

icicilombard.com

✔ Instant Policy ✔ No Paperwork

## Family Floater Health Insurance

Poorey Parivaar  
ki Poori Suraksha...

 **ICICI Lombard**  
Health Insurance

Poorey Parivaar ki Poori Suraksha

Buy Now



Family Floater Health Insurance is a comprehensive plan that covers your family<sup>^</sup> under a single policy with a single premium. This policy ensures your peace of mind and also offers maximum tax benefit under Section 80 D of the Income Tax (Amendment) Act, 1961<sup>\*</sup>.

\* Tax benefits are subject to tax laws

<sup>^</sup>A maximum of 2 adults and 2 children can be covered under a single policy

### FLOATER

Anyone in your family can avail of this cover. It can be you, your spouse or your child.

**Example:** The Prakash Family is covered under a traditional health insurance plan with individual policies, of which Mr. Prakash is separately covered for ₹ 2 Lakhs, his wife for ₹ 1 Lakh, their son and daughter for ₹ 50,000 each. They have paid premium for all these four policies separately. In an unforeseen situation, wherein surgery and post hospitalisation bill of their son amounts to ₹ 1.30 Lakhs, the existing policy will cover only ₹ 50,000, while Mr. Prakash will have to bear the balance ₹ 80,000 from his pocket.

However, with Family Floater Health Insurance plan, each member of the Prakash family can utilize the entire sum insured of ₹ 4 Lakhs. Thus in the above situation, Family Floater would have covered the entire amount of ₹ 1.30 Lakhs of medical expenses of Mr. Prakash's son.

### KEY BENEFITS

**FREE  
HEALTH  
CHECK**

Free health check-up coupon for any one insured family member.

Family Floater comes with a free health check coupon for any one person in the plan, covering tests like Medical Examination, Blood Grouping and Rh Typing, Hb%, Blood Count (CBC), Fast Blood Sugar, Urine Routine, ECG . This coupon is valid for one whole year. [Click here](#) to know more

## CASHLESS

Simply use your Health ID Card at any of our 3500+ network hospitals and avail cashless service, a boon for those times when you need finance the most.

## TAX BENEFITS

Avail tax benefit under Section 80D of the Indian Income Tax Act 1961.\*  
\* Tax benefits are subject to tax laws

## COVERAGES

Cover your family<sup>^</sup> under one policy  
Options for one or two year covers available.

- No health check-up up to the age of 55 years(age as on last birthday)
- **Avail of Cumulative Bonus.** An Additional Sum Insured of 5% would be provided on cumulative basis on each renewal up to a maximum of 50% in case there is no claim under the policy.
- Buy Online through ICICI Bank, HDFC Bank and Citibank Credit card and pay in EMIs without any extra charges. ~

<sup>^</sup>A maximum of 2 adults and 2 children can be covered under a single policy

~(Conditions Apply).EMI facility available only for ICICI Bank, Citibank and HDFC Bank (up to 6 months) credit card customers at the sole discretion of the Banks.

Note: EMI option subject to minimum annual premium of ₹ 10,000. [Click here](#) to know more

## POLICY COVERAGE

The policy covers the following **medical expenses** :

- Incurred as an inpatient during hospitalisation for more than 24 hours, including room charges, doctor/ surgeon's fee, medicines bills, etc.
- Medical expenses incurred 30 days prior to hospitalisation
- Medical expenses incurred 60 days post hospitalisation
- Named Day Care expenses incurred on advanced technological surgeries and procedures like Dialysis, Radiotherapy, and Chemotherapy, requiring less than 24 hours of hospitalisation.
- Pre-existing diseases can be covered after 4 continuous years<sup>##</sup> of coverage with the Company
- Secures you and your family against terrorist activities
- This policy also covers you for hospitalisation<sup>^^</sup> in case of **Swine Flu / H1N1 influenza<sup>^^</sup>**

<sup>^^</sup> If it's not a pre-existing illness.

<sup>##</sup> Conditions Apply

Your Family Floater Health Plan can be renewed instantly.

**[Read the Terms of Renewability](#)**

a. The policy can be renewed under the prevailing Family Floater Health Insurance Plan or its nearest substitute approved by IRDA in the event that the plan has been discontinued.

b. **Renewal Premium** - Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.

c. **Maximum Renewal Age** - This policy can be renewed up to a maximum age of 70 years.

d. **Floater Benefit** - The floater benefit under this policy is available up to the age of 60 years. All the insured above age of 60 years will be renewed under an individual plan.

e. **Grace Period** - The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to the Company on or before the date of expiry of the Policy and in no case later than 15 days (Grace Period) from the expiry of the Policy. However, the Company shall not be liable for any claim for the period for which premium is not received by the Company.

f. **Cumulative Bonus** - An Additional Sum Insured of 5% would be provided on cumulative basis on each renewal up to a maximum of 50% in case there is no claim under the policy. However, 10% of the Sum Insured will be reduced from the accumulated Additional Sum Insured, in case there is a claim under the policy.

g. **Sum Insured Enhancement** - Sum Insured can be enhanced only upon renewal, subject to underwriters' approval.

h. **Inclusion / Exclusion of Insured** - This policy allows to include or exclude a member in the plan only at the time of renewal.

i. **Loading in case of Claims** - The renewal premium shall be calculated as per the age of the senior most insured member as covered under the policy. A loading may be charged on the premium in case there is a claim in the expiring policy. The loading of premium is calculated as per the following scale :

j. **In case of claim not pertaining to chronic illness**

Claim Amount (₹)	Loading
0 - 25,000	Nil
25,001 - 50,000	10%
50,001 - 100,000	20%
100,001 - 200,000	50%
>200,000	75%

**For subsequent renewals, there will be no loading unless there is a claim in any renewal policy.**

**ii. In case of claim pertaining to chronic illness like heart diseases, cancer, brain diseases, organ failure and cirrhosis of the liver, loading of 75% on the base premium will be applicable.** The loading will be applicable for all subsequent renewals. If there are claims in the subsequent renewals , further loading of 75% would be applicable, subject to a maximum of 200% on the base premium.

The extent of loading thus derived would be applicable for all subsequent renewals. For the purpose of determination of loading on renewal policies, chronic ailments mean any condition or illness which is normally prolonged or recurrent, including but not limited to heart diseases, cancer, brain diseases, organ failure and cirrhosis of the liver.

## ELIGIBILITY

- The customer can buy the policy for any family<sup>^</sup> members.
- The senior most person to be insured should be between 5 to 60 years of age.
- The Proposer needs to be aged above 18 years
- To cover children aged between 91 days to 5 years, the policy must also cover at least 1 adult under the same policy.
- Children under less than 91 days old cannot be covered.
- The policy cover is renewable till the age of 70 years
- Individual(s) proposed for Insurance whose age is 56 years and above have to undergo medical tests at ICICI Lombard designated diagnostic centers.
- Income Tax benefits u/s 80D can only be availed for policies bought for Self, Spouse, Children or Parents.
- Floater benefit under the policy is available up to the age of 60 years. All floater policies thereafter will be renewed under individual plan up to the age of 70 years.

<sup>^</sup>A maximum of 2 adults and 2 children can be covered under a single policy

#### WHY BUY ONLINE

- **Instant policy:** Digitally signed policy available 24X7 online, customer can take prints. The hard copy of the policy is couriered the same day (or next day if customer buys after 6 PM) and will reach him/her within 2-3 working days.
- **EMI without any extra charges<sup>#</sup>**
- **No Paperwork required**

#### POLICY EXCLUSIONS

##### **Exclusions valid for the first 30 Days**

Any illness contracted within 30 days of the inception date of the Policy, except those that are incurred as a result of an accident. This clause is not applicable on the subsequent renewals

##### **Exclusions valid for the first 2 Years**

Treatment of the following diseases/illness/ailments:

- Cataract
- Benign Prostatic Hypertrophy
- Myomectomy, Hysterectomy unless because of malignancy
- Hernia, Hydrocele
- Fistula in Anus, Piles
- Arthritis, Gout, Rheumatism
- Joint replacement, unless due to accident
- Sinusitis and related disorders
- Stone in the urinary and biliary systems
- Dilatation & Curettage
- Skin and all internal tumors / cysts / nodules / polyps of any kind, including breast lumps, unless malignant / adenoids and hemorrhoids
- Dialysis required for chronic renal failure
- Surgery on tonsils, adenoids and sinuses

- Gastric and duodenal ulcers

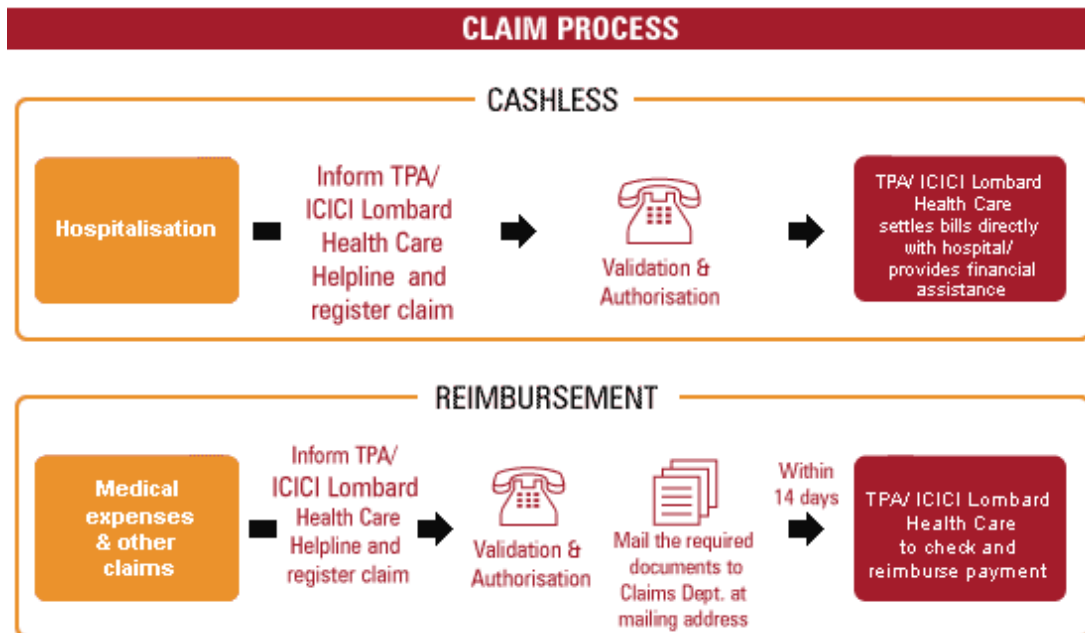
If the Policy is renewed with us for 2 consecutive years, the above diseases/illness/ailments will be covered from the 3rd year. If these are Pre-existing diseases at the time of inception of the policy, the same will be covered from the 4th year onwards.

### Permanent Exclusions

- Any internal congenital illness.
- Non-allopathic treatment, pregnancy and childbirth related complications, cosmetic, aesthetic and obesity related treatment.
- Expenses arising from HIV or AIDS and related diseases, use or misuse of liquor, intoxicating substances or drugs as well as intentional self injury
- War, riots, strike, nuclear weapon, induced treatment.

## HOW DO I CLAIM MY INSURANCE?

In case of emergency or planned hospitalisation, just use your health ID card at ICICI Lombard Health Care network hospitals and avail of cashless service. Call 24-hours-toll-free number 1800-209-8888 for the complete assistance. For treatment in non-cashless hospitals, the claim form should be filled fully after discharge from hospital and sent to ICICI Lombard Health Care office along with following documents in original\*



\* Only expenses relating to hospitalisation will be reimbursed as per the policy coverage.

### Standard list of documents required:

1. Claim form duly filled & signed by the insured & doctor.
2. Original discharge card/ summary & final bill.
3. All investigation reports in originals.
4. All medicines /lab/ hospital bill in original.
5. All payments receipts in original and should be stamped.

6. Any other required documents depending upon the case.

### FAMILY FLOATER HEALTH INSURANCE POLICY PREMIUM TABLE

#### Premium for 1 Year plans in Rupees

Plan Details	Plan A Individual			Plan B 2 Adults			Plan C 2 Adults & 1 Kids			Plan D 2 Adults & 2 Kids			Plan E 1 Adult & 1 Kid			Plan F 1 Adult & 2 Kids		
	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac
Age of senior most family member																		
5 - 18 yrs.	1,956	2,250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35 yrs.	2,644	3,046	3,965	4,570	6,854	5,139	5,920	8,899	6,312	7,270	10,943	3,472	3,999	6,019	4,329	4,985	7,516	
36 - 45 yrs.	3,312	3,679	4,968	5,519	7,702	6,141	6,869	9,746	7,314	8,219	11,791	4,023	4,521	6,485	4,831	5,460	7,940	
46 - 55 yrs.	5,896	6,552	9,434	10,483	14,675	10,607	11,833	16,719	11,781	13,183	18,763	6,479	7,251	10,320	7,064	7,942	11,426	
56 - 60 yrs.	8,026	11,557	12,841	17,977	12,731	14,192	20,021	13,904	15,542	22,065	7,647	8,548	12,136	8,125	9,121	13,077		

### FAMILY FLOATER HEALTH INSURANCE POLICY PREMIUM TABLE

#### Premium for 2 Years (auto-renewal) plans in Rupees

Plan Details	Plan G Individual			Plan H 2 Adults			Plan I 2 Adults & 1 Kids			Plan J 2 Adults & 2 Kids			Plan K 1 Adult & 1 Kid			Plan L 1 Adult & 2 Kids		
	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac
Age of senior most family member																		
5 - 18 yrs.	3,520	4,051	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35 yrs.	4,758	5,484	7,137	8,225	12,338	9,250	10,656	16,018	11,362	13,086	19,697	6,249	7,197	10,834	7,793	8,974	13,528	
36 - 45 yrs.	5,961	6,623	8,942	9,934	13,864	11,054	12,365	17,543	13,166	14,795	21,223	7,241	8,137	11,673	8,695	9,828	14,291	
46 - 55 yrs.	11,203	12,448	17,925	19,917	27,882	20,154	22,483	31,766	22,384	25,048	35,650	12,311	13,777	19,608	13,421	15,090	21,709	
56 - 60 yrs.	16,052	23,113	25,683	35,953	25,460	28,383	40,042	27,807	31,084	44,130	15,294	17,096	24,272	16,251	18,242	26,154		

[PRODUCT INFO](#)

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Instant Policy

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You can also Buy/Renew your Insurance through our  
**Toll Free No. 1800-209-8888**  
NRI customers can call us on: +91-22-66723800 (Chargeable)

# EMI option is only for ICICI Bank, Citibank, HDFC Bank (up to 6 months) Credit Card customers at the discretion of the Banks.

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Disclaimer: The mailer contains only an indication of the cover offered. For complete details on coverage, terms, conditions and exclusions, please read the policy document before concluding a sale.

Mailing Address: ICICI Lombard General Insurance Co. Ltd. 401-402, Interface Bldg; No.11, Link Road, Malad (West), Mumbai - 64.

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