lakh
21 - 25	1,326	1,989	2,653	3,979	6,631	10,610
26 - 30	1,490	2,235	2,980	4,470	7,450	11,920
31 - 35	1,902	2,853	3,804	5,706	9,510	15,216
36 - 40	3,115	4,673	6,231	9,346	15,577	24,923
41 - 45	4,707	7,060	9,414	14,121	23,534	37,655
46 - 50	7,992	11,987	15,983	23,975	39,958	63,932
51 - 55	13,037	19,556	26,074	39,111	65,185	1,04,297

Important Points:

- Max sum insured available under the Comprehensive Criti Shield Plan is Rs. 40 lakhs.
- The above premium is for 1-year policy tenure; for 2-year and 3-year tenure, applicable discounts will apply.
- Financials and medicals will be required as per underwriter guidelines.
- The above premium does not include any add-on cover.

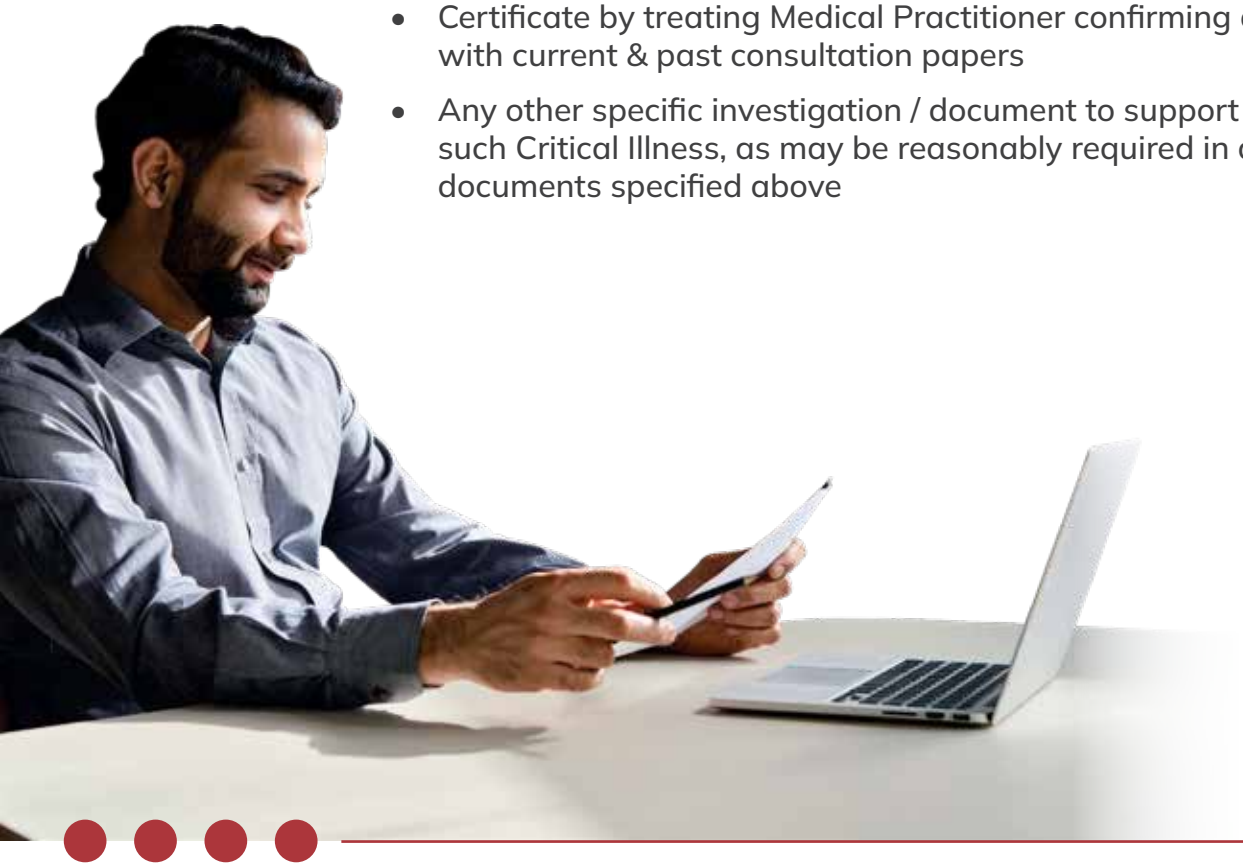
How to make a claim?

Individuals are requested to lodge a claim by calling us on our toll free no 1800 2666 or sending an email to us at ihealthcare@icicilombard.com by mentioning the below particulars:

- Policy Number
- Insured Name
- Relationship with Policy Holder
- Nature of Illness
- Name and address of the attending Medical Practitioner and the Hospital
- Any other information that may be relevant to the Illness/ Hospitalisation

The Company shall decide a claim, as the case may be, within 30 days from the date of receipt of last necessary document.

- Claim Documents:
  - Claim Form duly filled and signed
  - Emergency Medical Services (EMS) Papers, wherever applicable
  - Discharge Card/Summary along with Indoor Case Papers, Hospital Bills
  - All Investigation Reports
  - Certificate by treating Medical Practitioner confirming diagnosis along with current & past consultation papers
  - Any other specific investigation / document to support the diagnosis of such Critical Illness, as may be reasonably required in addition to the documents specified above



Exclusions

- 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 the 90 days waiting period.
- Any Critical Illness arising on account of or in connection with any Pre-Existing Disease(s) or any claim arising out of nondisclosure on account of PED. Financials and medicals will be required as per underwriter guidelines.
- Any Critical Illness or Surgery/Surgical Procedure arising out of any external Congenital Anomaly or internal Congenital Anomaly known at the commencement of the policy.
- 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.
- Lonising 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.
- Use or misuse of intoxicating drugs and/or alcohol. Participation (aggravation) in any kind of strike, processions, riots etc.
- 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.
- 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.
- Any consequential or indirect losses or expenses related to any Insured Event.
- Any tests and treatment relating to infertility and in vitro fertilization.
- Any Injury / Illness occurring whilst engaging in any Adventure Sports, either as an instructor/ trainer, or as a participant.
- Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard).

NOTES

Prohibition of Rebates

(Under Section 41 of Insurance Act, 1938)

(1)No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to 2 [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 any class of insurance business taken out by himself in relation to risks associated with his own life, health or property 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.]

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.]

ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd. ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, P. Balu Marg, Off Veer Savarkar Road, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025. Toll Free: 1800 2666 Fax No: 022 61961323 IRDA Reg. No. 115 CIN: L67200MH2000PLC129408 Customer Support Email Id: customersupport@icicilombard.com Website Address: www.icicilombard.com. Product Name: ICICI Lombard Criti Shield Plus. UIN: ICIHLIP22131V012122, ADV/23798. 026235BO-AS