



# ICICI Pru iProtect Super

**A Non-Participating, Non-linked, Life,  
Individual, Pure Risk Insurance**

# Key Features

- Life Insurance Cover<sup>1</sup> for financial security of your family
- Flexible policy term and premium payment options
- 15%<sup>2</sup> lower premiums for women customers
- Option of Premium break<sup>3</sup> to defer premiums by 12 months
- Tax benefits<sup>4</sup> may be applicable on premiums paid and benefits received as per the prevailing tax laws
- Loyalty discount of 7% on first year's base premium (excluding underwriting extra premium and taxes) for existing policyholders
- Avail additional protection with ICICI Pru Non-Linked Accidental Death and Disability<sup>5</sup> Rider



For complete details of the policy, please refer to the policy document and sales literature.  
(ICI Pru iProtect Super (UIN:105N197V03))

# Benefits in detail

## i. Death Benefit Payable

Provided all due premiums have been paid, the Death Benefit payable to the claimant will be higher of

- 7 times Annualized Premium,
- 105% of the Total Premiums Paid up to the date of death or of diagnosis of terminal illness, whichever is earlier and
- Sum Assured opted

## ii. Premium Break<sup>3</sup> Option

Option to defer payment of premiums by 12 months. All premiums for the said period will be deferred to next year but the life cover<sup>1</sup> and rider(s) will continue as per the terms and conditions. This benefit can be availed multiple times in the policy period.



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# Benefits in detail

## iii. Smart Exit Benefit

Receive your base premiums back with Smart Exit Benefit. This option can be exercised in any policy year greater than 25 but not during the last 5 policy years, provided the age of the life assured is 60 years or more at the time of exercise. No additional premium is payable to avail this option.

## iv. Income Document Waiver

Avail Life insurance with digital income validation and save the hassle of income documentation ensuring family protection for all.



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# Boundary conditions

Premium Payment Option	Premium Payment Term (in years)	Minimum Policy Term (in years)	Maximum Policy Term (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
Limited Pay	5	20	85 years minus age at entry	18/55	38/85
	7				
	10				
	15				
Regular Pay	60 years minus age at entry	Equal to Policy Term			

Minimum/Maximum Sum Assured: ₹ 5,000,000/ ₹ 20,000,000

Minimum/Maximum Premium: Corresponding to the minimum/maximum sum assured

Goods and Services Tax are applicable on premiums as per the prevailing Tax Laws.



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# Disclaimers

<sup>1</sup>Life cover is the benefit payable on death of the life assured during the policy term. Death Benefit will be highest of:

- Sum Assured, including Top-up Sum Assured, if any
- Fund Value including the Top-up Fund Value, if any
- 105% of the total premiums paid, including top-up premiums

<sup>2</sup>The 15% percentage has been calculated by comparing the premium for a 20-year-old healthy male and 20-year-old healthy female, for a life cover of ₹1 crore for a policy term of 40 years for a regular premium pay mode. The premium (inclusive of taxes) for this case for the male is ₹1,069 per month and for a female is ₹909 per month. Flat 15% discount is applicable for females for across all sum-assured, Policy Term, Premium Payment Term and age combinations. The discount is only available on the base premium



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# Disclaimers

<sup>3</sup>Policyholder can get Cover Continuance Benefit under the product for a period extending up to 12 months from the due date of first unpaid premium. During this Cover Continuance Benefit Period, the premium (including the rider(s) premium, additional premium (if any) for the other inbuilt benefits, any underwriting extra premium, loadings for modal premiums, applicable taxes, cesses and levies, etc. if any) due and payable for the said period will be deferred (“Deferred Amount”) but the risk cover under the policy and rider(s) will continue as per the terms and conditions of the policy and rider(s), respectively. In case of any claim under the Policy on the happening of any insured event during this period, the policyholder will receive the eligible claim amount under the policy after deducting all the deferred amount.

<sup>4</sup>Tax benefits under the policy are subject to conditions under Section 123 (read with Schedule XV, Sr. No. 1, 2 & 4), Section 11 (read with Schedule II, Sr. No. 2), Section 202 and other provisions of the Income Tax Act, 2025. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details.

<sup>5</sup> Available through additional rider ICICI Pru Non-Linked Accidental Death and Disability Rider (UIN: 105B042V02 or later) . ICICI Pru Non-Linked Health Protect Rider (UIN: 105B049V01 or later) In this rider filing, Supreme is mentioned as a base product it can be attached with.



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Call us on 1800-2660 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

ICICI Pru iProtect Super, UIN:105N197V03

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

IRDAI disclaimer:

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