



ICICI Lombard
Nibhaye Vaade



THE KIND OF
HELPING HAND
YOU'D LIKE TO PROTECT YOUR
NO.1 PRIORITY.

Comprehensive. Flexible. Unique.

Keeping the smiles on and protecting your family - your No. 1 priority - is always on your mind. Naturally, you want the best possible solution that suits your needs. With Family Shield, find everything you have been looking for in a health policy - wide coverage, flexibility to choose what you need and extra benefits that take care of practical issues.

ELIGIBILITY

Anyone who is between 3 months - 65 years of age can avail this policy.

BENEFITS

The benefits that this policy offers are divided under 3 broad categories. Each come with several other related and extended specific benefits.



Specific Infectious Diseases Benefit



Specific Vector Borne Disease Benefit

Includes Malaria, Dengue, Chikungunya, Kala Azar, Japanese Encephalitis, Filariasis & Zika Fever

A) Hospitalization Benefit



Rabies and Tetanus Benefit

A) Hospitalization Benefit B) Death Benefit



Specific Gastrointestinal Infections Benefit

Includes Acute Inflammatory Diarrhoea & Typhoid Fever

A) Hospitalization Benefit



Specific Viral Infections Benefit

Includes Viral Hepatitis (Hepatitis A, B and C), Measles, Mumps, Poliomyelitis, Avian Influenza and Swine Influenza

A) Hospitalization Benefit



Specific Nervous System Infections Benefit

Includes Meningitis, Encephalitis, Creutzfeldt-Jakob Disease & Guillain-Barré Syndrome

A) Hospitalization Benefit



Hospital Daily Cash Benefits



Hospital Daily Cash Benefit



Intensive Care Unit (ICU) Cash Benefit



Personal Accident Benefits



Death Benefit



**Permanent Partial
Disablement (PPD) Benefit**



**Adventure
Sports Benefit**



**Accidental Hospitalization
Expenses Reimbursement
Benefit**



**Common Carrier
Accident Benefit**



Assault Benefit



**Reconstructive
Surgery Benefit**



**Physical
Rehabilitation Benefit**



Recovery Benefit



Diagnostic Test Benefit



**Permanent Total
Disablement (PTD) Benefit**



**Temporary Total
Disablement (TTD) Benefit**



**Children's Education
Grant Benefit**



**Accidental Hospitalization
Daily Cash Benefit**



Loan Protection Benefit



**Mysterious
Disappearance Benefit**



**Catastrophic
Evacuation Benefit**



Loss of Job





Personal Accident Benefits



Lifestyle Support Benefit



Counseling Benefit



Accidental Pre & Post Hospitalization Expenses Benefit



Comatose Benefit



Compassionate Visit Benefit



Ambulance Charges Benefit



Chauffeur Cash Benefit



On Duty Enhanced Benefit



Outstanding Bills Payment Benefit



Last Rite Benefit



Repatriation in case of Permanent Disability Benefit



Air Ambulance Benefit



Broken Bones Benefit



Burns Benefit



Emergency Medical Services Benefit



Skill Development Benefit



Home Tuition Benefit



Surgery Benefit

EXCLUSIONS

1. Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy Certificate under special conditions.
2. Any hospitalization during the waiting period as specified in the Policy Certificate.
3. Any pre-existing disease will be excluded/restricted for 2 years from the policy commencement date (only applicable for Hospital Daily Cash Benefit).
4. Any injury/illness occurring while working in underground mines/explosives magazines/involving electrical installation with high-tension supply/as jockeys or circus personnel.
5. Any injury that has occurred before the policy commencement date whether or not it has been treated or medical advice has been/not been sought for it.
6. Breach of law or while being involved in any unlawful activity.
7. War, invasion, act of foreign enemy hostilities or warlike operations (whether war be declared or not) or civil commotion or rebellion, revolution, insurrection, mutiny,

arrests, detainments of all kinds and political gatherings, engaging in aviation other than as a passenger (fare paying or otherwise) in any licensed standard type of aircraft.

8. Any injury sustained in line of duty while in army, navy, air force, paramilitary force, police or any other such institution.
9. Any injury/illness arising from intentional self-injury/suicide/attempted suicide.
10. Any injury/illness arising while under the influence of alcohol/intoxicating drugs/substance abuse of any kind.
11. Injury sustained while engaged in adventure sports (not applicable if the 5th benefit under Personal Accident Benefit has been opted for).
12. Any medical expenses not incurred in a hospital.

The above is merely an indicative list. Please refer to the policy document for the full listing.

WAITING PERIOD

- Infectious Disease Benefits: 30 Days
- Hospital Daily Cash Benefits: 30 Days
- Personal Accident Benefits: 0 Days (no waiting period)

OTHER FEATURES

- Renewal Discount of 5%
- Family Discount of up to 7.5%
- Policy term of up to 3 years with Long Term Discount

CLAIM PROCESS

In order to claim a benefit under this policy, you need to follow a very simple process:

1. Intimate/register the claim by calling 18002666 (24x7 toll-free helpline number) & in writing at *ICICI Lombard General Insurance Company Limited, ICICI Bank Tower, Plot No. 12, Financial District, Nanakram Guda, Gachibowli, Hyderabad, Andhra Pradesh- 500032.*
2. Submit the required documents (the specific list will be given in the policy document under each broad benefit) to the processing team immediately and if not, definitely within 7 days of the incident for which the claim is being made, at: *ICICI Lombard General Insurance Company Limited, ICICI Bank Tower, Plot No. 12, Financial District, Nanakram Guda, Gachibowli, Hyderabad, Andhra Pradesh- 500032.*

Once the process is complete, the payment will be made in a lump sum or in periodical installments as instructed by you. The expected time for this is 30 days from the day the last required document is submitted. In case of the Loss Sharing, Deductible or Franchise, as opted for will be applicable.

RENEWAL

1. The renewal premium must be paid on or before the policy expiry date and in no case later than 30 days (grace period) from the policy expiry date.
2. Both Infectious Disease Benefits & Hospital Daily Cash Benefits can be renewed except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the policyholder. Renewal is not applicable for Personal Accident Benefit.
3. Waiting periods for Infectious Disease Benefits & Hospital Daily Cash Benefits Section are not applicable for renewal cases.
4. The renewal premium will not alter based on the policyholder's claims experience. In case there are changes, you will be intimated at least 3 months prior to date of such revision or modification.
5. The policy can be renewed or migrated, wherever applicable, under the then prevailing product or its nearest substitute (in case of withdrawal of the prevailing product) approved by IRDAI.

CANCELLATION

Once the process is complete, the payment will be made in a lump sum or in periodical installments as instructed by you. The expected time for this is 30 days from the day the last required document is submitted. In case of the Loss Sharing, Deductible or Franchise, as opted for will be applicable.



THINGS TO REMEMBER

1. You will be given a period of 15 days or 30 days (only if the policy tenure is 3 years and is sold through distance marketing) from the date of receipt of the policy document to review its terms and conditions. If you disagree with any part of it, you are free to return the policy. In such a case, refund will be minus:
 - The expenses incurred by ICICI LOMBARD for your medical examination and stamp duty.
 - The proportionate premium for period on cover, if the risk is already commenced.
 - The proportionate premium commensurate with the insurance coverage during such period, if only a part of the insurance coverage has commenced.
2. Please disclose all material information (including pre-existing diseases) before buying the policy.
3. For a smooth claim disbursement process, please submit all documents as required.

ASSISTANCE

For any details/grievances regarding the policy, you can always reach out to us through/at:

- Call: 1800 2666 (24x7 toll-free number)
- Email: customersupport@icicilombard.com





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