ManipalCigna Health Insurance

A SAFEGUARD FOR A WORRY-FREE LIFE

Presenting

ManipalCigna Accident Shield Classic

ADVANCED PERSONAL ACCIDENT PLAN



- Protection Against Accident
- OPD Coverage for Accidents*
- Coverage for Temporary Total Disablement*
- Customize Coverage
- Claim up to 200% of Sum Insured#
- Air Ambulance*
- Coverage of ₹5 Lacs to ₹25 crores

EXPERT KI SUNO SAHI CHUNO

*Optional Covers on payment of additional premium #T&C Apply

ELIGBILITY

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

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%

PRODUCT BENEFIT TABLE

Title		Please refer to the Plan and Sum Insured you have opted to understand the available benefits under your plan in brief	
Your Coverage Details		Identify your Plan	ManipalCigna Accident Shield Classic
Basic Cover	This section lists the Basic benefits available on your plan	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)
		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 Lac. Payable on Reimbursement basis. Applicable across the world.
Optional Covers	This section lists the available optional covers under your plan and the limits under each of these options	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.
		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	**Education Benefit:** 10% of Sum Insured, subject to a maximum of ₹20 Lacs **Orphan Benefit:** (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 Hospitalization	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 Hospitalization (up to 30 days each), 7) Road Ambulance - Covered Up to ₹10,000 per hospitalisation (Covered within the accidental hospitalization Sum Insured), 8)Accidental OPD (For procedures that require less than 24 hours of hospitalization, Doctor consultation & Diagnostic Tests) - Upto 1% of Sum Insured, subject to a maximum of ₹25,000. (Covered within the accidental hospitalization Sum Insured, Available on reimbursement basis) 9) For Cost of Crutches, Wheelchairs, Prosthetics & Artificial limbs - Maximum up to ₹1 Lac (covered within the accidental hospitalization 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 totaling 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.
		Medical Repatriation	Up to 25% of Sum Insured, subject to a maximum of ₹25 Lacs.

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.

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/1419/Jul/2024-25.