

SHIELDING YOUR FAMILY'S WELLBEING!



HEALTH SHIELD 360



Comprehensive



Convenient



Focuses on Health and Wellness



HEALTH SHIELD 360 – BASE

BASIC COVERAGES




-  | Waiting period for specific disease/ procedure is 12 months only
-  | Entry age limit up to 75 years
-  | Hospitalisation cover
-  | Day care surgeries/ treatment coverage
-  | Pre (60 days) & Post (90 days) hospitalisation expenses
-  | In patient AYUSH hospitalisation
-  | Unlimited reset benefit**
-  | Additional Sum Insured (ASI)
-  | Health Check-Up
-  | Home healthcare
-  | Claim Protector
-  | Additional Sum Insured (ASI) Protector
-  | Sum Insured Protector
-  | 360 Wellbeing program
-  | Air Ambulance Cover
-  | Domestic road emergency ambulance cover
-  | Donor expenses
-  | Domiciliary Hospitalisation
-  | Initial Waiting Period of 30 days
-  | Declared and accepted PED will be covered after 30 days of initial waiting period
-  | Wide range of Sum Insured

ADD ON COVERAGES

RECOMMENDED COVERS

**BASIC
COVERAGES**





-  | Out-Patient Treatment Cover*
-  | Maternity Benefit*
-  | Newborn Baby Cover*

PREMIUM COVERS

**RECOMMENDED
COVERS**



-  | Super No-Claim Bonus*
-  | Compassionate visit*

*Reset will be available unlimited times in a policy year in case the Sum insured including accrued Additional Sum Insured (if any) and Super No-Claim Bonus (if any), Sum insured protector (if any) is insufficient as a result of previous claims in that policy year. Reset will not trigger for the first claim. Reset will not trigger for same person with same illness for which a claim has been paid in that policy year.
*These are add-on covers and are available by paying extra premium.

HEALTH SHIELD 360 - WORLDWIDE COVER

The worldwide cover offers a higher Sum Insured with a worldwide hospitalisation cover for emergency and planned hospitalisation requirements.

Sum Insured - ₹75 lakhs & ₹1Cr

Worldwide including India covers



Worldwide cashless facility at network centers*



Daycare procedures



International emergency medical services
(Air & Roadside ambulance)

Domestic covers



Unlimited reset cover**



OPD Cover



Additional Sum Insured

Worldwide cover benefit is available only when Insured member (Indian resident) is travelling abroad and his single trip is not more than 45 days and multiple trips taken abroad by customer in a policy year is not more than 90 days.

*Plan hospitalisation - Prior approval required from ICICI Lombard for International planned hospitalisation.

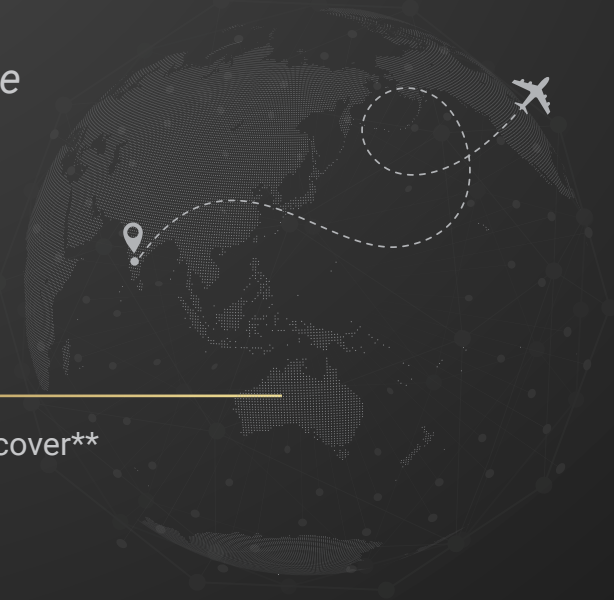
*Cashless facility subject to pre-authorisation by our service provider.

*Applicable for resident Indian.

*A co-pay of 10% will be applied to every admissible claim, if the treatment is taken outside India.

**Reset will be available unlimited times in a policy year in case the Sum insured including accrued Additional Sum Insured (if any) and Super No-Claim Bonus (if any), Sum insured protector (if any) is insufficient as a result of previous claims in that policy year. Reset will not trigger for the first claim.






















Reset will not trigger for same person with same illness for which a claim has been paid in that policy year.



HEALTH SHIELD 360 AS A TOP UP

Health Shield 360 is also available as a top-up plan along with OPD benefits. It comes into effect only after hospitalization expenses cross a certain limit, thus providing an added cover to your existing health policy. For example, one has opted for a Top-up policy with a Sum Insured of ₹20 Lakh and a deductible of ₹4 Lakh. In case of an unfortunate circumstance, this policy will cover the hospitalization expenses exceeding ₹4 Lakh.

RECOMMENDED COVERS

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-  | 360 Wellbeing program
-  | Air Ambulance Cover
-  | Domestic road emergency ambulance cover
-  | Donor expenses
-  | Domiciliary Hospitalisation
-  | Waiting period of 30 days
-  | Declared and accepted PED will be covered after 30 days of waiting period
-  | Out patient department

PREMIUM COVERS:

RECOMMENDED COVERS



Super No-Claim Bonus*



Compassionate visit*

**Reset will be available unlimited times in a policy year in case the Sum insured including accrued Additional Sum Insured (if any) and Super No-Claim Bonus (if any), Sum insured protector (if any) is insufficient as a result of previous claims in that policy year. Reset will not trigger for the first claim. Reset will not trigger for same person with same illness for which a claim has been paid in that policy year.
*These are add-on covers and are available by paying extra premium.

KEY POINTS TO NOTE



| Eligibility

- Exclusive offering for ICICI Securities customers. Customer needs to be an Insured member.
- Adults from 21 to 75 years of age, Children from 91 days to 20 years of age; child will be covered under floater plan only



| Tenure

1 Year



| Family definition

Self, spouse, dependent parents, dependent siblings and max. 2 dependent children upto 20 yrs. of Age



| Pre-Policy medicals

- Tele underwriting above age 55 years and also incase of declared pre-existing disease
- Medical test for above 65 years of age and for ₹75 Lakhs and ₹1 Cr Sum insured options



| Conditional underwriting

- When an insured member declares an existing illness, a medical underwriting is done for such proposal. On the basis of medical underwriting the proposal is either accepted with loading on premium or its rejected
- Customer is enrolled in the policy with loading and is also becomes part of 360 Wellbeing Program

WAITING PERIOD



| Cooling period

- 30 days for all diseases except hospitalisation due to accident
- 90 days waiting period for Any Expenses related to the treatment of Hypertension, Diabetes, cardiac unless declared as a PED



| Specific exclusions

Standard list of diseases & procedures (kindly refer to 1 year exclusion list) will be covered after 12 months of continuous coverage



| Pre-existing disease(s) (PED)

- Declared & accepted PED will be covered after 30 days of initial waiting period
- PED needs to be declared by insured for all insured members in policy
- Any non-declaration of PED will lead to rejection of claims and cancellation of policy






| Maternity cover

This cover can be availed only if both insured & spouse are covered under the same plan for a continuous duration of 12 months



CONVENIENCE

-  ICICI Securities CRM (STUART)
-  Contact - (Relationship Manager)
-  Visit - ICICI Securities Branch

IL TAKECARE

A one stop solution for your insurance and wellness needs. Download the IL TakeCare app to avail the following services and much more, all at the ease of your fingertips.

- Convenient & Easy-To-Use app.
- Wide range of Emergency & Convenient Medical solutions at your fingertips 24x7.
- Quick Claims settlement process.
- Wellness Programs to help keep you fit.

Download the IL TakeCare App



<https://bit.ly/2n5vkmt>




<https://apple.co/2nNyPya>



CLAIM PROCESS

HOW TO INTIMATE A CLAIM?

Reach us at:

 18002666

Monday to Saturday between 8:00 am to 8:00 pm

 customersupport@icicilombard.com

 IL TakeCare app



Cashless Claims

- Get admitted in any one of our network hospitals
- Reach out to insurance desk in hospital and submit the pre-authorization claim form along with relevant documents
- Hospital insurance desk shares the pre-authorization documents with IL Health Care
- ICICI Lombard Health Care will review your requested claim and will accordingly approve, query, or reject the same (as per policy terms and conditions)



Reimbursement Claims

If hospitalisation occurs in a non-network hospital:

- Upon discharge, pay all hospital bills and collect all original documents of treatments and expenses underdone
- Send the duly filled (signed by insured and treating doctor) claim form and required claim documents
- ICICI Lombard Health Care reviews your claim requested and accordingly will approve, query, or reject the same (as per policy terms and conditions)
- ICICI Lombard Health Care Settles the claim (as per policy terms and conditions) and reimburses the approved amount

Below are the places from where you can download the claim form.



IL TakeCare App



ICICI Lombard Website



ICICI Lombard customer support helpline – 18002666



Only for the customers of ICICI Securities Ltd Who wish to enrol under master policy no (4177/MSTR/224296914/00/000) underwritten by ICICI Lombard GIC Ltd. Prohibition of Rebates – Section 41 of the Insurance Act, 1938. 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 prospectus or tables of the insurer. 2) If any person shall fail to comply with sub regulation (1) above, he shall be liable to payment of fine which may extend to rupees ten lakhs. The above mentioned Insurance product is available online with ICICI Securities Ltd. For details on the complete list of all insurance products please get in touch with your Relationship Manager. ICICI Securities Ltd. (I-Sec). Registered office of I-Sec is at ICICI Securities Ltd. - ICICI Venture House, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, India, Tel No : 022 - 6807 7100. I-Sec acts as a Composite Corporate agent of Lombard General Insurance Company Limited having registration number – CA0113. Please note, Insurance related services are not Exchange traded products and I-Sec is acting as a corporate agent to solicit these products. All disputes with respect to the distribution activity, would not have access to Exchange investor redressal forum or Arbitration mechanism. Insurance is the subject matter of the solicitation. The advertisement contains only an indication of the cover offered. For more details on risk factors, terms, conditions and exclusions, please read the sales brochure carefully before concluding a sale. The contents herein above shall not be considered as an invitation or persuasion to trade or invest. I-Sec and affiliates accept no liabilities for any loss or damage of any kind arising out of any actions taken in reliance thereon. Insurance is the subject matter of solicitation. ICICI Securities Ltd. does not underwrite the risk or act as an insurer. ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025. IRDA Reg.No.115. Toll Free : 1800 2666. Fax No – 022 61961323. CIN: L67200MH2000PLC129408. customersupport@icicilombard.com, Website. www.icicilombard.com. Product Name : Health Shield 360. Product UIN : ICIHLGP22083V022122. ADV/13659.