ManipalCigna Health Insurance

THE ULTIMATE PLAN TO KEEP ACCIDENTAL WORRIES AT BAY

Presenting

ManipalCigna Accident Shield Pro

ADVANCED PERSONAL ACCIDENT PLAN



KEY BENEFITS

- **Protection Against Accident**
- **Claim up to 200% of Sum Insured#**
- **Coverage for Temporary Total Disablement***
- **Burns Benefit***
- **Coma Benefit***

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

EXPERT KI SUNO SAHI CHUNO

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)
- Long-Term Discount- 7.5% and 10% on selecting a 2 and 3 years policy respectively

PRODUCT BENEFIT TABLE

Identify your Plan	Accident Shield
Identify your Opted Sum Insured (SI)	₹25 Lacs / ₹50 Lacs / ₹100 Lacs
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)	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)	Up to percentage as specified in the policy document
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.
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.

*Optional Cover on payment of additional premium

Product Name	ManipalCigna Accident Shield		
Base SI Options	₹25 Lacs	₹45 Lacs	₹100 Lacs (ITR Required)
1 Year Tenure	₹5233	₹9316	₹13853
2 Years Tenure - 7.5% Discount	₹9,682	₹17235	₹25,628
3 Years Tenure - 10% Discount	₹14,130	₹25153	₹37,404

(All premiums are inclusive of GST)

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/1417/Jul/2024-25.

For more details contact the nearest Bank Branch/ RM