



iProtect Smart upgrade



We launched our Protection Plan



For Death, Disability & 34 Critical illness

One Plan with many benefits



Terminal
illness pay-
out

2X benefit
on
Accidental
death

Best rates
for ADB

Covers 34
Critical
illness

CI Cover
upto 1Cr.

CI Premium
guarantee
for entire
term

We made it better



New pay-out option
lumpsum +
income

Longer
policy term

ADBR can
be lower
than base
cover

Competitive
premiums

CI term
delinked
from base
term

We made it EVEN better



Extended
cover till 85
years

Whole life
cover till 99
years

Limited pay
(5,7,10)

One plan with many solutions



Terminal illness pay-out

2X benefit on Accidental death

Best rates for ADB

ADBR can be lower than base cover

Covers 34 Critical illness

CI Cover upto 1Cr.

CI Premium guarantee for entire term

CI term delinked from base term

Extended cover till 85 years

Whole life cover till 99 years

Limited pay (5,7,10)

Competitive premiums

Awarded the best product of the year



2016



2018

Now its time to take the next big
leap in Protection

Presenting





JOINT LIFE PLAN

ICICI Pru
iProtect Smart
Joint Life Plan
offered under ICICI Pru iProtect Smart

**BECAUSE SOMEONE TAKES CARE
OF EVERYTHING, SO THAT YOU
DON'T NEED TO WORRY**



YOU CAN WORK PEACEFULLY



**BECAUSE ALL IS WELL BACK
HOME**



EVER WONDERED WHAT LIFE WOULD BE
LIKE **WITHOUT YOUR BETTER HALF?**



**IT WOULD RESULT IN AN
EMOTIONAL VOID**





IT WOULD ALSO BE A HUGE
FINANCIAL LOSS



IT'S TIME TO FULFILL ALL THE PROMISES, NOT JUST A FEW

**YOU PROMISED TO PROTECT
EACH OTHER...**



HAPPINESS IS NOT JUST GIFTING YOUR FAMILY GIFTS ON BIRTHDAYS AND ANNIVERSARIES, BUT GIFTING THEM A **COMPLETE PROTECTION FOR LIFE**





JOINT LIFE PLAN

**SIGNIFICANT OPPORTUNITY FOR YOU
TO DOUBLE THE PROTECTION NOPS`**

ICICI PRU iPROTECTSMART JOINT LIFE PLAN



2X FINANCIAL SECURITY FOR YOUR CHILDREN



COVERS 34 CRITICAL ILLNESSES, COVERING WOMEN SPECIFIC DISEASES



LOWER PREMIUMS FOR YOUR WIFE



LIMITED PAY OPTION- SAVINGS ON PREMIUM



HELPS INCREASE THE HAPPINESS INDEX OF YOUR FAMILY

SUM ASSURED ELIGIBILITY GRID FOR HOUSEWIVES

- ✓ For Graduate Housewives in Top 100 Locations: Up to 50 Lakhs with all benefit options
- ✓ For all others: Up to 25 Lakhs with mandatory CI rider

FINANCIAL UNDERWRITING GUIDELINES

1

Husband's Income
should be more than
5L

2

Husband's Insurance
is mandatory

3

Wife's cover is subject
to 50% of Husband's
cover or 50 L*whichever
is lower

MEDICAL UNDERWRITING

- Separate Health Questionnaire for both lives
- Below UW grid to be followed for both lives

Non Medical Limits for IPS

Age (years)/ Income	5-7.99 lac	8- 9.99 lac	>= 10 lac
Up to 50	49.99 lac	49.99 lac	1 cr
51-55	25 lac	25 lac	50 lac

Tele- Medical Limits for IPS

Age (years)/ Income	5-7.99 lac	8- 9.99 lac	>= 10 lac
Up to 45	NIL	1 cr	2 cr
46-50	NIL	1cr	1.5 cr
51-55	NIL	50 lac	75 lac

ASK FOR YOUR QUOTE NOW

Life cover for Husband & Wife (age 37 & 33 years respectively) up to age 85

1. Life Option I: Graduate housewife from top 100 location/ Working women

	HUSBAND	WIFE	JOINT TOTAL
COVER	1 CR	50 L	1.50 CR
PREMIUM	` 20,604	` 8,739	` 29,343

2. Life Option II: Others

	HUSBAND	WIFE	JOINT TOTAL
COVER	1 CR	25 L + CI	1.25 CR
PREMIUM	` 20,604	` 8,670	` 29,272

WHOLE LIFE AND LIMITED PAY OPTIONS WITH STANDARD UNDERWRITING

PROCESS FOR JOINT LIFE PLAN

HOW DOES IT WORK?

- Single Login process for both lives
- Standard underwriting guidelines to be followed
- Two separate health questionnaire for each life assured
- Simplified documentation process
- Single Payment for both lives

*If one policy gets rejected, both policies will get rejected. You will have an option to login a new case

CHOOSING THE NOMINEE

Proposer

Husband

Husband

Life Assured

Self

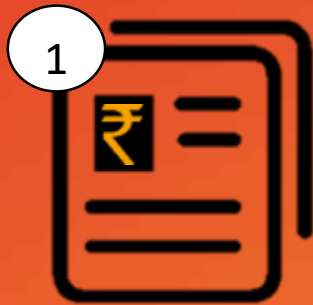
Wife

Nominee

Nominee of
choice

Husband

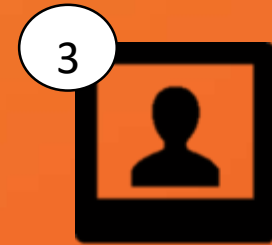
DOCUMENTATION



**Husband's
Income Proof**



**Husband & Wife's standard
KYC documents**



**Husband & Wife's
Photograph**

HUSBAND'S UNDERWRITING = WIFE'S UNDERWRITING

BOUNDARY CONDITIONS

Regular Pay	Option available for both graduate and undergraduate housewives
Single Pay	Option available for graduate housewives only. Not available for undergraduate housewives
Limited Pay (5,7,10,years & pay till 60 years)	Sum Assured capped at `50,00,000 for graduate housewife
Whole Life (10 pay)	
Whole Life (Pay till age 60)	
Limited Pay (Age-60 years)	Option will not be available for joint life

FAQs

1. What happens if one of the case gets rejected?

Ans: Both the cases get rejected if either of the case is rejected.

2. Are all benefit options available for both lives?

Ans: Yes.

3. What happens in case either of them dies?

Ans: The sum assured will be paid to the nominee and the policy will continue for the other life assured.

4. What are the nomination options?

Ans: The nominee for wife's policy will be the husband and the husband will have an option to nominate anyone of choice.

5. What happens in case both the policy holders die?

Ans: The sum assured will be paid to the nominee. In case the nominee is a minor, sum assured will be paid to the legal heir.

6. What happens in case of husband's disability? Is there a waiver of premium?

Ans: The waiver of premium will be on the husband's premium, there will be no change in the wife's premium amount

7. If a medical is triggered for one life assured will it be applicable for the other?

Ans: Medical underwriting will be done for both lives individually as per the medical underwriting grid.



Thank you