

Disclaimers & Key Disclosures

ICICI Pru iProtect Smart

Rs 1,831 per month - The premium is for a 35 year old healthy, non-smoker male for a life cover of Rs 1 Crore & policy term of 40 years under ICICI Pru iProtect Smart - Life Option with Lumpsum payout and regular pay mode. The annual premium is Rs 21440 (inclusive of all taxes). It is one of the many variants that the product offers and you can opt for it based on your individual needs.

Inbuilt waiver of premium on permanent disability and terminal illness - On diagnosis of Permanent Disability (PD) due to an accident, the future premiums under your policy for all benefits are waived. Death Benefit is payable on diagnosis of Terminal Illness. To know more about definitions, terms & conditions applicable for permanent disability due to accident and terminal illness kindly refer sales brochure of ICICI Pru iProtect Smart.

Protects against 34 Critical Illnesses such as heart attack, cancer etc - Critical Illness Benefit (CI Benefit) is optional and available under Life and Health and All in One options. This benefit is payable, on first occurrence of any of the 34 illnesses covered. Only doctor's certificate confirming diagnosis needs to be submitted. The benefit is payable only on the fulfillment of the definition of the diagnosed critical illness. The CI Benefit, is accelerated and not an additional benefit which means the policy will continue with the Death Benefit reduced by the extent of the CI Benefit paid. The future premiums payable under the policy will reduce proportionately. If CI Benefit paid is equal to the Death Benefit, the policy will terminate on payment of the CI Benefit. To know more in detail about CI Benefit, terms & conditions governing it, kindly refer to sales brochure. CI Benefit term would be equal to policy term or 30 years or (75-Age at entry), whichever is lower.

97.8% Claim settlement ratio - Claim statistics are for Financial Year 2019-20 and is computed basis individual claims settled over total individual claims for the financial year. For details, refer to Public Disclosures in our Website.

3.18 Crore Number of lives insured - 31,869,345 lives covered across our individuals and group customers as per ICICI Prudential Q4 FY20 Report (L25 i and L25 ii). For more details please refer to Public Disclosure section on ICICI Prudential website.

Rs 1.6 Lakh Crore Total assets under management - Source: ICICI Prudential Life Annual Report FY2019

Insurance is the subject matter of solicitation. W/II/1407/2020-21

ICICI Pru iProtect Smart (Form Number: T50, T51 and UIN: 105N151V05) is a Non-Linked Non-Par Life Individual pure risk premium product. The life insurance product is underwritten by ICICI Prudential Life Insurance Company Limited.

For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale.

IDFC FIRST Bank Limited is a registered Corporate Agent of ICICI Prudential Life Insurance Company Limited under the license number CA0106 issued by IRDAI.

IDFC FIRST Bank Limited is not responsible for third party products, goods, services, and offers. All claims under the policy will be solely decided upon by ICICI Prudential Life Insurance Company Limited.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.