General Insurance Buying Guide - ICICI LOMBARD

<table>
<thead>
<tr>
<th>SR. NO.</th>
<th>CONTENTS</th>
<th>PAGE NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Common steps for Online General Insurance purchase</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>International Travel Insurance</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>Complete Health Insurance</td>
<td>10</td>
</tr>
<tr>
<td>4</td>
<td>Health Booster</td>
<td>13</td>
</tr>
<tr>
<td>5</td>
<td>Personal Protect</td>
<td>18</td>
</tr>
<tr>
<td>6</td>
<td>Car Insurance</td>
<td>22</td>
</tr>
<tr>
<td>7</td>
<td>Two wheeler Insurance</td>
<td>27</td>
</tr>
<tr>
<td>8</td>
<td>Home Insurance</td>
<td>32</td>
</tr>
</tbody>
</table>
Please find below the Common steps for Online General Insurance purchase through ICICIdirect.com

Step 1 : Login to www.icicidirect.com

Step 2 : Click on Insurance
Step 3: Click on General Insurance product of your choice (Health, Car, Bike, Travel insurance)

You can also modify your general insurance choice:
Step 4: Click on Calculate Premium

The detailed process for every product is mentioned below.
International Travel Insurance

1. Click on Travel Insurance and calculate premium

On clicking on “Ok”, you will be directed to ICICI Lombard General Insurance Company Ltd. website to facilitate your request.
Page 1: Choose type of policy you want to purchase, country of visit and trip start to end date and click on “Proceed”
1. Single trip: If you are an occasional traveler
2. Multi Trip: If you are a regular traveler who travels multiple times in a year
   - Multi trip is a 1 year multiple trip policy; you have to choose the maximum number of days that you will be spending in any trip from either 30, 45 or 60 days

Page 2: Enter details for premium calculation
1. Select the number of adults, kids and/or senior citizens to be covered in the policy and click “Submit”
Page 3: Select the plan that you want to buy.

Page 4:
1. Enter details of the applicant and the insured persons along with communication details – address, contact number and email ID. Select Go Green button to not receive hard copy of the policy.
2. Full name & Date of Birth (Required for applicant and Insured) Relationship with the applicant, passport number, pre-existing disease/s and Nominee details

Page 5: Review and confirm: Check the Terms and Conditions box for proceeding to payment
Page 6: Payment of premium

1. Click on “Pay” Select the payment options from the available options

Issuance: Once the premium is successfully paid, the soft copy of the policy shall be sent to the e-mail ID entered on insured page. Policy is emailed in 3-4 hours after successful payment. In case there is any delay, the policy can be downloaded from our website.
II. **Health Insurance**

1. **Complete Health Insurance**

   1. Click on calculate premium

   Page 1: Select the number of adults and/or kids to be covered in the policy
   Enter date of birth, State, Sum Insured and tenure and click on “Calculate premium”
Page 2: Check on the terms and conditions and clock on “Buy Now”

Page 3: Enter details of the applicant
1. Full name & Date of Birth address, email address, mobile number and Nominee details.
2. Enter the insured’s relationship with the applicant, full name, date of birth and the height & weight (Required for insured only) and click on “Proceed”.

Page 4: Check the Terms and Conditions box for proceeding to payment by Allocation.

Issuance: Once the premium is successfully paid, the soft copy of the policy shall be sent to the e-mail ID entered on insured page and the hard copy will be sent to the communication address.

In case any medicals or underwriting is applicable, the status of the proposal can be tracked on ILombard website through the proposal number provided. Once medical/underwriter approval is successful, the policy is issued.
2. **Health Booster**

1. Click on calculate premium

On clicking on “Ok”, you will be directed to ICICI Lombard General Insurance Company Ltd. website to facilitate your request.
Page 1: Enter the Number of members, email address and mobile number, agree on terms and conditions and click on “Submit”

Page 2: Select the plan that you want to buy.
Page 3:

1. Enter Applicant and nominee name, date of birth and relationship with applicant
2. Enter applicant’s GST details, if registered for GST, to get tax credit

3. Fill in the insured details
Page 4: Review and confirm: Check the Terms and Conditions box for proceeding to payment

Page 6: Payment of premium

2. Click on “Pay” Select the payment options from the available options
Issuance: Once the premium is successfully paid, the soft copy of the policy shall be sent to the e-mail ID entered on insured page.
III  Personal Protect

1. Click on calculate premium

On clicking on “Ok”, you will be directed to ICICI Lombard General Insurance Company Ltd. website to facilitate your request.
Page 1: Enter mobile number and email address. Check on terms & conditions

Page 2: Enter Name, date of birth, Relationship with applicant and occupation
Page 3: Choose from the Options available and select the policy term

Page 4: Fill in the personal details like Name, date of birth, address, Nominee details and GSTIN details (If Applicable)
Page 5: Enter Insured details and review policy details. Click on “Proceed to payment”

Page 6: verify Premium amount and click “Pay”

Issuance: Once the premium is successfully paid, the soft copy of the policy shall be sent to the e-mail ID entered on insured page.
MOTOR INSURANCE

1. CAR INSURANCE

Page 1: Click on Motor Insurance > Car Insurance and “Calculate premium”

Page 2: On clicking on “OK”, you will be directed to ICICI Lombard General Insurance Company Ltd. website to facilitate your request.
Page 3: Fill in the basic details like vehicle registration number, email address and contact details. Check on terms and conditions and click on “Get quote”

Page 4: Enter Car make and model, purchase year and city of registration and click on “Proceed”
Page 5: Choose a plan from the given options and customize it by add-on covers

Page 6: You can choose a comprehensive plan or if you already have third party cover you can choose Own damage only cover
Page 7: Edit your existing policy details if required and click on “Buy Now”

Page 8: Verify the Car details
Page 9: Enter personal details Name, date of birth, address, contact number, email address, Engine, vehicle and Chassis number, Nominee details and past policy details. Click on “Proceed to Pay”

Page 10: Accept the terms and conditions and Click on “Proceed to Payment”
Issuance: Once the premium is successfully paid, the soft copy of the policy shall be sent to the e-mail ID entered on insured page.

2. **Two Wheeler Insurance**

Page 1: Click on Motor Insurance > Two wheeler Insurance and “Calculate premium”
Page 2: On clicking on “Ok”, you will be directed to ICICI Lombard General Insurance Company Ltd. website to facilitate your request.

Page 3: Enter contact number and email address. Check on the terms and conditions and click “Submit”
Page 4: Enter Car make and model, purchase year and city of registration and click on “Submit”

Page 5: Choose a plan from the given options and customize it by add-on covers
Page 6: Enter personal details Name, date of birth, address, contact number, email address and Nominee details

Page 7: Enter Engine and Chassis number and Hypothecation details
Issuance: Once the premium is successfully paid, the soft copy of the policy shall be sent to the e-mail ID entered on insured page.
HOME INSURANCE

Page 1: Click on Click on Home Insurance and “Calculate premium”

Page 2: On clicking on “Ok”, you will be directed to ICICI Lombard General Insurance Company Ltd. website to facilitate your request.
Page 3: Enter House details, contact number and email address. Check on the terms and conditions and click “Submit”

Page 4: Choose a plan from the given options and customize it by add-on covers. Click on “Buy Now”
Page 5: Enter personal details Owner’s Name, date of birth, address, contact number, email address, PAN and hypothecation details

Page 6: Verify details, accept the terms and conditions and Click on “Proceed to Payment”
Issuance: Once the premium is successfully paid, the soft copy of the policy shall be sent to the e-mail ID entered on insured page.