



The super protector of your family

A Non-Linked Non-Par Life Individual pure risk premium product



Key Features



Life cover¹ till the age of 99 under the Whole Life option



Accelerated Critical Illness benefit² (ACI benefit) on diagnosis of any of the 34 critical illnesses (optional)



Accidental death benefit³ to protect the financial future of your loved ones in case of any unfortunate event (optional)



Waiver of premium in case of permanent disability due to an accident⁴



Terminal illness cover⁵ that pays-out the entire sum assured in case of terminal illness

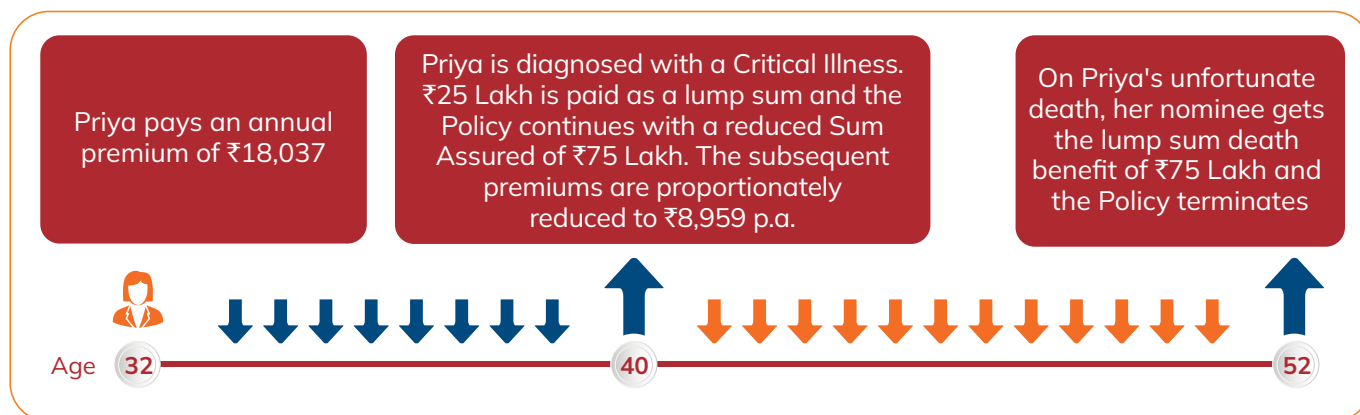
Benefit Options

Coverage	Life	Life Plus	Life & Health	All-in-One
Death	✓	✓	✓	✓
Terminal Illness ⁵	✓	✓	✓	✓
Waiver of Premium on disability due to accident ⁴	✓	✓	✓	✓
Accidental Death ³		✓		✓
Critical Illness ²			✓	✓

Your premium will vary depending on the benefit option chosen

Sample Illustration

Priya, a 32-year-old, wants to be well prepared for unforeseen circumstances in life. She opts for ICICI Pru iProtect Smart with a base cover of ₹1 Crore and an ACI Benefit of ₹25 Lakh for 30 years



Terms & Conditions

¹Life cover is the benefit payable on death of the life assured. ²Accelerated Critical Illness Benefit (ACI Benefit) is up to ₹1 Crore (Subjected to underwriting guidelines). Accelerated Critical Illness Benefit (ACI Benefit) is optional and available under Life & Health and All in One options. This benefit is payable, on first occurrence of any of the 34 illnesses covered. Medical documents confirming diagnosis of critical illness needs to be submitted. The benefit is payable only on the fulfillment of the definition of the diagnosed critical illness. The ACI Benefit, is accelerated and not an additional benefit which means the policy will continue with the Death Benefit reduced by the extent of the ACI Benefit paid. The future premiums payable under the policy will reduce proportionately. If ACI Benefit paid is equal to the Death Benefit, the policy will terminate on payment of the ACI Benefit. To know more in detail about ACI Benefit, terms & conditions governing it, kindly refer to sales brochure. ACI Benefit term would be equal to policy term or 30 years or (75-Age at entry), whichever is lower. ³Accidental Death benefit is up to ₹2 Crores (Subject to underwriting guidelines). Accidental Death Benefit (AD Benefit) is available in Life Plus and All in one options. In case of death due to an accident Accidental Death Benefit will be paid out in addition to Death benefit. AD Benefit is available for the policy term or till the age of 80 years, whichever is lower. ⁴On diagnosis of Permanent Disability (PD) due to an accident, the future premiums under your policy for all benefits are waived. To know more about definitions, terms & conditions applicable for permanent disability due to accident, kindly refer sales brochure of ICICI Pru iProtect Smart. ⁵A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners' specializing in treatment of such illness, is highly likely to lead to death within 6 months. The terminal illness must be diagnosed and confirmed by medical practitioners' registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment.



ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

ICICI Prudential Life Insurance Company Limited. Registered Address: ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays and. valid only for calls made from India). ICICI Pru iProtect Smart: UIN: 105N151V08. Advt. No.: H/II/2218/2022-23.

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