

personalprotect



Be safe. Be sure.

ICICI Lombard
GENERAL INSURANCE

Experience the joys of life with an assurance of extra safety for you.

ICICI Lombard General Insurance Company Limited introduces Individual Accident Insurance under our product Personal Protect, a cover that lets you express your care for a better tomorrow. You receive the benefit of Accident insurance which include cover against Accidental Death & Permanent Total Disablement along with reimbursement of expenses incurred in case of Hospitalization (min of 24 hours) due to injury. Get the safety cushion with Individual Accident Insurance.

Be safe. Be sure.



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:

- (i) Loss of sight of both eyes; or
- (ii) Actual loss by Physical Separation of both hands or both feet or one entire hand and one entire foot; or
- (iii) 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**:

Reimburses medical expenses incurred during hospitalization, arising out of an injury, within 7 days from the date of accident subject to the Sum Insured opted for the policy year. Minimum period of Hospitalization required is 24 hours

** Optional cover

Accidental Hospital Daily Allowance**:

Pays a specified daily allowance for each day of hospitalization (minimum of 24 hours) upto a maximum of 30 days in a year, where such hospitalization, arising out of an injury, is within 7 days from the date of accident.

** 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)						
Accident Resulting in Permanent Total Disablement (PTD)	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000
I. Optional Coverage	Policy Year Sum Insured					
a. Accidental Hospitalization Expenses#	10,000	25,000	50,000	50,000	100,000	100,000
b. 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

Product Coverage	Premium (in Rs.)					
	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Basic Coverage						
1 Year	366	610	1221	1831	2442	3052
3 Years	1016	1694	3388	5082	6777	8470
5 Years	1556	2594	5189	7782	10377	12971
Base Cover + Accidental Hospitalisation Expenses						
1 Year	578	1140	1846	2456	3173	3784
3 Years	1669	3329	5319	7013	9037	10732
5 Years	2666	5373	8471	11065	14219	16814
Base Cover + Accidental Hospital Daily Allowance						
1 Year	675	920	1838	2449	3060	3670
3 Years	1873	2551	5102	6797	8491	10184
5 Years	2870	3907	7815	10408	13003	15598
Basic + Accidental Hospitalisation Expenses + Accidental Hospital Daily Allowance						
1 Year	886	1448	2464	3075	3791	4402
3 Years	2526	4187	7034	8728	10752	12446
5 Years	3978	6685	11096	13691	16846	19440

*The premium is inclusive of all taxes (12.36%)



TENURE

You will be covered for a period of 1, 3 or 5 year



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:

- (i) Payment of any claim for hospitalization where such hospitalization does not commence within 7 days of accident
- (ii) Any Hospitalization not arising out of an injury
- (iii) Dental treatment, eye treatment and plastic surgery unless necessitated as a consequence of an Injury
- (iv) 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 or mental, nervous or emotional disorder
 - Insured Person committing any breach of law with criminal intent

Please refer the policy document for complete list of exclusions



TERMS OF RENEWAL

- (i) 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
- (ii) Renewal Premium - Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- (iii) Maximum Renewal Age There will be life-long renewal without any age restriction for the cover.
- (iv) 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.
- (v) Sum Insured Enhancement - You can enhance the sum insured under the Policy only upon renewal, subject to underwriters' approval.
- (vi) 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 & 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 a deduction of expenses incurred on medical examination and stamp duty charges.
- (vii) Cancellation/termination



Cancellation/ Termination

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.

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 1y

Premium (in Rs.)				
% Refund Premium	Policy Period (Years)			
	2	3	4	5
Year 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.

Notwithstanding 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.

CLAIM PROCESS

All claims 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, Nanakramguda, Financial District, Gachibowli -Hyderabad - 500032
OR customersupport@icicilombard.com

DOCUMENTS TO BE SUBMITTED

- FIR
- Policy Copy
- Claim form 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

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Statutory Warning: 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 take 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:
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees*

Mailing Address

ICICI Lombard General Insurance Company
4th Floor, Interface 11, Malad Link Road,
Malad (W) - 400064, Mumbai.

Corporate Office

ICICI Lombard General Insurance Company
ICICI Lombard House, 414, Veer Savarkar Marg, Near Sidhhi Vinayak Temple,
Prabhadevi, Mumbai - 400 025.

The brochure contains only an indication of the cover offered. For complete details on coverage, Terms, conditions and exclusions, please read the policy document carefully before concluding a sale.*

ICICI Lombard General Insurance Company Limited.

Insurance is the subject matter of solicitation. IRDA Reg. No. 115, Misc 111