

#LotLikeMagic

**ICICI Lombard**  
Nibhaye Vaade

Welcome to health insurance that's so  
personalised<sup>#</sup> and infinite,  
**it feels like magic.**

Introducing

# elevate

**INFINITE  
RESET\*\***  
(Reset Benefit)

**INFINITE  
CLAIM  
AMOUNT**  
(Infinite Care Add-On\*<sup>1</sup>)

**INFINITE  
CUMULATIVE  
BONUS**  
(Power Booster Add-On\*<sup>2</sup>)

**INFINITE  
SUM  
INSURED**

Powered  
by





Leading a revolution in health insurance,  
the new **elevate** policy lets you customise  
your protection and enjoy infinite benefits like  
never before.



**Leveraging the power of AI<sup>^</sup>, Elevate interprets customer inputs to deliver optimal coverage recommendations, ensuring that each policy is uniquely suited to individual requirements. This bespoke approach to health insurance provides extensive protection while catering to personal health and financial considerations. Elevate transforms the way you experience health insurance, making it more adaptable and responsive to your needs.**

# What makes **elevate** **Revolutionary?**



## **Infinite** Sum Insured

*Never run out of cover when you choose Infinite Sum Insured. The hassle of limited coverage will then be a thing of the past.*



## **Infinite** Claim Amount

*Get one-time Infinite Claim Amount for your selected claim with Infinite Care add-on<sup>\*1</sup>. Sounds unreal, but it's true!*



## **Infinite** Cumulative Bonus

*Get Cumulative Bonus of 100% every year irrespective of claim for indefinite period with Power Booster add-on<sup>\*2</sup>.*

What makes **elevate**  
**Revolutionary?**



## Infinite Assurance

*Get your Pre-Existing Diseases covered from the 31<sup>st</sup> day with Jumpstart add-on\*<sup>3</sup>.*



## Infinite Reset\*\*

*Get refill of your coverage unlimited times. Multiple claims will not bother you now with Reset Benefit.*

# Stay Protected with **Basic Covers**

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Elevate comes with inbuilt covers that cater to all your health needs, providing extensive protection.

## **In-Patient Treatment**

Covers hospitalization up to the annual sum insured. Room rent covered for a Single Private AC room.



## **Donor Expenses**

Organ donor hospitalization expenses for organ harvesting, up to the annual sum insured



## **In-Patient AYUSH Hospitalization**

Medical expenses for Insured's AYUSH treatment, up to the annual sum insured, reimbursed or cashless wherever applicable.



## **Day Care Procedures/ Treatment**

Day care treatment expenses up to the annual sum insured.



## **Pre & Post Hospitalization Medical Expenses**

Up to the Annual Sum Insured  
Pre – 90 days | Post – 180 days



## **Domiciliary Hospitalization**

Covers medical expenses of the insured, up to the annual sum insured, if advised by a medical practitioner and lasts at least 3 consecutive days.



## **Domestic Road Ambulance**

Covers road ambulance expenses for transferring the insured to the nearest hospital from the accident/illness site for emergency care, up to the annual sum insured.

# Stay Protected with **Basic Covers**

**elevate**

## **Surrogacy & Oocyte**

Inpatient treatment for surrogate mother and oocyte donor up to a maximum of 5 lakhs.



## **Bariatric Surgery**

Hospitalisation expenses for insured's surgical procedure/treatment for obesity, up to the annual sum insured.



## **Wellness Program**

Insured can avail upto 30% discount on the renewal premium for the subsequent year through the wellness program. Available to each adult, with a limit of 2 adults in a floater policy.



## **Modern Treatments**

We cover medical expenses for specific modern treatments up to the annual sum insured during the policy period.



## **Reset Benefit\*\***

Up to 100% of the annual sum insured is reset unlimited times for any illness.



## **Guaranteed Cumulative Bonus**

Cumulative bonus of 20%, up to a maximum of 100% of the annual sum insured.



## **Discounts on Services/Products##**

The discounts can be availed on downloading the IL TakeCare app and registering the policy details.



## **Health Assistance##**

Assisting the Insured understand their health condition better by answering any queries related to health and healthcare providers

# Discover the Power of **Personalisation with Add-Ons\***

Elevate provides several add-on covers that allows you to personalise your policy based on your specific requirements.



## **Infinite Care\*<sup>1</sup>**

Get one-time infinite claim amount for your selected claim.



## **Inflation Protector**

The annual sum insured will increase at renewal based on the previous year's inflation rate.



## **Power Booster\*<sup>2</sup>**

Get a Cumulative Bonus of 100% every year irrespective of claim for indefinite period.



## **Domestic Air Ambulance Cover<sup>7</sup>**

Covers Air Ambulance expenses up to the annual sum insured for emergency transfers to the nearest hospital during the policy period.



## **Jumpstart\*<sup>3</sup>**

We care about you. Even if you have pre-existing diseases like Asthma, Diabetes, Hypertension, Hyperlipidemia & Obesity, you can get your waiting period reduced to 30 days.



## **Dependent Accommodation Benefit**

If the Insured is hospitalised due to illness or accident during the policy period, we will pay up to ₹1,000 per day for a dependent's accommodation, for a maximum of 10 consecutive days.



## **Claim Protector<sup>8</sup>**

Non-payable items like gloves, cotton, syringes, and masks are covered upto the sum insured.



## **Room Modifier<sup>~</sup>**

Insured can upgrade or downgrade their room category as per their choice.

# Discover the Power of **Personalisation with Add-Ons\***



## **Compassionate Visit**

If hospitalisation exceeds 5 days, we will cover up to ₹20,000 per year for an economy class air/rail ticket for an immediate family member.



## **Maternity Benefit**

Covers Normal and C-section deliveries up to 10% of annual sum insured, max ₹1 lakh, with a 2-year waiting period.



## **New Born Baby Cover**

Covers hospitalisation expenses up to 90 days at twice the maternity coverage amount.



## **Vaccinations for New Born Baby in the First Year**

Covers vaccinations for newborns up to one year old during the policy period, up to 1% of the sum insured, with a maximum limit of ₹10,000, in addition to the maternity sum insured.



## **Nursing at Home**

We will reimburse up to ₹2,000 per day for a maximum of 10 days for post-hospitalisation medical services provided by a Qualified Nurse at your residence.



## **Durable Medical Equipment Cover**

Covers expenses for renting or purchasing listed durable medical equipment if prescribed by a Medical Practitioner for the same condition as the hospitalisation claim, up to ₹5 Lakhs per policy year.



## **Convalescence Benefit**

If hospitalised continuously for 10 days or more due to a covered accident, illness, or injury, the policy pays a one-time allowance of ₹20,000 per policy year.



## **Health Check-up**

Predefined Health check-up package, up to 0.5% of annual sum insured subject to maximum of ₹5000; on cashless basis.

# Discover the Power of **Personalisation with Add-Ons\***



## **BeFit<sup>^^</sup>**

All benefits are available exclusively on a cashless basis through our mobile app, including OPD, Pharmacy, Physiotherapy, and Diagnostics.



## **Network Advantage**

If opted for, this cover provides a 10% premium discount. A 20% co-payment applies incase treatment is taken at a hospital not included in the "Preferred Provider Network" list.



## **Tele Consultation(s)<sup>5</sup>**

We provide unlimited Tele Consultations by qualified Medical Practitioners or healthcare professionals via audio, video, online portal, chat, or mobile app for routine health issues.



## **Personal Accident**

Covered upto the annual sum insured, subject to a maximum limit of ₹50 Lakhs. This cover is for adults aged up to 65 years at first issuance.



## **Option to Reduce Maternity Waiting Period<sup>9</sup>**

Maternity waiting period can be reduced to 1 year from 2 years



## **Critical Illness**

Covers 20 listed Critical Illnesses subject to maximum of ₹50 lakhs. This cover is for adults aged up to 50 years at first issuance.



## **Voluntary Co-Payment**

Co-pay option of 10%, 20%, 30%, 40% & 50% are available.

# Discounts

Just for You

elevate



## Credit Score Based Discount in Premium<sup>10</sup>

Up to 15% Basis  
Credit Score



### Wellness Discount

Up to 30% on renewal premium by redeeming wellness points in the subsequent year.



### Early Renewal Discount

2.5% for policy renewal before 30 days.



### Long Tenure Discount (2/3 years)

Up to 10% discount for 2<sup>nd</sup> year and 15% discount on 3<sup>rd</sup> year premium.

# Key Information

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## Entry Age

18 years to 125 years



## Sum Insured

5 Lakh, 7.5 Lakh, 10 Lakh, 15 Lakh, 20 Lakh, 25 Lakh, 50 Lakh, 1 Cr., 3 Cr. & unlimited sum insured option



## Tenure Options

1 year, 2 years, 3 years



## Family Floater Limit

2 Adults & 3 Kids



## Child Considered as Dependant till 30 Years

If policy taken with parents



# Standard Waiting Periods

Checkout the breakdown of the waiting periods:

Initial Waiting  
Period

**30 days**

PED Waiting  
Period

**36 months**

Specific Disease  
Waiting Period

**24 months**

Critical Illness  
Waiting Period

**90 days**

Bariatric  
Surgery

**24 months**

Waiting Period for  
Diabetes, HTN & Cardiac  
conditions unless PED

**90 days**

Maternity  
Waiting Period

**24 months**

# Navigating the Zone Distribution

## ZONE-A

- **Maharashtra:** Mumbai (including Thane, Navi Mumbai)  
Delhi
- **Haryana:** Gurugram, Karnal, Sonapat, Rohtak, Bhiwani, Charkhi Dadri, Mahendragarh
- **Uttar Pradesh:** Noida, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli
- **UT's:** Daman & Diu, Dadra Nagar Haveli
- **Gujarat:** Ahmedabad, Surat

## ZONE-B

- Pune
- Kolkata
- Bengaluru
- Chennai
- Pondicherry
- Telangana (incl. Hyderabad)

- Madhya Pradesh
- Goa
- Gujarat (excl. Ahmedabad and Surat)
- Andhra Pradesh
- Chattisgarh
- Uttarakhand

## ZONE-C

- Rest of India (Punjab, Rajasthan (excl. NCR region))
- Chandigarh
- Himachal Pradesh
- Jammu & Kashmir
- Ladakh
- Lakshadweep
- Kerala
- Tamil Nadu (excl. Chennai, Puducherry)
- Odisha
- Arunachal Pradesh
- Assam
- Manipur
- Meghalaya
- Mizoram



- Nagaland
- Tripura
- Sikkim
- Andaman & Nicobar
- Rest of Karnataka
- West Bengal (excl. Kolkata)
- Bihar
- Jharkhand
- Maharashtra (excl. Mumbai and Pune)
- UP (excl. NCR Region)
- Haryana (excl. NCR region)

## ZONE-D

- Rest of NCR  
(Alwar, Bagpat, Bharatpur, Bulandshahr, Faridabad, Gautam Buddha Nagar excl. Noida, Jhajjar, Jind, Nuh, Panipat, Rewari, Mewat, Palwal)

# Download IL TakeCare App

for your Insurance and Wellness Needs

Access a wide range of features with just a tap of your fingers!





<sup>g</sup> Policy can be personalized by selecting from the wide range of add-on covers available in the product

<sup>h</sup> Additional Coverages will be recommended basis the information provided

\* Add-ons/Optional covers are subject to payment of additional premium.

<sup>\*1</sup> Infinite care add-on can be opted only during first 2 policy years for domestic coverage only.

<sup>\*2</sup> Power Booster add-on cannot be opted with unlimited sum insured option. Bonus can be utilised only after annual sum insured is exhausted.

<sup>\*3</sup> Jumpstart is applicable only in case of Asthma, Diabetes, Hypertension, Hyperlipidaemia, Obesity and Coronary Artery Disease with PTCA done at least 1 year prior to policy issuance. Applicable for domestic coverage only and to be availed for a period of 3 continuous policy years.

<sup>\*\*</sup> Reset Benefit will not trigger in first claim & for any relapse within 45 days, and cannot be carried forward to subsequent years. Applicable for domestic coverages only.

<sup>††</sup> These services are a part of wellness program.

<sup>~</sup> downgrade to 1% of Annual Sum Insured for normal room and 2% of Annual Sum Insured for ICU per day is only available for SI options, Rs. 5 L and 7.5 L. Room upgrade option is not available for Rs. 5 and 7.5L SI.

<sup>^^</sup> BeFit add-on can only be opted by Insured Person(s) up to the age of 65 years during first time issuance.

<sup>4</sup> FaceScan is not intended to be a substitute for professional medical advice or diagnosis. Always seek the advice of your physician or other qualified health provider for any concern you may have regarding a medical condition.

<sup>5</sup> The Medical Practitioner may suggest/recommend/prescribe over the counter medications based on the information provided, if required on a case to case basis. However, the services under 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. The proposer should seek assistance from a health care professional when interpreting and applying them to the Insured person's individual circumstances. If the Insured Person has any concerns about His/ her health, He/ She may consult His/ her general practitioner. We shall not hold any responsibility towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner/ Healthcare professional.

<sup>6</sup> The content or the advice given on this chat feature is for information and educational purpose only. Information is gathered and shared from reputable sources; however, ILGIC and/or IL Take Care app is not responsible for errors or omissions in reporting or explanations. No individuals, including those under our active care, should use this information, resources or tools contained within to self-diagnosis or self-treat or any health related condition. ILGIC or IL Take Care app gives no assurance or warranty regarding the accuracy, timeliness or applicability or content. Always consult a licensed healthcare professional to make healthcare decisions. You acknowledge that any reliance upon any such opinion, advice, statement or information shall be at your sole risk.

<sup>7</sup> Available where Domestic Road Ambulance services are not available.. Certificate of Medical Practitioner, stating transportation is for medically necessary treatment, is required.

<sup>8</sup> For domestic coverage only. Any Sum Insured accrued under Guaranteed Cumulative Bonus / Inflation Protector / Reset benefit will not be available for this cover.

<sup>9</sup> Once chosen, this optional cover will have to be opted for a period of 2 continuous policy years.

<sup>10</sup> Maximum Up to 15% discount based on credit score.

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 General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025. Toll Free No. 1800 2666. Fax No. 02261961323. IRDA Reg. No. 115. CIN L67200MH2000PLC129408. Website: www.icicilombard.com. Email: customersupport@icicilombard.com Product Name: Elevate UIN: ICIHLP25031V012425 ADV/21175 | 024XXXBO-SK