

MAXIMUM FLEXIBILITY,
MAXIMUM COVERAGE

Expand your health insurance policy with

Activate 
Booster



In today's ever-changing world, where healthcare costs are soaring and uncertainties are the norm, the question remains-
is your health insurance flexible enough?



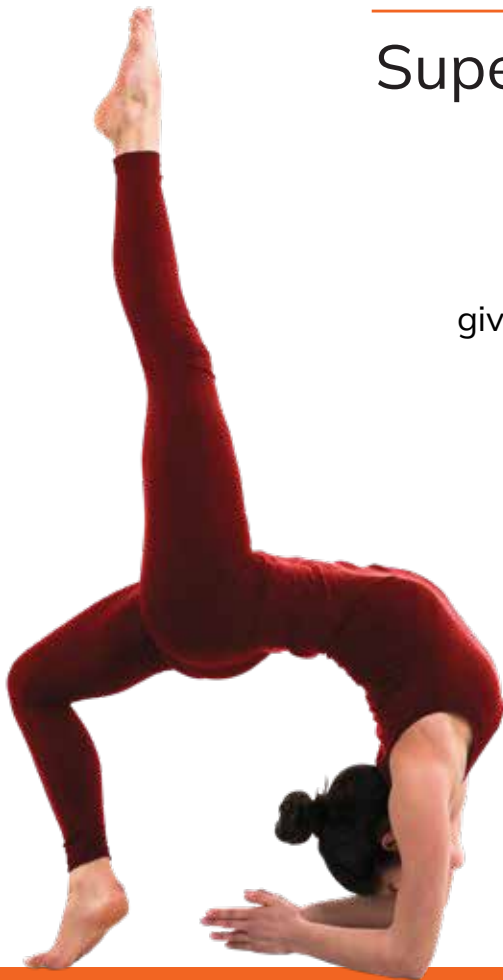
While your base policy offers a safety net, what happens when that net starts to fray under the weight of skyrocketing medical bills?

Activate Booster

Super Top-up Health Insurance

Activate Booster is here to bridge the gap between what you have and what you need, giving your health insurance the boost it deserves.

This isn't just a policy; it's your key to maximum flexibility and maximum coverage, ensuring peace of mind no matter what life throws your way. With Activate Booster, you can rise above the limitations of your base policy and embrace a coverage that adapts to your lifestyle and needs.



Key Features



Maximum Security

Enjoy maximum protection with a high sum insured[#], offering robust health coverage to safeguard you and your loved ones against unforeseen medical expenses. This ensures access to quality healthcare while providing ultimate peace of mind and long-term security for your family's well-being.



Future-Proof

Waiver of deductible feature allows you to convert your top up policy to a base policy with no deductible, if the policy was first purchased before the age of 50 and is continuously renewed thereafter. This feature can be exercised only when the age of the eldest insured member is between the ages of **55-65 years**.



Optional Covers@



Jumpstart*

Even if you have pre-existing diseases like Asthama, Diabetes, Hypertension, Hyperlipidemia and Obesity, you can get your waiting period reduced to 30 days.



BeFit^^

Access cashless benefits for OPD, pharmacy, physiotherapy, and diagnostic services through our mobile app, ensuring hassle-free healthcare management.



Domestic Air Ambulance Cover%

Get coverage for emergency air transfers to the nearest hospital, up to the annual sum insured during the policy period.



Health Check-Up**

Receive a predefined health check-up package, covering up to 0.5% of the annual sum insured, with a maximum benefit of ₹5,000-cashless and convenient.



Dependent Accommodation Benefit**

If the insured is hospitalized, we provide up to ₹1,000 per day for a dependent's accommodation expenses, for a maximum of 10 consecutive days.



Guaranteed Deductible Reduction†

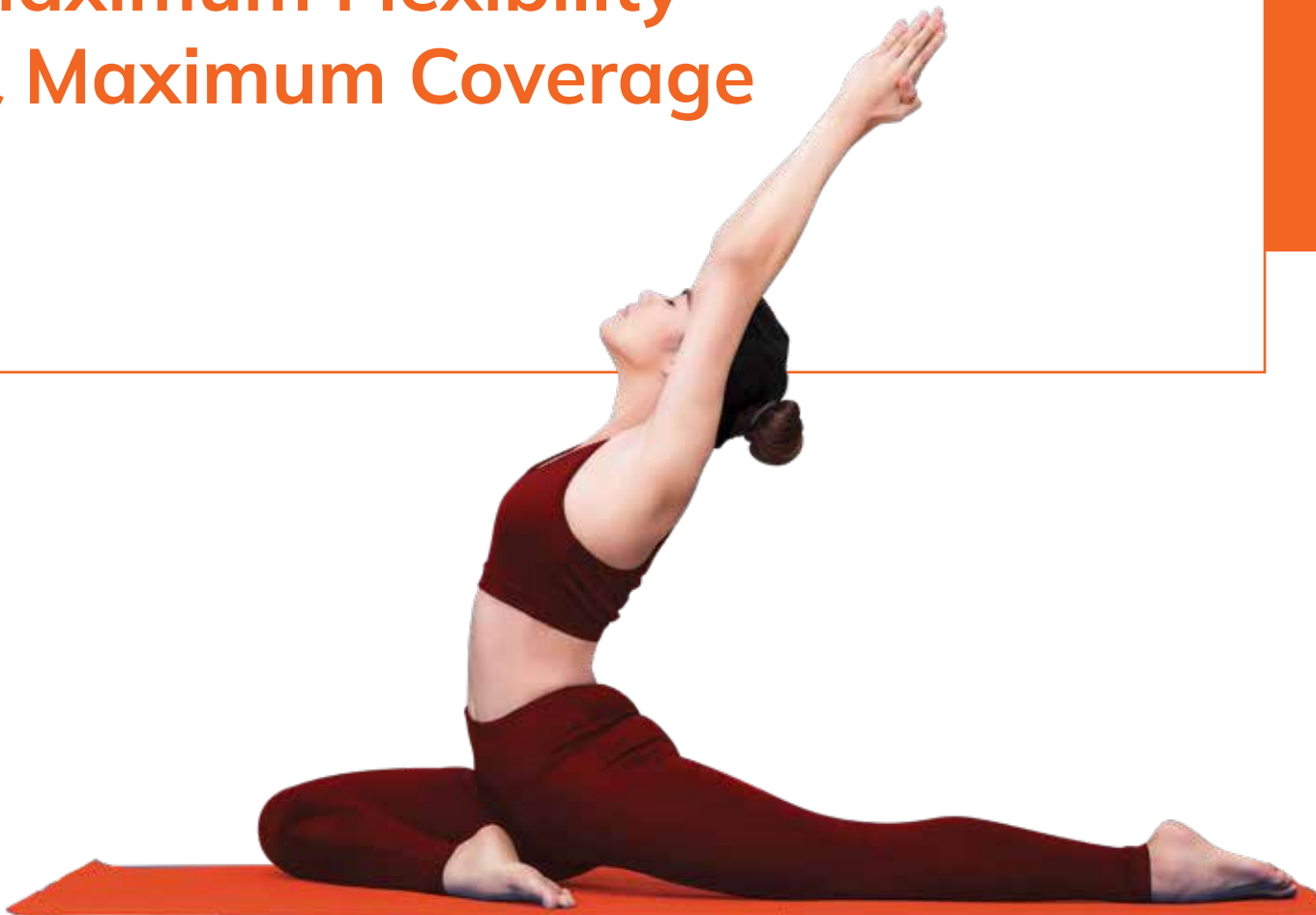
This feature reduces the deductible by 10% at each renewal. Customers can avail a maximum reduction of up to 50% of the deductible opted during the first policy issuance.



Teleconsultation~

Unlimited teleconsultations with qualified medical practitioners via audio, video, online portals, or mobile apps, for any health-related concerns.

**Plans offering
Maximum Flexibility
& Maximum Coverage**



Inbuilt Covers

Cover	Plan A	Plan B
Overall Sum Insured (SI) (₹.)	10L, 15L, 20L, 25L, 45L, 50L, 85L, 90L, 95L, 1Cr, 3Cr	10L, 15L, 20L, 25L, 45L, 50L, 85L, 90L, 95L, 1Cr, 3Cr
Deductible (₹.)	3L, 4L, 5L, 7.5L, 10L, 15L, 20L	3L, 4L, 5L, 7.5L, 10L, 15L, 20L
Zones	No Zone Based Co-pay	No Zone Based Co-pay
In-patient Treatment	Up to SI	Up to SI
Day care Procedures/Treatment	Up to SI	Up to SI
Technological advancements and Treatments	Up to SI	Up to SI
Pre-Hospitalization Medical Expenses	90 days	60 days
Post-Hospitalization Medical Expenses	180 days	90 days
In patient AYUSH Hospitalization	Up to SI	Up to SI
Domestic Road Ambulance	Up to SI	Up to SI
Donor expenses	Up to SI	Up to SI

Inbuilt Covers

Cover	Plan A	Plan B
Domiciliary Hospitalization	Up to SI	Up to SI
Bariatric surgery	Up to SI	Up to SI
In Patient Treatment for Surrogate Mothers	Up to ₹5 Lakh	Not Available
In Patient Treatment for Oocyte donor	Up to ₹5 Lakh	Not Available
Home Care Treatment	Not Available	Max up to 5L
Waiver of Deductible	Available	Available

Optional Covers^

Cover	Plan A	Plan B
Jumpstart*	Available	Available
Chronic Disease Management Program	Available	Available
BeFit^^	Available	Available
Claim protector	Up to SI	Up to SI
Inflation Protector	Available	Available
Domestic Air Ambulance Cover%	Up to SI	Up to SI
Durable medical equipment cover	Up to SI, max up to ₹5 Lakh	Up to SI, max up to ₹5 Lakh
Waiting Period Reduction Option	Reduce to 2/1 year	Reduce to 2/1 year
Specific Illness Waiting Period Reduction Option	Reduce to 1 year	Reduce to 1 year
Nursing at home	Not Available	₹2000 per day, maximum up to 10 days
Compassionate Visit	Not Available	Maximum up to ₹20000

Optional Covers^

Cover	Plan A	Plan B
Health Check-up**	Not Available	Cashless, maximum up to ₹5000
Dependent Accommodation Benefit**	Not Available	₹1000 per day, maximum up to 10 days
Guaranteed Deductible Reduction†	Reduces the deductible by 10% at each renewal, maximum reduction is up to 50% of the deductible opted during the first policy issuance	Reduces the deductible by 10% at each renewal, maximum reduction is up to 50% of the deductible opted during the first policy issuance
Room Modifier	Option to either upgrade or downgrade the room category	Option to either upgrade or downgrade the room category
Teleconsultation~	Unlimited	Unlimited

Waiting Periods and Discounts

Waiting Periods:

- Initial Waiting Period: 30 days
- PED Waiting Period: 3 years
- Specific Disease Waiting Period: 2 years
- Bariatric Surgery: 2 years (30 days if Jumpstart is opted)
- Diabetes, Hypertension & Cardiac Conditions (unless PED): 90 days

Discounts Available:

- Wellness Discount: Up to 30%
- NRI Discount: 25%
- CIBIL Score-Based Discount: Up to 15%
- PPN Network[§]: 10% discount (if Network Advantage is opted)
- Early Renewal Discount: 2.5%
- Long Term Tenure Discount: Up to 15%





Navigating the Zone Distribution

Zone - A

- Maharashtra: Mumbai (including Thane, Navi Mumbai)
- Haryana: Gurugram, Karnal, Sonipat, Rohtak, Bhiwani, Charkhi Dadri, Mahendragarh
- Uttar Pradesh: Noida, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli
- UT's: Delhi, Daman & Diu, Dadra Nagar Haveli
- Gujarat: Ahmedabad, Surat

Zone - B

- | | | |
|-------------|-------------------------------|---------------------------------------|
| ■ Pune | ■ Pondicherry | ■ Gujarat (excl. Ahmedabad and Surat) |
| ■ Kolkata | ■ Telangana (incl. Hyderabad) | ■ Andhra Pradesh |
| ■ Bengaluru | ■ Madhya Pradesh | ■ Chattisgarh |
| ■ Chennai | ■ Goa | ■ Uttarakhand |

Zone - C

- | | | |
|---|---------------------|---------------------------------------|
| ■ Rest of India (Punjab, Rajasthan (excl. NCR region) | ■ Arunachal Pradesh | ■ Rest of Karnataka |
| ■ Chandigarh | ■ Assam | ■ West Bengal (excl. Kolkata) |
| ■ Himachal Pradesh | ■ Manipur | ■ Bihar |
| ■ Jammu & Kashmir | ■ Meghalaya | ■ Jharkhand |
| ■ Ladakh | ■ Mizoram | ■ Maharashtra (excl. Mumbai and Pune) |
| ■ Lakshadweep | ■ Nagaland | ■ UP (excl. NCR Region) |
| ■ Kerala | ■ Tripura | ■ Haryana (excl. NCR region) |
| ■ Tamil Nadu (excl. Chennai, Puducherry) | ■ Sikkim | |
| ■ Odisha | ■ Andaman & Nicobar | |

Zone - D

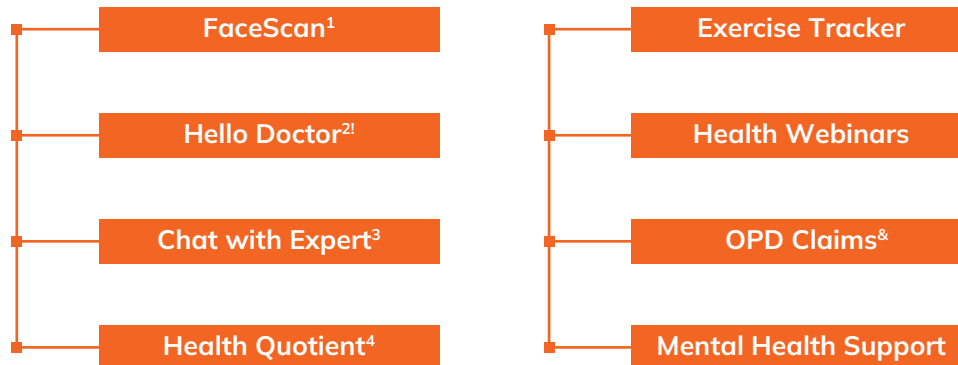
- Rest of NCR
(Alwar, Bagpat, Bharatpur, Bulandshahr, Faridabad, Gautam Buddha Nagar excl. Noida, Jhajjar, Jind, Nuh, Panipat, Rewari, Mewat, Palwal)

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#For SI options, kindly reach out to nearest ICICI Lombard branch

@Subject to payment of additional premium

^^Befit add on can only be opted by the Insured person(s) upto the age of 65 years during first time issuance

%Available only for life threatening health condition when Domestic Road Ambulance services cannot be provided. Transportation from area of emergency to nearest hospital only is covered. Such Transportation must be for Medically Necessary Treatment, certified in writing by a Medical Practitioner

~This services under tele consultation should not be construed to constitute medical advice and/or substitute the Insured Person's visit/ consultation to an independent Medical Practitioner/Healthcare professional

**Available only in plan B of Activate Booster

!Guaranteed deductible reduction feature to reduce your deductible by 10% at each renewal, with maximum reduction of 50% of the deductible opted during the first policy issuance

This optional cover is available only for policies with minimum deductible of 5 lakhs. The guaranteed deductible reduction option has to be chosen at the time of Policy inception. Any modification in the same, will not be permitted.

^For optional covers (subject to payment of additional premium) and its details, please refer to policy wordings

*Jumpstart is applicable only in case of Asthma, Diabetes, Hypertension, Hyperlipidaemia, Obesity and Coronary Artery Disease with PTCA done at least 1 year prior to policy issuance. Applicable for domestic coverage only and to be availed for a period of 3 continuous policy years

§Only if network advantage optional cover is opted

!Can be availed only if Teleconsultation optional coverage is opted and additional premium is paid

§Can be availed only if Befit optional coverage is opted and additional premium is paid

¹This is not intended to be a substitute for professional medical advice or diagnosis. Always seek the advice of your physician or other qualified health provider for any concern you may have regarding a medical condition

²The Medical Practitioner may suggest/recommend/prescribe over the counter medications based on the information provided, if required on a case to case basis. However, the services under this Benefit should not be construed to constitute medical advice and/or substitute the Insured Person's visit/ consultation to an independent Medical Practitioner/Healthcare professional. The proposer should seek assistance from a health care professional when interpreting and applying them to the Insured person's individual circumstances. If the Insured Person has any concerns about His/ her health, He/ She may consult His/ her general practitioner. We shall not hold any responsibility towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner/ Healthcare professional

³The content or the advice given on this chat feature is for information and educational purpose only, Information is gathered and shared from reputable sources; however, ILGIC and/or IL Take Care app is not responsible for errors or omissions in reporting or explanations. No individuals, including those under our active care, should use this information, resources or tools contained within to self-diagnosis or self-treat or any health related condition. ILGIC or IL Take Care app gives no assurance or warranty regarding the accuracy, timeliness or applicability or content. Always consult a licensed healthcare professional to make healthcare decisions. You acknowledge that any reliance upon any such opinion, advice, statement or information shall be at your sole risk

⁴Health Quotient Assessment are confidential questionnaires that ask basic questions about person's health habits and history. In return, the person will receive a health report that gives the person a non-clinical overview of his/her current health status, as well as health risks and how to manage them. Whether the person is trying to get in shape, control an existing condition, or just stay fit, the client will find the basic help they need through the Health Quotient Assessment. The information offered in the Health Quotient Assessment report is based solely on the indications provided by the person in their responses to the questions. The same is not a replacement for formal medical diagnosis. The information provided is drawn from using various calculators of health index. This information is not a substitute for consulting a qualified health care practitioner. The person is advised to make use of the Health Quotient Assessment Report judiciously on their own responsibility. There is no warranty regarding the results of using this information, and the author and publisher disclaim any liability for the actions of the client.

This risk assessment does not provide a medical service of any kind. The information contained in the risk assessment is for your personal use only and is not intended to diagnose, cure, mitigate, treat, or prevent disease or other conditions and is not intended to provide a determination or assessment of your state of health. Always consult a licensed healthcare professional to make healthcare decisions or before starting any diet or exercise program. ICICI Lombard or IL Take Care makes no warranties, expressed or implied, in connection with the risk assessment or the performance of the risk assessment, nor shall the ICICI Lombard's licensors or the ILGIC be held responsible or liable for any costs or damages related to use of the risk assessment or any information provided therefrom



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