PROSPECTUS FOR PERSONAL PROTECT POLICY

SCOPE OF COVER

The product comprises of two sections which are outlined as under.

Sections under the policy:-

1. Section – A

The Company agrees to pay to the Insured Person (or his nominee/ legal heir, as the case may be) a sum as compensation on occurrence of any Insured Event, under different Benefit(s) (Death / PTD / PPD/ TTD) and extensions arising due to an Injury sustained during the Policy Year / Policy Period but not exceeding the Sum Insured as specified under the respective Benefits and extensions

Benefits under Section A-

Benefit 1	Death Resulting from Accident
Benefit 2	Permanent Total Disablement Resulting from Accident
Benefit 3	Permanent Partial Disablement Resulting from Accident
Benefit 4	Temporary Total Disablement Resulting from Accident

Extensions under Section A-

Extension 1	Carriage of Dead Body
Extension 2	Medical Benefits Extension (For events arising out of Death, Permanent Total Disablement, Permanent Partial Disablement as per coverage under Section A. Options for Sum Insured: Rs. 10,000/ 25,000/ 50,000/ 1,00,000)
Extension 3	Hospital Daily Allowance Extension (Options for no. of days covered: 30/60 @ Rs. 1,000 per day)
Extension 4	PTD Improvement Benefit Extension
Extension 5	PPD Improvement Benefit Extension
Extension 6	Children's Education Grant Extension
Extension 7	Ambulance Charges Extension
Extension 8	Funeral Expenses Extension
Extension 9	Repatriation of Remains Extension

2. Section – B

The Company agrees to pay to the Insured Person a sum as compensation on occurrence of any Insured Event, under different Benefit(s) arising due to an Injury sustained during the Policy Year /Policy Period but not exceeding the Sum Insured as specified under the respective Benefits

Benefits under Section B-

Benefit 5	Accidental Hospital Confinement Allowance Benefit (Various options under this benefit are outlined in Table 1 below)
Benefit 6	Accidental Hospitalization Expenses Reimbursement (Options for Sum Insured: Rs. 10,000/ 25,000/ 50,000/ 1,00,000)
Benefit 7	Convalescence Benefit (Benefit Payment of Rs. 10,000 provided that the Hospitalisation is for a period exceeding10 days)
Benefit 8	Double Benefit (Benefit Payment of Rs. 10,000 provided that two or more persons covered under the policy are Hospitalised for a period of more than 5 days)

Options available under Benefit 5 of Section B of the Table: Accidental Hospital Confinement Allowance Benefit

Per day Benefit	Benefit payable for a maximum of Days	Minimum days of Accidental Hospitalisation before the benefit attaches (Deductible Days)
1000	30	2
2000	30	2
1000	30	1
2000	30	1
1000	365	1
10000	365	1
1000	365	2
10000	365	2

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."***

Eligibility

This product would be offered to customer with minimum age of 5 years to 80 years and there would be lifetime renewability.

Premium details: For detailed coverages and premium applicable for any plans please refer to the Annexure Rating Chart.

Terms of Renewal

- The Policy can be renewed under the then prevailing Personal Protect product or its nearest substitute (in case the Personal Protect product is withdrawn by the Company) a
- This policy shall ordinarily be renewable except on grounds of established fraud, or misrepresentation or non-cooperation by the insured
- ***Renewal Premium*** - Premium payable on renewal and on subsequent continuation of cover are subject to change .
    - ***Maximum Renewal Age*** – There will be life-long renewal without any age restriction for the cover.

Grace Period - "Grace period" means the specified period of time, immediately following the premium due date during which premium payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage need not be available during the period for which no premium is received.

The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.

Provided the insurers shall offer coverage during the grace period, if the premium is paid in instalments during the policy period."

Cancellation/termination of the Policy

i) Disclosure to information norm

The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

ii)The Insured Person may also give 7 days notice in writing, to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and refund the premium for the period this Policy has been in force as per the refund grid applicable.

(a): Refund Grid applicable to Policies having policy period lesser than or equal to one year:

PERIOD ON RISK	RATE OF PREMIUM REFUNDED
Up to 1 month	75% of premium
Up to 3 months	50% of premium
Up to 6 months	25% of premium
Exceeding six months	Nil

(b): Refund Grid Applicable to policies having Policy Period greater than 1year

% Refund Premium				
	Policy Period (Years)			
Year of	2	3		

Cancellation				
Year 1	25%	45%		
Year 2		11%		
Year 3				

No refunds of premium shall be made under the Policy during the last year of the Policy Period

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 periodas per regulatory prescriptions, provided the policy has been maintained without a break

Moratorium: 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

SIGNIFICANT EXCLUSIONS

This Policy does not cover losses arising out of Suicide / Attempted Suicide, Self-Injury, Venereal Diseases, War and Nuclear Perils and Pregnancy. For a detailed set of exclusions, kindly refer the policy document.

NOTE

The foregoing is only an indication of the cover offered. For details, please refer to the Policy Document.

Grievance

ln case of any grievance the insured person may contact the Company through
Website:www.icicilombard.com Tollfree:18002666 Email: customersupport@icicilombard.com

ICICI Lombard General Insurance Company Ltd. ICICI Lombard House, 414, P. Balu Marg, Off Veer Savarkar Road, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400025

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

lf insured person is not satisfied with the redressal of grievance, insured person may contact the grievance officer at the details provided in the below link:
https://www.icicilombard.com/grievanceredressal.com

lf insured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority (IRDA) 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 IRDA website: www.irdaindia.org, or on the Company's website at www.icicilombard.com. Details of Insurance Ombudsman can also be accessed from the link- https://www.cioins.co.in/Ombudsman

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This brochure contains only brief details of the policy. For further details please refer to the current policy or contact: