

## Disclaimers & Key Disclosures

### ICICI Pru iProtect Smart

Accidental Death benefit is up to Rs 2 crore. It is optional and available in Life Plus and All in One options. Accidental Death Benefit term will be equal to the policy term or (80-Age at entry), whichever is lower.

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.

Insurance is the subject matter of solicitation. W/II/1405/2020-21

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

ICICI Prudential Life Insurance Company Limited. IRDAI Regn No. 105. CIN: L66010MH2000PLC127837. Registered Office Address: - ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. 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.

### Commission Disclosure

Product	First Year Commission Rates	Renewal Commission Rates
Term Protection	Min - 7.5% Max - 40%	Min - 0% Max - 7.5%
Savings and Investment	Min - 2% Max - 35%	Min - 0% Max - 7.5%
Health	Min - 2% Max - 30%	Min - 0% Max - 7.5%
Pension	Min - 0.5% Max - 7.5%	Min - 0% Max - 2%
Group Product*	Min - 0% Max - 5%	Min - 0% Max - 0%

\*For group products, commission payable is 5% of the premium with a ceiling on the maximum payout as defined by Insurance Regulatory and Development Authority of India (IRDAI) from time to time.