When goals are precious, they deserve protection

Get a rider that gives you additional financial security

Presenting

ICICI PRU
Goal Protect

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



ICICI PRUDENTIAL
LIFE INSURANCE

Life is unpredictable, and while you take steps to secure the financial future of your loved ones, unforeseen events can disrupt your plans. What if you could ensure that your family continues to benefit from the financial security you envisioned, even in your absence?

Presenting, **ICICI Pru Non-Linked Goal Protect Rider**, an add-on to your policy that ensures your loved ones receive the support they need to thrive, even when you are no longer around. With ICICI Pru Non-Linked Goal Protect Rider, you can be rest assured that your loved ones will always be financially supported, regardless of the uncertainties of life.

Salient features that make ICICI Pru Non-Linked Goal Protect Rider suitable for you



Your loved ones get all the benefits of base policy, as and when due, even if you are not around



No future premiums are payable on occurrence of unforeseen events like death or terminal Illness whichever is earlier



Get additional coverage in case of Accidental Death depending upon the benefit option chosen



Tax benefits may be available on premiums paid and benefits received as per prevailing tax laws

Plan at a glance - Eligibility Criteria to buy the rider

Premium Payment Term (PPT) (in years)	Minimum/ Maximum Rider Term (in years)	Minimum/ Maximum Age at Entry (in years)
5 to 12	5 to 50, subject to a maximum maturity age of 75 years	18/ 60

Premium Payment Frequency: Yearly, Half-Yearly, Monthly (same as chosen under the Base policy)

Minimum Annualized Premium: ₹ 12
Maximum Annualized Premium: Subject to the Board Approved Underwriting Policy (BAUP). However, premium for any of the benefit options for this rider shall not exceed 100% of premium under the base policy.

Applicable taxes will be charged separately, as per applicable rates. The tax laws are subject to amendments from time to time.
Premium Payment Term of this rider shall always be equal to the Premium Payment Term of the base policy. The Rider Term shall always be equal to the policy term of the base policy.

The Rider can be attached to an applicable base policy at the inception of such policy/ rider(s), subject to the maximum maturity age of the life assured named under this rider not exceeding 75 years (last birthday).

The life Assured named under this rider needs to be same as the life Assured and the policyholder of the base policy.

Premium will vary depending upon the Benefit Option chosen.

Benefits in detail

We understand that you would have planned for goals like your children's education/ wedding, retirement income for spouse, etc. You plan on sticking to your savings goals and pay premiums regularly to gain full benefits from your policy. However, life is uncertain. In case of an unfortunate event, this planning may get impacted, ending in failure to meet your family's desired financial goals.

This is where this Goal Protect Rider helps you plan better! The rider will help ensure your loved ones get the support which they need to thrive in case you meet with an unforeseen event like death (natural or accidental) or terminal illness (whichever is earlier) by ensuring:

- Future premiums of the base policy (if any) and this rider (if any) will no longer required to be paid.
- Upon death or terminal illness (whichever happens earlier) of life assured, all the benefits of the base policy continue to be paid as planned by you through this rider.

So how does the Goal Protect Rider work?

You get the flexibility to opt for any one out of the two benefit options available:

- Protect option
- Protect Plus option

Let's understand each benefit option one by one:

1. Protect option

I) Death

a. Under this option, in the event where death of life Assured happens first, then the death benefit under the base policy shall be paid by us to the nominee/ beneficiary/ appointee/ assignee as per the applicable terms and conditions of the base policy. No future benefits or premiums will be payable under the base policy post acceptance of this claim. No further premiums are payable under this rider.

b. All future survival and maturity benefits will become payable to the nominee/ beneficiary/ appointee/ assignee through this rider as on the original due dates, even after the death of the life assured.

c. Even in case where the maturity benefit for the base policy is payable as a series of income instalments or a combination of income and lumpsum, such benefits will be paid out through this rider as on the original due dates under the base policy.

II) Terminal Illness:

a. In case the life assured is diagnosed with a terminal Illness first, the applicable death benefit under the base policy will be accelerated and its value, as on the date of diagnosis, will be paid to the policyholder. No future benefits or premiums will be payable under the base policy post acceptance of this claim. No further premiums are payable under this Rider. All future survival and maturity benefit will become payable to the Policyholder through this rider as on the original due dates.

b. In the event of subsequent death of the life assured, no further death benefit under the base policy shall be payable. All future survival and maturity benefit will become payable to the nominee/ beneficiary/ assignee through this rider as on the original due dates, even after the death of the life assured. Even in case where the maturity benefit for the base policy is payable as a series of income instalments or a combination of income and lumpsum, such benefits will be paid out through this rider as on the original due dates

2. Protect Plus option:

In addition to the benefits available under Protect Option, an added benefit will be payable in case of an accidental death of the life assured during the rider term provided the rider and the base policy are in-force. The following terms and conditions are applicable:

I. In the event of an accidental death of the life assured, an additional benefit equal to 10 times the annualized premium of the base policy, will be paid in lump sum to the claimant, provided this rider is in–force at the time of accident and accidental death occurs within 180 days from the date of accident.

II. This benefit is also applicable if the accidental death occurs beyond the rider term but within 180 days from the date of accident, provided the accident occurs within the rider term and this rider is in-force at the time of accident.

III. We shall not be liable to pay the benefit, in the event of the accidental death of the life assured after 180 days from the date of accident.

3. Under both the benefit options, all survival and maturity benefit payouts will follow the terms and conditions of the base policy. The rider will be terminated once the final payout due on the original due date as per the base policy, is paid out and all rights, benefits and interests under the rider will stand extinguished.

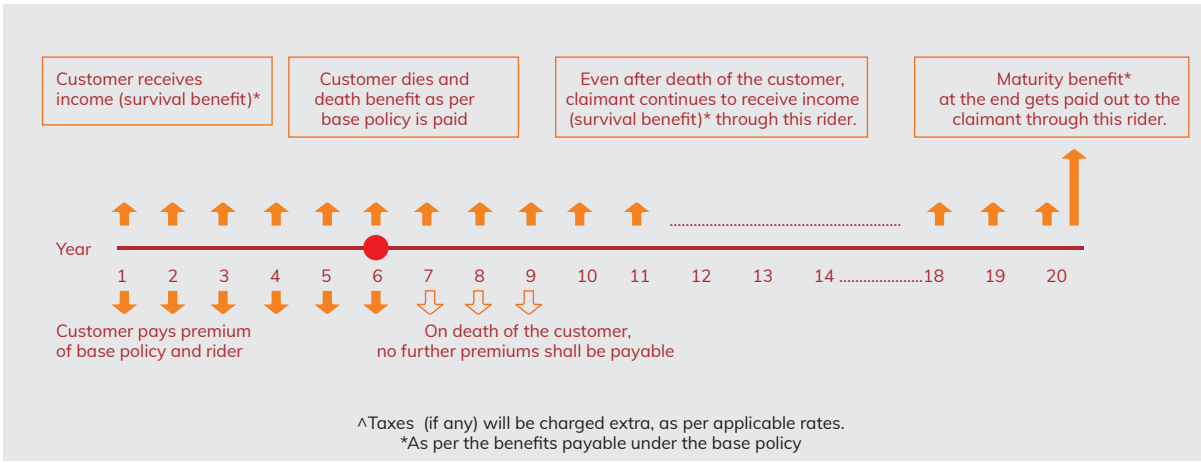
4. In case the nominee/ beneficiary/ appointee/ assignee dies during the period when the proceeds of the Rider are being paid out or due to be paid, the same shall continue to be payable (as on the respective due dates) to the legal heir of the nominee/ beneficiary/ appointee/ assignee or to the legal heirs of the Life Assured as per Section 39 of the Insurance Act, 1938 as amended from time to time.

5. Accident means sudden, unforeseen, and involuntary event caused by external, visible and violent means.

6. Accidental Death means death of the life Assured by or due to a bodily injury caused by an accident, independent of all other causes of death.

For more details, refer "Terms and Conditions" Clause 3.

Working illustration



^Taxes (if any) will be charged extra, as per applicable rates.
*As per the benefits payable under the base policy

In the above illustration, it is assumed that there are no underwriting extra premiums, and no other riders have been attached to the base policy at the time of purchasing Goal Protect Rider.

Non-Payment of Premiums: What happens if you stop paying your premiums?

If any premium instalment for the rider is not paid within the grace period, then the rider shall lapse, and the cover will cease.

If this rider is not revived within the revival period (along with the base policy), then the surrender value (if applicable, computed as on date of premium discontinuance) shall become payable on the earliest of the following events:

a. Death or diagnosis of terminal illness (whichever happens first) of the life assured within the revival period,

b. At the end of revival period, and

c. Date of maturity

Post payment of such surrender value (if any), then the rider shall foreclose and all rights and benefits under the Rider shall stand extinguished.

Surrender

Surrender Value equal to unexpired risk premium value shall be paid on surrender of the rider.

i. Unexpired risk premium value, if any, will be payable, if You surrender the base policy along with the rider or surrender the rider only.

ii. Unexpired risk premium value shall be as follows:

Limited Pay:

a. If one full year's premium is not paid, unexpired risk premium value shall be zero.

b. If one full year's premium has been paid, then the unexpired risk premium value = 25% X [Number of months for which premiums are paid / (Premium Payment Term X 12)] X [1 – (Policy Month of surrender – 1)/ (Policy Term X 12)] X Total Premiums Paid.

Regular Pay:

a. No Unexpired risk premium value is payable.

iii. This Rider cannot be surrendered once a claim has been accepted by the Company

iv. On payment of the surrender value, the rider will terminate and all rights, benefits and interests under the rider will stand extinguished.

Revival

This Rider along with the base policy which has discontinued payment of premium may be revived subject to underwriting and the following conditions:

Where the request for revival has been received for this rider along with the base policy

The revival period applicable for rider will be same as the revival period applicable to the base policy from the due date of the first unpaid premium and before the date of the maturity.

Revival will be based on the prevailing Board Approved Underwriting Policy.

The Policyholder furnishes, at his/her own expense, satisfactory evidence of health of the Life Assured, if required by the prevailing Board Approved Underwriting Policy.

The arrears of premiums together with interest at such rate as the company may charge for late payment of premiums are paid. Revival interest rate will be the same as applicable for revival of base policy.

The revival of the Rider may be on terms different from those applicable to the Rider before premiums were discontinued; for example, extra mortality/morbidity premiums or charges may be applicable.

The revival of the Rider must happen along with the base policy and will take effect only if it is specifically communicated by the Company to the Policyholder.

The Company reserves the right to refuse to revive this rider.

Any change in revival conditions will be disclosed to policyholders.

What are the exclusions?

Under Protect Plus Benefit option, in case of Accidental Death, following exclusions shall apply:

a) Death caused due to Suicide or attempted Suicide, intentional self-inflicted injury or acts of self-destruction.

b) Death caused by congenital external diseases, defects or anomalies or in consequence thereof

c) Death arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, Riot, public defense, rebellion, revolution, insurrection, military or usurped power.

d) Death caused by treatment directly arising from or consequent upon any Life Assured committing or attempting to commit a breach of law with criminal intent.

e) Death caused by Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered Medical Practitioner.

f) Death caused by participation of the Life Assured in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.

g) Death of the Life Assured whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule.

h) Death caused by engaging in hazardous sports / pastimes, i.e., taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.

i) Death arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.

- Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.

- Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.

Cancellation of the Rider

The Rider shall be terminated by Us on the occurrence of any of the below mentioned conditions:

a. When the coverage under the base policy to which the rider is attached expires due to cancellation or surrender or termination of the base policy due to any other reason.

b. When the coverage under the base policy to which the rider is attached lapses/ becomes paid-up (if applicable) on account of non-payment of premiums and has not been revived within the Rider Term.

c) When the rider along with the base policy has not been revived within the revival period.

d) Upon expiry of the rider term i.e. on date of maturity of the rider.

e) On cancellation of the rider by the Company for any reason whatsoever.

f) On payment of free look cancellation proceeds.

Terms & Conditions

1. **Free look period:** On receipt of the rider policy document, whether received electronically or otherwise, you have an option to review the rider terms and conditions. If You are not satisfied or have any disagreement with the terms and conditions of the rider or otherwise and has not made any claim under the rider, rider document needs to be returned to the Company with reasons for cancellation within 30 days from the date of receipt of the rider Document. We will refund the premium paid after deduction of stamp duty, proportionate risk premium for the period of cover and the expenses borne by the company on medical tests, if any. The rider will terminate on payment of this amount and all rights, benefits and interests under this rider will stand extinguished.

The rider can be terminated during the Free look period either on its own or along with its base policy. In case the base policy is cancelled within free-look period, the rider will also be automatically cancelled.

2. Tax Benefits: Tax benefits may be available on premiums paid and benefits received as per prevailing tax laws. Taxes, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.

3. **Following are the additional details under this rider:**

i. A life assured named under this rider 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. It 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.

ii. If any survival/ maturity benefit applicable under the base policy is based on the total premiums paid under the base policy, then this will include only the premiums which have been paid by the policyholder before the occurrence of contingent event(s) covered under this rider.

iii. The terms and conditions of this rider should be read in conjunction with that of the base policy. Wherever applicable, the terms and conditions of this rider will override those of the base policy.

iv. Additionally, post acceptance of the claim under this rider, optional features like Flexi Save Option, Loans, Change in Income payout frequency, Save the Date of the base policy, etc. cannot be exercised by the claimant. In the event if any of the above mentioned optional features have been exercised post date of death or diagnosis of terminal illness (as applicable) the benefit amount will be adjusted accordingly.

v. Once a claim under this rider has been accepted by the company, the claimant has an option to receive the commuted value of future survival/ maturity benefits of the base policy as a lumpsum benefit if the future survival benefits/ maturity benefits are payable as income or combination of lumpsum and income under the base policy. This lumpsum benefit will be equal to

the discounted value of the future survival/maturity benefits at 30-year Government Securities yield + 1.00%, rounded to nearest 0.25%. The yield on 30-year Government Securities will be sourced from www.bloomberg.com. The discount rate, applicable for commutation to lumpsum during, will be reviewed twice every year on 1st of June and 1st of December.

vi. There is no survival, or maturity benefits payable under this Rider, this Rider merely facilitates the payment of survival benefits/ maturity benefits of the base policy on death or diagnosis of terminal Illness whichever is earlier.

vii. In the event Life Assured dies or is diagnosed with Terminal Illness or meets with an Accident on Date of Maturity, then the Benefits under this Rider is not payable and the Rider shall terminate with all rights and benefits thereunder.

4. Grace Period: If you are unable to pay an instalment premium by the due date, you will be given a grace period of 15 days for payment of due instalment premium if you have chosen monthly frequency, and 30 days for payment of due instalment premium if you have chosen any other frequency, commencing from the premium due date. The cover continues during the grace period. In case of any of the contingent event happening during the grace period, then we will pay the benefit subject to terms and conditions of this rider.

5. Renewal Premium in Advance: Collection of renewal Premium in advance shall be allowed within the same financial year for the Premium due in that financial year and advance premium for Base Policy is also collected for the same duration. Provided the premium due in one financial year is being collected in advance in earlier financial year for a maximum period of three months in advance from the due date of the premium. The renewal premium so collected in advance shall only be adjusted on the due date of the premium.

6. Loadings for other than annual mode of premium payment frequency: For monthly and half-yearly modes of premium payments, additional loadings will be applied to the base premium and the extra mortality premium, if any. The additional loadings, expressed as a percentage of the annual premium will be as given below:

Mode of Premium Payment	**Loading (% of Annual Premium)**
Yearly	0.0%
Half-yearly	2.5%
Monthly	4.5%

7. The Rider is also available for sale through online mode.

8. No paid-up value is payable under this rider.

9. Suicide: In case of death of the life assured due to suicide within 12 months from the date of commencement of risk under the rider or from the date of revival of the rider as applicable, the claimant shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the rider is in force.

The rider will terminate on making such a payment along with the base policy and all rights, benefits and interests under the rider will stand extinguished

10.Nomination: Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. Details of nomination will be as mentioned for the base policy. For more details on this section, please refer to our website.

Section 41: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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.

12.Section 45: 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

In case of fraud or misstatement, the policy shall be cancelled immediately by paying the unexpired risk premium value, subject to the fraud or misstatement being established by the Company in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

13.For further details, please refer to the policy document.

14. Policy Servicing and Grievance Handling Mechanism: For any clarification or assistance, You may contact Our advisor or call Our customer

service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com. For updated contact details, We request You to regularly check Our website. If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@iciciprulife.com or 1800-2660

Address:
ICICI Prudential Life Insurance Company Limited,
Unit 901A & 901B, 9th Floor, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400063.

For more details, please refer to the "Grievance Redressal" section on www.iciciprulife.com. If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Prudential Life Insurance Co. Ltd.
Unit 901A & 901B, 9th Floor, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400063.

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach Policyholders' Protection and Grievance Redressal Department, the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA 55255 (or) 1800 4254 732 Email ID: complaints@irdai.gov.in

Address for communication for complaints by fax/paper:
Policyholders' Protection and Grievance Redressal Department – Grievance Redressal Cell

Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda, Gachibowli,
Hyderabad, Telangana State – 500032

You can also register your complaint online at bimabharosa.irdai.gov.in.

This is subject to change from time to time. Refer https://www.iciciprulife.com/services/grievance-redressal.html for more details.

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Ltd. (ICICI Prudential Life) is a joint venture between ICICI Bank Ltd., one of India's largest private sector banks, and Prudential Corporation Holdings Limited. ICICI Prudential began its operations in December 2000 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI).

ICICI Prudential Life Insurance has maintained its focus on offering a wide range of savings and protection products that meet the different life stage requirements of customers.

ICICI PRUDENTIAL LIFE INSURANCE

For more information:

Customers calling from any where in India, please dial 1800 2660

Do not prefix this number with “+” or “91” or “00”

Call Centre Timings: 10.00 am to 7.00 pm

Monday to Saturday, except National Holidays.

To know more, please visit www.iciciprulife.com

Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. This rider brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Insurance is the subject matter of this solicitation. © 2013, ICICI Prudential Life Insurance Company Limited. Reg. No. 105. ICICI Pru Non-Linked Goal Protect Rider. UIN: 105B048V01, Advt. No. L/II/1988/2024-25.

BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/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.