



# MaxProtect

## Health Insurance

**Unlimited Sum Insured**  
health insurance policy  
that helps you focus on your  
recovery instead of bills

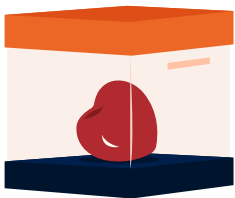
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# ICICI Lombard's MaxProtect benefits designed to help you save more money



## Reset benefit

If you exhaust your insurance coverage for an illness within a policy year, the reset benefit allows you to restore your sum insured to its original amount unlimited times.



## Donor expenses

If you require an organ transplant and there are costs associated with the organ donor's medical procedures, we will cover those expenses.



## Guaranteed Cumulative Bonus (GCB)

Get rewarded for being healthy with a 20% increase in your coverage that can go to 100% for each claim-free year.



## Claim protector

Sometimes, non-payables like dressings, bandages, syringes, etc., can add up to 5-15% to your total bill. This covers expenses towards non-payables, such as bandages, baby food, etc are excluded from your insurance coverage as per IRDAI.

# Top features of ICICI Lombard MaxProtect health insurance



## **High coverage:**

With high sum insured coverage, you can address a wide range of medical expenses



## **Pre and Post-Hospitalisation coverage:**

Coverage for medical expenses incurred before and after hospitalisation for accepted in-patient hospitalisation claims.



## **Modern Treatment coverage:**

Covers a list of advanced and modern medical treatments such as stem cell therapy, oral chemotherapy, robotic surgeries & more up to a coverage limit of Rs. 1 crore.



## **Worldwide cover\*:**

Covers medical treatment & day care hospitalisations worldwide after the waiting period.



## **Guaranteed Cumulative Bonus (GCB):**

Policy sum insured increases 20% yearly and can increase to 100% on renewal for every claim-free year



## **Value-added services\*\*:**

Assistance in booking an emergency ambulance & avail of discounts on your medical expenses



## **Multi-year policy discounts:**

Get 10% & 15% discounts on your premium for 2 & 3-year policies, respectively.

# Why MaxProtect?

Getting hospitalised and expecting a long bill is the last thing one expects, but it's always good to be prepared for the unexpected. With a low health coverage, you may have to pay some of these medical bills out-of-pocket. Thanks to MaxProtect, you can now have a sizeable coverage for hospitalisation, surgeries & medical expenses at an affordable price so that you can focus on recovering.

## Sum Insured options:

The maximum amount of cover available to you for a policy period of one year.

- Sum Insured options: ₹ 1 crore to Maximum Unlimited~



## ₹ 0 Virtual doctor consultations 24x7

Not feeling well but don't want to visit a doctor? The unlimited teleconsultation service makes it easy to see a doctor without leaving home. Just book an appointment with us to speak or video call a doctor at no extra charge.

## Cashless hospitalisation<sup>^</sup> in ~~7000+~~ ANY hospital

We understand that your comfort and trust in a hospital you're treated at is very important.

With ICICI Lombard's Anywhere Cashless service, you can choose the hospital that aligns with your preferences and meets your healthcare needs. Whether it's a hospital near your home or a specialised center renowned for its expertise, we ensure you receive cashless treatment at your preferred hospital.



# What does MaxProtect cover?



## Room rent:

Default coverage for any hospital room except suite in case of hospitalisation



## In-patient treatment:

Coverage for hospitalisation up to the sum insured



## Day care procedures & treatments:

Coverage for day care treatments requiring less than 24 hours of hospitalisation (including dialysis, radiotherapy and chemotherapy).



## Coverage for Modern treatments:

Coverage for a list modern treatments up to SI or max up to 1 crore

### Treatment/Procedures covered for Modern Treatments

- Deep Brain stimulation
- Intra vitreal injections
- Bronchical Thermoplasty
- Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- Immunotherapy- Monoclonal Antibody to be given as injection
- IONM - (Intra Operative Neuro Monitoring)
- Oral Chemotherapy
- Robotic surgeries
- Stereotactic radio Surgeries
- Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
- Balloon Sinuplasty



## Pre-hospitalisation:

Coverage for expenses incurred 60 days before hospitalisation



## Post-hospitalisation:

Coverage for expenses incurred 180 days after hospitalisation

# What does MaxProtect cover?



**Domiciliary hospitalisation:**  
Coverage for treatment taken at home



**Donor expenses:**  
Coverage for expenses related to organ transplantation



**In-patient AYUSH:**  
Coverage for AYUSH treatments taken during hospitalisation



**Domestic road ambulance:**  
Coverage of up to Rs.10,000 for road ambulance services

PREMIUM PLAN 

PREMIUM PLAN 



**Air ambulance cover:**  
Coverage for air ambulance services



**Worldwide cover\*:**  
Up to 3 crores coverage for medical treatments outside the country

PREMIUM PLAN 

PREMIUM PLAN 



**Claim protector:**  
Coverage of expenses towards non-payables, as per IRDAI's excluded list of items up to sum insured



**Health check-up:**  
Covers up to Rs. 10,000 cost of health check-ups once a year

PREMIUM PLAN 

PREMIUM PLAN 



**Homecare treatment:**  
Coverage for homecare services up to 1 lakh



**Second Opinion for Critical Illness:**  
Covers cost of a second opinion worldwide if diagnosed with a critical illness



**Reset benefit:**  
Unlimited times sum insured reset for the same illness if exhausted in a policy year



**Bariatric surgery:**  
Coverage up to the sum insured for weight loss surgery, if recommended post completion of the required waiting period



**Teleconsultation#:**  
Unlimited teleconsultation services, available 24x7



**Co-pay:**  
No need to pay extra health insurance policy premiums if you don't live in a metro city.



**Guaranteed Cumulative Bonus (GCB):**  
Coverage increases by 20% yearly and can increase to 100% on renewal for every claim-free year

# What does MaxProtect cover?



## **Value-added services:**

Access to Health Assistance (HAT), emergency ambulance booking & discounts on medical expenses.

### **The services provided under this shall include:**

- Availability of hospital beds/COVID hubs etc.
- Scheduling appointments from diagnostic labs registered with us
- Providing guidance on engaging attendants or nurses
- Providing suitable options with respect to hospitals as well as providing assistance in cashless facility<sup>^</sup>, wherever applicable.
- Providing guidance on post hospitalization care, such as Physiotherapy/ Nursing at home.
- Scheduling an appointment with any medical practitioner registered with us
- Identifying a Physician/ Specialist for
- Scheduling appointments for a second opinion
- Providing preventive information on ailments
- Facilitation with respect to arrangement of mobility aids, daily living aids, medical equipment etc.
- Providing information, assistance and facilitation on door step delivery of medicines

# What's not covered by this policy?

- Pre-existing diseases and their direct complications are excluded until 48 months of continuous coverage. Opt for the pre-existing disease waiver add-on to reduce it to 24 months.
- Some diseases/procedures such as cataract treatment, hernia, varicose veins & more are excluded for 24 months, except for accident claims.
- All types of internal illnesses/defects such as gender change treatments, expenses related to birth control, infertility, cosmetic or plastic surgery expenses unless medically necessary & more are not covered by this policy.
- For a complete list of exclusions, please refer to the policy wordings.
- Gender change treatments
- Cosmetic or plastic surgery expenses unless medically necessary.
- Treatment required due to participation in hazardous or adventure sports
- Treatment for alcoholism, drug or substance abuse, and consequences
- Expenses for dietary supplements and substances without a prescription
- Unproven treatments lacking medical documentation
- Expenses related to birth control, sterility, and infertility
- Medical treatment expenses traceable to childbirth, miscarriage, and termination of pregnancy (unless due to an accident)

**For a complete list of exclusions, please refer to the policy wordings.**

# Round out your coverage

MaxProtect offers optional add-ons to enhance your health insurance coverage:



## Pre-existing disease waiting period waiver:

Reduce your waiting period from 48 to 24 months for pre-existing diseases and their complications. We will account for your already completed waiting period if you switch your policy to MaxProtect from your existing one.

## Eligibility to buy MaxProtect & other details



**Age:** Children as young as 91 days and up to a maximum age of 21 are eligible for floater policies. Adults are eligible for coverage starting at 21 and up to 65 years old.



### Sum Insured (SI) options:

Both Classic & Premium plans offer SI options starting from 1 crore up to unlimited coverage



### Policy tenure options:

You can choose the duration of your policy from options of 1, 2, or 3 years and get 10% & 15% discounts on your premium for 2 & 3-year policies, respectively.



### Relationships covered:

You and your immediate family (immediate family would mean spouse, dependent children, brother(s), sister(s) and dependent parent(s), Grandparents, Grandchildren, Mother-in-law, Father-in-law, Son-in-law and Daughter-in-law.



# ICICI Lombard MaxProtect Classic vs Premium plan comparison

Key benefits	Classic	Premium
<b>Room rent</b> Coverage for hospital room charges during your stay	All rooms except suite	All rooms except suite
<b>In-patient hospitalisation</b> Expenses covered for hospital stays exceeding 24 hours	No limit	No limit
<b>Day care treatments</b> Coverage for medical procedures that don't require overnight hospitalisation	All day care treatments	All day care treatments
<b>Coverage for modern treatments</b> Coverage for a list of advanced and cutting-edge medical treatments	Up to 1 crore	Up to 1 crore
<b>Pre hospitalisation</b> Medical expenses covered before hospital admission	60 days	60 days
<b>Post hospitalisation</b> Coverage for medical expenses after hospital discharge	180 days	180 days
<b>Domiciliary hospitalisation</b> Coverage for medical treatment received at home	No limit	No limit

Key benefits	Classic	Premium
<p><b>Donor expenses</b> Coverage for medical expenses related to organ transplantation procedures</p>	No limit	No limit
<p><b>In-patient AYUSH</b> Coverage for AYUSH treatments during hospitalisation</p>	No limit	No limit
<p><b>Domestic road ambulance</b> Coverage for ambulance services within the country</p>	Up to Rs. 10,000 per hospitalisation	Up to Rs. 10,000 per hospitalisation
<p><b>Reset benefits</b> Renewal of coverage amount after exhausting the sum insured in a given policy year</p>	Unlimited times for any illness	Unlimited times for any illness
<p><b>Guaranteed No Claim Bonus (GCB)</b> Bonus for claim-free policy years</p>	20% every claim free year up to 100%	20% every claim free year up to 100%
<p><b>Teleconsultation#</b> Access to medical consultations via phone or video calls</p>	Unlimited	Unlimited
<p><b>Air ambulance cover</b> Coverage for air ambulance services during medical emergencies</p>	NA	Up to SI

Key benefits	Classic	Premium
<b>Homecare treatment</b> Cashless coverage for medical treatments provided at home	NA	Up to 1 lakh
<b>Bariatric surgery</b> Coverage for weight loss surgeries	Up to SI	Up to SI
<b>Worldwide cover*</b> Insurance coverage extends globally for medical treatments	NA	3 Cr
<b>Claim Protector</b> Covers expenses towards non-payables, excluded from coverage as per IRDAI	NA	Up to SI
<b>Health check-up</b> Coverage for preventive health check-ups	NA	Up to Rs.10,000/- per policy on cashless basis
<b>Second opinion for Critical Illness</b> Coverage for seeking a second medical opinion globally for a critical illness	NA	Up to SI
<b>Value-added service</b> Coverage for health assistance & emergency services	HAT, deals & discounts, ambulance concierge services	HAT, deals & discounts, ambulance concierge services

# What if I want to cancel or migrate my health policy?

If you want to cancel your policy, then you have the option to do so by giving a 15-day prior written notice. If accepted by us, we will refund the premium for the unexpired policy period as detailed below:

Cancellation Period	Refund % for 1 year tenure policy	Refund % for 2 years tenure policy	Refund % for 3 years tenure policy
From 16 days to 1 month	75%	80%	80%
From 1 month to 3 months	60%	70%	75%
From 3 months to 6 months	40%	60%	70%
From 6 months to 9 months	20%	50%	60%
From 9 months to 12 months	0%	40%	55%
From 12 months to 15 months	NA	30%	45%
From 15 months to 18 months	NA	20%	40%
From 18 months to 21 months	NA	10%	35%
From 21 months to 24 months	NA	0%	25%
From 24 months to 27 months	NA	NA	20%
From 27 months to 30 months	NA	NA	10%
From 30 months to 33 months	NA	NA	5%
From 33 months to 36 months	NA	NA	0%



#### Disclaimer

**\*Worldwide cover** - There will be a waiting period of 2 years after this cover has been opted to avail any kind of benefit under the same. There will be no waiting period for any inpatient hospitalization claims arising due to Accident or Injury. In case of planned Inpatient Care, prior intimation of at least 7 days in advance of travel and due approval from Us will be necessary. In case of hospitalisation for emergency care, You must intimate us within 24 hours of such inpatient admission. This cover can only be availed by you if the insured's age is up to 65 years.

**\*\*These discounts** can be viewed on our mobile application and can be availed as per product terms and conditions and subject to availability.

**~1 crore to Unlimited-** This policy provides coverage of 1 crore and other sum insured options as per requirement. For more details please refer the policy documents.

**#Teleconsultation** - This Benefit should not be construed to constitute medical advice and/or substitute the Insured Person's visit/ consultation to an independent Medical Practitioner/Healthcare professional.

**^ Cashless hospitalisation** - As per policy T&C. This facility will be extended based on confirmation from respective hospital/healthcare provider. Customer to request through app at least 24 hours before planned admission date.

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. 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 House, 414, P. Balu Marg, Off Veer Savarkar Road, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025 Toll Free: 1800 2666 Fax No: 022 61961323 IRDA Reg. No. 115 CIN: L67200MH2000PLC129408 Customer Support Email Id: [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com) Website Address: [www.icicilombard.com](http://www.icicilombard.com) Product Name: Max Protect UIN: ICIHLIP24084V012324 ADV/19400