ICICI Pru Linked Waiver of Premium

A Non-Participating, Non-Linked Health Individual Pure Risk Rider

Key Features

- Get waiver on all future premiums on occurrence of unforeseen events like Death, Accidental Total Permanent Disability[1], Terminal illness[2], and Critical Illness[3]
- Customize your rider benefits based on your needs by choosing any one of the three available benefit options:
  a.Life option: Waiver of premium on death or terminal illness[2]
  b.Health option: Waiver of premium of critical illness[3] or disability[1]
  c.Life and Health option: Waiver of premium on Death, Accidental Total Permanent Disability[1], Terminal illness[2], and Critical Illness[3]
- Rider has to attached to a base policy. It is not a standalone product.
- Tax benefits[4] may be available on premiums paid and benefits received as per prevailing tax laws.
- The Rider is also available for sale through online mode

ICICI PRUDENTIAL LIFE INSURANCE

For complete details of the policy, please refer to the policy document and Sales literature. UIN: 105A045V02

Boundary Conditions

Premium Payment Option	Premium Payment Term (PPT) (in years)	Min/Max Coverage Term (in years)	Min/Max Age at Entry (in years)	Min/Max Basic Sum Assured	Min/Max Annualized
Regular Pay	5 to 57	5 to 57	18/65	Sum of annualized premium and underwriting extra premiums (if any) of the base policy or subsisting other rider(s), under each benefit option	Premium Corresponding to the minimum/maximum sum assured not exceeding 100% of premium under the base policy

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Disclaimers

[1]The Rider Benefit will be applicable if the Life Assured named under the WoP rider has become totally, continuously and permanently disabled as a result of an Accident within the Rider Term i.e., Accidental Total Permanent Disability and should mandatorily satisfy at least one condition outlined within the following three conditions. To know more about definitions, terms & conditions applicable for permanent disability due to accident, kindly refer to the sales brochure of ICICI Pru Linked Waiver of Premium Rider

[2]A Life Assured shall be regarded as terminally ill only if he/she 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.

[3]The Rider Benefit will be applicable on the Life Assured named under the WoP rider being diagnosed with any of the 15 covered critical illnesses within the rider term by a Medical Practitioner. To know more about definitions, terms & conditions applicable for critical illness, kindly refer to the sales brochure of ICICI Pru Linked Waiver of Premium Rider

[4]Tax benefits as per prevailing tax laws

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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.

For complete details of the policy, please refer to the policy document and Sales literature. UIN: 105A045V02