25 Years ONEIL Team
CELEBRATING A LEGACY OF TRUST

ICICI Lombard

Powered by Ai

# THE MORE MAGICAL YOUR HEALTH COVER, THE BETTER.

## elevate

#LotLikeMagic




Classic Plan^^



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

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**Leveraging the power of AI^, 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 Claim Amount

***Get one-time Infinite Claim Amount for your selected claim with Infinite Care add-on*[1]. Sounds unreal, but it's true!***



## Infinite Super Loyalty Bonus

***Get Loyalty Bonus of 100% every year irrespective of claim for indefinite period with Power Booster (Super Loyalty Bonus add-on*[2]).***



# What makes elevate Revolutionary?



## Infinite Assurance

***Get your Pre-Existing Diseases covered from the 31st day with Jumpstart add-on*[3].***



## 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 your health needs, providing 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 hospitalisation expenses for organ harvesting, up to the annual sum insured.

## In-Patient AYUSH Hospitalisation

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 Hospitalisation Medical Expenses

Up to the annual sum insured
Pre – 90 days | Post – 180 days.

## Domiciliary Hospitalisation

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

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## Surrogacy & Oocyte

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

## Bariatric Surgery

Hospitalization 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.

## Technological Advancements and 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.

## Loyalty 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 in understanding their health condition better by answering any queries related to health and healthcare providers.

Discover the Power of

# Personalisation with Add-Ons*

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



## Elevate Her*

Elevate Her is a thoughtfully designed add on to support women from adolescence to menopause. Elevate Her has 4 specialized age-specific plans which includes wellness support, diagnostics, OPD support, maternity led coverage and cancer benefit cover.



## Power Booster Plus*++

Get a loyalty bonus of 100% of the sum insured irrespective of the claim being initiated in the policy period. Power Booster Plus can be accumulated up to unlimited sum insured.



## Power Booster (Super Loyalty Bonus)*2

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



## Worldwide Cover*#

Get access to advanced global healthcare! With cashless coverage of up to ₹3 Crore, you are safeguarded against major illnesses - be it planned treatments or emergencies, even outside India. Waiting period of 2 years is applicable with an option to reduce it to one year with additional premium.



## NRI Advantage

A special discount for (NRIs) Non-Resident Indians! Get a 25% discount on your base premium (excluding optional covers) for treatment while you are visiting or staying in India. Get discount on every renewal by providing all the necessary documents.



## Infinite Care*1

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



## Compassionate Visit

If hospitalization exceeds 5 days, we will cover up to Rs 20,000 per year for an economy class air/rail ticket for an immediate family member, traveling to your place of hospitalization from the place of origin/residence and back.



## 2-Hour Hospitalization%

We will cover the Medical Expenses incurred in respect of Hospitalization of the Insured Person for 2 hour or more like room rent, practitioner's fees, ICU charges and more



## Chronic Disease Management Program

Managing chronic conditions doesn't have to feel overwhelming. Our specialized cashless program ensures you receive the certain care needed for conditions such as asthma, diabetes, hypertension, high cholesterol, obesity, or coronary artery disease (PTCA done over a year ago), helping you enhance your health and enjoy peace of mind.

Discover the Power of

# Personalisation with Add-Ons*

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## Senior Care Value-Added Services

We offer extra care for those aged 55 and above! With a wide range of additional benefits like online consultations with specialists in geriatric care, physiotherapy sessions, and concierge services - all tailored to senior care along with opted Elevate plan (Plans A to D).




## Jumpstart*[3]

We care about you even if you have pre-existing conditions like asthma, diabetes, hypertension, high cholesterol, obesity, or coronary artery disease (PTCA done prior to 1 year) you're eligible for coverage starting from just the 31st day.



## Claim Protector*[4]

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



## Inflation Protector*[5]

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



## Maternity Benefit

Covers medical expenses upto 10% of annual sum insured. Maximum 1lakh with a 2-year waiting period.



## Domestic Air Ambulance Cover[7]

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



## Dependent Accommodation Benefit

If the insured is hospitalised due to illness or accident during the policy period, we will pay up to Rs 1,000 per day for a dependent's accommodation, only if there is a hospitlisation of a minimum of 3 consecutive days and a maximum of 10 consecutive days.



## New Born Baby Cover

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



## 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

We will reimburse expenses for renting or purchasing listed durable medical equipment, up to Rs. 5 Lakhs annually (within the basic sum insured), if prescribed by your treating doctor post-hospitalization for the same condition.

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



## 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.



## Health Check-up

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




## BeFit^^

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



## Tele Consultation(s)[6]

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.



## Room Modifier~

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



## 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.



## Option to Reduce Maternity Waiting Period[8]

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



## Personal Accident

On occurrence of any insured event during the Policy Year, we will pay the Annual Sum Insured, up to a maximum of Rs. 50 Lakhs, to You, your nominee, or legal heir, as applicable. This coverage is applicable only for adult policyholders aged up to 65 years at the time of the first issuance of the policy.



## Critical Illness

Covers 20 listed Critical Illnesses subject to maximum of ₹50 lakhs. This coverage is available for adults aged 18 to 50 years at the time of first issuance.



## Voluntary Co-Payment

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

# Discounts

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## Credit Score Based Discount in Premium+

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 (2/3/4/5 years)

10% discount on 2nd year's premium.

15% discount on 3rd, 4th & 5th year's 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.

## Tenure Options
1 year, 2 years, 3 years, 4 years and 5 years.

## Family Floater Limit
2 Adults & 3 Kids

## Child Considered as Dependant till 30 Years
If policy taken with parents

Standard
# Waiting Periods

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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**

Worldwide Cover Waiting Period
**24 months**



# Navigating the **Zone Distribution**

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## ZONE-A

- Maharashtra: Mumbai (including Thane, Navi Mumbai)

Delhi

- Haryana: Gurugram, Karnal, Sonipat, 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

**No Zone Based Co-Payment**

- 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)

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# Download IL TakeCare App

for your Insurance and Wellness Needs

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




GET IT ON Google Play

Download on the App Store

^^Other plans are available in the product.

# Negatively listed countries and countries exhibiting negative geographies are excluded from the scope of coverage under Worldwide Cover. Negatively listed countries and countries exhibiting negative geographies means those countries / territories / geographies which are placed in the Grey and Black List by the FATF (Financial Action Task Force). For updated list please visit: https://www.fatf-gafi.org/en/countries/black-and-grey-lists.html: This add-on can be availed by customers up to the age of 65 years residing in India and are within the geographical boundaries of India during Policy issuance. We will cover only the Insured Person for Hospitalization expenses including planed Hospitalization incurred outside India and anywhere across the world including USA and Canada, up to the Sum Insured subject to a maximum of Rs. 3 Cr, subject to the terms & conditions specified in the policy documents. Worldwide cover is available only on cashless basis.

^ Additional Coverages will be recommended basis the information provided.

* Add Ons are subject to payment of additional premium.

[1] Infinite care add-on can be opted only during first 2 policy years for domestic coverage only.

[2] Power Booster (Super Loyalty Bonus Add on) cannot be opted with unlimited sum insured option. Bonus can be utilised only after annual sum insured is exhausted.

[3] 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.

[4] For domestic coverage only. Any Sum Insured accrued under Loyalty Bonus / Inflation Protector / Reset benefit will not be available for this cover

[5] The Annual Sum Insured will be increased on cumulative basis at each Renewal on the basis of inflation rate in previous year. Inflation rate would be computed as the average Consumer Price Index of the entire calendar year published by the Central Statistical Organization (CSO). The % increase will be applicable only on Annual (base) Sum Insured under the Policy and not on Loyalty Bonus or any other Covers which leads to increase in Sum Insured.

** Reset Benefit will not trigger in first claim. Reset benefit amount cannot be carried forward to subsequent years. Applicable for domestic coverages only.

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

[6] 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

[%] Covers the medical expenses for the hospitalization of the insured person for a minimum of 2 hours during the Policy period. For AYUSH treatments in an AYUSH hospital, the minimum hospitalization period is 24 hours. The coverage is provided up to the Annual Sum Insured as specified in the Policy Schedule.

[7] From the current Hospital to the nearest Hospital that can provide Medically Necessary Treatment and has emergency facilities for the provision of Emergency Care, if the same cannot satisfactorily be provided at a Hospital where You are situated, and only if that transportation has been prescribed in writing by a Medical Practitioner and is for Medically Necessary Treatment.

## These services are a part of wellness program

~ If you are admitted to a room with a Room Rent or category higher than that specified in the Policy Schedule, then Associated Medical Expenses shall be payable on a pro-rata basis. However, pro-rate deductions shall not apply to ICU Charges or where the Hospital does not follow differential billing or where expenses are not charged based on the room category.

[8] Once chosen, this optional cover will have to be opted for a period of 2 continuous policy years.

~ Maximum Up to 15% discount based on credit score.

~~This optional cover shall be available only at renewal of policy and shall not be available for opting if Power Booster is applicable in expiring policy.

[9] This 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.

[10] The feature is only available if Teleconsultation cover is opted and additional premium is paid. 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.

[11] 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

[12] Health Quotient Assessment are confidential questionnaires that ask basic questions about person's health habits and history. In return, the person will receive a health report that gives the person a non-clinical overview of his/her current health status, as well as health risks and how to manage them. Whether the person is trying to get in shape, control an existing condition, or just stay fit, the client will find the basic help they need through the Health Quotient Assessment. The information offered in the Health Quotient Assessment report is based solely on the indications provided by the person in their responses to the questions. The same is not a replacement for formal medical diagnosis. The information provided is drawn from usin various calculators of health index. This information is not a substitute for consulting a qualified health care practitioner. The person is advised to make use of the Health Quotient Assessment Report judiciously on their own responsibility. There is no warranty regarding the results of using this information, and the author and publisher disclaim any liability for the actions of the client.

[13] The feature is only available if Befit cover is opted and additional premium is paid.

PROHIBITION OF REBATES.: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to 2 [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 prospectuses or tables of the insurer:

[Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.]

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.]

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