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**ICICI Lombard**  
*Nibhaye Vaade*

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# Get peace of mind with Secure Mind



**ICICI Lombard**  
*Nibhaye Vaade*

## Introduction:

Changes in life and uncertainties wait at every corner. Important milestones such as children's education, purchase of a house and its monthly loan instalments and ongoing expenses involved in everyday life are exposed to risk and may get disturbed.

ICICI Lombard General Insurance Company Limited offers Secure Mind to protect your family from future uncertainties. An insurance plan to cover you from the most important threats that affect a person's financial stability.

## The policy covers the Sum Insured, on account of any of the following :

### I. Diagnosis of Major Medical Illness and Procedures(\*)

- Cancer of specified severity
- Kidney failure requiring regular dialysis
- Multiple Sclerosis with persisting symptoms
- Major Organ / Bone Marrow Transplant
- Open heart replacement or repair of heart valves
- Open chest CABG
- Stroke resulting in permanent symptoms
- Permanent Paralysis of Limbs
- First Heart Attack - of specified severity
- Benign Brain Tumor
- Parkinson's Disease\*\*
- Alzheimer's Disease\*\*
- End Stage Liver Disease
- Surgery of Aorta
- Major Burns
- Loss of Speech
- Deafness
- Coma of specified severity

(\*) Kindly refer overleaf for detailed description of the cover

(\*\*) Before the age of 50 years

- II
- (I) Death of Insured Person on account of an Accident
  - (II) Permanent Total Disablement (PTD) on account of an Accident resulting in the inability to remain gainfully employed
  - (III) Loss of employment on account of retrenchment or layoffs on account of
    - (a) Employer rules and regulations (Example, closure of a division or a department on account of poor financial health) or
    - (b) Action of any Public Authority leading to closure of the employer firm; or
    - (c) Termination from employment due to illness

(For salaried employees only and Maximum Liability of the Company - 3 EMI's)

The coverage is based on Sum Insured opted at the time of availing of the policy.

## Policy Coverage

- In the event of Death or Permanent Total Disablement on account of an Accident resulting in your inability to remain gainfully employed, the Sum Insured is paid
- The cover under the Policy commences right from the date of receipt of full premium amount by ICICI Lombard (subject to receipt of satisfactory health declaration)

The cover ends if any of the following occurs:

- Expiry of the policy period
- In case of payment of Death, Disability or Major Medical Illness and Procedures claim

## Features

- Lifetime Renewability
- Simple Health declaration required
- Easy Claim Settlement with minimal documentation
- Pre policy Medical check - up required for 46 years and above
- Tax benefit under section 80D Income Tax Act 1961

## General Exclusions

The Company shall not be liable to make any payment arising directly or indirectly due to following:

- Any Major Medical Illness and procedures existing before the commencement of the policy or diagnosed / undergone within 90 days of the inception of the policy
- Mental disorder or insanity
- Intentional self - injury or suicide or attempted suicide
- Pregnancy and child birth
- War, riot, strike
- Nuclear weapons induced acts
- Mounting into, dismounting from or traveling in any aircraft other than as a fare paying passenger or as a licensed pilot, on a scheduled commercial flight
- Use / Misuse of liquor / drugs
- Venereal diseases, AIDS

This is only an indicative list. For detailed exclusions, please refer to the Policy Wordings.

## Eligibility Condition

The Insurance will be offered to the customers who meet the following criteria :

- Age criteria at entry: Minimum 20 years, Maximum 65 years
- You should not have suffered from any of the Major Medical Illness and Procedures Covered under this product
- Satisfactory completion of health declaration form

## Terms of Renewability

- The policy can be renewed under the then prevailing Secure Mind policy or its nearest substitute, approved by IRDA
- Renewal Premium - Premium payable on renewal and subsequent continuation of cover are subject to change with prior approval from IRDA
- Grace period - The policy may be renewed by mutual consent and in such event the renewal premium shall be paid to us on or before the date of expiry of the policy and in no case later than the 30 days (grace period) from the expiry of the policy. You will be treated as continuously covered in terms of continuity of benefit during such grace period. However we will not be liable for any claim for the period for which the premium is not received by us
- A health insurance policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured

## Cancellation / Termination of Policy

(a) Disclosure to information norm

a) The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact

b) You may cancel this Policy by giving us 15 days written notice and in such case We shall refund premium on short term basis for the unexpired Policy Period as per the rates detailed below, provided no claim has been payable on Your behalf under the Policy

## Free Look Period

In case of all policies, a free look period of 15 days would be available to You from the date of receipt of the Policy document, for reviewing its terms and conditions. If You disagree with any of its conditions, You may return the Policy within this free look period and We will refund You the premium subject only to a deduction of expenses incurred on medical examination and stamp duty charges.

## Premium Refunds

In case of a cancellation by the insured, premium refund will be on a short period scale.

## Claim Process

In case of claim, please follow the procedure given below:

- ICICI Lombard to be informed giving the details of the policy as may be issued to you
- Submit documents to ICICI Lombard
- Admissible claims will be settled by ICICI Lombard within 21 days of receipt of all completed documents such as death certificate, doctor's certificate, FIR, police report and / or any other document asked by company depending upon the case

## Major Medical Illness And Procedures

For the purposes of this cover and the determination of the Company's liability under it, the Insured event in relation to the Insured, shall mean any illness, medical event or surgical procedure as specifically defined below whose signs or symptoms first commence more than 90 days after the commencement of Period of Insurance and shall only include:

A) First Diagnosis of the below - mentioned Illnesses more specifically described below :

- Cancer of specified severity
- Benign Brain Tumor
- End Stage Liver Disease
- Kidney failure requiring regular dialysis
- Parkinson's Disease\*
- Multiple Sclerosis with persisting symptoms
- Alzheimer's Disease\*

B) Undergoing for the first time of the following surgical procedures, more specifically described below :

- Major Organ / Bone Marrow Transplant
- Surgery of Aorta
- Open heart replacement or repair of heart valves
- Open chest CABG

C) Occurrence for the first time of the following medical events more specifically described below :

- Stroke resulting in permanent symptoms
- Major Burns
- Coma of specified severity
- Permanent Paralysis of Limbs
- Loss of Speech
- First Heart Attack - of specified severity
- Deafness

\*Before the age of 50 years

The Insured event under this section and the conditions applicable to the same are more particularly defined below:

## Cancer Of Specified Severity

- I. A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded -

- I. Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
- ii. Any Skin Cancer of specified severity other than invasive malignant melanoma
- iii. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- iv. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- v. Chronic lymphocytic leukaemia less than RAI stage 3
- vi. Microcarcinoma of the bladder
- vii. All tumours in the presence of HIV infection

## Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

## Multiple Sclerosis With Persisting Symptoms

- I. The definite occurrence of Multiple Sclerosis. The diagnosis must be supported by all of the following:
  - i. Investigations including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple sclerosis;
  - ii. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months
  - iii. Well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with atleast two clinically documented episodes atleast one month apart
- II. Other causes of neurological damage such as SLE and HIV are excluded

## Major Organ / Bone Marrow Transplant

The actual undergoing of a transplant of :

- I. One of the following human organs: heart, lung liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ
- II. Human Bone Marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner

The following are excluded:

- I. Only stem-cell transplants
- II. Where only islets of langerhans are transplanted

## Open Heart Replacement Or Repair Of Heart Valves

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realisation of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy / valvuloplasty are excluded.

## Open Chest CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by Coronary Artery Bypass Graft (CABG). The diagnosis must be supported by a coronary angiography and the realisation of surgery has to be confirmed by a specialist medical practitioner.

The following are excluded:

- I. Angioplasty and/or any other intra-arterial procedures Annexure - II
- II. Any key-hole or laser surgery

## Stroke Resulting In Permanent Symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded :

- I. Transient Ischemic Attacks (TIA)
- II. Traumatic injury of the brain
- III. Vascular disease affecting only the eye or optic nerve or vestibular functions

## Permanent Paralysis Of Limbs

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

## First Heart Attack - Of Specified Severity

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- I. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- II. New characteristic electrocardiogram changes
- III. Elevation of infarction specific enzymes, troponins or other specific biochemical markers

The following are excluded:

- I. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T
- II. Other acute Coronary Syndromes
- III. Any type of angina pectoris

## Benign Brain Tumor

A benign intra cranial tumor where the following conditions are met:

- I. The tumor is life threatening
- II. It has caused damage to the brain and
- III. It has undergone surgical removal or, if inoperable has caused permanent neurological deficit certified by a neuro surgeon

The following are excluded: Cysts, Granulomas, Vascular Malformations, Haematomas, Tumors of the pituitary gland or spine or tumors of acoustic nerve.

## Parkinson's Disease#

The occurrence of Parkinson's Disease where there is an associated Neurological Deficit that results in Permanent Inability to perform independently atleast three of the activities of daily living as defined below:

- I. Transfer: Getting in and out of bed without requiring external physical assistance
  - II. Mobility: The ability to move from one room to another without requiring any external physical assistance
  - III. Dressing: Putting on and taking of all necessary items of clothing without requiring any external physical assistance
  - IV. Bathing/Washing: The ability to wash in the bath or shower (including getting in and out of the bath or shower) or wash by other means
  - V. Eating: All tasks of getting food into the body once it has been prepared
- Parkinson's disease secondary to drug and/or alcohol abuse is excluded.

## End Stage Liver Disease

End stage liver disease resulting in cirrhosis and evidenced by all of the following criteria: a) permanent jaundice b) ascites c) encephalopathy d) portal hypertension.  
Liver disease secondary to alcohol or drug misuse is excluded.

## Surgery of Aorta

The actual undergoing of medically necessary surgery for a disease of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches. Traumatic injury of the aorta is excluded.

## Alzheimer's Disease#

Clinically established diagnosis of Alzheimer's Disease (presenile dementia) resulting in a permanent inability to perform independently three or more activities of daily living – bathing, dressing/undressing, getting to and using the toilet, transferring from bed to chair or chair to bed, continence, eating/drinking and taking medication – or resulting in need of supervision and permanent presence of care staff due to the disease. These conditions have to be medically documented for at least 3 months.

## Major Burns

Third Degree burns covering at least 50% of body surface area.

## Loss of Speech

Total and irreversible loss of the ability to speak due to physical damage to the vocal chords due to illness or injury. The condition has to be medically documented for atleast 6 months.

## Deafness

Total and irreversible loss of hearing in both ears as a result of illness or injury. The diagnosis has to be confirmed by an ear, nose and throat specialist (ENT specialist) and proven by means of audiometry.

## Coma Of Specified Severity

- I. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
  - i. No response to external stimuli continuously for at least 96 hours;
  - ii. Life support measures are necessary to sustain life; and
  - iii. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- II. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded