

# Let your family inherit your dream home; not your home loan



ICICI Pru  
**Group Loan  
Secure**

You have strived hard to buy this home. It is here that your family would be spending some of the best moments of their lives. Now that you are availing a loan for your dream home, do spare a thought for the future. Life is uncertain. What if tomorrow you are no longer around to care for your family? You need to ensure that your family inherits this home and not the home loan.

Hence, we bring to you, **ICICI Pru Group Loan Secure** non-participating pure term group insurance product. It's an insurance plan that shares the burden of your home loan or loan against property in case you are no longer around to care for your family.

## Key Features



**Death Benefit:** The Death Benefit is equal to the Sum Assured at the inception of the cover and reduces during the individual members' coverage term as per the applicable coverage schedule.



**Terminal illness (TI):** TI benefit will be equal to Death benefit which will be payable on the individual member being diagnosed as suffering from a medical condition which is likely to lead to death within 6 months in the opinion of two independent medical practitioners specializing in treatment of such illness.



**Accelerated Critical Illness Benefit (CI):** The CI Benefit will be equal to Death Benefit which will be payable on the individual member being diagnosed with any of the covered 33 Critical Illnesses. CI cover for the individual members will be applicable for lower of first seven coverage years or the individual member's coverage term. To know more about the illnesses covered, please refer to the Sales brochure.



**Coverage terms:** The policy coverage term will not exceed the loan tenure



Pay just one time with Single Premium



**Tax benefits:** Tax benefit: Tax benefits under the policy are subject to conditions under Income Tax Act 1961. Service tax and cesses, as applicable will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time.

## Member eligibility

- Minimum entry age: 20 years
- Maximum entry age: 60 years
- Maximum cover ceasing age: 65 years
- Minimum Sum assured (for Death benefit): ₹ 5,000
- Minimum Sum assured (for CI benefit): ₹ 5,00,000
- Minimum Tenure: 2 years
- Maximum tenure: 30 years
- All ages are last birthday

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**ICICI PRUDENTIAL**  
LIFE INSURANCE

ICICI Prudential Life Insurance Company Limited. IRDAI Regn No. 105. CIN: U66010MH2000PLC127837.

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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

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- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
  - IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number