

SECURE YOUR FINANCIAL WORRIES OVER COVID-19 WITH THE IDEAL PROTECTION.

Introducing Corona Rakshak Policy, ManipalCigna.



Corona Rakshak Policy

ManipalCigna

COVID STANDARD BENEFIT BASED HEALTH POLICY

ManipalCigna Health insurance is a joint venture between Manipal Group, an eminent player in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience.

At ManipalCigna Health Insurance, we work to improve the health, well-being and peace of mind of those we serve. The threat of COVID-19 has affected millions of people worldwide, not only physically but also financially. We wish to be your partner and help you be financially prepared in the event of a medical emergency in these trying times.

Presenting Corona Rakshak Policy, ManipalCigna, designed by IRDAI and made available by ManipalCigna. A benefit health insurance policy providing a lump sum amount in case you are diagnosed and hospitalized due to a COVID-19 infection.

BENEFITS

Pan India Coverage

Sum Insured starting from ₹ 50,000



KEY INFORMATIONS

Policy Type	Individual basis only
Category of Cover	Benefit based
Sum insured	₹ 50,000/- (Fifty thousand) to ₹ 2,50,000/- (Two lakhs and fifty thousand) (in the multiples of fifty thousand)
Policy Period	Three and a half months (3 ½ months) i.e. 105 days, Six and a half months (6 ½ months) i.e. 195 days, Nine and a half months (9 ½ months) i.e. 285 days
Modes of premium payment	Single premium payment mode shall only be allowed
Minimum entry age	18 years
Maximum entry age	65 years
Relationships	Self, Legally wedded spouse, Son, Daughter, Parents, Parents-in-law. Policy can be availed by persons between the age of 18 years up to 65 years. Proposer with higher age can obtain policy for family, without covering self
Coverage	Lump sum benefit equal to 100% of the Sum Insured shall be payable on positive diagnosis of Coverage COVID-19, requiring hospitalization for a minimum continuous period of 72 hours. The positive diagnosis of COVID-19 shall be from a government authorized diagnostic centre
Pre-policy Medical Check up	No pre-insurance medical examination test is required, irrespective of the sum insured and age of the insured
Free look period	Not applicable
Waiting period	An initial waiting period of 15 days will be applicable from the commencement date of the policy
Cancellation	The Company may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud
Automatic termination	This policy shall terminate for the Insured immediately on the earlier of the following events irrespective of the expiry date mentioned in the policy schedule <ul style="list-style-type: none">• Upon the demise of the covered person• Upon payment of an admissible claim and settlement of 100% of Sum Insured specified in the Policy Schedule
Portability and Migration	Portability and Migration is not applicable
Renewal	Available, subject to the underwriting policy of the Company
Tax benefit	Payment of premium by any mode other than cash for this insurance policy is eligible for tax benefit under section 80D of the Income Tax Act 1961

EXCLUSIONS

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

1. Investigation & Evaluation
 - i. Expenses related to any admission primarily for diagnostics and evaluation purposes.
 - ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.
2. Any diagnosis which is not related and not incidental to COVID-19 is not covered in this Policy.
3. Testing done at a Diagnostic centre that is not authorized by the Government shall not be recognized under this Policy.
4. Any claim with respect to COVID-19 manifested prior to commencement date of this policy or during the waiting period.
5. Cover under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.

THE KEY PILLARS UNDERLYING OUR SERVICES ARE



Claims Handling:

You can rely on our claims service associate for easy, efficient and hassle-free claims and more through our on-site and offsite claims services.



Personalized Services:

To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization.



Reliable Information:

Our health relationship managers and friendly customer website provides instant access to healthcare knowledge and personalized policy information.



TO KNOW MORE



1800 102 4462



servicesupport@manipalcigna.com



www.manipalcigna.com



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

1. 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.
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.

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 | Tax benefits are subject to changes in tax laws | Corona Rakshak Policy, ManipalCigna | UIN: MCIHLIP21139V012021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0410/May/2020-21.