

Cancellation / Termination

Disclosure to information norm

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

The Insured person may also give 15 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.

12(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

12(b)

Refund grid applicable to policies having policy period greater than 1 year

Premium (in K)		Policy Period (Years)			
% Refund Premium		2	3	4	5
Years of Cancellation	Year 1	25%	45%	57%	78%
	Year 2		11%	26%	57%
	Year 3			6%	37%
	Year 4				18%

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

Upon making any refund of premium under this Policy in accordance with the terms and conditions thereof in respect of the Insured Person, the cover and Company's liability in respect of that Insured Person shall forthwith terminate.

Not with standing anything contained herein or otherwise, no refunds of premium shall be made in respect of the insured person where any claim has been admitted by the company or has been lodged with the company or any benefit has been availed by the insured person under the policy.

For detailed terms and conditions refer to the policy wordings.

Claim Process

All claim for Personal Protect are serviced by our 24*7 customer support team. Call our toll free Number 1800 2666 and register your claim

Or write to us at:

ICICI LOMBARD GIC Ltd
ICICI BANK Ltd, ICICI BANK Towers,
Regional Office, Plot No. 12,
District, Gachibowli – Hyderabad – 500032
OR customersupport@icicilombard.com

Documents To Be Submitted

- FIR
- Policy copy
- Claim from duly filled & signed by insured/ claimant / nominee
- Post mortem report, wherever applicable
- Death certificate
- Disability certificate
- Spot Panchnama (certified copies)
- Medical/Hospital report
- Discharge card
- Any other document as required by company or company's TPA to investigate the claim or our obligation to make payment for it
- All medical and investigation and pharmacy bills*
- Prescription *

*Additional documents required for claim under "accidental hospitalization expenses reimbursement".



Buy / Renew / Service / Claim related queries

Log on to

www.icicilombard.com or Call 1800 2666

One number for your Insurance needs

E-mail us at customersupport@icicilombard.com

Download IL Insure application from

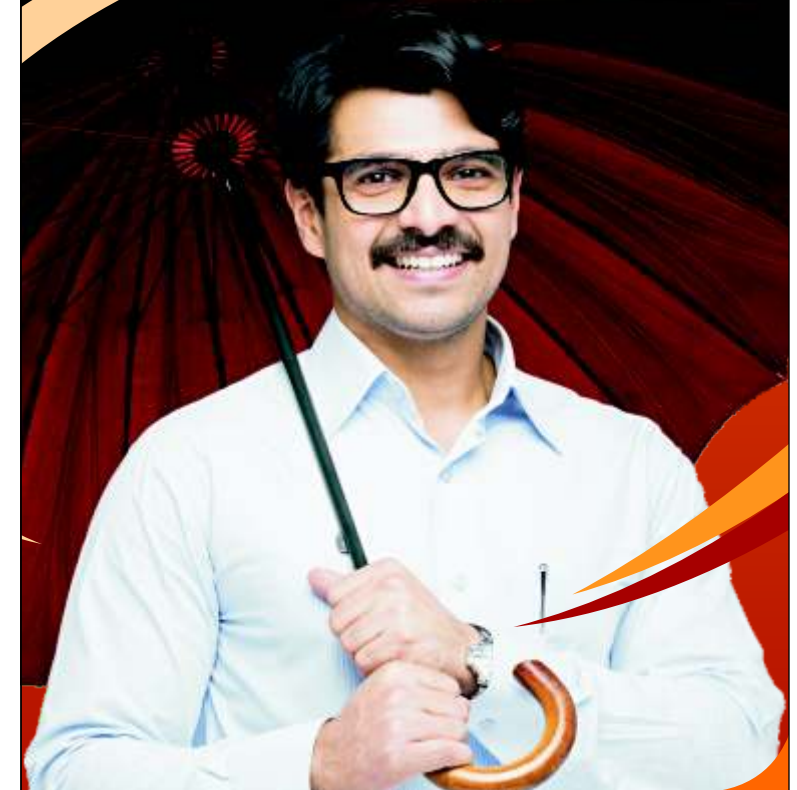


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Personal Protect

Be safe. Be sure.



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Experience the joys of life with an assurance of extra safety for you. ICICI Lombard General Insurance Company Limited introduces Individual Accident Insurance under one product Personal Protect, a cover that lets you express your care for a better tomorrow. You receive benefits of Accident Insurance which include cover against Accidental Death and Permanent Total Disablement along with reimbursement of expenses incurred in case of Hospitalisation (min of 24 hours) due to injury. Get the safety cushion with Individual Accident Insurance.

Coverage

Accidental Death*:

In case of death of the insured due to an accident within the policy period, the nominee (as declared by the insured) is compensated with the Sum Insured.

Permanent Total Disablement (PTD)*:

Individual Accident Insurance pays compensation against the permanent and total loss of limbs, sight, etc. due to an accident within the policy period. Permanent Total Disablement shall mean total and irrecoverable.

- 1) Loss of sight of both eyes; or
- 2) Actual loss of physical separation of both hands or both feet or one entire hand and one entire foot; or
- 3) Total and irreversible loss of use of both hands or both feet or of one hand and one foot without physical separation;

• **The cover under the policy expires after a claim has been paid under any one of these insured events.**

Accidental Hospitalisation Expenses Reimbursement**:

Reimburses medical expenses incurred during hospitalisation, arising out of any injury, within 7 days from the date of accident subject to the sum insured opted for the policy year. Minimum period of hospitalisation required is 24 hours. The claim amount payable will be on reimbursement basis subject to a maximum of sum insured mentioned under this section.

**Optional cover.

Terrorism and Acts of Terrorism:

Provides coverage in case of any claim arising out of terrorism or acts of terrorism within the policy period.

Sum Insured

Product Coverage	Sum Insured (in Rs.)					
	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Basic Coverage						
Accidental Death (AD)						
1) Accident resulting in Permanent Total Disablement(PTD)	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
A) Optional Coverage	Policy Year Sum Insured					
B) Accidental Hospitalisation Expenses*	10,000	25,000	50,000	50,000	1,00,000	1,00,000
2) Accidental Hospital Daily Allowance*	1,000 Per day max 30 days	1,000 Per day max 30 days	2,000 Per day max 30 days	2,000 Per day max 30 days	2,000 Per day max 30 days	2,000 Per day max 30 days

* Minimum period of hospitalization required is 24 hours.

* Subject to a deductible of 1 day for each hospitalization

Premium

Base Cover (AD)	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh
1 year	384	641	1282	1923	2565	3205
3 years	1067	1779	3558	5337	7117	8895

Base Cover + Accidental Hospitalisation Expenses	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh
1 year	607	1197	1939	2579	3332	3974
3 years	1753	3496	5586	7365	9491	11271

Base Cover + Accidental Hospital Daily Allowance	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh
1 year	709	966	1930	2572	3214	3854
3 years	1967	2679	5358	7138	8917	10695

Base Cover + Accidental Hospitalisation Expenses + Accidental Hospital Daily allowance	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh
1 year	930	1521	2588	3229	3981	4623
3 years	2653	4397	7387	9166	11292	13071

*All rates inclusive of Goods and Service Tax.

Tenure

You will be covered for a period of 1 or 3 years.

Eligibility

The minimum age for taking this policy is 18 years and maximum is 80 years.

Main Exclusions**

The company shall not be liable under this policy for:

1. Payment of any claim for hospitalisation where such hospitalisation does not commence within 7 days of accident
2. Any hospitalisation not arising out of an injury
3. Dental treatment, eye treatment and plastic surgery unless necessitated as a consequence of an injury
4. Any claim directly or indirectly related to:
 - Intentional self-injury, suicide or attempted suicide
 - Whilst under the influence of intoxicating liquor or drugs
 - Arising out of childbirth or pregnancy, except ectopic pregnancy or in consequence thereof
 - Venereal disease or insanity nervous or emotional disorder
 - Insured person committing any breach of law with criminal intent

**Please refer the policy document for complete list of exclusion

Terms Of Renewal

1. The policy can be renewed under the then prevailing Personal Protect Individual Accident Insurance plan or its nearest substitute approved by IRDA in the event that the plan has been discontinued. This policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured.
2. Renewal Premium - Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
3. Maximum renewal age - There will be lifelong renewal without and age restriction for the cover.
4. Grace Period - The policy may be renewed by mutual consent and in such event the renewal premium should be paid to the company on or before the date of expiry of the policy and in no case later than 30 days (grace period) from the expiry of the policy. The company will not be liable for any claim which occurs during the grace period.
5. Sum Insured Enhancement - You can enhance the sum insured under the policy only upon renewal subject to underwriters' approval.
6. Free Look Period - In case of all policies a free look period of 15 days would be available to you from the date of receipt of the policy document for reviewing its terms and conditions. If you disagree with any of its conditions, you may return the policy within this free look period and we will refund you the premium subject only to stamp duty charges.
7. Cancellation / termination.