



ICICI LOMBARD COMPLETE HEALTH INSURANCE

The revamped version of
our health insurance is here,
packed with
new features and plans
for enhanced protection

At ICICI Lombard, we believe that health insurance is not just a matter of saving tax or getting the protection you need. It can be so much more. It's about partnering with you to find precisely what works for you based on your needs and then going the extra mile to deliver more than what we promise. With countless features and benefits that include Donor Expenses, Emergency Assistance, World Wide Coverage, Unlimited Reset, Air Ambulance, Super No Claim Bonus, ASI Protector, Sum Insured Protector, Claim protector and a lot more, we're redefining the way you stay protected.



Upgrade your protection with additional* covers



World Wide Cover:

In case the customer has opted for this cover, Hospitalization expenses incurred abroad shall be paid with a co-pay of 10%. This benefit is available for Sum Insured of 10 Lakhs and above.



Claim Protector:

In case the customer has opted for this cover, the IRDAI list of non-payable items shall become payable in case of a claim.



Super No Claim Bonus:

In case the customer has opted for this cover, there will be a 50% bonus awarded for every claim free year subject to a maximum of 100% for SI options up to 10 Lakhs and up to 200% for SI options 15 Lakhs and above.



Emergency Services:

- i. Domestic Road Ambulance - Expenses incurred on road ambulance services will be covered. Coverage limit under this shall be 1% of the SI up to a maximum of ₹10,000
- ii. Assistance for ambulance
- iii. Tele-consultation



Unlimited Reset Benefit:

We will reset up to 100% of the base Sum Insured unlimited times in a policy year in case the Sum Insured including accrued additional Sum Insured (if any), Super No Claim Bonus (if any) and Sum Insured protector (if any) is insufficient as a result of previous claims in that policy year.



ASI Protector:

ASI accrued by the customer shall not be impacted if any one claim or multiple claims admissible in the previous year does not exceed the overall amount of ₹50,000. This benefit is available for Sum Insured of 5 Lakhs and above.



Sum Insured Protector:

In case the customer has opted for this cover, the SI will be increased at renewal on the basis of inflation rate of previous year.



Air Ambulance Cover:

Coverage up to the base Sum Insured for Air Ambulance expenses incurred to transfer the Insured Person following an emergency to the nearest Hospital.



Donor Expenses:

Medical Expenses incurred in respect of the donor for any of the organ transplant surgery, provided the organ donated is for the insured person's use.



Domicillary Hospitalisation:

Coverage for medical expenses in a situation where the Insured Person is in such a state that he/she cannot be moved to a hospital or the treatment is taken at home if there's a non-availability of room in the hospital.

**These are add-on covers except for Emergency Services. Add-covers are available by paying extra premium.*



The Coverage Entails:



Hospitalisation Cover: All expenses pertaining to in - patient hospitalisation such as room rent, intensive care unit charges, surgeon's and doctor's fee, anesthesia, blood, oxygen, operation theatre charges etc. incurred during hospitalisation for a minimum period of 24 consecutive hours are covered under the basic hospitalisation cover.



Day Care Surgeries / Treatments Coverage: All the medical expenses incurred while undergoing Day Care Procedures / Treatment which require less than 24 hours hospitalisation are covered. Due to Technological advancement of Medical.



Pre and Post Hospitalisation Expenses: Medical expenses incurred, immediately, 30 days before and 60 days after hospitalisation will be covered.



In Patient AYUSH Treatment: Expenses for Ayurveda, Yoga and Naturapthy, Unani, Siddha and Homeopathy (AYUSH) treatment only when it has been undergone in a AYUSH hospital or in AYUSH Day Care Center on Re - imbursement basis.



Unlimited Reset Benefit: We will reset up to 100% of the base Sum Insured unlimited times in a policy year in case the Sum Insured including accrued additional Sum Insured (if any), Super No Claim Bonus (if any) and Sum Insured protector (if any) is insufficient as a result of previous claims in that policy year.



Emergency Services:

1. Domestic Road Ambulance: Reimbursement up to 1% of Sum Insured maximum up to ₹10,000 per hospitalisation for reasonable expenses incurred on availing an ambulance service offered by a hospital /ambulance service provider in an emergency condition.
2. Ambulance Assistance: Ground medical transportation assistance by a Service provider to transport the Insured Person to the nearest Hospital or any clinic or nursing home for medically necessary treatment on cashless basis.
3. Tele Consultation: Consultations and recommendations for routine health issues by a qualified Medical Practitioner or health care professional.



ASI: An Additional Sum Insured of 10% of Annual Sum Insured provided on each renewal for every claim free year up to a maximum of 50%. In case of a claim under the policy, the accumulated Additional Sum Insured will be reduced by 10% of the Annual Sum Insured in the following year.



Wellness Program: The wellness points so accrued by You can be redeemed against out-patient medical expenses like consultation charges, medicines and drugs, diagnostics etc



Free Health Check-up: The customer is entitled for a Free Health Check-up at designated centres. The coupons would be provided to each Insured for every policy year, subject to a maximum of 2 coupons per year for floater policies.



Hospital Daily Cash Allowances*: A certain amount (as per the plan chosen) will be paid for each and every completed day of hospitalisation, if such hospitalisation is atleast for a minimum of 3 consecutive days and subject to maximum of 10 consecutive days.



Convalescence Benefit*: A benefit amount of ₹10,000 per insured once during the policy period will be paid in case of hospitalisation arising out of any injury or illness as covered under the policy, for a period of consecutive 10 days or more.



Nursing At Home*: A certain amount (as per the plan chosen) per day for a maximum of up to 15 days post hospitalisation for the medical services of a nurse at your residence.



Compassionate Visit*: In the event of hospitalisation exceeding 5 days, the cost of economy class air ticket up to a certain amount (as per the plan chosen) incurred by the customer's "immediate family member" while traveling to place of hospitalisation from the place of origin / residence and back will be reimbursed. "Immediate family member" would mean spouse, children and dependant parents.



Maternity Benefit*: Reimbursement for medical expenses incurred for delivery, including a cesarean section, during hospitalisation or lawful medical termination of pregnancy during the policy period. The waiting period for maternity cover is 3 years. The cover shall be limited to 2 deliveries / terminations during the period of insurance. Pre - natal and Post - natal expenses shall be covered under this benefit. This cover is applicable only for floater plan having Self and Spouse in the same policy. (Inbuilt under Health Elite and Health Elite Plus plans only)



New Born Baby Cover*: The new born child can be covered under this policy during hospitalisation for a maximum period up to 91 days from the date of birth of the child. This cover will be provided only if maternity cover is opted. (Inbuilt under Health Elite and Health Elite Plus plans only)



Out-patient Treatment Cover*: Reimbursement for the medical expenses incurred as an Outpatient (OPD).



Critical Illness*: The customer can opt for Critical Illness Cover covering specified Critical Illnesses / medical procedures like Cancer of Specified Severity, First Heart Attack - of Specified Severity, Open Chest Cabg, Stroke Resulting in Permanent Symptoms, Permanent Paralysis of Limbs, Kidney Failure Requiring Regular Dialysis, Major Organ / Bone Marrow Transplant, Multiple Sclerosis with Persisting Symptoms, Open Heart Replacement or Repair of Heart Valves, Coma of specified severity. A benefit amount is paid up on the diagnosis of the chosen critical illness.



Personal Accident Cover*: The customer can also opt for a Personal Accident Cover where a fixed sum is paid upon the unfortunate event of Accidental Death or Permanent Total Disablement resulting from an accident. This cover can be availed only once during your lifetime. Once a claim becomes payable under this cover, no benefit will be provided under the same thereafter.

**Add on not mandatory and are available for a nominal extra cost. Critical Illness and Personal Accident available only for adults, subject to maximum of 2 Adults only up to 60 years of age.*

Introducing 4 new plans under our Complete Health Insurance - Health Shield, Health Shield Plus, Health Elite and Health Elite Plus, which offer a host of benefits to cater to all your healthcare needs.

Plan Name	Health Elite Plus					
	Sum Insured	Cover Type	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
In Patient Treatment	In built			✓		
Pre Hospitalisation	In built			30 days		
Post Hospitalisation	In built			60 days		
Daycare Procedures and Treatment	In built			✓		
PED waiting period (Declared & Accepted)	In built			2 years		
In Patient AYUSH hospitalisation	In built			✓		
Donor Expenses	In built			Upto 10 lakhs		
Unlimited Reset benefit	In built			✓		
Domicillary hospitalisation	In built			✓		
Air Ambulance Cover	In built			✓		
ASI Protector	In built			✓		
Additional Sum Insured (ASI)	In built			✓		
Emergency Services						
Domestic Road Ambulance	In built			₹10,000		
Ambulance Assistance	In built			✓		
Tele Consultation	In built			✓		
Value Added Service (VAS)						
Health Check-up	In built			✓		
Online Chat with Doctor	In built			✓		
E-Second Opinion	In built			✓		
Dietician & Nutrition e-consultation	In built			✓		
Health Assistance	In built			✓		
Wellness Program	In built			✓		
Claim Protector	In built			✓		
Sum Insured Protector	In built			✓		
World Wide Cover (Planned; 10% Copay)	In built			✓		
Super No Claim Bonus	In built			✓		
Hospital Daily Cash	In built			₹3,000 per day		
Convalescence Benefit	In built			₹10,000		
Maternity with New Born Baby Cover (3 years waiting period)	In built			Normal: ₹25,000; Cesarean: ₹50,000 Pre post Natal: ₹2,000 each New Born: ₹100,000		
Outpatient Treatment Cover	In built			₹20,000		
Nursing at Home	In built			₹3,000 per day		
Compassionate Visit	In built			₹20,000		
Critical Illness	Optional Add On			Upto 50% of SI		
Personal Accident	Optional Add On			Upto SI		

HEALTH ELITE PLUS - PREMIUM CHART

RATES ARE EXCLUSIVE OF GST

SI	1,500,000						2,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	25,551	34,041	41,737	40,916	48,642	58,891	26,668	35,671	43,817	42,549	50,729	61,669
26-35	26,566	34,782	42,366	42,397	49,901	60,149	27,769	36,474	44,499	44,157	52,094	63,034
36-40	33,218	39,638	46,490	48,854	54,894	65,142	35,019	41,767	48,994	51,486	57,829	68,769
41-45	33,348	39,746	46,598	49,049	55,088	65,287	35,160	41,885	49,111	51,699	58,041	68,927
46-50	43,136	49,734	55,831	66,559	70,671	81,503	45,839	52,786	59,190	70,872	75,113	86,692
51-55	62,299	65,026	68,861	97,120	96,721	1,07,543	66,787	69,502	73,435	1,04,281	1,03,591	1,15,159
56-60	73,011	73,786	76,382	1,14,445	1,11,651	1,22,361	78,517	79,094	81,670	1,23,252	1,19,939	1,31,385
61-65	1,09,276	1,03,144	1,01,494	1,72,995	1,61,700	1,72,270	1,18,103	1,11,140	1,09,081	1,87,162	1,74,570	1,85,863
66-70	1,41,188	1,39,613	1,49,890	2,44,084	2,52,251	2,64,901	1,52,951	1,50,970	1,61,947	2,64,799	2,73,471	2,87,041
71-75	1,53,002	1,50,010	1,60,051	2,64,878	2,72,573	2,85,223	1,65,905	1,62,370	1,73,088	2,87,599	2,95,752	3,09,323
76-80	1,69,646	1,64,657	1,74,364	2,94,171	3,01,199	3,13,850	1,84,117	1,78,397	1,88,750	3,19,652	3,27,078	3,40,648
>80	1,84,435	1,77,671	1,87,083	3,20,200	3,26,637	3,39,288	2,00,459	1,92,777	2,02,804	3,48,413	3,55,184	3,68,755

SI	2,500,000						5,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	27,684	37,154	45,710	44,036	52,629	64,199	31,080	42,110	52,039	49,007	58,982	72,656
26-35	28,854	38,008	46,436	45,745	54,080	65,650	32,313	43,010	52,804	50,807	60,511	74,185
36-40	36,679	43,720	51,287	53,915	60,529	72,098	41,974	50,063	58,794	61,657	69,236	82,910
41-45	36,833	43,848	51,414	54,145	60,758	72,269	42,169	50,224	58,954	61,949	69,527	83,126
46-50	48,347	55,602	62,282	74,875	79,224	91,482	56,311	64,678	72,331	87,579	92,392	1,06,918
51-55	70,970	73,655	77,665	1,10,954	1,09,978	1,22,224	84,662	87,301	91,609	1,32,793	1,30,933	1,45,444
56-60	83,578	83,966	86,518	1,31,347	1,27,552	1,39,666	99,922	99,794	1,02,340	1,57,486	1,52,227	1,66,571
61-65	1,26,305	1,18,555	1,16,105	2,00,329	1,86,519	1,98,468	1,52,941	1,42,726	1,39,068	2,43,101	2,25,422	2,39,556
66-70	1,63,874	1,61,500	1,73,108	2,84,035	2,93,159	3,07,563	1,99,172	1,95,632	2,09,377	3,46,200	3,56,887	3,74,073
71-75	1,77,777	1,73,734	1,85,065	3,08,504	3,17,072	3,31,476	2,15,858	2,10,315	2,23,727	3,75,566	3,85,586	4,02,772
76-80	1,97,317	1,90,930	2,01,869	3,42,895	3,50,681	3,65,086	2,39,085	2,30,755	2,43,702	4,16,446	4,25,537	4,42,722
>80	2,14,899	2,06,402	2,16,990	3,73,839	3,80,922	3,95,326	2,61,234	2,50,247	2,62,751	4,55,430	4,63,635	4,80,820

Policy Tenure: 1 year

HEALTH ELITE PLUS - PREMIUM CHART

RATES ARE INCLUSIVE OF GST

SI	1,500,000						2,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	30,151	40,169	49,249	48,281	57,398	69,491	31,468	42,092	51,704	50,208	59,860	72,770
26-35	31,348	41,043	49,992	50,029	58,883	70,976	32,767	43,040	52,509	52,105	61,471	74,381
36-40	39,197	46,773	54,858	57,648	64,775	76,868	41,322	49,285	57,813	60,754	68,238	81,148
41-45	39,351	46,900	54,985	57,878	65,004	77,039	41,489	49,424	57,952	61,005	68,488	81,334
46-50	50,901	58,686	65,880	78,540	83,392	96,174	54,089	62,287	69,845	83,629	88,633	102,297
51-55	73,512	76,730	81,256	114,601	114,131	126,900	78,808	82,013	86,653	123,051	122,237	135,887
56-60	86,152	87,067	90,130	135,045	131,748	144,386	92,650	93,331	96,370	145,438	141,528	155,034
61-65	128,946	121,710	119,763	204,134	190,806	203,279	139,362	131,145	128,715	220,852	205,992	219,318
66-70	166,601	164,744	176,870	288,019	297,656	312,584	180,482	178,145	191,097	312,462	322,695	338,709
71-75	180,543	177,012	188,860	312,557	321,636	336,563	195,768	191,597	204,244	339,366	348,988	365,001
76-80	200,182	194,295	205,750	347,122	355,415	370,343	217,259	210,509	222,725	377,190	385,952	401,965
>80	217,634	209,652	220,758	377,836	385,432	400,359	236,541	227,477	239,308	411,127	419,117	435,131

SI	2,500,000						5,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	32,667	43,841	53,938	51,962	62,102	75,755	36,674	49,690	61,407	57,828	69,599	85,734
26-35	34,048	44,849	54,794	53,979	63,815	77,467	38,130	50,752	62,309	59,953	71,403	87,539
36-40	43,282	51,590	60,519	63,619	71,424	85,076	49,529	59,074	69,377	72,755	81,698	97,834
41-45	43,463	51,740	60,669	63,891	71,695	85,277	49,759	59,265	69,566	73,099	82,042	98,089
46-50	57,050	65,610	73,493	88,352	93,484	107,949	66,447	76,320	85,350	103,343	109,022	126,164
51-55	83,744	86,913	91,645	130,926	129,774	144,224	99,901	103,016	108,099	156,695	154,501	171,624
56-60	98,622	99,080	102,091	154,989	150,511	164,806	117,907	117,757	120,761	185,834	179,628	196,554
61-65	149,040	139,895	137,004	236,388	220,093	234,192	180,470	168,417	164,100	286,860	265,998	282,676
66-70	193,371	190,570	204,268	335,161	345,928	362,925	235,023	230,845	247,065	408,516	421,127	441,406
71-75	209,776	205,006	218,376	364,034	374,145	391,142	254,712	248,172	263,998	443,168	454,992	475,271
76-80	232,834	225,297	238,206	404,616	413,804	430,801	282,120	272,291	287,569	491,407	502,134	522,413
>80	253,580	243,554	256,048	441,129	449,488	466,485	308,257	295,291	310,046	537,407	547,089	567,368

Policy Tenure: 1 year

Plan Name	Health Elite				
	Sum Insured	Cover Type	5 Lakhs	7 & 10 Lakhs	15, 20, 25 & 50 Lakhs
In Patient Treatment	In built			✓	
Pre Hospitalisation	In built			30 days	
Post Hospitalisation	In built			60 days	
Daycare Procedures and Treatment	In built			✓	
PED waiting period (Declared & Accepted)	In built			2 years	
In Patient AYUSH hospitalisation	In built			✓	
Donor Expenses	In built	Upto SI	Upto SI		Upto 10 lakhs
Unlimited Reset benefit	In built			✓	
Domiciliary hospitalisation	In built			✓	
Air Ambulance Cover	In built			✓	
ASI Protector	In built			✓	
Additional Sum Insured (ASI)	In built			✓	
Emergency Services					
Domestic Road Ambulance	In built	1% of SI	1% of SI		₹10,000
Ambulance Assistance	In built			✓	
Tele Consultation	In built			✓	
Value Added Service (VAS)					
Health Check-up	In built			✓	
Online Chat with Doctor	In built			✓	
E-Second Opinion	In built			✓	
Dietician & Nutrition e-consultation	In built			✓	
Health Assistance	In built			✓	
Wellness Program	In built			✓	
Hospital Daily Cash	In built	₹1,000 per day	₹2,000 per day		₹3,000 per day
Convalescence Benefit	In built			₹10,000	
Maternity with New Born Baby Cover (3 years waiting period)	In built	Normal: ₹15,000; Cesarean: ₹25,000 Pre post Natal: ₹2,000 each New Born: ₹10,000	Normal: ₹25,000; Cesarean: ₹50,000 Pre post Natal: ₹2,000 each New Born: ₹10,000	Normal: ₹25,000; Cesarean: ₹50,000 Pre post Natal: ₹2,000 each New Born: ₹100,000	
Outpatient Treatment Cover	In built	₹5,000	₹10,000		₹20,000
Claim Protector	Optional Add On			Optional	
Sum Insured Protector	Optional Add On			Optional	
World Wide Cover (Planned; 10% Copay)	Optional Add On	NA	Optional (for SI 10 lakhs only)		Optional
Super No Claim Bonus	Optional Add On			Optional	
Nursing at Home	Optional Add On	₹2,000 per day	₹3,000 per day		₹3,000 per day
Compassionate Visit	Optional Add On	₹10,000	₹20,000		₹20,000
Critical Illness	Optional Add On	Upto SI	Upto SI		Upto 50% of SI
Personal Accident	Optional Add On			Upto SI	

HEALTH ELITE - PREMIUM CHART

RATES ARE EXCLUSIVE OF GST

SI	500,000						1,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	9,599	13,303	16,527	15,771	18,995	23,483	13,934	18,749	23,017	23,212	27,480	33,257
26-35	10,152	13,707	16,870	16,579	19,681	24,169	14,596	19,233	23,428	24,179	28,302	34,078
36-40	11,136	14,425	17,479	16,230	19,115	23,603	15,890	20,177	24,230	22,813	26,651	32,428
41-45	11,136	14,425	17,479	16,230	19,115	23,603	15,890	20,177	24,230	22,813	26,651	32,428
46-50	14,468	18,003	20,872	22,267	24,551	29,384	20,127	24,664	28,463	30,092	33,148	39,336
51-55	19,793	22,263	24,494	30,787	31,794	36,627	26,659	29,890	32,905	40,543	42,031	48,220
56-60	25,957	27,194	28,685	40,648	40,176	45,009	34,220	35,939	38,047	52,641	52,314	58,502
61-65	34,802	34,271	34,700	54,801	52,206	57,039	45,055	44,606	45,414	69,976	67,049	73,237
66-70	44,810	46,013	50,947	77,367	81,596	87,463	57,229	58,906	65,188	97,479	1,02,895	1,10,317
71-75	49,486	50,128	54,968	85,596	89,639	95,506	63,000	63,984	70,151	1,07,635	1,12,821	1,20,243
76-80	56,336	56,156	60,859	97,653	1,01,421	1,07,289	71,420	71,395	77,393	1,22,456	1,27,304	1,34,727
>80	64,851	63,649	68,182	1,12,639	1,16,067	1,21,934	81,077	79,892	85,698	1,39,451	1,43,914	1,51,336

SI	2,500,000						5,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	21,897	28,277	33,983	35,107	40,813	48,495	24,318	31,823	38,509	38,653	45,339	54,530
26-35	22,756	28,905	34,516	36,362	41,879	49,561	25,407	32,618	39,185	40,243	46,690	55,881
36-40	24,459	30,148	35,572	35,593	40,735	48,417	27,564	34,193	40,522	40,138	46,111	55,301
41-45	24,459	30,148	35,572	35,593	40,735	48,417	27,564	34,193	40,522	40,138	46,111	55,301
46-50	29,892	35,931	41,037	45,168	49,314	57,534	34,449	41,522	47,448	52,467	57,177	67,051
51-55	38,393	42,732	46,817	58,769	60,875	69,095	45,221	50,139	54,773	69,702	71,827	81,701
56-60	48,398	50,736	53,621	74,777	74,482	82,702	57,899	60,282	63,394	89,988	89,070	98,943
61-65	62,665	62,150	63,322	97,605	93,885	1,02,106	75,979	74,745	75,688	1,18,914	1,13,657	1,23,531
66-70	78,762	81,014	89,355	1,33,896	1,41,099	1,50,937	96,376	98,649	1,08,675	1,64,901	1,73,486	1,85,408
71-75	86,173	87,535	95,728	1,46,938	1,53,846	1,63,683	1,05,767	1,06,913	1,16,751	1,81,429	1,89,638	2,01,560
76-80	97,114	97,163	1,05,137	1,66,195	1,72,665	1,82,502	1,19,631	1,19,114	1,28,675	2,05,830	2,13,485	2,25,407
>80	1,09,854	1,08,375	1,16,094	1,88,617	1,94,577	2,04,415	1,35,775	1,33,320	1,42,558	2,34,243	2,41,252	2,53,174

Policy Tenure: 1 year

HEALTH ELITE - PREMIUM CHART

RATES ARE INCLUSIVE OF GST

SI	500,000						1,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	11,327	15,698	19,502	18,610	22,414	27,710	16,442	22,124	27,160	27,390	32,426	39,243
26-35	11,979	16,174	19,907	19,563	23,224	28,519	17,223	22,695	27,645	28,531	33,396	40,212
36-40	13,140	17,022	20,625	19,151	22,556	27,852	18,750	23,809	28,591	26,919	31,448	38,265
41-45	13,140	17,022	20,625	19,151	22,556	27,852	18,750	23,809	28,591	26,919	31,448	38,265
46-50	17,072	21,244	24,629	26,275	28,970	34,673	23,750	29,104	33,586	35,509	39,115	46,416
51-55	23,356	26,270	28,903	36,329	37,517	43,220	31,458	35,270	38,828	47,841	49,597	56,900
56-60	30,629	32,089	33,848	47,965	47,408	53,111	40,380	42,408	44,895	62,116	61,731	69,032
61-65	41,066	40,440	40,946	64,665	61,603	67,306	53,165	52,635	53,589	82,572	79,118	86,420
66-70	52,876	54,295	60,117	91,293	96,283	103,206	67,530	69,509	76,922	115,025	121,416	130,174
71-75	58,393	59,151	64,862	101,003	105,774	112,697	74,340	75,501	82,778	127,009	133,129	141,887
76-80	66,476	66,264	71,814	115,231	119,677	126,601	84,276	84,246	91,324	144,498	150,219	158,978
>80	76,524	75,106	80,455	132,914	136,959	143,882	95,671	94,273	101,124	164,552	169,819	178,576

SI	2,500,000						5,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	25,838	33,367	40,100	41,426	48,159	57,224	28,695	37,551	45,441	45,611	53,500	64,345
26-35	26,852	34,108	40,729	42,907	49,417	58,482	29,980	38,489	46,238	47,487	55,094	65,940
36-40	28,862	35,575	41,975	42,000	48,067	57,132	32,526	40,348	47,816	47,363	54,411	65,255
41-45	28,862	35,575	41,975	42,000	48,067	57,132	32,526	40,348	47,816	47,363	54,411	65,255
46-50	35,273	42,399	48,424	53,298	58,191	67,890	40,650	48,996	55,989	61,911	67,469	79,120
51-55	45,304	50,424	55,244	69,347	71,833	81,532	53,361	59,164	64,632	82,248	84,756	96,407
56-60	57,110	59,868	63,273	88,237	87,889	97,588	68,321	71,133	74,805	106,186	105,103	116,753
61-65	73,945	73,337	74,720	115,174	110,784	120,485	89,655	88,199	89,312	140,319	134,115	145,767
66-70	92,939	95,597	105,439	157,997	166,497	178,106	113,724	116,406	128,237	194,583	204,713	218,781
71-75	101,684	103,291	112,959	173,387	181,538	193,146	124,805	126,157	137,766	214,086	223,773	237,841
76-80	114,595	114,652	124,062	196,110	203,745	215,352	141,165	140,555	151,837	242,879	251,912	265,980
>80	129,628	127,883	136,991	222,568	229,601	241,210	160,215	157,318	168,218	276,407	284,677	298,745

Policy Tenure: 1 year

Plan Name	Health Shield Plus				
Sum Insured	Cover Type	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
In Patient Treatment	In built			✓	
Pre Hospitalisation	In built		30 days		
Post Hospitalisation	In built		60 days		
Daycare Procedures and Treatment	In built			✓	
PED waiting period (Declared & Accepted)	In built		2 years		
In Patient AYUSH hospitalisation	In built			✓	
Donor Expenses	In built		Upto 10 lakhs		
Unlimited Reset benefit	In built			✓	
Domicillary hospitalisation	In built			✓	
Air Ambulance Cover	In built			✓	
ASI Protector	In built			✓	
Additional Sum Insured (ASI)	In built			✓	
Emergency Services					
Domestic Road Ambulance	In built		₹10,000		
Ambulance Assistance	In built			✓	
Tele Consultation	In built			✓	
Value Added Service (VAS)					
Health Check Up	In built			✓	
Online Chat with Doctor	In built			✓	
E-Second Opinion	In built			✓	
Dietician & Nutrition e-consultation	In built			✓	
Health Assistance	In built			✓	
Wellness Program	In built			✓	
Claim Protector	In built			✓	
Sum Insured Protector	In built			✓	
World Wide Cover (Planned; 10% Copay)	In built			✓	
Super No Claim Bonus	Optional Add On			Optional	
Hospital Daily Cash	Optional Add On		₹3,000 per day		
Convalescence Benefit	Optional Add On		₹10,000		
Nursing at Home	Optional Add On		₹3,000 per day		
Compassionate Visit	Optional Add On		₹20,000		
Critical Illness	Optional Add On		Upto 50% of SI		
Personal Accident	Optional Add On		Upto SI		

HEALTH SHIELD PLUS - PREMIUM CHART

RATES ARE EXCLUSIVE OF GST

SI	1,500,000						2,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	11,447	16,806	21,423	16,850	21,498	28,475	12,500	18,343	23,385	18,392	23,467	31,097
26-35	11,799	17,063	21,641	17,364	21,934	28,911	12,890	18,628	23,627	18,961	23,951	31,580
36-40	17,774	21,425	25,345	26,088	29,344	36,321	19,415	23,391	27,672	28,487	32,041	39,671
41-45	17,905	21,533	25,453	26,283	29,538	36,465	19,557	23,509	27,789	28,699	32,254	39,829
46-50	26,507	30,356	33,641	42,320	43,924	51,433	28,963	33,160	36,748	46,240	47,990	56,202
51-55	44,847	44,989	46,112	71,566	68,856	76,354	49,030	49,172	50,393	78,239	75,268	83,469
56-60	53,673	52,241	52,351	85,873	81,222	88,608	58,738	57,146	57,253	93,975	88,866	96,945
61-65	86,974	79,227	75,447	1,39,680	1,27,239	1,34,485	95,146	86,649	82,503	1,52,800	1,39,175	1,47,101
66-70	1,15,255	1,11,706	1,18,773	2,02,928	2,08,122	2,17,290	1,26,102	1,22,201	1,29,933	2,22,030	2,27,710	2,37,745
71-75	1,24,618	1,19,946	1,26,825	2,19,407	2,24,226	2,33,395	1,36,428	1,31,288	1,38,813	2,40,204	2,45,472	2,55,506
76-80	1,37,205	1,31,022	1,37,650	2,41,560	2,45,875	2,55,044	1,50,294	1,43,491	1,50,739	2,64,609	2,69,322	2,79,357
>80	1,51,729	1,43,804	1,50,141	2,67,123	2,70,857	2,80,026	1,66,342	1,57,613	1,64,539	2,92,853	2,96,924	3,06,958

SI	2,500,000						5,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	13,463	19,748	25,179	19,801	25,268	33,494	16,923	24,798	31,627	24,864	31,740	42,110
26-35	13,882	20,054	25,439	20,412	25,788	34,014	17,454	25,185	31,956	25,639	32,398	42,768
36-40	20,941	25,207	29,816	30,719	34,541	42,768	26,398	31,714	37,502	38,697	43,489	53,859
41-45	21,095	25,335	29,943	30,949	34,771	42,938	26,592	31,876	37,662	38,989	43,780	54,075
46-50	31,265	35,769	39,627	49,913	51,783	60,638	39,477	45,094	49,931	63,014	65,332	76,499
51-55	52,957	53,076	54,377	84,502	81,271	90,114	66,957	67,021	68,617	1,06,833	1,02,688	1,13,839
56-60	63,428	61,678	61,777	1,01,475	95,938	1,04,650	80,218	77,914	77,988	1,28,328	1,21,264	1,32,248
61-65	1,02,797	93,581	89,080	1,65,084	1,50,339	1,58,885	1,30,095	1,18,333	1,12,580	2,08,916	1,90,185	2,00,960
66-70	1,36,253	1,32,005	1,40,339	2,39,907	2,46,026	2,56,848	1,72,478	1,67,008	1,77,515	3,03,703	3,11,403	3,25,061
71-75	1,47,378	1,41,795	1,49,907	2,59,488	2,65,161	2,75,984	1,86,564	1,79,404	1,89,629	3,28,496	3,35,631	3,49,290
76-80	1,62,325	1,54,948	1,62,761	2,85,794	2,90,869	3,01,692	2,05,491	1,96,059	2,05,906	3,61,806	3,68,185	3,81,843
>80	1,79,601	1,70,151	1,77,619	3,16,201	3,20,585	3,31,408	2,27,363	2,15,307	2,24,716	4,00,301	4,05,805	4,19,463

Policy Tenure: 1 year

HEALTH SHIELD PLUS - PREMIUM CHART

RATES ARE INCLUSIVE OF GST

SI	1,500,000						2,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	13,507	19,831	25,279	19,883	25,368	33,601	14,750	21,645	27,594	21,703	27,691	36,694
26-35	13,923	20,134	25,536	20,490	25,882	34,115	15,210	21,981	27,880	22,374	28,262	37,264
36-40	20,973	25,282	29,907	30,784	34,626	42,859	22,910	27,601	32,653	33,615	37,808	46,812
41-45	21,128	25,409	30,035	31,014	34,855	43,029	23,077	27,741	32,791	33,865	38,060	46,998
46-50	31,278	35,820	39,696	49,938	51,830	60,691	34,176	39,129	43,363	54,563	56,628	66,318
51-55	52,919	53,087	54,412	84,448	81,250	90,098	57,855	58,023	59,464	92,322	88,816	98,493
56-60	63,334	61,644	61,774	101,330	95,842	104,557	69,311	67,432	67,559	110,891	104,862	114,395
61-65	102,629	93,488	89,027	164,822	150,142	158,692	112,272	102,246	97,354	180,304	164,227	173,579
66-70	136,001	131,813	140,152	239,455	245,584	256,402	148,800	144,197	153,321	261,995	268,698	280,539
71-75	147,049	141,536	149,654	258,900	264,587	275,406	160,985	154,920	163,799	283,441	289,657	301,497
76-80	161,902	154,606	162,427	285,041	290,133	300,952	177,347	169,319	177,872	312,239	317,800	329,641
>80	179,040	169,689	177,166	315,205	319,611	330,431	196,284	185,983	194,156	345,567	350,370	362,210

SI	2,500,000						5,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	15,886	23,303	29,711	23,365	29,816	39,523	19,969	29,262	37,320	29,340	37,453	49,690
26-35	16,381	23,664	30,018	24,086	30,430	40,137	20,596	29,718	37,708	30,254	38,230	50,466
36-40	24,710	29,744	35,183	36,248	40,758	50,466	31,150	37,423	44,252	45,662	51,317	63,554
41-45	24,892	29,895	35,333	36,520	41,030	50,667	31,379	37,614	44,441	46,007	51,660	63,809
46-50	36,893	42,207	46,760	58,897	61,104	71,553	46,583	53,211	58,919	74,357	77,092	90,269
51-55	62,489	62,630	64,165	99,712	95,900	106,335	79,009	79,085	80,968	126,063	121,172	134,330
56-60	74,845	72,780	72,897	119,741	113,207	123,487	94,657	91,939	92,026	151,427	143,092	156,053
61-65	121,300	110,426	105,114	194,799	177,400	187,484	153,512	139,633	132,844	246,521	224,418	237,133
66-70	160,779	155,766	165,600	283,090	290,311	303,081	203,524	197,069	209,468	358,370	367,456	383,572
71-75	173,906	167,318	176,890	306,196	312,890	325,661	220,146	211,697	223,762	387,625	396,045	412,162
76-80	191,544	182,839	192,058	337,237	343,225	355,997	242,479	231,350	242,969	426,931	434,458	450,575
>80	211,929	200,778	209,590	373,117	378,290	391,061	268,288	254,062	265,165	472,355	478,850	494,966

Policy Tenure: 1 year

Plan Name	Health Shield				
	Sum Insured	Cover Type	5 Lakhs	7 & 10 Lakhs	15, 20, 25 & 50 Lakhs
In Patient Treatment	In built			✓	
Pre Hospitalisation	In built			30 days	
Post Hospitalisation	In built			60 days	
Daycare Procedures and Treatment	In built			✓	
PED waiting period (Declared & Accepted)	In built			2 years	
In Patient AYUSH hospitalisation	In built			✓	
Donor Expenses	In built	Upto SI	Upto SI	Upto 10 lakhs	
Unlimited Reset benefit	In built			✓	
Domicillary hospitalisation	In built			✓	
Air Ambulance Cover	In built			✓	
ASI Protector	In built			✓	
Additional Sum Insured (ASI)	In built			✓	
Emergency Services					
Domestic Road Ambulance	In built	1% of SI	1% of SI	₹10,000	
Ambulance Assistance	In built			✓	
Tele Consultation	In built			✓	
Value Added Service (VAS)					
Health Check-up	In built			✓	
Online Chat with Doctor	In built			✓	
E-Second opinion	In built			✓	
Dietician & Nutrition e-consultation	In built			✓	
Health Assistance	In built			✓	
Wellness Program	In built			✓	
Claim Protector	Optional Add On			Optional	
Sum Insured Protector	Optional Add On			Optional	
World Wide Cover (Planned; 10% Copay)	Optional Add On	NA	Optional (For SI 10 lakhs only)	Optional	
Super No Claim Bonus	Optional Add On			Optional	
Hospital Daily Cash	Optional Add On	₹1,000 per day	₹2,000 per day	₹3,000 per day	
Convalescence Benefit	Optional Add On			₹10,000	
Nursing at Home	Optional Add On	₹2,000 per day	₹3,000 per day	₹3,000 per day	
Compassionate Visit	Optional Add On	₹10,000	₹20,000	₹20,000	
Critical Illness (for adults only)	Optional Add On	Upto SI	Upto SI	Upto 50% of SI	
Personal Accident (for adults only)	Optional Add On	Upto SI	Upto SI	Upto SI	

HEALTH SHIELD - PREMIUM CHART

RATES ARE EXCLUSIVE OF GST

SI	500,000						1,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	6,265	9,261	11,776	9,261	11,776	15,555	7,406	10,944	13,935	10,944	13,935	18,434
26-35	6,819	9,665	12,119	10,069	12,462	16,241	8,069	11,428	14,345	11,911	14,756	19,255
36-40	7,802	10,383	12,729	11,505	13,681	17,461	9,362	12,372	15,147	13,800	16,360	20,859
41-45	7,802	10,383	12,729	11,505	13,681	17,461	9,362	12,372	15,147	13,800	16,360	20,859
46-50	11,134	13,961	16,122	17,856	19,433	23,557	13,600	16,859	19,381	21,814	23,592	28,503
51-55	16,460	18,221	19,743	26,377	26,675	30,799	20,132	22,085	23,822	32,265	32,476	37,386
56-60	22,623	23,152	23,934	36,238	35,057	39,181	27,693	28,133	28,964	44,363	42,759	47,669
61-65	31,468	30,228	29,949	50,391	47,087	51,211	38,527	36,801	36,331	61,698	57,494	62,404
66-70	41,476	41,971	46,196	72,956	76,477	81,636	50,701	51,101	56,105	89,200	93,339	99,484
71-75	46,152	46,086	50,217	81,186	84,520	89,679	56,472	56,179	61,068	99,357	1,03,265	1,09,410
76-80	53,003	52,114	56,109	93,243	96,303	1,01,462	64,893	63,590	68,310	1,14,178	1,17,749	1,23,893
>80	61,517	59,607	63,431	1,08,229	1,10,948	1,16,107	74,549	72,087	76,615	1,31,173	1,34,358	1,40,503

SI	2,500,000						5,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	9,550	14,084	17,943	14,084	17,943	23,779	11,971	17,630	22,470	17,630	22,470	29,814
26-35	10,410	14,712	18,476	15,339	19,009	24,845	13,060	18,425	23,145	19,220	23,820	31,165
36-40	12,112	15,955	19,532	17,825	21,121	26,956	15,218	20,000	24,483	22,370	26,496	33,840
41-45	12,112	15,955	19,532	17,825	21,121	26,956	15,218	20,000	24,483	22,370	26,496	33,840
46-50	17,546	21,738	24,997	28,135	30,434	36,808	22,103	27,329	31,408	35,434	38,298	46,325
51-55	26,046	28,539	30,778	41,736	41,995	48,369	32,875	35,946	38,733	52,669	52,947	60,975
56-60	36,052	36,543	37,581	57,744	55,602	61,976	45,553	46,089	47,354	72,954	70,190	78,217
61-65	50,319	47,957	47,283	80,572	75,006	81,380	63,632	60,552	59,648	1,01,881	94,778	1,02,805
66-70	66,416	66,821	73,315	1,16,863	1,22,220	1,30,211	84,030	84,456	92,636	1,47,868	1,54,606	1,64,682
71-75	73,827	73,342	79,688	1,29,905	1,34,966	1,42,957	93,420	92,720	1,00,712	1,64,395	1,70,758	1,80,834
76-80	84,768	82,970	89,098	1,49,162	1,53,785	1,61,776	1,07,285	1,04,921	1,12,635	1,88,797	1,94,605	2,04,681
>80	97,508	94,182	1,00,054	1,71,584	1,75,698	1,83,689	1,23,429	1,19,127	1,26,519	2,17,210	2,22,372	2,32,448

Policy Tenure: 1 year

HEALTH SHIELD - PREMIUM CHART

RATES ARE INCLUSIVE OF GST

SI	500,000						1,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	7,393	10,928	13,896	10,928	13,896	18,355	8,739	12,914	16,443	12,914	16,443	21,752
26-35	8,046	11,405	14,300	11,881	14,705	19,164	9,521	13,485	16,927	14,055	17,412	22,721
36-40	9,206	12,252	15,020	13,576	16,144	20,604	11,047	14,599	17,873	16,284	19,305	24,614
41-45	9,206	12,252	15,020	13,576	16,144	20,604	11,047	14,599	17,873	16,284	19,305	24,614
46-50	13,138	16,474	19,024	21,070	22,931	27,797	16,048	19,894	22,870	25,741	27,839	33,634
51-55	19,423	21,501	23,297	31,125	31,477	36,343	23,756	26,060	28,110	38,073	38,322	44,115
56-60	26,695	27,319	28,242	42,761	41,367	46,234	32,678	33,197	34,178	52,348	50,456	56,249
61-65	37,132	35,669	35,340	59,461	55,563	60,429	45,462	43,425	42,871	72,804	67,843	73,637
66-70	48,942	49,526	54,511	86,088	90,243	96,330	59,827	60,299	66,204	105,256	110,140	117,391
71-75	54,459	54,381	59,256	95,799	99,734	105,821	66,637	66,291	72,060	117,241	121,853	129,104
76-80	62,544	61,495	66,209	110,027	113,638	119,725	76,574	75,036	80,606	134,730	138,944	146,194
>80	72,590	70,336	74,849	127,710	130,919	137,006	87,968	85,063	90,406	154,784	158,542	165,794

SI	2,500,000						5,000,000					
Age / SI	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K	Indiv.	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	11,269	16,619	21,173	16,619	21,173	28,059	14,126	20,803	26,515	20,803	26,515	35,181
26-35	12,284	17,360	21,802	18,100	22,431	29,317	15,411	21,742	27,311	22,680	28,108	36,775
36-40	14,292	18,827	23,048	21,034	24,923	31,808	17,957	23,600	28,890	26,397	31,265	39,931
41-45	14,292	18,827	23,048	21,034	24,923	31,808	17,957	23,600	28,890	26,397	31,265	39,931
46-50	20,704	25,651	29,496	33,199	35,912	43,433	26,082	32,248	37,061	41,812	45,192	54,664
51-55	30,734	33,676	36,318	49,248	49,554	57,075	38,793	42,416	45,705	62,149	62,477	71,951
56-60	42,541	43,121	44,346	68,138	65,610	73,132	53,753	54,385	55,878	86,086	82,824	92,296
61-65	59,376	56,589	55,794	95,075	88,507	96,028	75,086	71,451	70,385	120,220	111,838	121,310
66-70	78,371	78,849	86,512	137,898	144,220	153,649	99,155	99,658	109,310	174,484	182,435	194,325
71-75	87,116	86,544	94,032	153,288	159,260	168,689	110,236	109,410	118,840	193,986	201,494	213,384
76-80	100,026	97,905	105,136	176,011	181,466	190,896	126,596	123,807	132,909	222,780	229,634	241,524
>80	115,059	111,135	118,064	202,469	207,324	216,753	145,646	140,570	149,292	256,308	262,399	274,289

Policy Tenure: 1 year

Key Points To Note:

Wide Range of Sum Insured: The customer has option to choose from a wide range of Sum Insured starting from ₹5 Lakhs to 50 Lakhs as per his / her needs.

Eligibility: The minimum entry age for the customer to receive the policy is 6 years and there is no restriction on maximum entry age. Children between 3 months to 5 years can be insured under floater plan only.

Floater Benefit: Floater cover to get family (self, spouse, dependent parents, dependent children, brothers and sisters) covered for the same Sum Insured under a single policy by paying one premium amount. Individual above 3 months of age can be covered under the policy provided 1 adult is also covered under the same policy.

Pre-Existing Disease: All declared and accepted Pre-Existing conditions / diseases will be covered immediately after 2 years of continuous coverage under the policy, if the policy is issued for the first time with ICICI Lombard. Such waiting period shall reduce if the insured has been covered under a similar policy before opting for this policy, subject however to portability regulations.

Life Long Renewability: The policy provides life - long renewal. Factors determining the renewal premium are (i) age slab of the senior most insured member at the time of renewal (ii) any change in the renewing policy.

Policy Period: Option of choosing 1, 2 or 3 year policy period under various plans offered.

Cashless Hospitalisation: Avail cashless hospitalisation at any of our network providers / hospitals. A list of these hospitals / providers is available on our website www.icicilombard.com.

Tax Benefit: Avail tax deduction on premium paid under health insurance policy as per applicable provisions of Section 80D of Income Tax Act, 1961 and amendments made thereto.

Pre-Policy Medical Check-up: No medical tests will be required for insurance cover below the age of 46 years and Sum Insured up to ₹10 Lakhs.

Free Look Period: Policy can be cancelled by giving written notice within 15 days of receiving the policy.

Value Added Services: Avail Value Added Services like Free Health Check-up, Online chat with doctors, specialist e-consultation, Dietician and Nutrition e-consultation, Provide information on offers related to healthcare services like consultation, diagnostics, medical equipments and pharmacy.



How Do I Make A Claim?

All the claims have to be intimated 48 hours prior to hospitalisation and within 24 hours post hospitalisation in case of emergency.



Cashless Claims

Get admitted in any one of our network hospital

1



Reimbursement Claims

Upon discharge, pay all hospital bills and collect all original documents of treatments and expenses underdone

2



Fax the pre-authorization along with relevant documents (investigation reports, Previous consultation papers if any, Cashless ID, Photo ID)

Send the duly filled (and signed by insured and treating doctor) claim form and required claim documents.

3



ICICI Lombard Health Care reviews your claim requested and accordingly will approve, query or reject the same (as per policy terms and conditions).

ICICI Lombard Health Care reviews your claim requested and accordingly will approve, query or reject the same (as per policy terms and conditions)

4



ICICI Lombard Health Care settles the claim (as per policy terms and conditions) with the hospital after completion of all formalities

ICICI Lombard Health Care Settles the claim (as per policy terms and conditions) and reimburses the approved amount.

Standard List Of Documents

- Duly completed claim form signed by you and the medical practitioner.
- Original bills, receipts and discharge certificate / card from the hospital / medical practitioner.
- Original bills from chemists supported by proper prescription.
- Original investigation test reports and payment receipts.
- Indoor case papers.
- Medical Practitioner's referral letter advising hospitalisation in non-accident cases.
- Any other document as required by ICICI Lombard Health Care to investigate the claim or our obligation to make payment for the same.

*Disclaimer: Cashless approval is subject to pre-authorization by the company. Only expenses relating to hospitalisation will be reimbursed as per the policy coverage. Non-medical expenses will not be reimbursed.

What We Will Not Pay (Exclusions Under the Policy)

- Any Pre-Existing condition(s) until 24 months of Your continuous coverage has elapsed, since Period of Insurance Start Date
- Any Expenses related to the treatment of Hypertension, Diabetes, cardiac conditions within 90 days from the first policy start date.
- Any Medical Expenses incurred by You on treatment of following Illnesses within the first two (2) consecutive years of Period of Insurance Start Date:
 - Cataract*
 - Arthritis, gout, rheumatism and spinal disorders
 - Dilatation and curettage, Endometriosis
 - Varicose Veins / Varicose Ulcers
 - Joint replacements unless due to accident
 - Stones in the urinary and biliary systems
 - Deviated Nasal Septum
 - All types of internal congenital anomalies / illness / defects
 - Myomectomy, Hysterectomy unless because of malignancy
 - All types of Skin and internal tumors / cysts / nodules / polyps of any kind including breast lumps unless malignant
 - All types of Hernia, Hydrocele
 - Surgery on tonsils, adenoids and sinuses
 - Gastric and Duodenal erosions and ulcers
 - Benign Prostatic Hypertrophy
 - Sinusitis and related disorders
 - Dialysis required for chronic renal failure
 - Fissures / Fistula in anus, hemorrhoids / piles

**After two years of continuous coverage (subject to portability provisions), a Sub - Limit of 1 Lakh per eye will be applicable for Sum Insured greater than 5 Lakhs and 20,000 for the Sum Insured 5 Lakhs and below.*

Major Permanent Exclusions

- Any illness / disease / injury pre-existing before the inception of the policy for the first 2 years. Such waiting period shall reduce if the insured has been covered under a similar policy before opting for this policy, subject however to portability regulations.
- Medical expenses incurred during the first 30 days of inception of the policy, except those arising out of accidents. This exclusion doesn't apply for subsequent renewals without a break.
- Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide).
- Expenses arising out of or attributable to alcohol or drug use / misuse / abuse
- Cost of spectacles / contact lenses, dental treatment
- Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalisation) except ectopic pregnancy.

Claim Service Guarantee: ICICI Lombard guarantees on time claim service.

- For Reimbursement Claims: We shall make the payment of admissible claim (as per terms and conditions of Policy) OR communicate non admissibility of claim within 14 days after You submit complete set of documents and information in respect of the claims. In case We fail to make the payment of admissible claims or to communicate non admissibility of claim within the time period, We shall pay 2% interest over and above the rate defined as per IRDAI (Protection of Policyholder's interest) Regulation 2017.
- For Cashless Claims: If you notify pre - authorisation request for cashless facility through any of our empanelled network hospitals along with complete set of documents and information, we shall respond within 4 hours of the actual receipt of complete set of documents.
 - Approval, or
 - Rejection, or
 - Query seeking further information

In case the request is for enhancement, i.e. request for increase in the amount already authorised, we shall respond to it within 3 hours post receiving necessary documents.

How To Earn Wellness Points?

To earn wellness points, follow the appended below steps:

- Collect relevant reports / receipts and bills for the specific category of activity / activities under which you want to earn your wellness points.
- Send the requisite documents along with dully filled submission form to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500 032.
- An acknowledgment will be sent and keep you updated regarding the status of your points accumulation request.
- To track your earned points, Call our toll free no. 1800 2666 or send email to ihealthcare@icicilombard.com. You can also access your earned points by simply log - on to www.icicilombard.com -> claims and wellness management.
- Your total wellness points earned will be sent to your registered email - id once in every 3 months.
- Each wellness point is equivalent to 0.25 INR.

You can redeem your earned wellness points against reimbursement of medical expenses like consultation charges, medicine and drugs, diagnostic expenses, dental expenses, wellness and preventive care and other miscellaneous charges that are not covered under any medical insurance.

To redeem your wellness points under OPD, follow the appended below steps:

- Collect all original bills of medicines / consultations, expenses of which you would like to redeem against the points accumulated.
- Send the original bills / invoices, test reports if any along with the duly completed redemption form to ICICI Lombard Health Care, ICICI Bank tower, Plot No. 12, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500 032.
- We will acknowledge you once the documents are received and keep you updated regarding the status of your redemption request.
- To track the status yourself, call on our toll free no. 1800 2666 or simply log - on to www.icicilombard.com
> Claims and Wellness management ->Track your claims. Enter your Claim No. or AL No. and click on search to know the status of your claim.
- You can also send in a email to ihealthcare@icicilombard.com to enquire about status of your redemption request.

Maximum points that can be earned under each category are as mentioned in the Table 1.



Table 1. List of wellness activities

Activity	Points accumulated per insured	Points accumulated per floater policy
1. Health Risk Assessment	250	500
2. Medical Risk Assessment*	1000	2000
3. Heart related screening tests (under PRA**) above 45 years.	500	500
4. HbA1c / Complete lipid profile (under PRA) any age	500	500
5. PAP Smear (under PRA) for females above age 45	500	500
6. Mammogram (under PRA) for females above age 45	500	500
7. Prostate Specific Antigen (PSA) (under PRA) males above age 45	500	500
8. Any other test as suggested by our empanelled Medical expert (under PRA)	500	500
9. Gym / Yoga membership for 1 year	2500	2500
10. Participation in professional sporting events like Marathon / Cyclothon / Swimathon, etc.	2500	2500
11. Participation in any other health and fitness activity / event organised by ICICI Lombard	2500	2500
12. Quit smoking - based on self declaration	100	100
13. Share your fitness success story	100	100
14. On winning any Health quiz organized by us	100	100

**Under MRA from 2nd year onwards, if tests are within normal limits, additional 1000 / 2000 points will be awarded.*

***PRA stands for Preventive Risk Assessment.*

Note: For HRA and MRA, the customer doesn't need to submit any form or documents as the points earned under those categories will automatically be updated against the policy.



In case of delay in response by us beyond the stipulated time period as stated above for cashless claims, we shall be liable to pay 1,000 to the insured. Our maximum liability in respect of a single hospitalisation shall, at no time exceed 1,000.

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.
- You may cancel the policy by giving us 15 days prior written notice for the cancellation of the policy by registered post, and after which we shall refund the premium on short term rates for the unexpired policy period as per the rates mentioned below, provided no claim has been payable on your behalf under the Policy.

Cancellation Grid

Cancellation period	Refund % for 1 year tenure policy	Refund % for 2 year tenure policy	Refund % for 3 year tenure policy
From 16 days to 1 month	80.00%	80.00%	80.00%
From 1 month to 3 months	60.00%	70.00%	75.00%
From 3 months to 6 months	40.00%	60.00%	67.50%
From 6 months to 9 months	20.00%	50.00%	60.00%
From 9 months to 12 months	0.00%	40.00%	52.50%
From 12 months to 15 months	NA	30.00%	47.50%
From 15 months to 18 months	NA	20.00%	40.00%
From 18 months to 21 months	NA	10.00%	32.50%
From 21 months to 24 months	NA	0.00%	25.00%
From 24 months to 27 months	NA	NA	20.00%
From 27 months to 30 months	NA	NA	12.50%
From 30 months to 33 months	NA	NA	5.00%
From 33 months to 36 months	NA	NA	0.00%

In case of re-alignment of your Health Booster policy we shall refund the premium on pro rata basis for the balance tenure.



Health Insurance FAQs

1. Why do I need Health Insurance?

Healthcare is expensive. Technological advances, new procedures and more effective medicines have driven up the cost of healthcare. This increase has to be borne by the consumer, making treatment unaffordable for too many. Health Insurance overcomes these obstacles so that you remain free of anxiety regarding your health. Think for a moment about the enormous medical costs you would incur if you suffered a major accident tomorrow or were suddenly stricken by an illness. Uninsured people live with such risks everyday. Health insurance seeks to shield you from that risk. It provides the much needed financial relief. You also get tax benefit under section 80D of the Income Tax Act and amendments made thereto.

2. How will health insurance pay for my emergency medical expenses?

Your health insurance will either pay your hospital bills directly if opted for the cashless facility or it will reimburse any payment made by you towards medical expenses incurred due to an illness or injury as per the policy terms.

3. What do you mean by Family Floater Policy?

Family Floater is one single policy that takes care of the hospitalization expenses of your entire family. The policy has one single sum insured, which can be utilized by any/all insured persons in any proportion or amount subject to maximum of overall limit of the policy sum insured, as per policy terms and conditions.

4. Will my health insurance cover begin from day one?

When you get a new policy, there will be a 30 days waiting period starting from the policy inception date, during which period any hospitalization charges will not be payable by the insurance companies. However, this is not applicable to any emergency hospitalization occurring due to an accident. This waiting period will not be applicable for subsequent policies under renewal. Furthermore, in the case of a declared & accepted pre-existing disease or specific diseases, you will have to serve the waiting period of 2 years for these diseases / conditions.

5. What is pre-existing condition in health insurance policy?

It is a medical condition/disease that existed before you obtained health insurance policy

6. If my policy is not renewed in time before expiry date, will it be denied for renewal?

The policy will be renewable provided you pay the premium within 30 days (called as Grace Period) of expiry date. However, coverage would not be available for the period for which no premium is received by Us. The policy will lapse if the premium is not paid within the grace period.

7. What happens to the policy coverage after a claim is filed?

After a claim is filed and settled, the policy coverage is reduced by the amount that has been paid out on settlement. For Example: In January you start a policy with a coverage of ₹5 Lakh for the year. In April, you make a claim of ₹2 Lakh. The coverage available to you for the May to December will be the balance of ₹3 Lakh.

8. What is Unlimited Reset Benefit?

It is a benefit that allows an insured to reinstate the entire sum insured in the policy year when it gets exhausted due to incurred claims. In case the entire cover is exhausted, it gets replenished automatically for the next hospitalization that occurs within the policy year. Reset will not trigger on first claim and cannot be used by same person for same illness for which the claim has already been paid in the policy.

9. Does my policy offer worldwide cover?

Basis the plan and add on selected, Complete Health Insurance policy covers Hospitalization expenses incurred abroad with a co-pay of 10%

10. What is covered under Domiciliary Hospitalization?

Domiciliary Hospitalization offers coverage for medical expenses in a situation where the Insured Person is in such a state that he/she cannot be moved to a hospital or the treatment is taken at home if there's a non-availability of room in the hospital.

11. What is Super No Claim Bonus?

In case the customer has opted for this additional cover with extra premium, there will be a 50% bonus awarded for every claim free year subject to a maximum of 100% for SI options up to 10 Lakhs and up to 200% for SI options ₹15 Lakhs and above.

12. What is the maximum Sum Insured under the new plans?

All plans come with multiple Sum Insured options up to a maximum of ₹50 Lakhs

13. Can I increase my Sum Insured at the time of renewal?

Yes, you can increase the Sum Insured at the time of renewal. However, fresh waiting period would apply for the enhanced Sum Insured (this condition would not apply on the original sum insured including the accrued Additional Sum insured)



ICICI Lombard *Nibhaye Vaade*

Statutory Warning: Prohibition of Rebates (Under Section 41 of Insurance Act 1938). No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out 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. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakh Rupees.

ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd. The advertisement contains only an indication of the cover offered. Add on cover is covered if insured opts for it by paying additional applicable premium. For complete details on risk factors, terms, conditions, coverages and exclusions, please read the policy document carefully before concluding a sale. ICICI Lombard General Insurance Company Limited. Registered Office: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai - 400 025. IRDA Reg. No. 115. ICICI Lombard Complete Health Insurance. UIN: ICIHLP22096V062122. Misc 128. Toll Free No. 1800 2666. Fax No 02261961323. CIN L67200MH2000PLC129408. Website: www.icicilombard.com. Email: customersupport@icicilombard.com. ADV/10740.