

## Terms & Conditions

### Complimentary Group Safeguard Insurance

- Hospitalization allowance up to ₹30,000 – get hospital cash benefit up to ₹1,000 per day for a maximum period of 30 days.
- This complimentary benefit is available for customers up to age of **65 years** and for 1 year only
- Minimum 24 hours of continuous Hospitalization is required for the benefit to be triggered
- An initial Waiting Period of 30 days is applicable from the policy start date
- This benefit can be availed of, irrespective of any other existing health coverage
- By opening the Bank account, you provide your consent to ICICI Bank for sharing your basic [confidential] personal information with ICICI Lombard General Insurance Company Limited for purpose of providing and servicing the insurance cover granted to you.

### Claims Process

- In case of any claim under the policy, please intimate ICICI Lombard about your claim by calling on their toll free number 1800 2666 or on their website [www.icicilombard.com](http://www.icicilombard.com) or also in writing at their address specified in the Policy Certificate with the following necessary and mandatory information and documentation specified as below within 30 days of hospitalisation
- Duly filled claim form to be dispatched to below address:  
  
ICICI Lombard Health Care,  
ICICI Lombard GIC Ltd.,  
ICICI Bank Tower, Plot No. 12,  
Financial District, Nanakram Guda,  
Gachibowli, Hyderabad.  
Pin Code: 500032
- Indoor case papers from the Hospital mentioning the diagnosis, date and time of admission and discharge, past medical and surgical history with duration
- Hospital Discharge summary filled and attested by Hospital
- First Information Report (F.I.R.) copy / Medico-legal case papers - Notarized/ Attested by a gazetted officer in case of an Injury

## **Exclusions under the policy**

- ICICI Lombard shall not be liable to make any payment for any claim under the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:
- Any physical, medical or mental condition or treatment or service which is specifically excluded in the Policy Certificate under Special Conditions.
- Any Hospitalization falling within the Waiting Period as specified in the Policy Certificate.
- Any treatment received outside India unless specifically covered and specified in the Policy Certificate.
- Routine medical, dental, eye and ear examinations is not covered unless specifically covered and specified in the Policy Certificate.
- All cosmetic/aesthetic surgeries including but not limited to lasik surgery.
- Any medical examination or diagnostics or Hospitalization for the sole purpose of investigation or employment or travel.
- Intentional self-Injury, suicide or attempt to suicide.
- Any Injury that has occurred prior to the commencement of Policy of Cover whether or not the same has been treated, or medical advice, diagnosis, care or treatment has been sought. Any Illness, complication or ailment arising out of or connected to such Injury.
- Treatment by a Family Member and self-medication or any treatment that is not scientifically recognized.
- An act resulting in breach of law or any criminal act.
- Alcohol or drug abuse or substance abuse.

## **Grievance**

In case you are aggrieved in any way, you should do the following:

- Call ICICI Lombard at toll free number: 1800 2666 or email at [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

- If you are not satisfied with the resolution, then you may successively write to The Manager - Service Quality, at the following address:  
ICICI Lombard General Insurance Company Limited  
ICICI Lombard House 414, Veer Savarkar Marg,  
Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025
- If you are not satisfied with the resolution provided, you may approach ICICI Lombard at the section "Grievance Redressal" on their website [www. icicilombard.com](http://www.icicilombard.com) (Customer Support section).
- If You are not satisfied with their response or do not receive a response from them within 15 days, you may approach the Grievance Cell of the Authority at:  
Insurance Regulatory and Development Authority of India  
Grievance Call Centre (IGCC) Toll Free No: 155255 Email id: [complaints@irda.gov.in](mailto:complaints@irda.gov.in)

For details of exclusions and applicable terms and conditions, please read policy documents carefully available at ICICI Lombard website [www.icicilombard.com](http://www.icicilombard.com) at link <https://www.icicilombard.com/customer-testimonials/downloads>

*Only for the customers of ICICI Bank LTD who are enrolled under Group Safe Guard insurance (master policy no. 4148/GSG/171127893/00/000 product Code(ICIPAGP18102V011718)) underwritten by ICICI Lombard GIC Ltd. IRDAI Reg No. 115.*

*" ICICI Bank is acting in the capacity of the group master policy holder (policy no 4148/GSG/171127893/00/000). This is just for information purpose and should not in any way be construed as any kind of promotion or endorsement of any insurance product by ICICI Bank Limited. The premium for the Insurance Cover is borne by ICICI Bank Limited and there are no hidden costs for the customers. Complimentary Insurance Cover is for the first year only. Insurance is being provided to all account holders of Seniors Club Titanium Privilege Savings Account, Seniors Club Gold Plus Privilege Savings Account, Seniors Club Gold Privilege Savings Account, Seniors Club Retire Plus Privilege Savings Account of ICICI Bank. For more details, please refer the policy wordings or you may contact us on 18601207777..... (customer care no) or 18002666 at ICICI Lombard . T & C apply*