

Twin Advantage of Saving and Life Cover



Save'n'Protect



We cover you. At every step in life.

All through your life, you have certain responsibilities; your children's education, higher schooling, marriage expenses and many more such expenses. As a responsible individual it's undoubtedly your foremost concern to ensure that your family's happiness is ensured for the times to come and secured from any eventuality that might come up. For this you need a plan that offers you both, savings and protection.

Save'n'Protect

ICICI Prudential Life Insurance Company Limited, India's No.1 private life insurance company#, offers you Save'n'Protect – an ideal plan for those who want to accumulate funds on a regular basis while enjoying insurance protection.

What does Save'n'Protect offer you?



It is a fixed term policy that combines savings with life cover. In this plan, you pay premia regularly during the term. On death of the life assured upto age 7 years, the basic premium paid will be returned without interest.

On the death of the life assured after age 7 years, the beneficiary will get the sum assured, the guaranteed additions @ 3.5% compounded annually for the first 4 years and the vested bonuses.

Once the policy matures, i.e. at the end of the term, you can get the full sum assured and guaranteed additions @ 3.5% compounded annually for the first 4 years as well as the vested bonuses.

- **Extended Life cover:** This provides you with a unique feature which gives you additional extended term insurance cover for five years after the maturity date of the policy, for 50% of the sum assured, without any fresh evidence of health. You will not have to pay any premia for the same.



What are the add-ons you can opt for?

For protection to your family against any health hazards or unfortunate eventualities we offer you

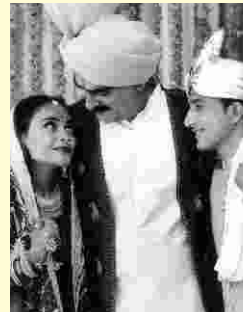
the following riders with this plan:

Critical Illness Rider: This rider provides protection against 9 critical illnesses, namely: Major organ transplants, Complete renal failure, Stroke, Paralysis, Heart attack, Valve replacement surgery, Major surgery of the aorta, CABGS (Bypass surgery) and Cancer. If you are diagnosed with any of the specified illnesses, then you will be paid the entire Sum Assured under the rider. The policy along with all the riders (to the extent of the Rider Sum Assured) is then terminated. However, the remainder of the base policy continues till the end of the term. You will have to continue

paying premiums for the remainder of the policy.

- **Accident and Disability Benefit.** On death due to accident, the nominee gets additional sum assured under the rider. In case of accidental death while travelling by mass surface transport, the nominee will get twice the sum assured under the rider. Accidents can also impair one's capacity to earn, in such an event of total and permanent disability 10% of the sum assured is paid out every year for 10 years. Also, the premiums for the base policy are waived upto the extent of rider cover.

- **Accident Benefit Rider:** On death due to accident, the nominee gets additional sum assured under the rider. However, when you avail of extended life cover, no riders are available to you.



Who can apply?

You can apply if you are no older than 60 years. The maximum cover ceasing age is 70 years. The minimum sum assured you should apply for is Rs.50,000 and the minimum term is 10 years. The minimum premium under this plan is Rs. 6000.

Can I take a loan against my policy?

Yes, you can avail of a loan under the policy to meet your requirements. This will be dependent on the

paid-up value your policy acquires. Interest is charged on the amount of loan availed.



Can I discontinue my policy?

Your policy acquires a paid-up value after premiums are paid for three years. A guaranteed

surrender value is payable to you if you decide to terminate the policy after 3 years' premiums are paid. However, the insurance protection provided under this policy will also cease.

What are the conditions / exclusions applicable?

Suicide: If the life assured commits suicide whether sane or insane, within one year from the date of commencement of this policy, the policy shall be void and the premiums paid will be refunded after deducting the expenses incurred by the Company for the issue of the policy.

For rider exclusions, please refer to the detailed rider brochure.

Find out if the Save'n'Protect policy suits you.

You could still have queries and doubts. For any clarifications regarding this policy, do call our Advisor.

Apply today!

Customer Service Helpline

Timings: 9.00 a.m. to 9.00 p.m. (Monday to Saturday)

Location	Number
Andhra Pradesh	98495 77766
Chattisgarh	98931 27766
Delhi	98181 77766
Goa	98904 47766
Gujarat	98982 77766
Haryana (Karnal)	98961 77766
Haryana (Faridabad)	98181 77766
Karnataka	98455 77766
Kerala	98954 77766
Madhya Pradesh	98931 27766
Maharashtra (Mumbai)	98925 77766
Maharashtra (All areas, except Mumbai)	98904 47766
Punjab	98159 77766
Rajasthan	98292 77766
Tamil Nadu (Chennai)	98408 77766
Tamil Nadu (All areas, except Chennai)	98944 77766
Uttar Pradesh (Agra, Bareilly, Meerut)	98973 07766
Uttar Pradesh (Varanasi)	98973 07766
Uttar Pradesh (Kanpur, Lucknow)	99352 77766
Uttaranchal	98973 07766
West Bengal (Kolkata , Howrah)	98313 77766

For all other cities kindly call our
Toll Free 1800-22-2020 from your MTNL or BSNL line.



We cover you. At every step in life.

ICICI Prudential Life Insurance Company Limited
Registered Office:
ICICI PruLife Towers, 1089, Appasaheb Marathe Marg,
Prabhadevi, Mumbai - 400 025, India.

Visit us at www.icicprulife.com

This Product Brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy. It forms an integral part of, and must always be read in conjunction with, the Benefit Illustration and Exclusion Sheet. In the event that you have not received any one or more of these documents, please write to us at wecoveru@icicprulife.com. Tax benefits under Section 80C and Section 10 (10D) applicable as per prevailing IT laws. Save 'n' Protect: Form No. E01. Insurance is the subject matter of the solicitation. Service tax & education cess will be charged extra as per applicable rates. # In terms of weighted received premium & funds under management.

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