

# THE RIGHT PLAN TO FACE ANY TROUBLE LIFE THROWS AT YOU

Presenting

ManipalCigna

## Accident Shield

ADVANCED PERSONAL ACCIDENT PLAN



A Customisable Accident Insurance Plan  
to keep your worries at bay



EXPERT KI SUNO  
SAHI CHUNO

**ManipalCigna Accident Shield** is a complete Accident Care Insurance Plan. Complete because it allows to pick an option from Classic, Plus or Pro and even customize it with options to best suit your needs.

## Accident Shield plan is rich with features like:

### Complete Protection Against Accident

Comprehensive Coverage for Accidental Death (AD), Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD), as per the opted plan



### Avail Claim of up to 200% of Sum Insured

Yes, 200% of Sum Insured, for Accidental Death and Permanent Total Disablement, If travelling in a common carrier, as a fare-paying passenger.



### ₹5 Lacs to ₹25 crores, Pick your Coverage

Get Coverage to suit your needs and requirements with multiple sum insured options.



### Coverage for Temporary Total Disablement\*

Accidents may not result only in Permanent Disablement, so get covered even for Temporary Total Disablements (TTD).



### OPD Coverage for Accidental Hospitalisation\*

So even your smallest of injuries remain covered under the plan.



### Air Ambulance\*

So nothing comes between timely availability of medical attention to you, when you need it the most.



### Customize Your Coverage

With options like Temporary Total Disablement (TTD), Accidental Hospitalization, Broken Bones Benefit and much more.



\*Optional Covers available on payment of additional premium

# Accident Shield benefits at a glance:

## BASIC COVERS



### Accidental Death (AD)

You will get paid 100% of the Sum Insured in case of an accidental death, and 200% of Sum Insured, if death occurs while travelling as a fare-paying passenger on a common carrier.



### Permanent Total Disablement (PTD)

Get paid 100% of the Sum Insured in case of PTD due to an accident, and 200% of Sum Insured if PTD occurs while travelling as a fare-paying passenger on a common carrier.



### Permanent Partial Disablement (PPD)

A fixed percentage of the Sum Insured up to 100% shall be paid as per the nature of disability.



### Funeral Expenses

Get a onetime payment of ₹50,000 for Sum Insured up to ₹50 lacs, and ₹1 Lac, for Sum Insured above ₹50 lacs towards funeral or cremation expenses, payable as lumpsum, if the claim gets accepted under Accidental Death



### Repatriation of the Mortal Remains

If your claim gets accepted under Accidental Death, then get reimbursement up to 2% of the Sum Insured, subject to a maximum of ₹5 Lacs.

## OPTIONAL COVERS



### Broken Bones Benefit (available for Pro plan)

A lump sum payment shall be made as per policy terms in the event of a fracture of bones (excluding hairline fractures) due to an accident.



### Loan Shield

Get paid lowest of outstanding loan amounts or the Sum Insured chosen under this benefit, in case an insured person suffers an accident leading to Accidental Death, Permanent Total Disability.



### Medical Repatriation

With Medical Emergency like Accident, get paid up to 25% of Sum Insured, subject to a maximum of ₹25 Lacs, applicable across the globe, available on a reimbursement basis.



### Air Ambulance

Reimbursement up to ₹10 Lacs, if an insured person suffers an injury solely and directly due to accidents.



### Coma Benefit

25% of the Sum Insured subject to a maximum of ₹25 Lacs shall be paid in the event of an Insured Person in a comatose state at least for 96 hours due to an accident.



### Burns Benefit

Get paid 10% to 100% of Sum Insured, depending on the degree of burns as caused by the accidental burns.



### Loss of Employment

If the Insured Person suffers PTD/PPD and loses his employment, One time pay-out totaling up to 3 months base monthly net income excluding overtime, bonuses, tips, commissions, any other special compensation or the Sum Insured opted under this cover, whichever is lower.



### Temporary Total Disablement (TTD)

Get paid weekly, for a maximum of 100 weeks as per the applicable limits, for the duration of Temporary Total Disablement of Insured Person. Minimum absence from work and unable to perform duties must be for 7 consecutive days.



### EMI Shield

Get paid the lowest of 3 EMIs due or the Sum Insured chosen under this benefit, in case of an insured person suffers an accident leading to Accidental Death, Permanent Total Disability or Permanent Partial Disability.



### Adventure Sports Cover (available for Pro plan)

Get paid 50% of the Sum Insured, up to a maximum of ₹50 Lacs, if an Insured Person suffers an Injury solely and directly due to an Accident and such injury results in Accidental Death and Permanent Total Disablement, whilst engaging in listed Adventure Sports.



### Child Welfare Benefit

In case of Accidental Death of an Insured Person, following benefits will be given for the benefit of dependent child.

#### Education Benefit

Get paid 10% of Sum Insured, subject to a maximum of ₹20 Lacs (irrespective of number of dependent children), available for dependent children up to age 25 years, even if not insured in the policy.

#### Orphan Benefit

(In addition to Education Benefit)  
Get paid 20% of Sum Insured, subject to a maximum of ₹40 Lacs (irrespective of number of dependent children), available for dependent children up to age 25 years, even if not insured in the policy. In case of any surviving parent, Orphan benefit shall not be payable.



### Accidental Hospitalisation

Get covered for the actual expenses you incur, up to the chosen Sum Insured under Accidental Hospitalization.

- Inpatient hospitalisation/ Day care procedures
- Ayush Treatment
- Pre and Post Hospitalisation
- Road Ambulance up to ₹10,000 per Hospitalization
- Medically necessary dental treatment and Plastic Surgery
- Accidental OPD (For procedures that require less than 24 hours of hospitalization, Doctor Consultation & Diagnostic Tests)
- Cost of Crutches, Wheelchairs, Prosthetics & Artificial limbs - Maximum up to ₹1 Lac (covered within the accidental hospitalisation Sum Insured)  
Payable as per actuals for purchase or renting of necessary Crutches, Wheelchairs, Prosthetics & Artificial limbs as recommended by the treating Doctor.  
Purchase or Renting is to be initiated within 30 days from the time of discharge from the hospital.

## PLAN WISE COVERAGE

Product Name: ManipalCigna Accident Shield Base Covers		Classic	Plus	Pro
Accidental Death (AD)		Yes	Yes	Yes
Permanent Total Disablement (PTD)		No	Yes	Yes
Permanent Partial Disablement (PPD)		No	No	Yes
Funeral expenses		Yes	Yes	Yes
Repatriation of Mortal Remains		Yes	Yes	Yes
<b>Optional Covers</b>				
Temporary Total Disablement (TTD)		Yes	Yes	Yes
Burns Benefit		Yes	Yes	Yes
Broken Bones Benefit		No	No	Yes
Coma Benefit		Yes	Yes	Yes
Child Welfare Benefit	Education Fund	Yes	Yes	Yes
	Orphan Benefit	Yes	Yes	Yes
Loss of employment		Yes	Yes	Yes
Air Ambulance		Yes	Yes	Yes
Accidental Hospitalisation		Yes	Yes	Yes
EMI Shield		Yes	Yes	Yes
Loan Shield		Yes	Yes	Yes
Adventure Sports Cover		No	No	Yes
Medical Repatriation		Yes	Yes	Yes

ELIGIBILITY	
Min age at entry: Children	5 Years
Min age at entry: Adult	18 Years
Max age at entry: Children	25 Years
Max age at entry: Adult	70 Years
Renewability	Lifelong
Policy Tenure (Years)	1/2/3 Years
Policy type	Individual/Multi individual/Family
Relationships Covered	Proposer need not be an insured. Self/ Spouse/Dependent Children/ Dependent Parents/ Dependent Parent-in-laws.

### GRACE PERIOD



Grace Period of 30 days would be given for single, yearly, Half-yearly and Quarterly mode of payment and grace period of 15 days for monthly mode of payment would be given to pay the instalment premium due for the Policy

### FREE LOOK PERIOD



The insured shall be allowed a period of 30 days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable. Free look cancellation & refund will be made within 7 days from the date of receipt of request.

### CANCELLATION



The Insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period.

The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice.

### KEY EXCLUSIONS UNDER THE POLICY



- Any pre-existing condition or disability arising out of pre-existing diseases
- Suicide, intentional self-injury, acts of self-destruction
- Breach of law
- Hazardous activities




### DISCOUNTS

- Online Renewal Discount - 3% discount on the renewal premium, if the renewal premium is received through NACH or standing instruction (where payment is made either by direct debit of the bank account or credit card)
- Corporate Discount- One time discount of 5% for an employee who is working in any Public or Private limited companies
- Worksite Marketing Discount- (Only at inception - One time) - 10% discount on the premium
- Long-Term Discount- 7.5% and 10% on selecting a 2 and 3 years policy respectively
- Staff Rebate- 10% for Employees
- Worksite, staff and corporate discount would be mutually exclusive viz. only one of these would get applied in a policy
- Maximum discount in any policy year can't exceed 25%

### KEY PILLARS UNDERLYING OUR SERVICES

- **Claims Handling:** You can rely on our claims service associate for an easy, efficient and hassle-free claims experience
- **Personalised Services:** To ensure a personalised service experience, you will have a single point of contact to address your concerns, when you need us the most
- **Reliable Information:** Our health relationship managers and friendly customer website provide instant access to health care knowledge and personalised policy information

## PRODUCT BENEFIT TABLE

Type of Cover		Please refer to the Plan and Sum Insured you have opted to understand the available benefits under your plan in brief			
Your Coverage Details					
<b>Basic Cover</b>	<b>This section lists the Basic benefits available on your plan</b>	Identify your Opted Sum Insured (SI)	₹5 Lacs to ₹25 Cr (in multiples of ₹10,000)		
	Accidental Death (AD)	100% of Sum Insured, 200% of Sum Insured (If death occurs due to an Accident while travelling as a fare paying passenger on a common carrier)			
	Permanent Total Disablement (PTD)	Not Applicable	100% of Sum Insured. 200% of Sum Insured (If PTD occurs due to an Accident while travelling as a fare paying passenger on a common carrier)		
	Permanent Partial Disablement (PPD)	Not Applicable		Up to percentage as specified in the policy wording	
	Funeral expenses	Sum Insured Up to ₹50 Lacs -₹50,000 Sum Insured Above ₹50 Lacs -₹1,00,000			
	Repatriation of Mortal Remains	Up to 2% of Sum Insured, subject to a maximum of ₹5 Lacs. Payable on Reimbursement basis. Applicable across the world.			
<b>Optional Covers</b>	<b>This section lists the available optional cover under your plan and the limits under each of these options</b>	Temporary Total Disablement (TTD) (Applicable for Adult Insured members)	For earning member - 2% of Sum Insured or ₹1 Lac per week or Insured Persons base weekly income at the time of claim, whichever is lower (for a maximum of 100 weeks) for the duration of the Temporary Total Disablement of the Insured Person. For Non-earning member (Can be opted only if the earning member is part of the TTD cover) - 1% of Sum Insured or ₹50,000 per week or 50% of the weekly compensation payable for the earning member (at the time of claim) covered in the same Policy, whichever is lower (for a maximum of 100 weeks) for the duration of the Temporary Total Disablement of the Insured Person.		
	Burns Benefit	Injury due to Accidents leading to Burns is payable as a % of Sum Insured mentioned in policy wording.			
	Broken Bones Benefit	Not Applicable		Injury due to Accidents leading to Broken Bones is payable as a % of Sum Insured mentioned in policy wording.	
	Coma Benefit	25% of Sum Insured or ₹25 Lacs whichever is lower, subject to comatose state being for at least 96 hours.			
	Child Welfare Benefit	<b>Education Benefit:</b> 10% of Sum Insured, subject to a maximum of ₹20 Lacs <b>Orphan Benefit:</b> (In addition to Education Benefit) 20% of Sum Insured, subject to a maximum of ₹40 Lacs			
	Loss of employment	Payable in case of PTD / PPD Options: 3 month salary totalling up to the following options: ₹50,000 to ₹5,00,000 (In multiples of ₹10,000) This benefit is applicable only for the salaried employees and not applicable for self-employed. Customer can select the nearest Sum Insured option(s) as per the Salary at the time of policy purchase and at the time of Renewal.			
	Air Ambulance	Up to ₹10 Lacs; Payable on Reimbursement basis			
	Accidental Hospitalisation	Sum Insured options (₹) - ₹5 Lacs, ₹10 Lacs, ₹15 Lacs, ₹20 Lacs, ₹25 Lacs, ₹50 Lacs. Applicable only within India. Room type - Any Room. ICU- Up to Sum Insured 1) Inpatient treatment, 2) Ayush Expenses, 3) Medically necessary Dental Treatment, 4) Medically necessary Plastic surgery, 5) Day care Treatment, 6) Pre & Post Hospitalisation (up to 30 days each), 7) Road Ambulance - Covered Up to ₹10,000 per hospitalisation (Covered within the accidental hospitalisation Sum Insured), 8) Accidental OPD (For procedures that require less than 24 hours of hospitalisation, Doctor consultation & Diagnostic Tests) - Upto 1% of Sum Insured, subject to a maximum of ₹25,000. (Covered within the accidental hospitalisation Sum Insured, Available on reimbursement basis) 9) For Cost of Crutches, Wheelchairs, Prosthetics & Artificial limbs - Maximum up to ₹1 Lac (covered within the accidental hospitalisation Sum Insured, Available on reimbursement basis) Payable as per actuals for purchase or renting of necessary Crutches, Wheelchairs, Prosthetics & Artificial limbs as recommended by the treating Doctor.			
	EMI Shield	Payable in case of AD / PTD / PPD 3 EMIs totalling up to the following options: ₹50,000 to ₹5 Lacs (in multiples of ₹10,000). Customer can select the nearest Sum Insured options as per the EMI at the time of policy purchase and at the time of renewal.			
	Loan Shield	Payable in case of AD / PTD Options: (₹) - ₹1 Lac to ₹1 Cr (In multiples of ₹10,000) Customer can select the nearest Sum Insured options as per the Loan Outstanding at the time of policy purchase and at the time of renewal An Option can be chosen up to Accidental Death (AD) Sum Insured amount.			
	Adventure Sports Cover (Can't be opted during renewals if not opted at the time of policy purchase)	Not Applicable		Accidental Death and Permanent Total Disability claims are payable up to 50% of Sum Insured, subject to a maximum of ₹50 Lacs. This cover is available only up to 60 years of age (at New Business / Renewal).	
Medical Repatriation	Up to 25% of Sum Insured, subject to a maximum of ₹25 Lacs.				

**ABOUT MANIPALCIGNA**

At ManipalCigna, we're more than a health insurance company. As your partner in illness and wellness, our mission is to improve the health, well-being, and peace of mind of those we serve by making health care Affordable, Predictable and Simple. Our goal is to provide our customers with easy and lifetime access to quality healthcare with "no compromises, no surprises" so they can live a healthier and more secure life

**EXPERT KI SUNO  
SAHI CHUNO****Your Expert Health Insurance Advisor has the answer**

Be it claims assistance or guidance, contact your Health RM anytime



1800-102-4482



customercare@manipalcigna.com



www.manipalcigna.com

Prohibition of Rebates (under section 41 of Insurance Act, 1938, as amended):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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. 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.

Disclaimer: ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name/Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna Accident Shield UIN: MCIPAIP24083V012324 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1566/Oct/2024-25



SCAN QR CODE