

A women-specific health insurance plan that provides cover for critical health conditions

Receive a lump sum¹ payout upon diagnosis of specified health conditions

Presenting



A Non-Participating Non-Linked Health Individual Pure Risk Insurance Product

- ▶ Cover¹ for specified surgeries²
- ▶ Coverage¹ for maternity complications including newborn congenital illnesses
- ▶ Fixed premium³ throughout the policy term



ICICI Pru Wish

Uncompromised care for every step ahead

Families thrive on love and strength. But a woman's well-being is the foundation that holds everything together. With unique health needs, she deserves a plan designed just for her. That's where **ICICI Pru Wish** comes in - A health plan crafted specifically for women, covering critical illnesses, surgeries, and pregnancy-related complications. It provides the security she needs in uncertain times - so she can keep focusing on what truly matters.

Why prioritising health can't wait



1 in 4 minutes

An Indian woman is diagnosed with breast cancer.



2x rise

Heart attacks in women have doubled in the last two decades.



49%

Pregnancies in India are classified as high-risk.

That's why being prepared for life's uncertainties is always a smart choice.

Source:

<https://cytecure.com>

<https://www.heart.org>

<https://pmc.ncbi.nlm.nih.gov>



Choose the right health plan now

Your current health plan protects you. ICICI Pru Wish steps in to strengthen that protection - like a thoughtful top-up, tailored for women.

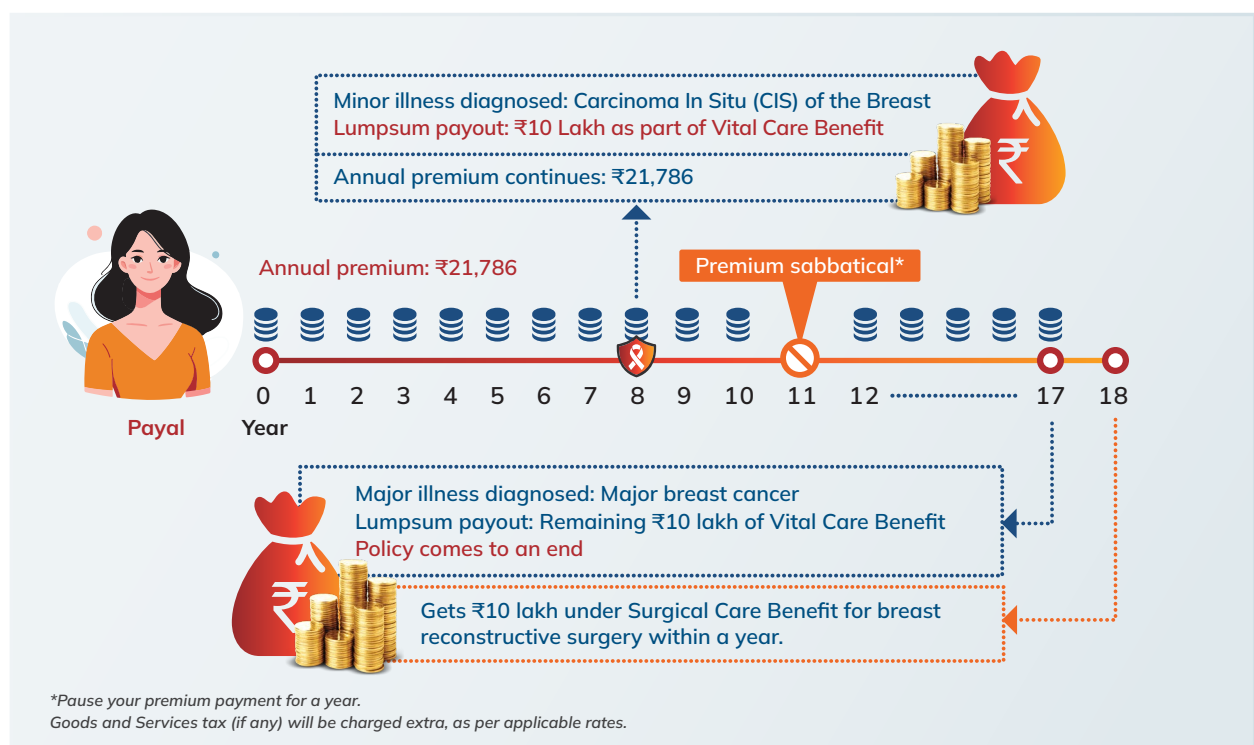
This plan offers two options:

- 01 Health Care Plan:**
- ▶ Covers critical illnesses (minor and major) under Vital Care Benefit
 - ▶ Covers surgeries under Surgical Care Benefit

Illustration :

Payal, a 25-year-old, has chosen the **ICICI Pru Wish Plan** under the **Health Care Option** to secure her financial future against critical health uncertainties.

- ▶ **Policy term:** 30 years (regular pay)
- ▶ **Coverage:** Vital Care Benefit: ₹20 lakh (critical illness coverage) and Surgical Care Benefit: ₹10 lakh



02

Health Care Plus Plan:

- ▶ Includes all benefits of the Health Care Plan
- ▶ **Additional benefit:** Maternity Care Benefit (covers pregnancy complications and newborn congenital illnesses)

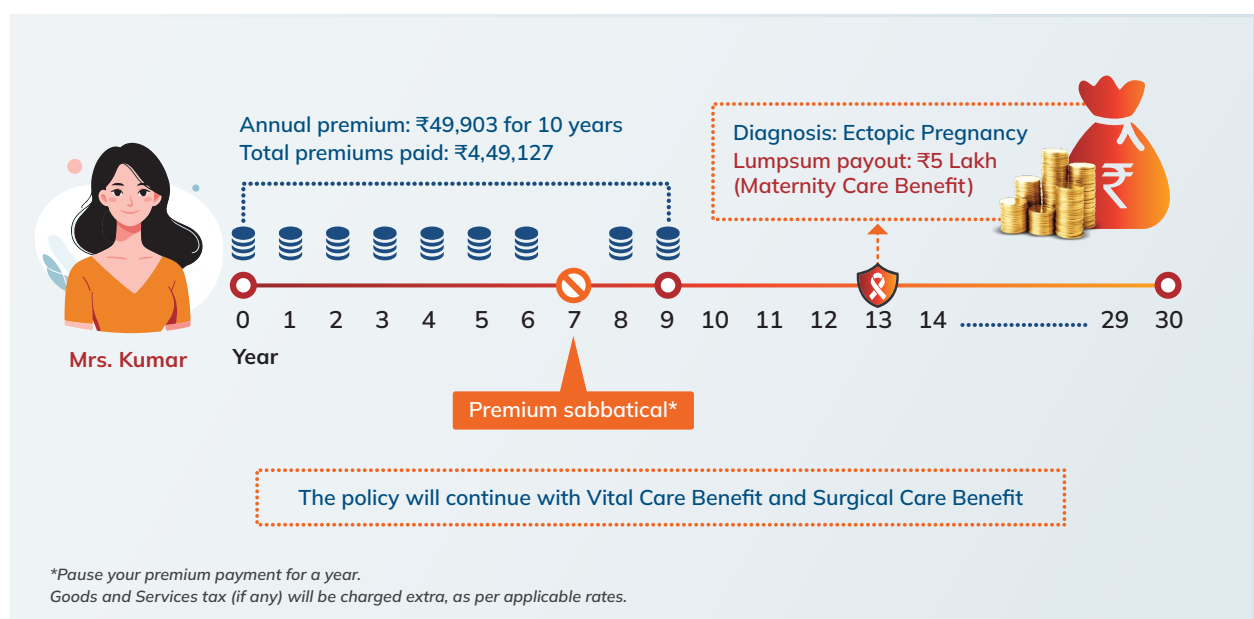
Illustration :

Mrs. Kumar, 25, has opted for the **ICICI Pru Wish Plan** under the **Health Care Plus Option**, ensuring long-term financial security for her health needs.

- ▶ **Policy term:** 30 years
- ▶ **Premium payment term:** 10 years
- ▶ **Coverage:**
 - Vital Care Benefit: ₹20 lakh (critical illness coverage)
 - Surgical Care Benefit: ₹10 lakh
 - Maternity Care Benefit: ₹5 lakh



She has an ectopic pregnancy and uses the ₹5 lakh maternity benefit - her maternity cover is now exhausted.

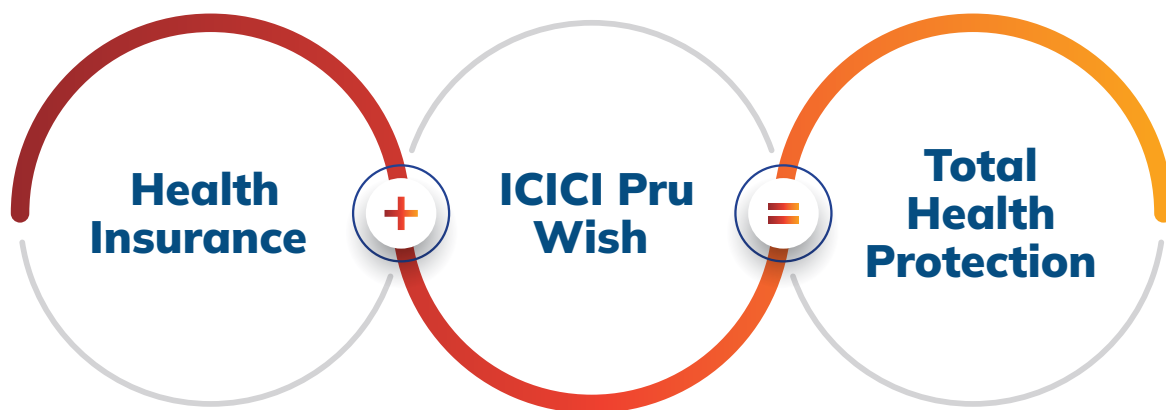


What sets us apart?

ICICI Pru Wish	»»	Other Health Insurance
Provides a lump sum payout on diagnosis		Might cover hospital bills and claims
Enjoy a fixed premium throughout your policy term		Premium increases as you age
The lump sum payout gives you the freedom to choose your hospital, doctor, and course of treatment		Coverage depends on network hospitals and claim approvals
Take a break from premiums, without losing your coverage		If you miss paying a premium, your policy expires
Covers newborn congenital illnesses to ensure complete protection		Congenital illnesses may not be covered

More than just coverage - health security for life's unexpected turns!

Good health is invaluable secure it from every angle!



Enjoy other benefits



Premium sabbatical

Take a break from premium payments for one policy year - your policy stays active. If you don't use this benefit, your last year's premium gets waived.



Surrender benefit

Surrender the policy anytime after paying at least one full year's premium. If no claims have been made, you'll receive a surrender value based on the unused portion of your premium. Applicable only for limited pay policies.



Why choose us?



16* Lakh+
women
customers



₹9.6 Crore%
lives covered



**Quick claim[^]
settlements**
for peace of mind



₹2.77 Lakh Crore`
benefits paid



₹2.50 Lakh Crore# in
assets under management

Contact details



Call us at
1800 2660



To know more, please visit
www.iciciprulife.com



Policy details and guidelines

Salient features of the plan [click here](#)

Plan at a glance - Eligibility criteria to buy the product [click here](#)

Vital Care Benefit [click here](#)

Surgical Care Benefit [click here](#)

Maternity Care Benefit [click here](#)

Premium sabbatical [click here](#)

Surrender benefit [click here](#)

Revival [click here](#)

Other terms and conditions [click here](#)

For complete details of the product, please refer to the policy terms and conditions

¹You can avail a one-year Premium Sabbatical during the Premium Payment Term. This option allows to skip premium payable for one Policy Year. Policy will be considered as an In-force during Premium Sabbatical Year. This option can be availed only once during the entire Premium Payment Term. This option has to be availed by You at least 15 days prior to the Policy Anniversary of the Policy Year during which you wish to waive off premiums payable. If You do not avail this benefit anytime prior to the last Policy Year of the Premium Payment Term, the Company will waive off the premium payable for the last Policy Year of the Premium Payment Term.

For complete details of the product, please refer to the policy terms and conditions

²The policy offers a Fixed Sum Assured(lump sum payout) as defined below for each of the benefits:

- a. **Vital Care benefit:** Policyholder has option to choose Vital Care Sum Assured at the time of policy inception. On diagnosis of covered minor critical illness, a fixed % of Vital care Sum Assured will be payable and on diagnosis of covered major critical illness, 100% of the available Vital care Sum Assured will be payable. Upon termination of the Vital Care Benefit, the Policy shall continue only for a few specific Surgical Procedures for a period of 365 days (within the Coverage Term) commencing from the date of diagnosis of the Condition which led to exhaustion of the Vital Care Sum Assured. There is a waiting period of 90 days under this benefit.
- b. **Surgical Care benefit:** This will be fixed at 50% of the Vital Care Sum Assured chosen at inception. On undergoing covered surgery, either 100% or 40% of the Surgical Care Sum Assured is payable, depending upon the surgical procedure done and the Surgical Care benefit will terminate. The percentage of the Surgical Care Sum Assured payable for each surgery is specified in the policy document. Please refer to the policy document for more details.. Policy will continue with rest of the applicable benefits with premiums reduced to the extent of surgical care benefit premiums. There is a waiting period of 90 days under this benefit.
- c. **Maternity Care benefit:** This will be fixed at 25% of the Vital Care Sum Assured chosen at inception. On diagnosis of a covered pregnancy complication or newborn congenital illness, 100% of the Maternity care Sum Assured is payable and Maternity care benefit terminates. Policy will continue with rest of the applicable benefits with premiums reduced to the extent of Maternity care benefit premiums. The Maternity Care benefit shall also terminate if the Vital Care benefit terminates. There is a waiting period of 365 days under this benefit.

³Women specific health conditions shall mean any illness, medical event or surgical procedure as specifically defined under Vital Care benefit, Surgical Care benefit and Maternity benefit option(if opted) and whose signs or symptoms first commenced post the specified waiting period after the inception of policy period. Please refer to the policy document for the list of specific critical illnesses covered.

*Please refer to the policy document for the list of specific maternity complications covered.

For detailed list of covered critical illnesses, surgery, pregnancy complications and newborn congenital illnesses, exclusions, please refer to the policy document.

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