

# Key Features



- Comprehensive coverage<sup>1</sup> against women specific critical illnesses<sup>2</sup> and surgeries<sup>2</sup>
- Cover<sup>1</sup> for surgeries<sup>2</sup> resulting from specific illnesses<sup>2</sup>.
- Fixed lump sum<sup>1</sup> pay-out on diagnosis of any of the covered critical illnesses<sup>2</sup>.
- Premium remains guaranteed<sup>3</sup> throughout the coverage term.
- Coverage<sup>1</sup> for pregnancy complications and newborn complications through Maternity Care Benefit under Health Care Plus plan option.
- Premium Sabbatical<sup>4</sup> Benefit which allows you to get one full year's premium holiday, while enjoying full policy benefits.



For complete details of the product, please refer to the Policy Documents  
(UIN: 105N198V01)

# Boundary conditions

Benefit option	Coverage Term (CT) & Premium Payment Term (PPT) (years)	Entry Age (years)	Maximum Cover ceasing age (years)
Vital Care benefit and Surgical Care benefit	<p><u>Regular pay:</u> Coverage term: Minimum: 8; Maximum: 30 PPT: Equal to the policy term</p> <p><u>Limited Pay:</u></p> <p>For 10 PPT: Policy term can be 15, 20, 25 and 30 years For 15 PPT: Policy term can be 20, 25 and 30 years</p>	<p>Minimum: 21 years Maximum: 55 years</p>	<p>75 Years</p>
Maternity Care benefit	<p><u>Regular pay:</u> Coverage term: Minimum: 8; Maximum: 24</p> <p><u>Limited Pay:</u></p> <p>For 10 PPT: Policy term can be 15, 20, 25 and 30 years For 15 PPT: Policy term can be 20, 25 and 30 years</p> <p>PPT for both Regular &amp; Limited pay will be the same as that of Vital Care Benefit, subject to life assured attaining 45 years of age. In which case PPT will be 45 minus age at entry.</p>	<p>Minimum: 21 years Maximum: 37 years</p>	<p>45 years</p>

# Boundary conditions(continued)

The coverage term for Maternity Care benefit will always be less than or equal to coverage term for Vital Care and Surgical Care subject to minimum and maximum coverage term allowed as per above limits.

- Minimum Vital Care Sum Assured: Rs. 10,00,000
- Maximum Vital Care Sum Assured: Rs. 50,00,000
- Minimum Annualized Premium\*: Rs. 5,000
- Maximum Premium: Corresponding to the maximum sum assured mentioned above
- Premium Payment Frequency: Annual, Half-Yearly, Monthly

Goods and Services Tax is applicable on premiums as per the prevailing Tax Laws. The tax laws are subject to amendments from time to time.

\* Annualized Premium means the premium amount payable in a year, excluding the taxes, underwriting extra premiums and loadings for modal premiums, if any.

# Disclaimers

<sup>1</sup>The policy offers a Fixed Sum Assured(lump sum payout) as defined below for each of the benefits:

- a. Vital Care benefit: Policyholder has option to choose Vital Care Sum Assured at the time of policy inception. On diagnosis of covered minor critical illness, a fixed % of Vital care Sum Assured will be payable and on diagnosis of covered major critical illness, 100% of the available Vital care Sum Assured will be payable. Upon termination of the Vital Care Benefit, the Policy shall continue only for a few specific Surgical Procedures for a period of 365 days (within the Coverage Term) commencing from the date of diagnosis of the Condition which led to exhaustion of the Vital Care Sum Assured. The waiting period for this benefit is 90 days.
- b. Surgical Care benefit: This will be fixed at 50% of the Vital Care Sum Assured chosen at inception. On undergoing covered surgery ,either 100% or 40% of the Surgical Care Sum Assured is payable, depending upon the surgical procedure done and the Surgical Care benefit will terminate. The percentage of the Surgical Care Sum Assured payable for each surgery is specified in the policy document. Please refer to the policy document for more details.. Policy will continue with rest of the applicable benefits with premiums reduced to the extent of surgical care benefit premiums. . The waiting period for this benefit is 90 days.
- c. Maternity Care benefit: This will be fixed at 25% of the Vital Care Sum Assured chosen at inception. On diagnosis of a covered pregnancy complication or newborn congenital illness, 100% of the Maternity care Sum Assured is payable and Maternity care benefit terminates. Policy will continue with rest of the applicable benefits with premiums reduced to the extent of Maternity care benefit premiums. The waiting period for this benefit is 365 days. Please note that if 100% of the Vital care sum assured is exhausted, maternity care benefit will terminate even if it is not claimed by then.

<sup>2</sup>Women specific health conditions shall mean any illness, medical event or surgical procedure as specifically defined under Vital Care benefit, Surgical Care benefit and Maternity benefit option(if opted) and whose signs or symptoms first commenced post the specified waiting period after the inception of policy period

# Disclaimers

<sup>3</sup>The premiums are guaranteed to remain fixed for the entire premium payment term of this product. However, when a claim is made under the Surgical care benefit or the Maternity care benefit, the premiums will be reduced to the extent of the surgical care benefit premiums or maternity care benefit premiums. Also, In case discount is applicable on 1st year premium, the premiums from 2nd year onwards will change accordingly.

<sup>4</sup>You can avail a one-year Premium Sabbatical during the Premium Payment Term. This option allows to skip premium payable for one Policy Year. Policy will be considered as an In-force during Premium Sabbatical Year. This option can be availed only once during the entire Premium Payment Term. This option has to be availed by You at least 15 days prior to the Policy Anniversary of the Policy Year during which you wish to waive off premiums payable. If You do not avail this benefit anytime prior to the last Policy Year of the Premium Payment Term, the Company will waive off the premium payable for the last Policy Year of the Premium Payment Term.



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Call us on 1800-2660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

ICICI Pru Wish. A Non-Participating, Non-linked, Health, Individual Pure Risk Product (UIN: 105N198V01)

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**For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.**

IRDAI disclaimer:

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