



# ICICI Pru iProtect Supreme

A Non-Participating, Non-Linked Life, Individual,  
Pure Risk /Savings Insurance Product

# Key Features

- Life Insurance Cover<sup>1</sup> for financial security of your family
- Complete payout of life cover on diagnosis of terminal illness<sup>2</sup>
- The product has two plan options as given below, that have to be chosen at the outset :
  - With Return of Premium – where for a fully paid policy, the maturity benefit shall be 100% of Total premiums paid
  - Without Return of Premium - No benefits are payable on survival of the Life Assured at the completion of the policy term
- Enhanced Protection with ICICI Pru Non-linked Accidental Death and Disability Riders<sup>3</sup> and ICICI Pru Non-Linked Health Protect Rider<sup>5</sup>
- Tax benefits<sup>4</sup> may be applicable on premiums paid and benefits received as per the prevailing tax laws



For complete details of the policy, please refer to the policy document and sales literature.  
ICICI Pru Protect Supreme UIN: 105N193V03 ; ICICI Pru Non Linked Accidental Death and Disability Rider UIN:105B042V02 and ICICI Pru Non-Linked Health Protect Rider UIN:105B049V01

# Additional Benefits

- Option to avail loans under the With Return of Premium option, up to 80% of the surrender value once the policy has acquired a surrender value
- Facility to avail the plan under Married Women's Property (MWP) Act
- This feature is available only for “Without ROP” plan option
- Option to increase the life cover at different milestones of the Life Assured, such as marriage, disbursement of home loan and childbirth / adoption of child

<b>Event</b>	<b>Maximum Additional Life Cover (% of the original Life Cover)</b>
Marriage	50%
Birth/Legal Adoption of 1st Child	25%
Birth/Legal Adoption of 2nd Child	25%
Disbursement of Home Loan	100%



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# How does this plan protect you?

Under either plan options, provided all due premiums have been paid, the Death Benefit payable, in the event of earlier of death or terminal illness (TI) of the Life Assured during the policy term, will be the highest of:

- 7 times Annualized Premium,
- 105% of the Total Premiums Paid up to the date of death or diagnosis of terminal illness, and
- Sum Assured chosen by the Policyholder



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# Boundary Conditions

Premium Payment option	Premium Payment Term (in years)	Minimum/Maximum Policy Term (in years)	Minimum/Maximum Age at Entry (in years)	Minimum/Maximum Age at Maturity (in years)
Limited Pay	5 years	20/85-Age at Entry	18/55	38/85
	7 years			
	10 Years			
	15 years			
	Up to 60 years of age			
Regular Pay	Equal to policy term			
Minimum/Maximum Sum Assured	₹ 5,000,000 /Subject to BAUP			



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# Disclaimers

<sup>1</sup>Life Cover is the benefit payable on death of the life assured during the policy term.

<sup>2</sup>A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners specializing in treatment of such illness, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment.

<sup>3</sup>Available through additional rider 'ICICI Pru Linked Accidental Death and Disability Rider'. Please refer to the rider brochure for more details.

<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 by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time.

<sup>5</sup>Critical Illness benefit under ICICI Pru Non-Linked Health Protect Rider: Critical Illness rider(CI benefit) is up to life cover value capped at 1.5 crore (Subjected to underwriting guidelines). Critical Illness Benefit (CI Benefit) is optional and is payable, on first occurrence of any of the 20 or 60 illnesses covered. Medical documents confirming diagnosis of critical illness needs to be submitted. The benefit is payable only on the fulfillment of the definition of the diagnosed critical illness. The CI Benefit, is an additional benefit which means the policy will continue with the life cover and other riders covers even after CI Benefit is paid. The future premiums payable under the policy will reduce proportionately. To know more in about CI Benefit, terms & conditions governing it, kindly refer to rider sales brochure. CI Benefit term would be equal to policy term or 20 years or (75-Age at entry), whichever is lower.



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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India)

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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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