
ICICI Lombard
SME
NEEV 2
M2-M3 advisors
Motor
Travel
25 Years
ONE IL Team
CELEBRATING
A LEGACY OF TRUST

Let's take a Quiz!

India ki apni dukaan!

Yaha khojaoge toh sab paaoge!

Empowering India to be Future Ready

Ab har wish hogi poori

Scan The QR CODE

From Your Phone

25 Years ONE IL Team

CELEBRATING A LEGACY OF TRUST

You could guess because they have made a mark

ICICI Lombard

Just Like this for all Insurance Policies ICICI Lombard is the right choice

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From Health to Complete Product Suite

We all know Health Insurance and our Health Solutions -

Elevate
Activate Booster
Family Shield
Critishield

Now lets understand Motor , SME and Travel Insurance in this session .

Why ICICI Lombard – Motor Insurance?

Everyone is selling insurance, but we are selling peace of mind.

Product and Add-on advantages

IL Smart Assist

Service Excellence

Product Overview

ICICI Lombard

Personal Mobility

Private Cars

Two Wheelers

Securing your daily drive.

Commercial & Logistics

Auto Rickshaw

SCV

Passenger Carrying
(Buses, Taxis)

Goods Carrying
(Truck, Tempo)

Keeping businesses moving.

Heavy & Specialized

Tractor

Oil Tanker

Miscellaneous type
(Tractors, Tippers, Cranes)

Trailer

Supporting infrastructure and agriculture.

Why IL Motor

Product & Add-on Advantages

Unlimited Zero Depreciation Claims
- No deductions, no restrictions
- Maximum peace of mind

Battery Protect Cover
- Covers short circuit & water damage
- Includes EV/Hybrid batteries

Return to Invoice (RTI) Advantage
- Based on current market value
- Higher payout in theft/total loss

Smart Saver Plus
- Workmanship warranty
- Doorstep support + vouchers

Engine Protect – No Co-pay
- Covers water/oil leakage damage
- Zero deductible benefit

Motor Floater Policy (Families)
- One policy for up to 5 vehicles
- One document, floater discount

Key Protect – No Capping
- Covers lost/stolen keys & locks
- Up to 2 claims

Extended Warranty (New & Used Cars)
- Covers engine, transmission, cooling
- Protects beyond OEM warranty

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2. Service Excellence

Flagship PPN Network Garages

- 5-day repair promise
- Free pick-up & drop
- Seamless OD & TP claim process
- Guided customer support

IL Take Care App (1800 2666)

- Instant policy details
- Real-time claim status
- Cashless garage locator
- Self-inspection for break-in

Cloud Calling – Industry First

- Direct connect with Claims Manager
- Automated escalation if unanswered
- SMS updates for customers

ICICI Lombard

IL Smart Assist

Complete roadside and travel support, anywhere, anytime.

Roadside & Breakdown Support

One call activates towing, repairs, expert help.

Fuel & Battery Emergencies

Empty tank or dead battery — mobility continues.

Flat Tyre & Minor Repairs

On-spot tyre replacement and quick fixes.

Key & Lock Emergencies

Locked out or lost keys — secure assistance.

Travel & Stay Assistance

Breakdown won't disrupt your travel plans.

Daily Allowance & Courtesy Vehicle

Daily allowance or courtesy car during repairs.

Breakdown Repair Cover

Unexpected repairs covered — stress reduced.

Quality-Assured Repairs

Partner garage repairs with 24-month assurance.

Travel Inconvenience Cover

Missed bookings reimbursed during breakdowns.

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More Smart Assist Benefits

Extra protection and convenience beyond roadside support.

Legal & Medical Help On the Go

Integrated medical expenses and legal support for accidents.

Documents & Wallet Assistance

Reporting, guidance, and emergency support for lost items.

Spare Parts & Safety Support

Sourced parts and safety documents arranged without hassle.

Convenience at Your Doorstep

Pick-up, drop, and wheel alignment services.

Protection Beyond the Car

Coverage for pets, sports gear, and personal belongings.

Loss of Personal Belongings

Financial protection for lost items during insured events.

SME

Small and Medium Enterprises

ICICI LOMBARD'S PRODUCT OFFERING

ICICI Lombard

PROPERTY INSURANCE

- Sookshma Policy (Up to 5 crs)
- Laghu Udhyam Policy (5 to 50 crs)
- Bharat Griha Raksha (Housing Society)
- SFSP (above 50 cr)
- MSME Suraksha Kavach Package Policy- Advance** (Up to 50cr)
- Long Term Kavach Policy
- IAR- Industrial All Risk

ENGINEERING INSURANCE

- Contractors All Risk
- Erection All Risk
- Contractors Plant and Machinery

MARINE INSURANCE

- Marine Single Transit
- Marine Open Insurance
- Marine STOP

LIABILITY INSURANCE

- Professional Indemnity
- Directors and Officers Liability
- Comprehensive General Liability
- Corporate Cyber Insurance
- Public Liability

EMPLOYEE BENEFIT

- Group Health Insurance
- Group Personal Accident
- Workmen Compensation

- **85% MSMEs in India are uninsured**

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Coverages & Offerings

Diverse Products

- Standard Products & New Launches
- Strategic/New Age Products: Wedding/Event Insurance, Risk for interiors, Long term Fire, Surety Bond
- Optimal Distribution: 400+ employee tagged to 2500+

Underwriting & Claims Service Strengths

- Dedicated UW Team : 130+
- Reinsurance Support
- Largest claim payer (within a month)
- In-house claims & salvage team

Excellence in Customer service and Technology

- Leveraging on Artificial Intelligence, Machine Learning, IoT etc. throughout the customer life cycle
- Robust tech platform for end to end servicing – iPartner Corporate, MyRA,
- AI Reader - AI & ICR/OCR tool, eliminate manual entry in Myra

Risk Mitigation Solutions

- Innovative VAS offering
- Fire Balls, Fire extinguishers, IoT devices
- IL Take Care- Claims and Wellness needs while creating cross-sell opportunities
- Cashless OPD – 165+ cities

*Including POS
IoT – Internet of Things

New Age Products – Key Highlights

Wedding / Event Insurance

- Event cancellation & material damage
- PA & Public Liability
- Jewellery, baggage, travel & honeymoon cover
- Loss/damage to venue, décor, valuables

Place of Worship Insurance

- Fire, storm & natural disasters
- Covers items inside premises
- Optional STFI, EQ, Terrorism
- Waiver of underinsurance up to 15%

Risk Solution for Interior Works

- Covers storage, construction & handover
- Escalation, TP liability, offsite storage
- Bundled workmen compensation
- Real-time issuance up to ₹50 Cr

Risk Solution for Jeweler's Package

- Property in premises & transit
- All-risk cover for stocks
- Fidelity, exhibition, photo shoots
- Public liability & employee compensation

Fire Insurance- Basics Principles & Understanding

Sum Insured

Replacement Value

- Current New Replacement Value

The idea is to put the insured in the same position as he was just before that incident/claim.

Market Value

- Current New Replacement Value Less Depreciation

The idea is to **indemnify** the **Insured** for the Loss to the Property for its ‘Remaining Life’, thereby deducting for the ‘Used Life’

Types of Policies

Griha Raksha	Sookshma Udyam	Laghu Udyam	SFSP
			
Dwellings – All SI	MSME – Up to INR 5 Cr	SME – INR 5 Cr-50 Cr	Above INR 50 Cr

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MSME Suraksha Kavach Package Policy- Advance

Existing Product (SI 0-50 cr)

Filed as a package policy, similar to Business Shield Shield SME package policy.

Mutil Product Package

Covers Fire, Engineering, & Miscellaneous sections.

Mandatory Section

Minimum 2 sections required, with Section 1 Being mandatory.

Mandatory Section

Minimum 2 sections required, with Section 1 MSME being mandatory.

Customizable Sections

Tailored to suit specific requirements of varied clients.

Bundled Pricing & Flegibility

Section-wise deductibles, flexible add-on covers.

Ease of Administration

Flexibility of individual policy-like coverage.

Product Features

Customers
For All Customers – Retail / Commercial

SI Range
SI range
₹0 Cr. - ₹50 Cr.

Deductibles
Deductibles applied as per individual products covered under the policy

Policy Term
Annual / short period policy

Coverage	Business Sheild SME	MSME – Suraksha Kavach Package Policy Advance
Optional STFI	✗	✓
Optional EQ	✗	✓
Optional Terrorism	✗	✓
Waiver of Under Insurance	Up to 15%	Up to 25%

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Coverages & Offerings

- MSME Suraksha Kavach (Complete Fire Insurance)
- CLOP

- MBD
- EEI
- Boiler and Pressure Plant

- Burglary
- Money
- All Risk
- Fidelity
- And Many more

- Group Personal Accident
- Employee Compensation (W.C)

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Complete Home Protect

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What Constitutes a Home?

Introduction to ICICI Lombard Complete Home Protect

Our Home Insurance provides you with financial protection in the event of a disaster or accident involving your home.

HOME BUILDING

- Covers damages to home's structure due to named natural, man-made or social perils.
- **Structure Includes:** Basic Foundations & permanent attachments like Walls and infrastructure embedded within the structure.

HOME CONTENT

- Covers damages; loss to home's contents i.e. Household goods or personal property within the home; due to natural, man-made or social perils.
- **Home Contents are bifurcated into 3 parts**: Furniture & fixtures, Durables and functional equipment & Others – Clothing, Utensils & Miscellaneous Items.

SECTION 1 Bharat Griha Raksha – Home Building/Content Cover:

Covers losses incurred to the structure/contents of your home due to the following natural and man-made calamities:

- Lightning, Explosion/Implosion
- Act of Terrorism
- Theft from 7 days of Damage
- Storms, Typhoons, Tornado, Hurricane, Flood & Inundation (STFI)
- Volcano, Bush Fires
- Riot, Strike, Malicious Damage
- Fire
- Aircraft Damage
- Missile Testing Operations
- Landslide, Rockslide
- Bursting and Overflowing of overhead tanks/apparatus and pipes
- Leakage from automatic sprinklers installation
- Impact Damage
- Earthquake

Complete Home Protect – General Exclusions

WAR
Loss and/or damages arising out of situations such as war, invasion, act of foreign enemy.

LEAKAGE/SEEPAGE ON WALL
Any damages to your property due to leakage/seepage will not be covered unless caused by insured peril.

WILFUL MISCONDUCT
Any case of wilfully done damage to your property is excluded from the scope of the policy.

RAINFALL
Any damages to your property due to rainfall will not be covered. Basement and Kutcha construction are excluded.

CASH
Loss or damage of cash is not covered except for loss of cash whilst in transit cover.

OLD CONTENTS
Anything that is over 10 years old will not be covered.

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trip secure+

Travel Insurance

Powered by Ai

International Travel

Type of travel

- Single trip / Round trip
- Multi trip

Geo-scopes

- Worldwide including USA/Canada
- Worldwide Excluding USA/Canada including Schengen/Asia*
- Rest of the World (Excluding USA/Canada/Asia/Schengen)
- Schengen (including UK)
- Asia

Multi trip Product*

International

Multi Trip Max

- Limiting maximum duration covered in one single trip during the policy period
- Capping on maximum duration of one trip, i.e. 15, 30, 45, 60, 90 and 120 days

Multi Trip Total

- Limiting total number of days to be covered during policy period of 1 year
- Coverage for total number of days during the policy period, i.e. 10, 15, 30, 45, 60, 90, 120, 150 and 180 days
- Unutilized days will be carried forward on subsequent renewal of the multi trip policy under the same plan

Domestic

Launching Soon

Domestic Multi Trip

- Coverage for domestic trips within India undertaken via common carrier such as flight, bus and cabs
- Package of 8 covers ranging from hospitalization, PA, loss of baggage, trip cancellation etc.
- Policy duration of one year, one-stop solution for all domestic travel bookings

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*Go-Live Planned for Phase 2

TripSecure+ Coverages

Medical Expenses

- 6 Base covers & 6 Extensions
- Pre-existing disease Coverage
- Adventure sports cover available

Accident & Disabilities cover

- 4 Base covers & 5 Extensions
- Adventure sports cover available
- Coma Cover
- Child Benefit cover

Baggage & Personal effects

- 7 Base covers & 5 Extensions
- Electronic Equipment Loss
- Sports Equipment Loss
- Loss of Valuables including Personal Money

Travel Delay, Cancellation & Curtailment

- 14 Base covers & 5 Extensions
- Reimbursement of cancellation charges of all pre-booked events
- Trip resumption
- Refund of VISA fee

Cruise Covers

- Missed shore cover
- Cruise interruption
- Cruise cover-unused excursion

Other Covers

- 19 Base covers & 1 Extensions
- Car Rental cover
- Pet cover
- Upgradation to business class

Standout features under Trip Secure Plus

- Pre-existing disease cover add-on
- Adventure sports cover add-on
- Medical Sublimit Waiver*
- Smart features like baggage/flight tracking


Heart Disease
Diabetes
Cancer
Cancer
Lung Disease
Hypertension
Kidney Disease

PED Cover

Challenges Faced by Patients

Denial of Coverage

"Denial of coverage due to pre-existing conditions."

Financial Burden

"Financial burden and high out-of-pocket expenses in critical cases."

Introduction

Overview of Pre-Existing Conditions in Travel Insurance

Pre-Existing Disease

"Pre-existing Disease" means any condition, ailment, injury or disease: that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.

Life Threatening Medical Condition

Refers to a medical condition suffered by the insured which has the following characteristics: 1. Markedly unstable vital parameters (blood pressure, pulse, temperature and respiratory rate) 2. Acute impairment of one or more vital organ systems (involving brain, heart, lungs, Liver, Kidneys and pancreas) 3. Critical care being provided, which involves high complexity decision making to assess, manipulate and support vital system function(s) to treat single or multiple vital organ failure(s) and requires interpretation of multiple physiological parameters and application of advanced technology 4. Critical care being provided in critical care area such as coronary care unit, intensive care unit, respiratory care unit, or the emergency department.

Importance in medical insurance

To cover losses of insured at the time of need.

ADVENTURE SPORTS

"Hazardous Activities" or **"Adventure Sports"** shall mean any sport or activity which is **dangerous** to the Insured Person whether he/she is **trained, or not**. These activities shall be **considered to be hazardous irrespective of the safety precautions** taken while undergoing these activities/sports.

Adventure sports is present as an extension as follows.

Medical expenses cover

We will cover your medical bills if you get injured while participating in an adventure sports activity.

Accident & Disabilities Cover

We will provide pay out in case of death or permanent disability due to participation in adventure sports.

Sub-limit Waiver*

The maximum **eligible medical expenses per sickness or disease or injury** contracted within the period of insurance whilst on the trip abroad, that may lead to one or more **medical expenses** and/or hospitazion expenses are as follows and as per the plan/option mentioned in the **Policy Schedule**. These limits are further restricted to the maximum sum of the Policy Schedule as per the below table.

Sub-limits are not applicable to customer upto the age of **50 yrs** but customers of this age can get **sub-limit applied** resulting in getting the discount on the total premium

Hospitalization Expense	Sub-limits
Hospital Room and boarding, and Hospital Misc. Expenses*	Maximum US$ 1,800 per day up to 30 days.
Intensive Care Unit/ Emergency Department	Maximum US$ 3,250 per day up to 7 days.
Surgical treatment*	Maximum up to US$ 15,000
Anaesthetist services	Up to 25% of surgical treatment
Physician's visit	Maximum US$ 100 per day up to 10 visits.
Diagnostic and pre-admissission testing	Maximum US$ 1000
Ambulance services**	Maximum US$ 500
Miscellaneous expenses***	Maximum of USD 2,000

Sub-limits will be applicable to customers with age **51 years and above.**

Customers with age 51 years and above has the option to select for **Waiver** of these sub-limit.

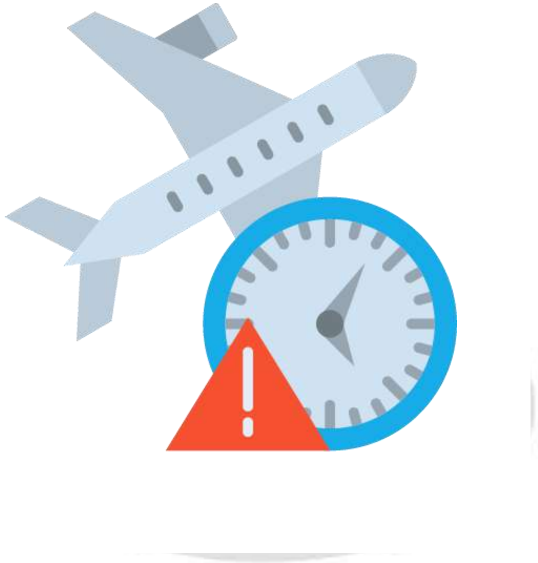
Baggage and flight tracking

Smart delayed checked in baggage

Real time tracking of checked-in baggage Starts once the baggage is not delivered at belt and PIR is generated\ The claim is triggered once deductible delay hour is met. Automatic and immediate settlement of claim

Flight delay auto assist

Real time tracking of flight is possible The claim is triggered once deductible is met. Automatic and immediate settlement of claim



New age covers
(Car Rental, Pet Care, Cruise related covers, Visa rejection)

Car rental cover

If rented vehicle is stolen or involved in an accident, he will be reimbursed the deductible or the amount insured is legally liable to pay under Rental vehicle agreement to rental company

Pet care and Veterinary Hospitalization

Reimbursement of expenses towards medical treatment of your pet travelling with you due to any accidental injury while on the trip

Out of pocket expenses covered for food and pet care if the return trip is delayed beyond deductible time over scheduled return time

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New age covers

(Car Rental, Pet Care, Cruise related covers, Visa rejection)

Cruise Covers

- Missed shore cover- If the ship does not visit one of the promised shore in original travel itinerary
- Cruise interruption- expenses for alternate travel bookings
- Medical cover on cruise
  - Hospitalization
  - Daily cash
  - Medical evacuation

Trip cancellation due to VISA rejection

Reimbursement of any non-refundable and/or cancellation charges towards travel tickets and accommodation in case the insured has to cancel his trip due to visa rejection.

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MEDICAL COVER ON A CRUISE

Sarah, a 55-year-old woman, planned a 14-day cruise in the Caribbean with her family. Before the trip, she purchased a comprehensive travel insurance policy that included medical coverage for any emergencies during the cruise. Sarah had a history of mild asthma. She also ensured the policy covered medical evacuation, in case of a serious medical issue while at sea.

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Trip cancellation due to VISA rejection

Trip cancellation due to Visa Rejection

Raj, a 30-year-old software engineer from India, had planned a 10-day vacation to France. He had booked non-refundable airline tickets, hotel accommodations, and various sightseeing tours through a travel agent months in advance. To safeguard his trip, Raj purchased a comprehensive travel insurance policy that included trip cancellation coverage. The insurance policy covered a variety of cancellation reasons, such as illness, injury, and visa rejection.

Scenario:

Raj applied for a Schengen visa required for travel to France, providing all necessary documents. However, despite meeting the requirements, his visa application was unexpectedly rejected due to a missing document-proof of sufficient financial means to support his stay.

Raj's trip was just three weeks away, and the visa rejection came too late to apply again. As a result, he had to cancel his travel plans entirely. Since the airline tickets, hotel bookings, and prepaid tours were non-refundable, Raj was set to lose a significant amount of money.

Insurance Claim:

Raj filed a claim with his travel insurance provider to recover the losses incurred from the non-refundable expenses, citing the visa rejection as the reason for trip cancellation

Key Issues

Visa Rejection Clause in Insurance: The policy Raj purchased clearly mentioned trip cancellation due to visa rejection as a covered reason. However, it was important to confirm whether the rejection was due to reasons beyond Raj's control (e.g., administrative rejection or lack of critical documents).

Reimbursement of Visa application Fees – Extension Cover

If the Insured or Insured's travelling companion is forced to cancel the trip on account of visa rejection only, anytime up to the start of the trip and if the Insured has opted for this cover before or at the time of applying for Visa, then, the Company shall reimburse to the Insured the Visa fee or a fixed amount as applicable.

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Thank You

Protecting What Matters Most