

Policy Conditions	
Age Band	91 days to 80 years
Family Definition	Employee, spouse , 4 dependent children upto 25 yrs. of Age and dependent parents covered under policy.
Sum Insured	SI is restricted to Rs. 200000 per family during the policy period as per annexure attached herewith.
Room Rent	2% of SI(200000) maximum upto Rs.4000 for Normal and 4% of SI(200000) maximum upto Rs.5000 for ICU (inclusive of nursing charges) . If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.
Pre-Existing Disease	Pre-Existing diseases are covered
Pre-Post Hospitalisation	Pre Hospitalisation and Post Hospitalisation for 60-90 days respectively are covered.
Ambulance Service	Ambulance Charges limited to Rs 1000 per person.

Health Assistance Services	Health Assistance is a dedicated medical care service that assists you in all your health related queries for identifying Specialist/Hospital/fixing an appointment with Doctors/Nutritionist /facilitating 2nd opinion, etc. To avail this facility please call our Helpline at 040 6627 4205 (9:30 am to 6 pm Mon to Sat, excluding public holidays) or write to healthassistance@icicilombard.com.
Domiciliary Hospitalisation	Excluded
Exclusion	Septoplasty, Infertility and Related Ailments incl.'Male sterility'; Treatment on trial/experimental basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; Any device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring are outside the scope of the policy.
Special Condition	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of Rs.30000 as well as treatment of Functional Endoscopic Sinus Surgery within a limit of Rs.35000 The coverage for treatment of mental illness is also covered upto Rs 30000 within the sum insured.
Co-Payment	For spouse only 0% co-pay for all claims.
Parental-CoPayment	0% co-pay on all claims for parents only.
Co-Payment	For children only 0% co-pay for all claims.
Co-Payment	For employee only 0% co-pay for all claims.
Day Care Procedures	Day Care Procedures are Covered as per the standard list
Claim submission clause	Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit
Mid-Term Inclusion	Mid term inclusion of dependents will be possible only in case of:a) spouse (on account of marriage during the policy term) b) children (childbirth during the policy term but after the the child has completed 91 days of age) subject to not more than four children
Reasonable and Customary Charges	Waived Off
Claim Intimation and Network clause	Waived Off
Add-Del of Lives	Premium to be charged on Pro Rata Basis for addition/deletion endorsement. No Refund for deletion-if lives less than minimum required and if insured has claimed during policy
Special Condition 1	Lasik Surgery is covered if correction index is +/-6.5

Special Condition 2	Terrorism is covered
Special Condition 4	Air Ambulance is covered upto Rs 100,000 or family sum insured whichever is less.
Special Condition 5	Attendant charges are cover upto Rs 5,000 (Per life incase case of Employee only policy or else it's Per Family within Family sum insured) if length of stay for the patient is more than 5 days. Add on covers cost pertaining to boarding and lodging of the attendant in a hospital/location prescribed by treating Medical Practitioner on reimbursement basis by presenting original Bills for each cost incurred.
Special Condition 6	Lucentis is covered upto Rs 50,000 Per family within the Sum Insured
Special Condition 7	Internal Congenital disease is covered and External congenital disease is covered in life threatning situation.
Special Condition 8	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation. Cochlear Implant treatment shall be restricted to 50% of the SI.
Portability	Portability is available on this product as per IRDA directive and product features
Termination	Policy will cease to be in effect from the date of termination of relationship with the organization.
ID Cards	Physical cards will not be issued
Transaction	Renewal
Disease wise sublimits	No SubLimits

RATES FOR ENDORSEMENT (Per Life)									
Sum Insured	0-18	19-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80 Above
200,000	2080	3612	3988	6178	10066	13143	15460	18248	21026

STATUTORY WARNING
PROHIBITION OF REBATES

Section 41 of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015

- 1 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.

- 2 Any person making default in complying with the provisions of this section shall be punishable with
) fine which may extend to ten lac rupees.

ICICI Lombard General Insurance Company Limited

IRDA Regn. No. 115

CIN: U67200MH2000PLC129408

Mailing Address:

Registered Office:

Toll Free No: 1800-2666

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