



HEALTH SHIELD 360

**SHIELDING YOUR FAMILY'S
WELLBEING!**

TOP UP POLICY

What is a Top Up Health Insurance Policy?***

A prudent addition to your existing health insurance policy, the top-up health insurance plan offers you medical coverage in addition to the policy you have already purchased or received from your company. It is an indemnity policy which enables you to cover medical expenses above and beyond the sum insured offered by your regular policy, safeguarding you from expensive medical emergencies.

What is Deductible?#

Deductible means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

**Source link: <https://www.forbes.com/advisor/in/health-insurance/top-up-health-insurance-plans/>

#Definition is as per the policy wordings, For further details kindly refer the policy wordings

HEALTH SHIELD 360 TOP UP FEATURES



Hospitalisation Expenses with High SI Limit

- Covers in-patient hospitalisation expenses, Sum Insured options available from – ₹ 15 lacs, ₹ 25 lacs to ₹ 50 lacs



In Patient AYUSH Hospitalisation

- AYUSH treatment taken in AYUSH hospital or AYUSH Day care



Home Health care

- Covers Home care treatment on advise by medical practitioner



Day Care Surgeries/Treatment

- All Day Care Treatments & procedures covered up to SI



Unlimited Reset Benefit

- Sum Insured gets reinstated each time it gets exhausted for a next claim which is not related to previous claim



Claim Protector

- Pays claim for non-payable items* in claim such as consumables



Pre and Post-Hospitalisation Expenses

- Medical expenses incurred, immediately, 60 days before and 90 days after hospitalisation



Additional Sum Insured (Cumulative Bonus)

- 10% increase in sum insured for every claim free year
- Maximum up to 100% of sum insured



Sum Insured Protector

- The Sum Insured increases on cumulative basis at each renewal on the basis of inflation rate in the previous year

HEALTH SHIELD 360 TOP UP FEATURES



ASI Protector (Cumulative Bonus Protector)

- For any claims upto ₹ 50,000, ASI Protector (Cumulative Bonus Protector) earned is protected



Air Ambulance Cover

- Expenses incurred for Air Ambulance services required for emergency care
- SI limit upto Sum Insured



PED covered after 30 days

- Declared and accepted Pre Existing Diseases will be covered after 30 days of initial waiting period



Donor Expense

- Covers medical expenses in respect of the donor for organ transplant surgery



Domiciliary Hospitalisation

- Covers medical expenses in respect of domiciliary hospitalisation




Specific illness covered after 30 days


- 17 named illness covered after 30 days

HEALTH SHIELD 360 AS A TOP UP


Health Shield 360 is also available as a top-up plan. It comes into effect only after hospitalization expenses cross a certain limit, thus providing an added cover to your existing health policy. For example, one has opted for a Top-up policy with a Sum Insured of ₹20 Lakh and a deductible of ₹4 Lakh. In case of an unfortunate circumstance, this policy will cover the hospitalization expenses exceeding ₹4 Lakh.

RECOMMENDED COVERS

 | Entry age limit up to 60 years


 | Hospitalisation cover

 | Day care surgeries/ treatment coverage


 | Pre (60 days) & Post (90 days) hospitalisation expenses


 | In patient AYUSH hospitalisation


 | Unlimited Reset Benefit**


 | Additional Sum Insured (ASI)


 | Home healthcare


 | Claim Protector


 | Additional Sum Insured (ASI) Protector


 | Sum Insured Protector


 | Air Ambulance Cover

 | Domestic road emergency ambulance cover

 | Donor expenses

 | Domiciliary Hospitalisation

 | Waiting period of 30 days

 | Declared and accepted PED will be covered after 30 days of waiting period

**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.

KEY POINTS TO NOTE



Eligibility

- Exclusive offering for ICICI Securities customers.
Customer needs to be an Insured member.
- Adults from 21 to 60 years, children from 91 days to 20 years; child will be covered under floater plan only



Tenure

1 Year



Family definition

Self, spouse and max. 2 dependent children upto 20 yrs. of Age



Conditional underwriting

- When an insured member declares an existing illness, a medical underwriting is done for such proposal. On the basis of medical underwriting the proposal is either accepted with loading on premium or its rejected

WAITING PERIOD



Waiting period

- 30 days for all diseases except hospitalisation due to accident



Specific exclusions

Standard list of diseases & procedures will be covered after 30 days of initial waiting period.



Pre-existing disease(s) (PED)

- Declared & accepted PED will be covered after 30 days of initial waiting period
- PED needs to be declared by insured for all insured members in policy
- Any non-declaration of PED will lead to rejection of claims and cancellation of policy



PREMIUM CHART

HEALTH SHIELD 360 - TOP UP POLICY

Age agnostic premium for all policies such 1A, 2A, 2A + 1K, 2A + 2K, 1A +1K, 1A + 2K (Age band - 21 to 60 years)

Deductible = 2 Lakhs for	
Sum Insured	Premium (Rs. incl GST)
₹ 15 Lakhs	4,649
₹ 25 Lakhs	6,549





Deductible = 3 Lakhs for	
Sum Insured	Premium (Rs. incl GST)
₹ 15 Lakhs	4,099
₹ 25 Lakhs	5,999
₹ 50 Lakhs	9,199

Deductible = 4 Lakhs for	
Sum Insured	Premium (Rs. incl GST)
₹ 15 Lakhs	3,699
₹ 25 Lakhs	5,549
₹ 50 Lakhs	8,749

Deductible = 5 Lakhs for	
Sum Insured	Premium (Rs. incl GST)
₹ 15 Lakhs	2,949
₹ 25 Lakhs	4,849
₹ 50 Lakhs	8,049

A - Adult, K- Kid

CONVENIENCE

-  Mobile
-  Internet Banking portal
-  Contact - (Relationship Manager)
-  Visit - ICICI Securities Branch

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, all at the ease of your fingertips.

- Convenient & Easy-To-Use app.
- Wide range of Emergency & Convenient Medical solutions at your fingertips 24x7.
- Quick Claims settlement process.
- Wellness Programs to help keep you fit.

Download the IL TakeCare App



<https://bit.ly/2n5vkmt>



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



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-authorization claim form along with relevant documents
- Hospital insurance desk shares the pre-authorization documents with IL Health Care
- ICICI Lombard Health Care will review your requested claim and will accordingly 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 (signed by insured and treating doctor) claim form and required claim documents
- ICICI Lombard Health Care reviews your claim requested and accordingly will 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

 **ICICI** direct.com

 **ICICI** Lombard
Nibhaye Vaade