

Secure Mind

Insure your dreams

Our dreams are our inspirations. Life stage based aspirations are important & close to our heart. Our mutual fund investments fulfill life-stage based financial requirements.

Besides enabling our customers to realize their dreams through investments, we also need to ensure that we protect these "dreams" against any unforeseen exigencies.

We never anticipate medical exigency but it may arise at any point of life. A Suitable health cover will ensure that one need not break / withdraw investment halfway or use money invested for future to cover expenses for medical emergency.

You can buy a secure mind cover to insure yourself up to the investment amount

Secure mind coverages

- A coverage for provision of payment of sum insured in the event of the accidental death or accidental permanent total disability or upon diagnosis of any of the 18 major medical illness & procedures, resulting in an inability to remain gainfully employed.

Note: Is a General Insurance policy hence Natural death is not covered in this policy.

- Pays the sum insured amount in case of a claim against
 - Upon diagnosis of any of the 18 major critical illnesses covered
 - Death or permanent total disability due to accident
 - Loss of Job cover on account of retrenchment or layoffs (2% of Sum insured per month, maximum 3 months)

Features of the policy

- Policy tenure similar as SIP period ranging from minimum 1 year to maximum 3 years.
- Entry age
 - Minimum : 20 years
 - Maximum : 50 years
- Fixed sum insured coverage in case of accidental death/ disability/ critical illness
- Loss of Job cover on account of retrenchment or layoffs (2% of Sum insured per month, maximum 3 months)
- No medical test for policy issuance
- Sum Insured details (equivalent to SIP investment- Minimum Rs 60,000 and Maximum Rs 1,500,000)
- Premium per installment (Insurance premium will be divided in monthly

installment up to Mutual fund systematic investment plan tenure

Features in Detail

The Policy covers the sum insured, subject to maximum liability as specified under each cover, up to a maximum 3 years period on account of –

I. Critical illness

a) First Diagnosis of the below-mentioned Illnesses:

1. Cancer of specified severity
2. Kidney failure requiring regular dialysis;
3. Multiple Sclerosis with persisting symptoms; or
4. Benign Brain Tumor
5. Parkinson's Disease before the age of 50 years
6. Alzheimer's Disease before the age of 50 years
7. End Stage Liver Disease

b) Undergoing for the first time of the following surgical procedures:

1. Major Organ / Bone Marrow Transplant;
2. Open heart replacement or repair of heart valves;
3. Open chest CABG;
4. Surgery of Aorta;

c) Occurrence for the first time of the following medical events:

1. Stroke resulting in permanent symptoms;
2. Permanent Paralysis of Limbs;
3. First Heart Attack- of specified severity;
4. Major Burns;
5. Loss of Speech;
6. Deafness
7. Coma

II.

- i. Death of Insured Person on account of an Accident
- ii. Permanent Total Disablement (PTD) on account of an accident resulting in the inability to remain gainfully employed

III. Loss of employment* on account of retrenchment or layoffs on account of:

- a. Employer rules and regulations (Example, closure of a division or a department on account of poor financial health)
- b. Action of any Public Authority leading to closure of the employer firm; or
- c. Termination from employment due to illness. (2% of Sum insured per month, maximum 3 months)

*Self-employed persons will not be eligible to be covered for loss of

employment

Please refer policy wordings for detailed definitions of the covers and exclusions

Sum Insured & Premium calculation

- Sum Insured -Fixed benefit amount for major medical illness & procedures, and accidental death or permanent total disability
- Loss of Job cover on account of retrenchment or layoffs (2% of Sum insured per month, maximum 3 months)
- The premium depends on the proposer's age, sum insured, policy tenure & proposers occupation

Policy period in yrs	Age band in yrs					
	20-25	26-30	31-35	36-40	41-45	46 – 50
1	0.31%	0.34%	0.43%	0.50%	0.93%	1.80%
2	0.65%	0.73%	0.92%	1.12%	2.14%	3.98%
3	0.99%	1.13%	1.41%	1.76%	3.49%	6.31%

Premium rate is inclusive of ST@14% + Swachh Bharat Cess @ 0.5% + Krishi Kalyan Cess @ 0.5%

Eligibility :

1. Age criteria at entry: Minimum 20 years, Maximum 50 years
2. Minimum policy tenure : 12 months
3. You should not have suffered from any of the Major Medical Illness & Procedures covered under this Plan
(If any of them are pre-existing as indicated during application, they will be excluded from the cover as available to you)
4. Satisfactory completion of health declaration form
5. Self-employed persons will not be eligible to be covered for loss of employment.

Coverage Period :

The cover under the Policy commences right from the first SIP installment or the date of receipt of full premium amount by ICICI Lombard whichever is later. The cover ends if any of the following occurs:

- Expiry of the policy period or default in SIP or premium payment
- In case of payment of Death/Disability or Major Medical Illness & Procedures claim;
- In case of maximum payment (in aggregate) of 2% of Sum insured per month (max 3 months) for unemployment then this benefit will not be available to you. Death, Disability, Major Medical Illness & Procedures will be still valid

- When the Insured Person attains the age of 55

Exclusions:

- Any Major Medical Illness & Procedures existing before the commencement of the policy or discovered within 90 days of the inception of the policy
- Pre existing disease is not to be covered
- Congenital diseases not covered
- Any of the critical illnesses being diagnosed to have been contracted within the first three months of the inception of the policy

Personal Accident Exclusions:

Death Due to an Accident

1. From intentional self-injury, suicide or attempted suicide
2. Whilst under the influence of intoxicating liquor or drugs
3. Directly or indirectly caused by venereal disease or AIDS
4. Directly or indirectly caused by contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof
5. Engagement in dangerous activities
6. Mounting into, dismounting from or traveling in any aircraft other than as a fare paying passenger on a scheduled flight
7. Mental disorder or psychosomatic dysfunction
8. If the advice/recommendation for hospitalization and post-hospitalization domiciliary treatment and the period therefore is not evidenced by a medical certificate issued by the attending Doctor
9. For any period which may extend beyond the expiry date of Period of Insurance

Exclusions - Permanent Total Disability

1. Any injury, sickness or disease for which medical care, treatment was either earlier diagnosed or recommended

Exclusions - Loss of Job Cover

1. Self-employed individuals
2. Circumstances within the control of the Insured
3. Unemployment arising within the first 3 months
4. Resignation