

Let your loved ones inherit a home, not a loan

Secure your liabilities with

ICICI Pru **Super Protect - Credit**

A Non-Linked Non-Participating Group Credit Life Insurance Product



ICICI Pru Super Protect - Credit offers comprehensive insurance protection to members availing of a loan. It safeguards the families from the burden of repaying the outstanding loan in case of an unfortunate event. The plan is easy to administer and can be customised to suit needs of the members.

Key Features

Choice of coverage options: Flexibility to choose options from



Level cover or Reducing cover



Single Life cover or Joint Life cover



Death Benefit: This benefit is payable on the death of the covered member before the end of the member's coverage term. Death Benefit is equal to Sum Assured.



Additional Accidental Death Benefit*:

If this benefit is chosen, on the death of the member due to an accident, Additional AD Benefit will be payable in addition to Death Benefit. Additional AD Benefit chosen by the member can be less than or equal to Death Benefit.



Additional Critical Illness (CI) Benefit*: CI Benefit will be payable on the member being diagnosed with a covered Critical Illness. This is an additional benefit, covering 19 Additional Critical Illnesses.

*Additional Critical Illness benefit will be available for a period of 2 to 15 years. Additional Accidental Death Benefit will be available for a period of 2 years to 30 years. (Both benefits subject to a maximum of policy term)

ICICI Pru Super Protect - Credit at a glance

Premium Payment Term	Single Pay
Minimum / Maximum Age at Entry (Age completed birthday)	18 years/60 years
Maximum Cover Ceasing Age (Death Only, Additional ADB):	80 years
Maximum Cover Ceasing Age (Additional Critical Illness):	75 years
Minimum Sum Assured for all benefits	₹ 5,000 per member
Maximum Sum Assured (Death Only)	₹ 5 crore per member

How does the plan work?

The Master Policyholder shall

1. Choose the coverage options and the benefit options depending on the members' need. Along with Death Benefit, other Benefits can be chosen by the Member, only at the inception of the cover, provided the Benefits have been opted for by the Master Policyholder.
2. Pay the premium once for the coverage term chosen by the member. Premium will vary based on the options and benefits chosen.
3. Receive the Master Policy. A Certificate of Insurance, issued at the inception of the Cover, specifying the member details as well as the amount payable on the occurrence of an event giving rise to a claim for a member will be sent to the respective members.

Choice of coverage option

- **Level cover**

Benefits chosen at member's cover inception will remain constant throughout the coverage term.

- **Reducing cover**

Benefits chosen at member's cover inception reduce during the coverage term as per the reduction schedule. The reduction schedule shall be based on loan interest rate, moratorium period (if applicable), the loan amount outstanding at the inception of the cover and the coverage term as provided by the Master Policyholder.

Joint Life cover

- For Joint life cover, there has to be insurable interest between the two lives, like co-borrowers, family members and the benefits under the policy will be payable only on the first claim. On payment of the benefit in respect of the first claimant, cover of both the lives will cease.
- Premiums are calculated for both members separately.



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