NEEV 1.2


ICICI Lombard
25 Years
ONE IL Team
CELEBRATING A LEGACY OF TRUST

The 4 D's of Life

- ✓ **Dreams:** Health insurance protects our dreams by providing financial security and access to quality healthcare
- ✓ **Death:** Health insurance offers financial support to our loved ones in the event of your absence .
- ✓ **Disability:** Health insurance offers financial protection and support during disability
- ✓ **Diseases:** Health insurance covers medical expenses so we can focus on recovery .

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The 4 D's of Life – DREAM

Dreams of Life

Retirement Planning

Travel Dreams

Wealth / Savings

Family Protection

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Threat to Dream – Death & Diseases

Accident Related Risk in India: An Overview

Approx. **4.5 to 5 Lac** lives are lost towards accidental deaths every year as per Government reports

RTA accounts for **46%** of Total Accidents

Majority of accidental events impact age group of **30–45 Years**

Traffic accidents claim one life every **3 minutes** in India

4.3 Lac Accidental Deaths in India (2022)

- Incidence of **31.2** deaths per Lac lives

4.2 Lac deaths & **4.3 Lac** injuries

Majority of events due to man-made calamities

- **46%** Traffic Accidents
- **10%** Drowning
- **10%** Falls & Poisoning
- **2%** Fire

Forces other than nature caused **7 Lac** events

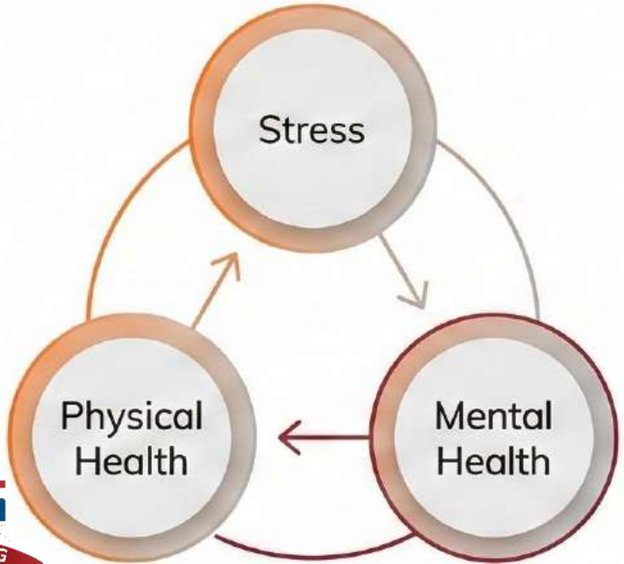
RTA Split:

- **45%** 2-wheelers
- **14%** Cars
- **9%** Trucks
- **5%** Autos/Others

Threat to Dream – Critical Illnesses

Critical Illnesses in India

Cardiovascular Diseases	Lung Diseases	Cancers	Liver Diseases	Kidney Diseases
24,00,000	**1,160,092**	**5,56,400**	**2,16,865**	**2,00,000**
3.5 lakhs	20 lakhs	10 lakhs	18 lakhs	4 lakhs



Medical Cost
Have to arrange lumpsum medical cost.

Day to Day
You may not be able to work for a prolonged period.

Impact to Family
You might still need long term medication.

Future Goals
Your future goal like retirement & child education might be compromised.

Vulnerabilities related to accident

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Disability: Effect on Self and Dependents

Effect on Self

- Loss of Physical Wellbeing
- Counselling
- Reconstructive Surgeries
- Need of continuous medical care
- Loss of job
- Skill enhancement
- Difficulty in Daily activities
- Daily commute

Effect on Dependents

- Need of counselling
- Skill development

Death: Effect on Dependents

- Immediate financial burden
- Loss of current income
- Loan EMIs
- Loss of future income
- Spouse burden
- Children education
- Parents support

Accidental Hospitalization

Effect on Self

- Hospitalization
- Ambulance
- Loss of daily income
- Non payment of bills
- EMI

Effect on Dependents

- Financial vulnerability
- Need of providing care

“Overcome the 3D’s: Death • Disease • Disability”

Comprehensive protection for a **secure future.**

Medical Expenses

Financial Support

Peace of Mind for Your Family

“Let’s Understand Health Insurance”

HEALTH INSURANCE

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Indemnity

Objective – To Cover hospitalization cost

- Security or Protection against a loss or financial burden
- Actual Medical Expenses related to Hospitalization are paid
- Products – Elevate , Health Advantage , Health Booster etc
- Example -
- Mr. A has an **Indemnity** policy – Elevate of 50 lakhs after 2 years he diagnose that he has cancer & hospitalization cost is 32 lakhs.
- In above scenario, company will pay him 32 lakhs Rupees

Benefit

Objective – To Reduce Financial Burden

- A lump sum benefit amount is paid in case of a loss/Claim
- The benefit is independent of Actual Medical Expenses
- Product – Family Shield, Critishield Plus .
- Example –
- Mr. B has a **Benefit** policy – Critishield of 50 lakhs and after 2 years he diagnose with cancer.
- In above scenario, company will pay 50 Lakh Rupees irrespective of Medical Expenses

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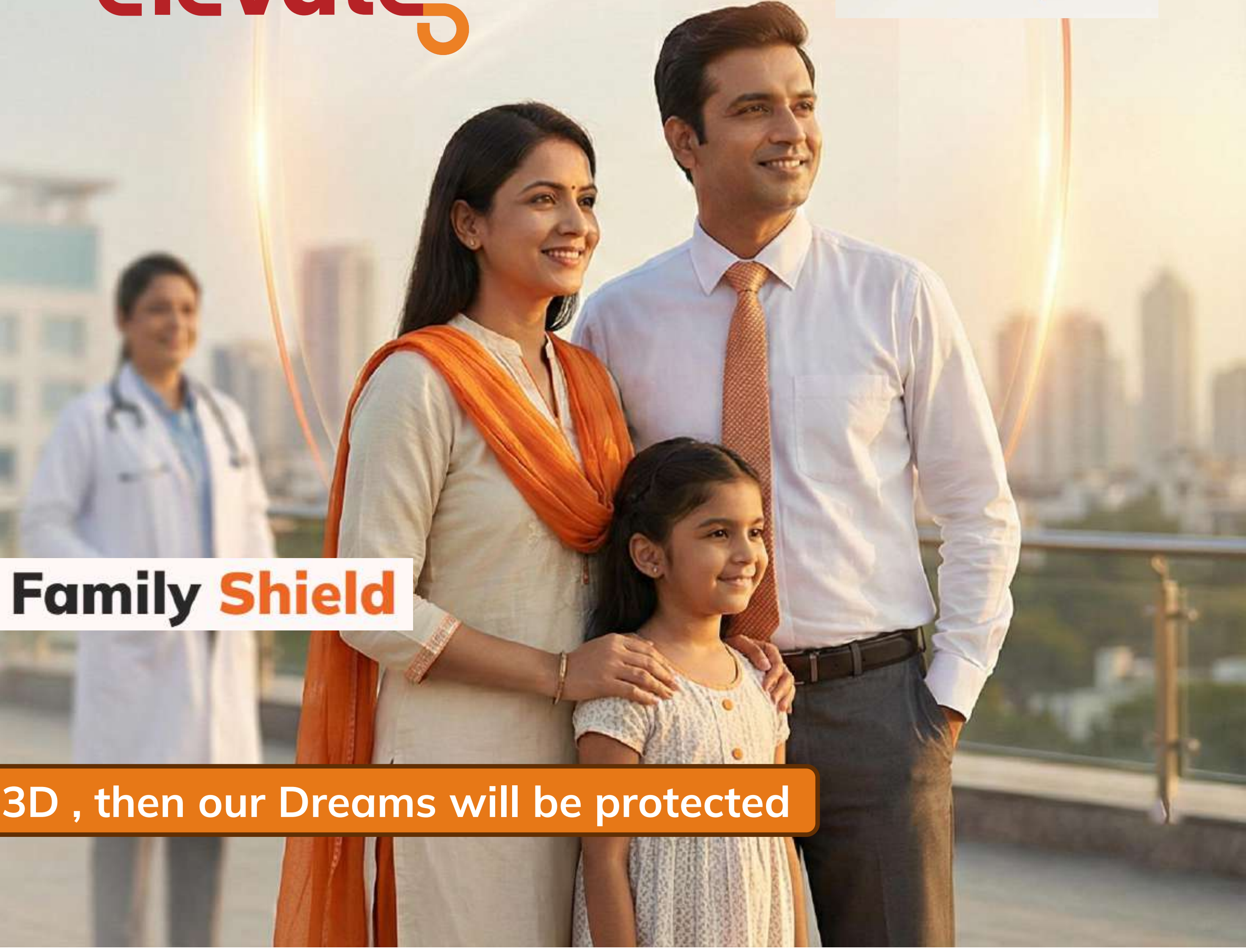
Ideal Solution to cover 4Ds

For Comprehensive Protection against 3D , every individual have coverage

- Indemnity – Elevate
  (Hospitalization expenses)
- Loss against Accidental Death & Disability – Family Shield
- Coverage against Critical illness – Critishield

elevate

CRITIshield plus



Family Shield

If we plan above 3D , then our Dreams will be protected

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Comprehensive Protection Solution – 3D's

ICICI Lombard offers a comprehensive financial solution to protect against these threats

Elevate + Retail Critishield Plus Combo

elevate

CRITIshield plus

Elevate –

- Covers hospitalization Expense
- Pre & Post hospitalization
- Ambulance Expense
- Day Care Treatment & Robotic Surgery
- Teleconsulations

Critishield –
92 Critical illness
25% on minor claim & 100 % on major claim

Elevate + Family Shield Combo

elevate

Family Shield

Elevate –

- Covers hospitalization Expense
- Pre & Post hospitalization
- Ambulance Expense
- Day Care Treatment & Robotic Surgery
- Teleconsulations

Family Shield –
Accidental Death & Disability

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elevate
+
Family Shield
Combo
Because Your Family Deserves Certainty, Not Just Hope."
"Keep your family safe - starting at just ₹118/day."
Why This Plan Works
A single medical emergency can derail your savings. This solution provides health, income, and peace of mind - all in one plan.
The Winning Combo
1 ₹25 Lakh Elevate Family Floater (for 4 members*): ₹34,415/ year
2 ₹1 Crore Family Shield (Primary Insured**): ₹8,876/ year
3 Total Premium: ₹46,876/year
4 Cost per Day: Just ₹118 - less than your daily coffee!
Why This Combo is a Game-Changer?
Elevate
Infinite Care
Power Booster
Health Check-up
Claim Protector
Credit Score based discount Premium
Loyalty Bonus + Unlimited Reset
Value Added Services
Family Shield
Accidental Death & Disability Cover:
Temporary Total Disablement: Weekly payout**
Think about it: For just ₹118/day, you get ₹1.25 Cr protection for your family's health and future.
Foot Note-Calculation of Premium
Family Shield
• Accidental Death, PTD , PPD Coverage – 1 Cr each
• **TTD - ₹10,000/week
Elevate
• *Family Floater: Male (40), Female (36), Child (14 & 6)
"Tomorrow's uncertainties can't be predicted—but they can be prepared for. Secure your family today, because peace of mind isn't a luxury, it's a responsibility."
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elevate
+
CRITI shield plus
Combo
Your Health. Your Income.
Your Peace of Mind-All for ₹128*/day!
In a world full of uncertainties, one medical emergency can derail your financial plans
Why take chances when you can secure your family's health and future today?
The Winning Combo
1 ₹25 Lakh Elevate Family Floater (for 4 members*): ₹34,415/ year
2 ₹1 Crore Comprehensive CritiShield (Primary Insured**): ₹12,461/ year
3 Total Premium: ₹46,876/year
4 Cost per Day: Just ₹128-Less than your daily coffee!
Why This Combo is a Game-Changer?
Infinite Care
Power Booster:.
Multi-Claim Facility:
Zero Co-pay | Zero Sub-limits
92Critical Illness Protection:
No Survival Period:
Add on Covers
Annual Health Check-up
Claim Protector
CIBIL& NRI benefits
Loyalty Bonus + Unlimited Reset
Value Added Services
Think about it: For just ₹128/day, you get ₹1.25 Cr protection for your family's health and income.
Foot Note-Calculation of Premium
*Elevate - Family Floater: Male (40), Female (36), Child (14 & 6)
**Comprehensive Critishield Cover – Age – 40 years , 1 Crore (₹ 20 Lakh coverage in each section)
For more details connect with your ART / RM.
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elevate

ELEVATE + FAMILY SHIELD

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CERTAINTY, NOT JUST HOPE

Because Your Family Deserves Certainty, Not Just Hope.

Keep your family safe — starting at just ₹118/day.

Why This Plan Works

A single medical emergency can derail your savings. This solution provides health, income, and peace of mind—all in one plan.

PLAN BREAKDOWN

ELEVATE FAMILY FLOATER	FAMILY SHIELD
₹25L COVER (4 MEMBERS)	₹1 CR COVER (PRIMARY INSURED)
₹34,415/year*	**₹8,876/year****

- **Total Premium: ₹43,291/year**
- **Cost per Day:** Just **₹118** — less than your daily coffee!

ELEVATE BENEFITS - A GAME-CHANGER

- Infinite Care
- Power Booster
- Health Check-up
- Claim Protector

Elevate Benefits

- Infinite Care
- Power Booster
- Health Check-up
- Claim Protector
- Credit Score based discount Premium
- Loyalty Bonus + Unlimited Reset
- Loyalty Bonus Reset
- Unlimited Reset
- Value Added Services

* Finance options are mentioned, conditions and total premium lists – starting at just ₹34,415/year.
** Plan covers/certain max. bet lateral basis. details at pre-insurance service now in medium size.

* Total premium cases last per order that as cross ₹351/year.
** Total premium/certain is may format our Cost per Day: Just ₹118 – less than your daily coffee!

FAMILY PROTECTION SOLUTIONS

Think about it: For just ₹118/day, you secure **₹1.25 Cr** protection for your family's health and future.

"Tomorrow's uncertainties can't be predicted—but they can be prepared for. Secure your family today, because peace of mind isn't a luxury, it's a responsibility."

FAMILY SHIELD

- ✓ **Accidental Death & Disability Cover:**
- ✓ **Temporary Total Disablement:** Weekly payout**

Premium Calculation Footnotes

Coverage Details (Family Shield)	*Profile Context
Coverage • Accidental Death, PTD, PPD Coverage – 1 Cr each • ****TTD - ₹10,000/week**	**Floater Profile** • *Family Floater: Male (40), Female (36), Child (14 & 6)

WINNING COMBO – ELEVATE + RETAIL CRITISHIELD PLUS

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Elevate -

- Infinite Care Cover
- Power Booster
- Zero Co-pay |Zero Sub-Limits
- Loyalty Bonus + Unlimited Reset
- Value Added Services
- Discount Basis Credit Score of the customer
- Annual Health Checkup
- Claim Protector

Retail Critishield Plus -

- 92 Critical Illness Protection
- Multi-Claim Facility
- No Survival Period

Retention Tool : Critishield cannot be ported to any other company

GAME CHANGER COMBO – Elevate & Family Shield

Value-added Benefits: Going Beyond Insurance Coverage

01

Teleconsultation

Access to medical consultations remotely, ensuring convenience and quick healthcare advice

02

Anywhere cashless

Cashless facility in empanelled & non empanelled hospitals

03

IL SAHAYAK

Hand-holding the customer throughout their hospitalization and claim journey with “Empathy and Care”

04

Health Assistance (HAT)

Support services related to healthcare needs, ensuring a seamless healthcare experience

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"Thank You"

For choosing us to protect your future.
Your trust is our priority.

We are committed to your well-being.