



ICICI Pru POS iProtect Smart

A Non-Participating Non-linked Life
Individual Pure Risk Product

Key Features

- Secure your family with affordable premiums
- **Additional Accidental Death Benefit:** Boost your protection cover with accidental death benefit with Life Plus Option
- Special premium rates* for women for life cover
- Flexibility to pay premiums once, for a limited period or throughout the policy term
- Tax benefits[^] may be applicable on premiums paid and benefits received as per the prevailing tax laws

[^]Tax benefits under the policy are subject to conditions under Sec.80 C and Sec 10(10D) of the Income Tax Act, 1961. Goods and Service tax and applicable cesses will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.



For complete details of the policy, please refer to the policy document and sales literature.
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How does this plan protect you?

You can choose your level of protection by selecting one of the below benefit options:

Benefit Option	Benefits
Life	Death Benefit
Life Plus	Death Benefit + Accidental Death Benefit**



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Benefits in Detail

Life Option:

On the unfortunate death, we will pay the Death Benefit (DB) as lump sum to the nominee/legal heir. The policy will terminate on payment of this benefit. Death Benefit is the Sum Assured chosen by you. Death Benefit shall be payable as follows:

Single Pay - Higher of:

- 125% of the Single Premium or
- the Sum Assured as stated in the policy schedule to paid on death

Regular Pay/Limited Pay – Higher of:

- 7 times the annualized premium or
- 105% of the total premiums received upto the date of death or
- the Sum Assured as stated on your policy schedule to be paid on death



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Benefits in Detail

Life Plus Option:

In addition to the benefits under the Life Option, you are also covered for Accidental Death (AD) Benefit. In case of death due to an accident within Accidental Death Benefit term, we will pay your nominee Accidental Death Benefit as lump sum.



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Boundary conditions

Minimum / Maximum age at entry	18 / 60 years
Minimum / Maximum age at maturity	23 / 65 years
Minimum Policy term	Single Pay : 5 years, Regular Pay : 5 years, Limited Pay : 10 years
Maximum Policy term	Single Pay : 20 years, Regular Pay : 65 years less age at entry, Limited Pay : 40 years
Premium Payment Options	Single Pay, Regular Pay, Limited Pay
Premium Payment Terms	Single Pay: Single Regular Pay: Same as Policy Term Limited Pay: Policy Term – 5 years
Minimum Premium	Rs. 2,400 p.a. for Base Death Benefit excluding applicable taxes such as Goods and Services tax and/or cesses
Accidental Death Benefit	Equal to Sum Assured chosen by you, subject to a maximum limit as per the Board Approved Underwriting Policy
Minimum Sum Assured	Subject to the minimum premium
Maximum Sum Assured	Unlimited (subject to Board Approved Underwriting Policy)
Mode of Premium Payment	Single, Yearly, Half-yearly and Monthly



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Other Benefits

Maturity or paid-up or survival benefit:

There is no maturity, paid-up value or survival benefit available under this product.

Surrender Value :

On policy surrender, Surrender Value equal to Unexpired risk premium value will be payable:

i) Limited Pay

- If one full year's premium is not paid, Unexpired risk premium value = 0.
- If one full year's premium has been paid, then the Unexpired risk premium value = $25\% \times [\text{Number of months for which premiums are paid} / (\text{Premium Payment Term} \times 12)] \times [1 - (\text{Policy Month of surrender} - 1) / (\text{Policy Term} \times 12)] \times \text{Total Premiums Paid}$.

ii) Regular Pay

Unexpired risk premium value = 0

iii) Single Pay

Unexpired risk premium value = $25\% \times [1 - (\text{Policy Month of surrender} - 1) / (\text{Policy Term} \times 12)] \times \text{Total Premiums Paid}$.



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Disclaimers

*Premiums for female lives for life cover (Death Benefit) are lower by 15% as compared to male lives

**Accidental Death benefit (ADB) is up to Rs. 2 Crores(Subjected to Underwriting guidelines). In case of death due to an accident Accidental Death Benefit will be paid out in addition to Death Benefit. Accidental Death Benefit will be equal to the policy term or(80-Age at entry), whichever is lower. Please refer to sales brochure for more details.



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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)

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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:

BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS/ FRAUDULENT OFFERS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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