Angel Financial Advisors Pvt. Ltd.

ICICI Lombard

Welcome

ONEIL Team

ICICI Lombard offering

ONE IL Team

Large Addressable Market + **Trusted Brand** + **Modular Product**

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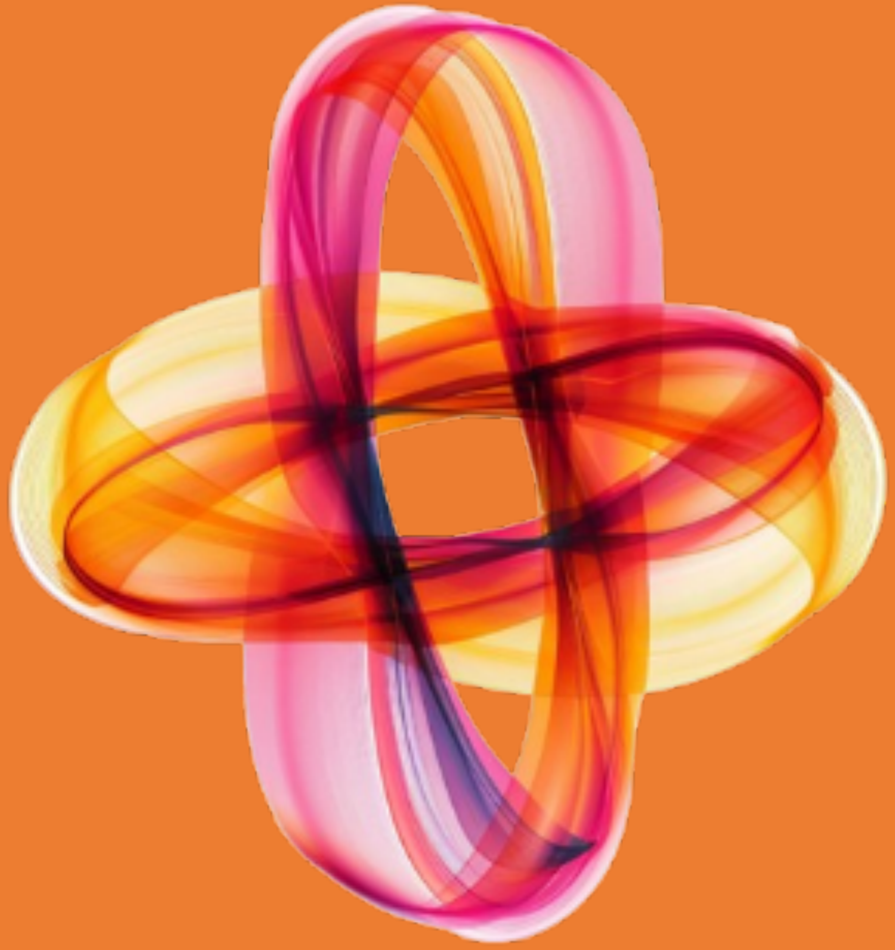

elevate

Power of Infinite Personalization

Powered by Ai

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At company level we have sold 1 Lac policies with 250 CR GWP

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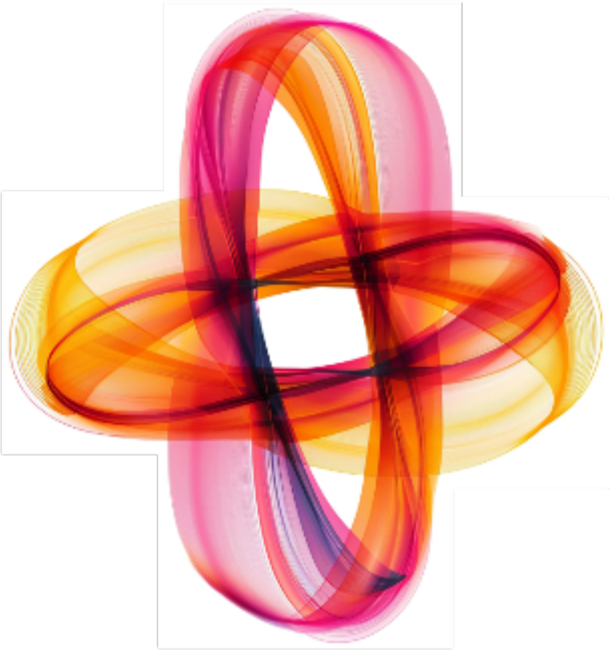
Elevate with infinite possibilities

ICICI Lombard's revolutionary health insurance product, elevate with cutting-edge features and add-ons just got better



Elevate launched with

- Infinite Care
- Infinite Sum Insured
- Power Booster
- Jump Start

1st enhancement with

- Worldwide Cover
- NRI Advantage
- Modification in Jumpstart
- Senior Care Value Added Services
- Disease Management Program

2nd enhancement with

- 2 – Hours Hospitalization
- 4 & 5 year policy tenure
- Removal of 45 days clause for reset

2-Hour Hospitalization

2- Hour Hospitalization add-on cover

Reduce minimum hospitalization duration with
2 - Hour Hospitalization add-on cover

Earlier

Minimum 24hrs hospitalization

Now

Minimum 2hrs hospitalization

HOURS

- [ ] Pre hospitalization covered
- [ ] Post hospitalization covered

2- Hour Hospitalization add-on cover

Get coverage for less than 24 hours hospitalization

Key benefits :

- More inclusive policy coverage
- Less out of pocket expenses for treatment of short duration

Key requirements :

- Insured must be hospitalized (bed allocation & discharge summary)
- Minimum 2 hours' hospitalization
- There should be active line of treatment
- 24 hours hospitalization for AYUSH treatments

2- Hour Hospitalization add-on cover

Examples of treatments covered with 2- Hour Hospitalization add-on cover

Blood Disorders & Haematology Treatments

- Blood Transfusions
- For anaemia, thalassemia or post-chemotherapy cases

Approx. Rs. 20,000

Gastrointestinal (GI) & Liver Treatments

- IV Fluid Therapy for Severe Dehydration – In cases of acute gastroenteritis or vomiting

Approx. Rs. 15,000

Trauma/Injury management

- Deep wound dressing and IV Antibiotics
- Ligament Sprain & Immobilization
- Head Injury with symptoms like Nausea, Vomiting

Approx. Rs. 15,000

Infectious Diseases & Critical IV Therapy

- Antiviral Infusions like Hepatitis B flare-ups

Approx. Rs. 12,000

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Enhanced tenure coverage

4 & 5 year tenure policies

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Enhanced tenure coverage

Get enhanced coverage with 4 & 5 year policy tenure

Key benefits :

- Secure premium for up to 5 years without worrying about premium hike due to *14% medical inflation
- Get long term tenure discount:
  - 10% discount on 2 year tenured policy
  - 15% discount on 3, 4 & 5 year tenured policy
- Get uninterrupted medical coverage without hassle of renewing policy every year

** For FY2024*

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Removal of 45 days waiting clause for Reset Benefit

Modification in base policy (Inbuilt feature in Elevate)

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Removal of 45 days waiting clause for Reset Benefit

Modification in base policy (Inbuilt feature in Elevate)

Increase in coverage and hassle free claim experience

Key benefits :

- Unlimited reset available for same person same illness
- No condition of 45 days waiting between two claims in order to avail Reset Benefit

Illustration : Customer having elevate policy of SI 10 lacs gets severe liver infection

1st claim		2nd claim within 45 days of discharged		3rd claim within 45 days of discharged
8 lacs	Sum insured Reset Up to base valued	5 lacs	Sum insured Reset Up to base valued	6 lacs
☐		☐		☐

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Elevate Inbuilt covers

- In Patient, Day Care & pre-post
- Ayush In Patient
- Domestic Road Ambulance
- Domiciliary Hospitalization
- Donor Expenses
- Surrogacy & OOCYTE
- Reset Benefit
- Modern Treatments
- Bariatric Surgery
- Guaranteed Bonus Road Ambulance

Elevate with Infinite discounts

- UP TO 15% FOR LONG TENURE
- UP TO 15% CIBIL SCORE
- 2.5% EARLY RENEWAL BEFORE 30 DAYS
- 10% ON PPN NETWORK
- UP TO 30% WELLNESS DISCOUNT

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Total discount capped at 30%

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MAXIMUM **FLEXIBILITY**,

MAXIMUM **COVERAGE,**

Expand your **health insurance policy** with

Activate Booster

-: Target Customers :-

- Customers who have base Policy of Competition
- Customers who have base Policy with IL
- Customers Who have Corporate Cover/Group Health Insurance/Group Mediclaim
- Customers who do not have any policy

NEW PRODUCT

Angel Financial Advisors Pvt. Ltd.

ICICI Lombard

Maximum Flexibility, Maximum Coverage

Get maximum coverage with wide range of sum insured options

3L | 4L | 5L | 7.5L | 10L | 15L | 20L

Get maximum flexibility with range of deductibles

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Industry leading inbuilt features

Waiver Of Deductible
Option to shift from top up policy to base policy

Pre-post Hospitalization
Up to Sum Insured
Pre 90 | Post 180 days*

Modern Treatments
Up to Sum Insured

Bariatric Surgery
Up to Sum Insured

Donor Expenses
Up to Sum Insured

Wellness Program
30% renewal discount basis on the earned wellness points

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Core Covers

In Patient
Upto Sum Insured Single Pvt Room

Ayush In Patient
Upto Sum Insured

Day Care Surgeries
Upto Sum Insured

Domiciliary Hospitalization
Upto Sum Insured

Domestic Road Ambulance
Upto Sum Insured

Home Care Treatment #
Upto 5 Lakh

Teleconsultations, Deals & Discount
Deals & discount through IL Take Care app

Ambulance Service
Arrangement of ambulance through IL Take Care app

Health Assistance Team
Assistance in queries related to health & health care providers

Surrogacy & OOCYTE*
In patient treatment for surrogate mother & oocyte donor upto Max 5L

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available in Plan B, * available in plan A

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Discounts for our special customers

UP TO
15%
FOR LONG TENURE

UP TO
15%
CIBIL SCORE

2.5%
EARLY RENEWAL BEFORE 30 DAYS

10%
ON PPN NETWORK

UP TO
30%
WELLNESS DISCOUNT

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Maximize value with premium-cutting add-ons

** Total discount capped at 30%*

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Customer with Corporate Cover

Meet Reena (39yrs) & Rahul (41yrs). Rahul is a Salaried employee & has Group Health Insurance of Rs. 5L.

Pitch-
Sir, First of all let me congratulate you for for the fact that your employer taken efforts to secure you & Your family to some extent.

But Sir do you think that these 5 lacs would be sufficient for the family of 4 members.

Would you be interested to know a Product which will Provide you additional 25 lac SI at just Rs.550/month. Which comes just at Rs.6451/Annum.

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Including GST, Zone 1 Premium, Option A

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Customer with Corporate Cover

Meet Jaya (39yrs) & Rakesh (41yrs). Rakesh is Professional & has a base policy of Rs.10 L.

Pitch-

Sir, First of all let me congratulate you for your decision to secure self & loved ones. Would it be fine to take conversion ahead with few more details.

I Assume you would be paying around 19000 rupees for existing SI of 10 lacs. Which comes to appox 1900/lac.
Am I right?

Would you be interested to know a Product which will Provide you additional 1 Cr SI at Rs. 4207.
Which will come @ just Rs. 42/lac

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Including GST, Zone 1 Premium, Option A

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Customer who want to self finance

Meet Radha (39yrs) & Raghav (41yrs). Raghav is a Businessman & thinks that he would be able to self finance for hospitalizations upto 5 lacs expenses so no need of Health Insurance policies.

Pitch-

Sir, First of all let me congratulate you for your Financial capabilities of self financing.

Sir, Will we be a position to self finance if hospital expenses goes at 30-40 lacs. And even if yes, will it be a wise decision to do so when we have an opportunity to save these lacs of rupees by paying only few thousands.

Would you be interested to know a Product which will Provide you a 50 lacs SI at just Rs. 8059.

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Including GST, Zone 1 Premium, Option A

Key information

Wide range of Sum Insured

10, 15, 20, 25, 45, 50, 85, 90, 95,1Cr, 3Cr

Choice of deductibles

3,4,5,7.5,10,15,20L

Standard waiting periods

- Pre-existing disease: 3 yrs
- Accidental hospitalization: Day 1
- Initial waiting period: 30 days

No entry age restriction

18 YEARS to no limit

Dependents considered

Till 30 years if policy taken with parents

Get discount with tenure options

- 1 year
- 2 years
- 3 years

*Additional add-on covers available in Plan B
*Combo plan of base and top-up available in Plan A

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Launching Activate Booster Combo

For value seeking customers looking for smart solutions

elevate

Power of Infinite Personalisation

Powered by Ai

Activate Booster

Family Floater-2 Adults+2 Children
Age of Elder Person 41 Years
Coverage- 1 Cr. (10 lacs Elevate+ 90 lacs Activate Booster Combo)
Premium- 35085

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Including GST, Zone 1 Premium

Angel Financial Advisors Pvt. Ltd.

Disclaimer

Angel Financial Advisors Private Limited having its registered office at 601 6th floor Ackruti Star, Central Road, MIDC Andheri east Mumbai 400093, is authorized by the Insurance Regulatory and Development Authority of India to act as a Corporate Agent from 01-April-2025 to 31-March 2028 for procuring or soliciting insurance business of Life, General and Health under Composite license number CA0252. CIN: U51900MH1996PTC100820;

For more details on risk factors, associated terms and conditions, and exclusions, please read the product brochure carefully before concluding the sale. BEWARE OF SPURIOUS/FRAUD PHONE CALLS

For any queries, please contact us on the details below

+91 89767 26099 insurance.support@angelbroking.com

Thank you