

MANIPALCIGNA LIFESTYLE PROTECTION - ACCIDENT CARE ILLUSTRATION OF BENEFIT

Illustration I

In case a Husband and Wife buy a Family cover, where Husband (Earning member) opts for a Sum Insured of 10 Lacs. Let's look at how claims will be paid in case of unfortunate death of Husband and Wife in an Accident.

Opted Sum Insured - 10 Lacs

Plan A - Basic Cover

(• Accidental Death • Emergency Ambulance Cover • Funeral Expenses)

Sum Insured of Earning Member (Husband)	100% of Opted Sum Insured	1,000,000
Sum Insured of Spouse (Wife)	60% of Earning Member	600,000
Upon Death of the Husband and Wife due to an Accident		
Benefit		Amount (Rs.)
Accidental Death (Husband)	100% of Opted Sum Insured	1,000,000
Accidental Death (Wife)	60% of Original Sum Insured	600,000
Emergency Ambulance Cover for Husband	Fixed benefit of Rs 2000	2,000
Emergency Ambulance Cover for Wife	Fixed benefit of Rs 2000	2,000
Funeral Expenses for Husband	Fixed benefit of Rs 5,000	5,000
Funeral Expenses for Wife	Fixed benefit of Rs 5,000	5,000
	Total Payout	16,14,000

The Policy will be terminated, since claims for Death has been paid for both the Insured member's under the Policy.

Illustration 2

In case a Husband and Wife buy a Family cover, where Husband (Earning member) opts for a Sum Insured of 10 Lacs. Due to an Accident the Wife suffers second degree burns and slips into Coma and the Husband suffers an Unfortunate Death

Let's look at how claims will be paid in such a Scenario.

Opted Sum Insured - 10 Lacs

Plan A - Basic Cover

(• Accidental Death • Emergency Ambulance Cover • Funeral Expenses) • Optional Covers - (• Burns Benefit • Coma Benefit)

Sum Insured of Earning Member (Husband)	100% of Opted Sum Insured	1,000,000
Sum Insured of Spouse (Wife)	60% of Earning Member	600,000
Upon Death of the Insured Person (Husband) and the Insured's Spouse (Wife) suffering burns and moving into Coma in the same accident		
Benefit		Amount (Rs.)
Accidental Death of Husband (Basic Cover)	100% of Opted Sum Insured (Husband)	10,00,000
Emergency Ambulance Cover (Husband)	Fixed benefit of Rs 2000	2,000
Funeral Expenses (Husband)	Fixed benefit of Rs 5,000	5,000
Burns Benefit (Wife)	Second degree burns of 8% or more of the total head surface area - 50% of Sum Insured (Wife)	300,000
Emergency Ambulance Cover (Wife)	Fixed benefit of Rs 2000	2,000
Coma Benefit (Wife)	25% of Sum Insured	1,50,000
	Total Payout	14,59,000

The Policy will terminate for Husband, since claim for Death has been paid under the Policy.

Payout under Burns benefit & Coma benefit is available once in a Policy year. So, since claim under Burns & Coma Benefit has been paid out, it cannot be claimed again.

Illustration 3

In case a Husband and Wife (both are earning) buy Individual Cover.

Three months after buying the cover they meet with an Accident where the Husband suffers a Broken pelvis and then eventually dies, the wife on the other hand is permanently disabled.

Let's look at how claims will be paid in this scenario.

Opted Sum Insured - 25 Lacs

Opted plan- Enhanced Plan (• Accidental Death • Permanent Total Disablement • Education Fund • Emergency Ambulance Cover • Funeral Expenses)

Optional Cover - (• Temporary Total Disablement • Broken Bones Benefit)

Sum Insured of Husband	100% of Sum Insured	10,00,000
Sum Insured of Wife	100% of Sum Insured	10,00,000
Benefit		Amount (Rs.)
Opted Sum Insured		10,00,000
Broken Bones Benefit (Husband)	Pelvis - 100%	10,00,000
Emergency Ambulance Charges (Husband)	Fixed benefit of Rs 2000	2,000
Accidental Death (Husband)	100% of Opted Sum Insured	10,00,000
Funeral Expenses (Husband)	Fixed Benefit of Rs.5000	5,000
Permanent Total Disablement (Wife)	100% of Opted Sum Insured	10,00,000
Emergency Ambulance Cover for (Wife)	Fixed benefit of Rs 2000	2000
Education Fund for 1 Dependent child	Lower of 10% of Sum Insured per child or Max of Rs 10,00,000 per Policy	1,00,000
	Total Payout	31,09,000

The Policy will be terminated, since claim for Accidental Death and Permanent Total Disablement has been paid for the Insured persons.

Illustration 4

An individual take a Comprehensive plan, 2 months post which he suffers a Permanent Partial disablement by losing 1 hand. He cannot resume his employment due to this disability and loses his job.

Let's at how claims will be paid in this scenario.

Opted Sum Insured - 10 Lacs

Opted plan

Comprehensive Plan - (• Accidental Death • Permanent Total Disablement • Permanent Partial Disablement • Education Fund • Emergency Ambulance Cover • Orphan Benefit • Loss of Employment • Funeral Expenses)

Sum Insured	100% of Sum Insured	10,00,000
On the Insured Person (Husband) suffering from Permanent Partial Disablement' due to an Accident		
Benefit		Amount (Rs.)
Opted Sum Insured		10,00,000
Permanent Partial Disablement	Loss of one hand or one foot - 50%	5,00,000
Loss of Employment for salaried person	3 months salary based on previous salary slips	50,000 x 3 = 1,50,000
Emergency Ambulance Charges	Fixed benefit of Rs 2000	2,000
	Total Payout	6,52,000