

Pass on your legacy, not your debts

Secure your liabilities with

ICICI Pru
Super Protect - Credit

(A Non-linked Non-participating Group 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



Reducing cover, with

Choice of Benefit options:



Accidental Death (AD) Benefit:

On the death of the member due to an accident, AD Benefit will be payable in addition to Death Benefit.



Accelerated Critical Illness (ACI) Benefit:

ACI Benefit will be payable on the member being diagnosed with a covered Critical Illnesses. The plan provides cover against 19 critical illnesses.

Sr. No.	List of Critical Illnesses covered
1	Cancer of Specified Severity
2	First Heart Attack of Specified Severity
3	Open Chest CABG
4	Stroke resulting in permanent symptoms
5	Kidney Failure Requiring Regular Dialysis
6	Major Organ/ Bone Marrow Transplant
7	Loss of Independent Existence
8	Blindness
9	Multiple Sclerosis with Persisting Symptoms
10	Alzheimer's Disease

Sr. No.	List of Critical Illnesses covered
11	Heart Valve Surgery (Open Heart Replacement or Repair of Heart Valves)
12	Deafness
13	Apallic Syndrome
14	Benign Brain Tumour
15	Brain Surgery
16	Coma of Specified Severity
17	Major Head Trauma
18	Permanent Paralysis of Limbs
19	Major Burns

Non-Medical Limit

Benefit Type	Basic Death Benefit	Accelerated Critical Illness
Age at entry (in years)	NML (in INR)	NML (in INR)
18-45	3 cr	2 cr
46-50	1 cr	1 cr
51-55	65 Lakh	65 Lakh
56-60	15 Lakh	15 Lakh

Boundary Conditions

Minimum Entry Age	18 Years
Maximum Entry Age	60 Years
Maximum Cover Ceasing Age	80 Years
Minimum/ Maximum Policy Tenure	2 years / 30 years
Minimum Death/Rider Sum Assured	Rs.5,000
Maximum Death Sum Assured	₹ 10,00,00,000
Maximum ADB Sum Assured	₹ 3,00,00,000
Maximum ACI Sum Assured	₹ 2,00,00,000

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.
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.

ICICI Claim Settlement ratio is 97.8 %.

Claim Settled in MPH (IIFL) is 24.4 crore as on Feb'21

Disclaimer - The above benefits and details are as per the Scheme Rules opted by the Master Policyholder.



ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

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

For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The product brochure is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the policy document of ICICI Pru Super Protect Credit product. In the event of conflict, if any between the terms & conditions contained in this brochure and those contained in the policy documents, the terms & conditions contained in the policy document of ICICI Pru Super Protect Credit shall prevail. ICICI Pru Super Protect Credit Form No.:GP1, UIN: 105N176V01. Advt No.:XXXXXXX

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