

AN IDEAL HEALTH SHIELD FOR YOU & YOUR FAMILY.





INTRODUCTION

- A health policy that focuses on well being through preventive services.
- Through a unique set of solutions, Health Shield 360 meets your healthcare and wellness needs.



HEALTH SHIELD 360: KEY FEATURES



Age limit

Age limit 21 to 70 years for Adults and 91 days to 20 years for children



Hospitalisation Cover

Expenses pertaining to in-patient hospitalisation such as room rent, intensive care unit charges, surgeon's and doctor's fee, anesthesia, blood, oxygen, operation theatre charges etc. incurred during hospitalisation for a minimum period of 24 consecutive hours are covered under the basic hospitalisation cover.



Day Care Surgeries/ Treatments Coverage

Medical expenses incurred while undergoing Day Care Procedures/ Treatment which require less than 24 hours hospitalisation are covered.



Pre and Post Hospitalisation Expenses

Medical expenses incurred, immediately, 90 days before and 180 days after hospitalisation will be covered.



In Patient AYUSH Treatment

Expenses for Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy (AYUSH) treatment only when it has been undergone in a AYUSH hospital or in AYUSH Day Care Center.



Unlimited Reset Benefit**

We will reset up to 100% of the base Sum Insured unlimited times in a policy year in case the Sum Insured including accrued additional Sum Insured (if any), Super No Claim Bonus (if any) & Sum Insured Protector (if any) is insufficient as a result of previous claims in that policy year. The reset amount can only be used for all future claims within the same policy year, not related to the illness for which a claim has been paid in that policy year for the same person.



Additional Sum Insured (ASI)##

At the time of renewal of this Policy, We will provide an additional sum insured (hereinafter referred to as "Additional Sum Insured") of 10% of annual sum insured of immediately preceding policy year subject to a maximum of 100% provided that there is no Claim under this Policy during the Policy Year except as an Out-patient (If opted). This cover will be applicable only within the geographical boundaries of India.



Home Health Care

In this benefit we will cover the medical expenses incurred by you on availing treatment at home as prescribed by a medical practitioner.



Claim Protector*

In case the customer has opted for this cover, the list of non-payable items shall become payable in case of a claim.



Additional Sum Insured (ASI) Protector*

At the time of renewal of this Policy, We will provide an additional sum insured (hereinafter referred to as "Additional Sum Insured") of 10% of annual sum insured of immediately preceding policy year subject to a maximum of 100% provided that there is no Claim under this Policy during the Policy Year except as an Out-patient (If opted). This cover will be applicable only within the geographical boundaries of India.



Out-Patient Treatment Cover

Outpatient (OPD) medical expenses covered on cashless and reimbursement basis.

Maximum limit of Rs 2,500 for SI 5L

Maximum limit of Rs 5,000 for SI 10L

Maximum limit of Rs 10,000 for SI 25L/ 50L/ 100 L



Domestic Road Emergency Ambulance Cover*

Covers road ambulance expenses, incurred to transfer the Insured following an emergency to the nearest hospital per event of emergency hospitalisation, provided we have accepted the in-patient claim.

For SI ₹5L/ 10L = up to a maximum limit of ₹3,000

For SI ₹25L/ 50L = up to a maximum limit of ₹5,000



Maternity Cover*

Medical Expenses incurred for delivery of child, where You and Your spouse, both are covered under the same family floater Policy and have served the waiting period of 1 years up to the limit as specified below. This cover will be applicable only within the geographical boundaries of India.

SI 5L/10L/25L= Maternity limit Rs 50,000 for both normal and C section, maximum upto 2 events

SI 50L/100L= Maternity limit Rs 100,000 for both normal and C section, maximum upto 2 events



PED Covered after 2 years

Pre-Existing Diseases that have been declared at the time of proposal and accepted by Us will be covered after 2 year waiting period.



Domiciliary Hospitalisation

We will cover the Medical Expenses incurred in respect of Your Domiciliary Hospitalization during the Policy Period provided minimum hospitalisation of 3 days.will be applicable only within the geographical boundaries of India.



Donor Expenses

Medical Expenses incurred in respect of the donor for any organ transplant surgery, provided the organ donated is for the insured person's use.



Air Ambulance Cover

Air Ambulance expenses incurred to transfer the Insured Person following an emergency to the nearest Hospital up to Sum Insured on cumulative basis.



Nursing at Home

We will pay you ₹1000 per day up-to a maximum of 15 days post Hospitalization for the medical services of a Qualified Nurse at Your residence, provided that the nurse is employed in a Hospital/Service provider and the engagement of such Qualified Nurse is certified as necessary by a Medical Practitioner and relates directly to any Illness or Injury, covered under the Policy.



Super No-Claim Bonus*

In case the customer has opted for this cover, there will be an increase in 50% of sum insured bonus awarded for every claim free year subject to a maximum of 100% of sum insured. In the event of a claim in the Policy year, the Super No-Claim bonus will reduce by 50%.



Compassionate Visit*

We will reimburse the cost of the economy class air ticket incurred by Your Immediate family from and to the place of origin of such immediate family or the place of residence of the immediate family up to ₹20,000. This cover will be applicable only within the geographical boundaries of India.

HEALTH SHIELD 360 – COVERAGE OPTIONS

Health Shield 360 offers 4 unique combinations of coverage that will offer a host of benefits to cater to your healthcare needs.

Cover Names	COVER COMBINATION			
	Basic Covers	Premium Covers	Advanced Covers	Worldwide Cover
Sum Insured	5L, 10L,25L,50L	5L, 10L,25L,50L	5L, 10L,25L,50L	50L/ 100L
In-patient Hospitalisation	✓	✓	✓	✓
Day Care Treatment/Surgeries	✓	✓	✓	✓
Pre - Post Hospitalisation	✓	✓	✓	✓
In Patient AYUSH Hospitalisation	✓	✓	✓	✓
Unlimited Reset Benefit**	✓	✓	✓	✓
Additional Sum Insured (Cumulative Bonus)**	✓	✓	✓	✓
Donor Expenses	✓	✓	✓	✓
Domiciliary Hospitalization	✓	✓	✓	✓
Domestic Road Emergency Ambulance Cover	✓	✓	✓	—
Air Ambulance (Domestic)	✓	✓	✓	—
Home Healthcare	✓	✓	✓	✓
Convalescence Benefit	✓	✓	✓	✓
ASI Protector	✓	✓	✓	✓
Maternity Cover	✓	✓	✓	✓
New Born Baby Cover	✓	✓	✓	✓
OPD Cover	✓	✓	✓	✓
Dependent Accommodation	—	✓	✓	✓
Nursing at Home	—	✓	✓	✓
Claim Protector*	—	✓	✓	✓
Compassionate Visit	—	✓	✓	✓
Sum Insured Protector	—	—	✓	✓
Super No Claim Bonus*	—	—	✓	✓
Worldwide cover Including India (Hospitalisation)#	—	—	—	✓
Air Ambulance (worldwide including India)	—	—	—	✓

HEALTH SHIELD 360 - DOMESTIC COVER

HEALTH SHIELD 360 - DOMESTIC COVERAGES

Domestic coverages offer a range of sum insured to cover your family with multiple options to provide protection against medical and healthcare requirements that suit your needs.



Unlimited Reset Benefit**



OPD cover



Additional Sum Insured



ASI Protector*



Super NCB*



Claim Protector*



Compassionate Visit*



Note : **Reset will be available unlimited times in a policy year in case the Sum insured including accrued Additional Sum Insured (if any) and Super No-Claim Bonus (if any), Sum insured protector (if any) is insufficient as a result of previous claims in that policy year. Reset will not trigger for the first claim. Reset will not trigger for same person with same illness for which a claim has been paid in that policy year.

*Optional Covers are available on the selected options under this Policy on payment of additional premium

PREMIUM TABLE (Excluding GST)

Basic Coverages

Sum Insured = 5 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	5,756	7,349	8,589	17,487	19,792	22,620
26-30	6,503	7,683	8,984	17,787	19,565	22,668
31-35	6,512	7,692	8,992	16,043	17,821	20,923
36-40	7,720	9,144	10,127	15,970	17,429	19,011
41-45	7,735	9,159	10,142	14,259	15,717	17,300
46-50	10,289	12,618	13,184	17,946	19,446	20,310
51-55	14,174	15,701	16,500	23,705	24,370	24,894
56-60	20,357	21,119	22,268	34,462	36,482	37,595
61-65	26,680	27,605	28,656	46,434	48,720	50,761
66-70	35,636	38,088	41,127	66,426	68,153	70,257

Sum Insured = 10 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	7,588	9,203	10,648	19,482	22,131	25,385
26-30	8,485	9,608	11,127	19,928	21,970	25,576
31-35	8,493	9,617	11,136	18,184	20,225	23,832
36-40	10,025	11,343	12,499	18,539	20,220	22,043
41-45	10,040	11,358	12,514	16,827	18,508	20,332
46-50	13,277	15,455	16,126	21,403	23,144	24,137
51-55	18,057	19,044	19,986	28,378	29,136	29,730
56-60	25,652	25,913	26,642	40,853	43,187	44,464
61-65	33,446	33,588	34,161	54,906	57,554	59,916
66-70	44,380	45,128	48,693	78,076	80,062	82,489

Sum Insured = 25 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	11,184	13,335	15,225	23,903	27,407	31,706
26-30	12,363	13,870	15,856	24,686	27,395	32,154
31-35	12,380	13,886	15,873	22,957	25,667	30,426
36-40	14,387	16,148	17,659	24,178	26,415	28,838
41-45	14,415	16,176	17,688	22,494	24,731	27,154
46-50	18,684	21,572	22,448	28,926	31,241	32,576
51-55	24,962	26,289	27,520	38,580	39,607	40,419
56-60	34,959	36,158	37,535	55,017	58,110	62,075
61-65	45,222	46,293	47,371	76,693	82,705	84,287
66-70	59,602	64,227	67,777	1,09,765	1,12,545	1,14,662

Sum Insured = 50 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	13,013	15,696	18,050	32,356	36,754	42,159
26-30	14,504	16,371	18,846	33,126	36,517	42,506
31-35	14,520	16,388	18,863	30,311	33,701	39,690
36-40	17,063	19,252	21,125	31,006	33,798	36,827
41-45	17,092	19,281	21,154	28,248	31,040	34,069
46-50	22,477	26,095	27,162	35,920	38,812	40,462
51-55	30,419	32,058	33,577	47,580	48,840	49,827
56-60	43,047	44,524	46,227	68,328	72,205	77,187
61-65	56,006	57,321	58,646	95,706	1,03,282	1,05,245
66-70	74,181	80,000	84,456	1,37,519	1,41,000	1,43,641

Premium excluding GST

PREMIUM TABLE (Excluding GST)

Premium Coverages

Sum Insured = 5 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	6,394	8,494	10,262	18,705	21,573	24,942
26-30	7,154	8,841	10,669	19,032	21,372	25,015
31-35	7,086	8,774	10,601	17,134	19,474	23,117
36-40	8,392	10,324	11,834	17,258	19,279	21,401
41-45	8,625	10,540	12,042	15,944	17,960	20,012
46-50	11,603	14,404	15,476	20,331	22,438	23,695
51-55	15,959	17,926	19,224	26,929	28,220	29,111
56-60	22,742	24,082	25,710	39,041	41,719	43,030
61-65	30,014	31,712	33,216	53,427	56,189	58,240
66-70	39,542	42,767	46,259	74,564	76,767	78,882

Sum Insured = 10 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	8,226	10,349	12,321	20,701	23,912	27,707
26-30	9,136	10,767	12,813	21,173	23,777	27,923
31-35	9,068	10,699	12,745	19,275	21,879	26,026
36-40	10,697	12,523	14,206	19,826	22,070	24,434
41-45	10,931	12,738	14,413	18,513	20,751	23,044
46-50	14,591	17,242	18,418	23,788	26,135	27,522
51-55	19,843	21,269	22,710	31,603	32,986	33,947
56-60	28,038	28,876	30,083	45,431	48,425	49,899
61-65	36,780	37,695	38,721	61,899	65,023	67,395
66-70	48,287	49,808	53,825	86,213	88,676	91,113

Sum Insured = 25 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	11,862	14,526	16,954	25,183	29,272	34,126
26-30	13,053	15,073	17,598	25,992	29,286	34,601
31-35	12,994	15,013	17,538	24,110	27,404	32,719
36-40	15,099	17,373	19,422	25,526	28,348	31,327
41-45	15,375	17,626	19,665	24,288	27,102	29,989
46-50	20,120	23,476	24,862	31,481	34,439	36,137
51-55	26,928	28,678	30,411	42,057	43,751	44,893
56-60	37,617	39,420	41,272	60,080	63,884	67,956
61-65	48,997	50,929	52,448	84,669	91,153	92,597
66-70	63,950	69,435	73,426	1,18,886	1,22,138	1,24,117

Sum Insured = 50 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	13,736	16,938	19,842	33,705	38,713	44,691
26-30	15,239	17,625	20,652	34,501	38,502	45,064
31-35	15,179	17,566	20,592	31,532	35,533	42,095
36-40	17,820	20,528	22,952	32,424	35,826	39,429
41-45	18,130	20,809	23,220	30,165	33,558	37,044
46-50	24,052	28,131	29,714	38,667	42,242	44,222
51-55	32,588	34,633	36,656	51,343	53,316	54,590
56-60	46,012	48,123	50,297	73,938	78,586	83,572
61-65	60,280	62,554	64,307	1,04,791	1,12,835	1,14,492
66-70	79,028	85,806	90,690	1,47,750	1,51,698	1,54,033

Premium excluding GST

PREMIUM TABLE (Excluding GST)

Advanced Coverages

Sum Insured = 5 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	6,892	9,422	11,609	19,652	22,965	26,793
26-30	7,837	9,943	12,192	20,332	23,106	27,214
31-35	7,769	9,875	12,124	18,434	21,208	25,316
36-40	9,302	11,658	13,582	19,011	21,457	24,008
41-45	9,535	11,874	13,789	17,697	20,138	22,618
46-50	13,016	16,264	17,739	23,086	25,619	27,287
51-55	17,731	20,125	21,833	30,392	32,088	33,382
56-60	25,304	27,052	29,097	44,043	47,160	48,888
61-65	33,734	35,843	37,762	60,727	63,935	66,426
66-70	44,742	48,416	52,372	84,876	87,511	90,067

Sum Insured = 10 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	8,797	11,399	13,847	21,775	25,491	29,806
26-30	9,916	12,015	14,538	22,647	25,741	30,417
31-35	9,848	11,947	14,470	20,749	23,843	28,519
36-40	11,738	14,036	16,187	21,815	24,540	27,389
41-45	11,971	14,252	16,394	20,501	23,220	25,999
46-50	16,209	19,354	20,986	26,915	29,745	31,596
51-55	21,877	23,767	25,671	35,536	37,378	38,794
56-60	30,979	32,263	33,928	51,112	54,603	56,549
61-65	41,045	42,403	43,883	70,190	73,819	76,690
66-70	54,244	56,224	60,769	97,922	1,00,873	1,03,810

Sum Insured = 25 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	12,610	15,902	18,953	26,590	31,340	36,876
26-30	14,075	16,708	19,858	27,923	31,859	37,867
31-35	14,015	16,648	19,798	26,041	29,977	35,985
36-40	16,462	19,355	22,017	28,131	31,584	35,198
41-45	16,738	19,609	22,261	26,893	30,338	33,860
46-50	22,240	26,243	28,226	35,577	39,168	41,475
51-55	29,592	31,950	34,290	47,209	49,505	51,242
56-60	41,470	43,877	46,339	67,521	71,977	76,722
61-65	54,584	57,117	59,240	95,607	1,02,815	1,04,874
66-70	71,754	77,929	82,583	1,34,365	1,38,261	1,40,868

Sum Insured = 50 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	14,683	18,682	22,375	35,487	41,334	48,176
26-30	16,534	19,697	23,515	36,948	41,763	49,203
31-35	16,474	19,637	23,455	33,979	38,794	46,234
36-40	19,547	23,040	26,241	35,724	39,926	44,334
41-45	19,857	23,321	26,509	33,466	37,658	41,949
46-50	26,737	31,637	33,977	43,858	48,235	50,986
51-55	35,964	38,780	41,572	57,872	60,607	62,636
56-60	50,894	53,772	56,718	83,367	88,841	94,681
61-65	67,359	70,397	72,913	1,18,653	1,27,613	1,30,049
66-70	88,917	96,568	1,02,293	1,67,365	1,72,129	1,75,260

Premium excluding GST

PREMIUM TABLE (Excluding GST)

Worldwide Coverages

Sum Insured = 50 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	21,275	27,211	32,591	45,188	54,270	65,109
26-30	21,874	25,964	31,027	44,590	51,128	61,649
31-35	21,814	25,904	30,967	41,621	48,159	58,681
36-40	38,051	44,504	50,204	63,585	71,626	80,217
41-45	38,361	44,785	50,471	61,326	69,358	77,832
46-50	55,659	66,115	69,910	89,833	98,600	1,03,742
51-55	95,642	1,01,842	1,07,739	1,56,289	1,61,532	1,65,441
56-60	1,08,907	1,13,775	1,19,055	1,78,846	1,89,942	2,03,074
61-65	1,83,649	1,89,285	1,94,422	3,23,657	3,49,455	3,55,964
66-70	2,46,229	2,66,728	2,82,201	4,66,829	4,79,123	4,87,871

Sum Insured = 100 Lakhs						
Age / SI	Individual	1A+1K	1A+2K	2A	2A+1K	2A+2K
0-25	24,005	30,806	36,958	49,259	59,733	72,259
26-30	24,630	29,266	35,033	48,616	56,099	68,218
31-35	24,571	29,206	34,973	45,648	53,131	65,249
36-40	43,805	51,249	57,805	72,350	81,657	91,611
41-45	44,138	51,549	58,090	70,128	79,424	89,245
46-50	64,427	76,587	80,908	1,03,885	1,14,051	1,19,963
51-55	1,11,703	1,18,876	1,25,688	1,82,881	1,88,914	1,93,387
56-60	1,26,783	1,32,362	1,38,429	2,08,499	2,21,395	2,36,708
61-65	2,15,202	2,21,690	2,27,606	3,79,642	4,09,937	4,17,498
66-70	2,88,831	3,12,857	3,30,970	5,48,156	5,62,516	5,72,718

Premium excluding GST

HEALTH SHIELD 360 - WORLDWIDE COVER

The worldwide cover offers a higher Sum Insured with a worldwide hospitalisation cover for emergency and planned hospitalisation requirements.



Worldwide cashless facility at network centers*



Daycare procedures



**International emergency medical services
(Air & Roadside ambulance)**

Note : Worldwide cover benefit is available only when Insured member (Indian resident) is travelling abroad and his single trip is not more than 45 days and multiple trips taken abroad by customer in a policy year is not more than 90 days. The scope of this cover extends to worldwide including India, USA and Canada and the Maximum limit of indemnity would be restricted to the Annual Sum insured for claims within and outside India, in aggregate. A co-pay of 10% will be applied to every admissible claim, if the treatment is taken outside India.

*as per availability.



HEALTH SHIELD 360 -
WORLDWIDE COVER

TERMS & CONDITIONS



Eligibility

- Adults from 21 to 70 years of age, Children from 91 days to 20 years of age; child will be covered under floater plan only



Tenure

1 Year



Family definition

Self, Spouse and up to 2 dependant children upto 20 yrs. of Age.



Room rent restriction

Nil



Waiting Period

- Initial Waiting Period: 30 days for all illnesses (except hospitalisation due to injury).
- Expense related to hypertension, diabetes, and cardiac conditions within 90 days from the policy commencement date unless they are PED.
- Pre-existing diseases: 24 months waiting period for declared and accepted PEDs.
- Specific disease waiting period: 2 years, for specific illness and treatment. (Please refer to the policy clauses for the full listing).

Conditional Underwriting

- When an insured member declares an existing illness, a medical underwriting is done for such proposal. On the basis of the medical underwriting the proposal is either accepted with loading on premium or its rejected
- Customer is enrolled in the policy with loading on premium and also becomes part of Be-Healthy program of 360 Wellbeing Program

MAJOR PERMANENT EXCLUSIONS

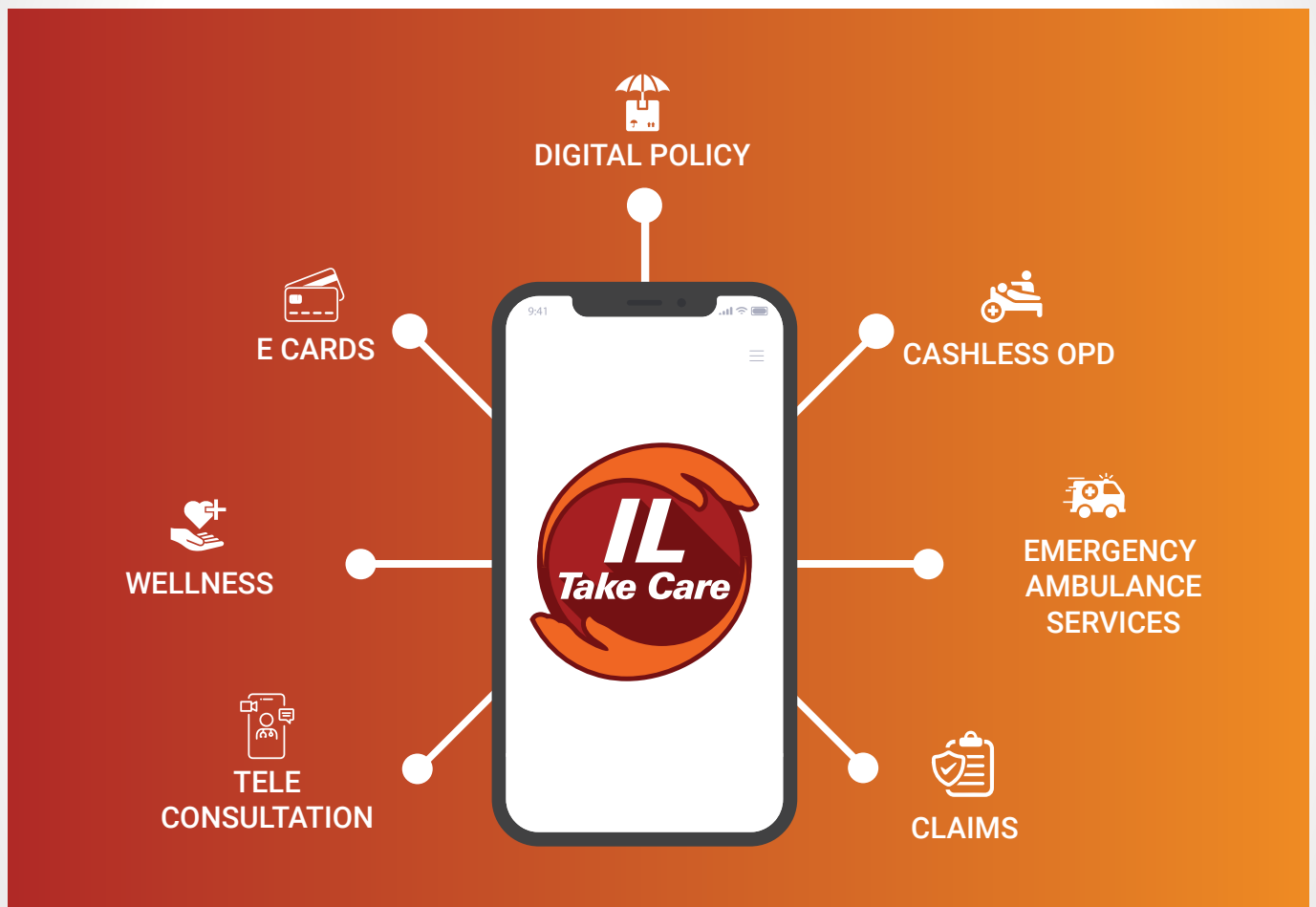
(This is an indicative list of exclusions. For complete details please refer the policy wordings)

- Medical expenses incurred during the first 30 days of inception of the policy, except those arising out of accidents. This exclusion doesn't apply for subsequent renewals without a break
- Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- Expenses arising out of or attributable to alcohol or drug use/ misuse/ abuse
- Cost of spectacles/ contact lenses, dental treatment

IL TAKECARE

A one stop solution for your insurance and wellness needs. Download the IL TakeCare app to avail the following services and much more as per your policy, all at the ease of your fingertips.

- Convenient & Easy-To-Use app
- Wide range of Emergency & Convenient Medical solutions at your fingertips as per the policy terms
- Quick Claim Process
- Wellness Programs to help keep you fit



Download the App now



<https://apple.co/2nNyPya>



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CLAIM PROCESS

HOW TO INTIMATE A CLAIM?

Reach us at:



18002666

Monday to Saturday between 8:00 am to 8:00 pm



customersupport@icicilombard.com



IL TakeCare app

CASHLESS CLAIMS



- Get admitted in any one of our network hospitals
- Reach out to insurance desk in hospital and submit the pre-authorisation claim form along with relevant documents
- Hospital insurance desk shares the pre-authorization documents with IL Health Care
- ICICI Lombard Health Care reviews your claim requested and accordingly will approve, query, or reject the same (as per policy terms and conditions)

REIMBURSEMENT CLAIMS

If hospitalisation occurs in a non-network hospital:



- Upon discharge, pay all hospital bills and collect all original documents of treatments and expenses underdone
- Send the duly filled (and signed by insured and treating doctor) claim form and required claim documents
- ICICI Lombard Health Care will review your requested claim and will accordingly approve, query, or reject the same (as per policy terms and conditions)
- ICICI Lombard Health Care Settles the claim (as per policy terms and conditions) and reimburses the approved amount

Below are the places from where you can download the claim form.



IL TakeCare App



ICICI Lombard Website



ICICI Lombard customer support helpline – 18002666

HEALTH INSURANCE FAQ

1. Why do I need Health Insurance?

Healthcare is expensive. Technological advances, new procedures and more effective medicines have driven up the cost of healthcare. This increase has to be borne by the consumer, making treatment unaffordable for too many. Health Insurance overcomes these obstacles so that you remain free of anxiety regarding your health. Think for a moment about the enormous medical costs you would incur if you suffered a major accident tomorrow or were suddenly stricken by an illness. Uninsured people live with such risks every day. Health insurance seeks to shield you from that risk. It provides the much needed financial relief. You also get tax benefit under section 80D of the Income Tax Act and amendments made thereto.

2. How will health insurance pay for my emergency medical expenses?

Your health insurance will either pay your hospital bills directly if opted for the cashless facility or it will reimburse any payment made by you towards medical expenses incurred due to an illness or injury as per the policy terms.

3. What do you mean by Family Floater Policy?

Family Floater is one single policy that takes care of the hospitalisation expenses of your entire family. The policy has one single sum insured, which can be utilized by any/ all insured persons in any proportion or amount subject to maximum of overall limit of the policy sum insured, as per policy terms and conditions.

4. Will my health insurance cover begin from day one?

When you get a new policy, there will be a 30 days waiting period starting from the policy inception date, during which period any hospitalisation charges will not be payable by the insurance companies. However, this is not applicable to any emergency hospitalisation occurring due to an accident. This waiting period will not be applicable for subsequent policies under renewal. Furthermore, in case of a declared pre-existing disease, a waiting period of 24 months will be applicable and certain specified diseases shall have a waiting period of 24 months.

5. What is pre-existing condition in health insurance policy?

It is a medical condition/ disease that existed before you obtained health insurance policy

6. If my policy is not renewed in time before expiry date, will it be denied for renewal?

The policy will be renewable provided you pay the premium within 30 days (called as Grace Period) of expiry date. However, coverage would not be available for the period for which no premium is received by Us. The policy will lapse if the premium is not paid within the grace period.

7. What happens to the policy coverage after a claim is filed?

After a claim is filed and settled, the Policy Sum Insured is reduced by the amount that has been paid out on settlement.

For Example: In January you start a policy with a coverage of ₹5 Lakh for the year. In April, you make a claim of ₹2 Lakh. The coverage available to you for the May to December will be the balance of ₹3 Lakh.

8. What is Unlimited Reset Benefit?

It is a benefit that allows an insured to reinstate the entire sum insured in the policy year when it is insufficient as a result of previous claims in that policy year. In case the entire cover is exhausted, it gets replenished automatically for the next hospitalisation that occurs within the policy year. Reset will not trigger on first claim and cannot be used by same person for same illness for which the claim has already been paid in the policy.

9. Does my policy offer worldwide cover?

On the basis of the plan selected, Health Shield 360 Insurance policy covers Hospitalisation expenses (including planned hospitalisation) incurred abroad as well.

10. Can I increase my Sum Insured at the time of renewal?

Yes, you can increase the Sum Insured at the time of renewal. However, fresh waiting period would apply for the enhanced Sum Insured.





HEALTH SHIELD 360

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*Optional Covers are available on the selected options under this Policy on payment of additional premium.

**Reset will not trigger for the first claim. Reset will not trigger for same person with same illness for which a claim has been paid in that policy year.

#Worldwide cover benefit is available for 45 consecutive days from the date of travel in a single trip and 90 days in a cumulative basis as a whole in a Policy year. A co-pay of 10% will be applied to every admissible claim over and above to any other co-pay levied.

Increase of 10% of annual sum insured immediately preceding each policy year subject to a maximum of 100% provided there is no Claim during the Policy Year. And In case of claim made the accrued Additional Sum insured will get reduced in the same proportion in which it has been accrued.

Prohibition of Rebates – Section 41 of the Insurance Act, 1938 1) 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 prospectus or tables of the insurer. 2) If any person shall fail to comply with sub regulation (1) above, he shall be liable to payment of fine which may extend to rupees ten lakhs. Only for the customers of HSBC Bank Limited who wish to avail Health Shield 360 Insurance. Master Policy No. (4177i/MSTR/247427045/00/000) underwritten by ICICI Lombard GIC Ltd The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the sales brochure /policy wordings carefully before concluding a sale. 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. ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025. IRDA Reg. No.115 Toll Free 18002666, Fax No 02261961323 CIN L67200MH2000PLC129408. Website: www.icicilombard.com

Email: customerssupport@icicilombard.com. Product Name: Health Shield 360 UIN: ICIHLP22083V022122. ADV/16420 022724SD-SHT