



ICICI Lombard
Nibhaye Vaade



**FAMILY
SHIELD**

**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

Coverage against Specific Vector Borne Diseases, Rabies & Tetanus; GI, Viral & Nervous Infections.



Specific Vector Borne Disease Benefit

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

A) Hospitalization Benefit

Hospitalization expenses arising out of Specific Vector Borne Diseases



Rabies and Tetanus Benefit

A) Hospitalization Benefit

Hospitalization expenses arising out of insured person suffering from Rabies or Tetanus

B) Death Benefit

Death due to Rabies or Tetanus



Specific Gastrointestinal Infections Benefit

Includes Acute Inflammatory Diarrhoea & Typhoid Fever

A) Hospitalization Benefit

Hospitalization expenses arising out of Specific Gastrointestinal Infections



Specific Viral Infections Benefit

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

A) Hospitalization Benefit

Hospitalization expenses arising out of insured person suffering from Specific Viral Infections



Specific Nervous System Infections Benefit

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

A) Hospitalization Benefit

Hospitalization expenses arising out of Specific Nervous System Infections



Hospital Daily Cash Benefits

Fixed daily benefit in case of Hospitalization due to Accident or Illness.



Hospital Daily Cash Benefit

Daily Fixed Payout for expenses arising out of Hospitalization



Intensive Care Unit (ICU) Cash Benefit

Daily Fixed Payout for expenses arising out of Hospitalization in Intensive Care Unit (ICU)



Personal Accident Benefits

Comprehensive coverage against accidental injuries.



Death Benefit

Death due to accidental injury



Permanent Total Disablement (PTD) Benefit

PTD due to accidental injury



Permanent Partial Disablement (PPD) Benefit

PPD* due to accidental injury



Temporary Total Disablement (TTD) Benefit

TTD due to accidental injury (Weekly Payouts)



Adventure Sports Benefit

Death/PTD arising while engaging in adventure sports



Children's Education Grant Benefit

Education expenses of the insured's dependent children on Death/PTD of the insured person



Accidental Hospitalization Expenses Reimbursement Benefit

Hospitalization expenses arising out of an accidental injury



Accidental Hospitalization Daily Cash Benefit

Fixed Daily Payout on Hospitalization following an accidental injury



Common Carrier Accident Benefit

Death/PTD arising due to accident of Common Carrier in which the insured was travelling



Loan Protection Benefit

Principal outstanding due to Death/PTD of the insured person



Assault Benefit

Injury due to an accident which is a violent crime or assault & requires the insured person to be hospitalized for more than 48 hours



Mysterious Disappearance Benefit

Disappearance for > 12 months in case of a Common Carrier** accident in which insured was travelling



Reconstructive Surgery Benefit

Expenses related to a reconstructive surgery required for treatment of an accidental injury



Catastrophic Evacuation Benefit

Expenses incurred towards evacuation following a catastrophic natural calamity in which the insured person suffers an accidental injury



Physical Rehabilitation Benefit

Expenses incurred on physical rehab following an accidental injury



Loss of Job Benefit

Loss of Job due to PTD / PPD



Recovery Benefit

Payout of a defined SI in case of Hospitalization of more than 5 days due to an accidental injury



Parental Care Benefit

Death /PTD of the insured person (benefit payable to insured's dependent parents)



Diagnostic Test Benefit

Reimbursement of expenses incurred on diagnostic tests necessitated due to an accident



Orphan Benefit

Expenses of the insured's dependent children on Death of both parents of the insured



Lifestyle Support Benefit

House, vehicle, office modification & prosthesis expenses arising out of PTD/PPD due to accidental injury



Last Rite Benefit

Expenses arising out of transportation of mortal remains, funeral in case of death due to accident

* Severity based, defined in policy wordings

** Common Carrier in case of Mysterious Disappearance Benefit would exclude taxi, yacht, charter airline or a rented car



Personal Accident Benefits



Counseling Benefit

Expenses incurred for the insured person or the nominee on professional counselling due to PTD / Death of the insured person



Repatriation in case of Permanent Disability Benefit

Expenses arising out of transportation of the insured person in case of PTD due to accident



Accidental Pre & Post Hospitalization Expenses Benefit

Pre and Post Hospitalization Expenses arising out of an accidental injury which requires Hospitalization



Air Ambulance Benefit

Expenses for Air Ambulance services due to accidental injury



Comatose Benefit

Accidental injury which results in the insured person being in a state of coma within 30 days from the date of accident



Broken Bones Benefit

Expenses incurred due to fracture(s)* suffered due to accidental injury



Compassionate Visit Benefit

Expenses incurred for travel of immediate family member to the place of hospitalization of the insured in case of Death/PTD/Broken Bones (>50%) of the insured



Burns Benefit

Second and third degree burns*



Ambulance Charges Benefit

Expenses for Road Ambulance services due to accidental injury



Skill Development Benefit

In case of Death/PTD/PPD additional payout to nominee/insured towards enrolment in any skill development course



Chauffeur Cash Benefit

Expenses incurred towards hire of chauffeur on account of a temporary disability arising out of an accidental injury (as an extension to TTD coverage)



Home Tuition Benefit

Daily payout for availing Home Tuition in case of accidental injury to covered dependent child (covered under the policy)



On Duty Enhanced Benefit

Additional coverage for On Duty Accidental Death / PTD



Major Surgery Benefit

Payment of expenses related to a major surgery required for treatment of an accidental injury



Outstanding Bills Payment Benefit

Payment of outstanding insurance, electricity, telephone bills following Death /PTD due to accidental injury

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.

* Severity based, defined in policy wordings

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, detentions 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. 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

- Specific 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.*

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. A renewal discount of 5% shall be applicable on such cases.
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.
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

- a) The Insured may cancel this Policy by giving 15 days' written notice and in such an event, the Company shall refund premium as per the premium refund grid.
- b) The Company may cancel the Policy at any time on grounds of misrepresentation, non – disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of mis – representation, non – disclosure of material facts or fraud.



THINGS TO REMEMBER

1. You shall be allowed free look period of fifteen days (30 days if the Policy is sold through distance marketing) from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable
 - 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





Comprehensive. Flexible. Unique.



Disclaimer:
Statutory Warning: Prohibition of Rebates (Under Section 41 of Insurance Act 1938). No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakh Rupees. ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd. Registered Office: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai - 400 025. IRDA Reg. No. 115. Toll Free No. 1800 2666. Fax No. 02261961323. CIN L67200MH2000PLC129408. Product name: Product Name: Family Shield UIN: ICIHLP20127V011920 Misc: 172. Website: www.icicilombard.com. Email: customersupport@icicilombard.com ADV/10625.