

**SARAL SURAKSHA BIMA, MANIPALCIGNA**

**Customer Information Sheet**

Sr. No	TITLE	DESCRIPTION	Refer to Policy Clause Number
1.	<b>Product name</b>	Saral Suraksha Bima, ManipalCigna	
2.	<b>What am I covered for</b>	<b>1. Basic Cover:</b>	
		a) Accidental Death	D.I.1
		b) Permanent total Disablement due to accident	D.I.2
		c) Permanent Partial Disablement due to accident	D.I.3
		<b>2. Optional Covers:</b>	
		a) Temporary Total Disablement	D.II.1
b) Hospitalisation Expenses due to Accident	D.II.2		
c) Education Grant	D.II.3		
3.	<b>What are the major exclusions in the policy</b>	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:  Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person	
		a. directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detention of all kinds.	E.I.1.i
		b. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.	E.I.1.ii.a
		c. Arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.	E.I.1.ii.c
		d. arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.	E.I.1.ii.d
4.	<b>Waiting Period</b>	Not applicable	
5.	<b>Payment basis</b>	a. The payment of claims under all the base covers of Standard PA product and the optional covers "temporary total disablement benefit" and "Education grant" is on benefit basis.  b. The payment of claims under the optional cover "Hospitalisation Expenses due to Accident" is on indemnity basis (Cashless/ Reimbursement)	
6.	<b>Loss Sharing</b>	Not applicable	
7.	<b>Renewal Conditions</b>	a. The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.	F.I.13
		b. This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. Automatic Termination of Insurance.	F.I.4
8.	<b>Cancellation</b>	i. 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.	F.I.11 (i)
		ii. 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. There would be no refund of premium on cancellation on grounds of misrepresentation, nondisclosure of material facts or fraud.	F.I.11 (ii)
9.	<b>Claims</b>	Notification: Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.	G.I.1
		The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.	G.I.3
10.	<b>Policy Servicing</b>	Email Id: <a href="mailto:customercare@manipalcigna.com">customercare@manipalcigna.com</a> Toll Free: 1800-102-4462	
	<b>Grievances/ Complaints</b>	a. Details of Grievance redressal officer <a href="https://www.manipalcigna.com/grievance-redressal">https://www.manipalcigna.com/grievance-redressal</a>	F.I.20
		b. IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a>	
c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure-A of Policy document.			
11.	<b>Insured's Rights</b>	Hospitalisation Expenses due to Accident: TAT of preauthorization - 4 hours from receiving the necessary set of documents from the hospital TAT of reimbursements - 30 days from receipt of last necessary documents	

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12.	<b>Insured's Obligations</b>	The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or nondisclosure of any material fact by the policyholder.	F.I.1

**Legal Disclaimer Note:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

**For benefit illustration with indicative ages and Sum Insured, please refer Annexure to CIS - Benefit Illustration**