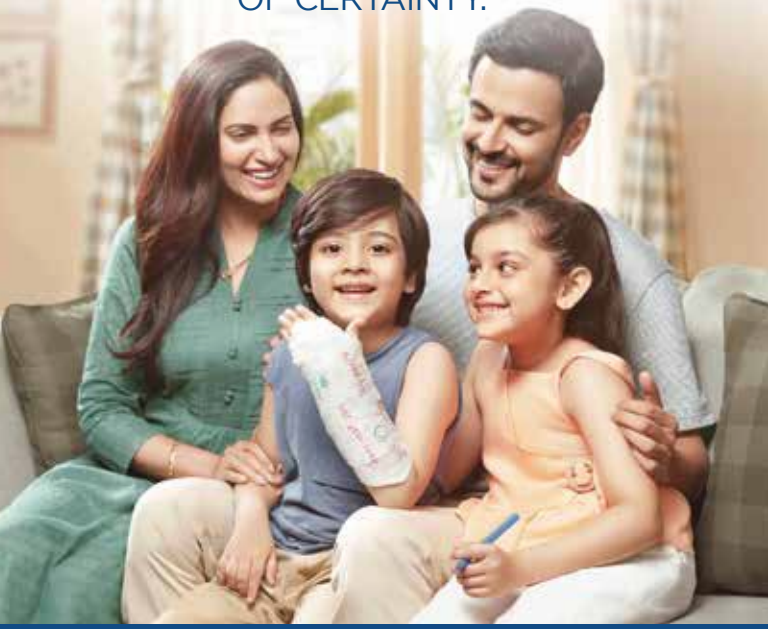
ManipalCigna
Health Insurance

FACE THE UNCERTAINTIES OF LIFE WITH **THE ASSURANCE** OF CERTAINTY.



GET THE SARAL SURAKSHA BIMA, MANIPALCIGNA FOR YOU AND YOUR FAMILY.

PRESENTING

SARAL SURAKSHA BIMA

ManipalCigna

STANDARD PERSONAL ACCIDENT POLICY

- Coverage available on Individual and Family basis
- All round protection on account of accident through AD, PTD and PPD[1]
- Choice of sum insured from ₹2.50 lacs up to ₹1 crore*
- Includes cover for hospitalisation expenses due to accident#

Product covers [1]Accidental Death, Permanent Total Disablement and Permanent Partial Disablement
*For Sum Insured more than ₹1 crore, please contact our sales/customer service representative at ManipalCigna branch office
#Available as an optional cover on payment of additional premium.

SECURE YOUR FAMILY'S FUTURE AGAINST ANY UNCERTAINITIES.

WHY A PERSONAL ACCIDENT POLICY?

Accident comes uninvited. Therefore, it is important to be prepared for such unforeseen and unfortunate events. A little planning safeguards you and your family financially and offers sense of security.

GET TO KNOW US BETTER

At ManipalCigna Health Insurance, we work to improve the health, well-being and peace of mind of those we serve. Our purpose is to understand our customer's needs and guide them along the road to physical, emotional and financial wellness. Whether it's for you or your family, the Personal Accident policy assures financial support and provides a safety cushion for a better tomorrow. This policy helps you to safeguard your unexpected expenses arising from death or serious injury caused by an accident, while securing your finances. A personal accident cover will increase your assurance by taking care of your loved ones in case of death and disability due to accidents.

The policy also offers cover for In-patient hospitalization expenses arising due to accident without any capping on the room rent/category. Hospitalization expenses incurred due to injury is extended towards dental treatment, plastic surgery, all day care treatments and road ambulance expenses.

Presenting Saral Suraksha Bima, ManipalCigna. Now don't compromise on your and family's safety and security!!!



KEY FEATURES AT A GLANCE

BASE COVERS:
Accidental Death
Permanent Total Disablement due to Accident
Permanent Partial Disablement due to Accident

OPTIONAL COVERS:
Temporary Total Disablement
Hospitalisation Expenses due to Accident
Education Grant

COVERAGES

Base Covers:

- **Accidental Death:** We will pay 100% of Sum Insured in case of an accidental death.
- **Permanent Total Disablement:** We will pay 100% of the Sum Insured in case of permanent total disability due to an accident.
- **Permanent Partial Disablement:** We will pay a fixed percentage of the Sum Insured up to 100% as per the nature of disability arising due to an accident

Optional Covers:

- **Temporary Total Disablement:** We will pay a benefit of 0.2% of Base Sum Insured (following an accident), per week up to maximum 100 weeks and in no case shall exceed the Sum Insured. The period of temporary total disablement should exceed 4 consecutive weeks from the date of accident.
- **Hospitalization Expenses due to Accident:** Hospitalization expenses arising due to an accident shall be indemnified up to a limit of 10% of base sum insured.
- **Education Grant:** One time Education Grant of 10% of base sum insured, per dependent child, shall be payable on the admissible claim due to Death or Permanent Total Disability of the Insured Person.

CUMULATIVE BONUS:

We will increase the Sum Insured by 5% (excluding CB) for each policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured.

Cumulative Bonus is applicable in respect of the base covers.

KEY INFORMATION:

Eligibility		
Min Entry Age	Child: 3 months	Adult: 18 years
Max Entry Age	Child: 25 years	Adult: 70 years
Relationships	Coverage on Individual and Family basis: Covering the following relationships - Self, Lawfully Wedded Spouse, Dependent Children, Parents and Parents in law	
Policy Term	1 year	
Discounts		
Family Discount	15% for covering 2 or more family members under single individual policy	
Worksite Discount	A discount of 10% will be available on polices which are sourced through worksite marketing channel	
Online Renewal Discount	A discount of 3% p.a. on the premium from next renewal, if the premium is received through NACH or Standing Instruction (where payment is made either by direct debit of bank account or credit card.)	

PLAN BENEFITS AT A GLANCE

Coverages	Details
Sum Insured (SI)	Choose any sum insured: Min: ₹ 2.50 lacs Max: ₹ 1 crore* (in multiples of ₹ 50,000)
Base Covers:	
Death	Benefit equal to 100% of Sum Insured shall be payable on death of the insured person, due to an Injury sustained in an Accident during the policy period
Permanent Total Disablement	Benefit equal to 100% of Sum Insured shall be payable, if insured person suffers Permanent Total Disablement due to an accident in the policy period
Permanent Partial Disablement	The benefit payable shall be a percentage of Sum Insured opted, as per the grid specified in the policy terms and conditions
Optional Covers:	
Temporary Total Disablement	0.2% of the Base Sum Insured per week, up to maximum 100 weeks and in no case shall exceed the Sum Insured. The period of Temporary Total Disablement should exceed four consecutive weeks from the date of accident
Hospitalisation Expenses due to Accident	Hospitalisation expenses arising due to an accident shall be indemnified up to a limit of 10% of base sum insured
Education Grant	One time Education Grant of 10% on base sum insured, for per dependent child, shall be payable on the admissible claim due to Death or Permanent Total Disability of the Insured Person
Cumulative Bonus: 5% Increase in Sum Insured for each policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured. Cumulative Bonus is applicable in respect of the base covers.	

*For Sum Insured more than ₹1 crore, please contact our sales/customer service representative at ManipalCigna branch office

HOW IS THE PREMIUM DETERMINED?

The premium for the policy will depend on the Sum Insured, Optional Cover and Premium Payment mode

POINTS TO NOTE:

- Annual Premium rates are (in INR) excluding Statutory levies and taxes.
- Rates are for ₹ 1000 of Sum Insured per life.
- Any revision in the rates shall be made only post approval by the IRDAI.
- Loading will be applicable on the premium payment mode other than yearly.
- Discounts will be applied accordingly on the pre-tax premium

STEPS TO CALCULATE PREMIUM:

1. Base Plan + optional Cover (if any)

2. Decide on Sum Insured (as per eligibility)

3. Identify the premium rate for base cover & optional cover chosen

4. Premium Rate (without GST) =

$$\text{Base Sum Insured}^* \times \frac{\text{Base Cover Rate}}{1000} + \text{TTD Sum Insured}^* \times \frac{\text{TTD Cover Rate}}{1000} + \text{Education Grant Sum Insured}^* \times \frac{\text{Education Grant Cover Rate}}{1000} + \text{Hospitalization Expenses Premium as per Sum Insured}$$

Notes:

TTD Sum Insured is 20% of Base Sum Insured. Payout will be 0.2% of Base Sum Insured per week (max 100 weeks)

Education Grant Sum Insured is 10% of Base Sum Insured (irrespective of the number of children)

Hospitalization Expenses SI is 10% of Base Sum Insured

EXAMPLE 1

Number of insured member – 1

Base Cover Sum Insured = ₹20 lacs

Base Cover Premium = ₹1,060 [(20,00,000)*(0.53/1000)]

TTD Sum Insured = ₹4 lacs [(20,00,000)*20%]

TTD Cover Premium = ₹120 [(4,00,000)*(0.30/1000)]

Education Grant Sum Insured= ₹2 lacs [(20,00,000)*10%]

Education Grant Premium = ₹112 [(2,00,000)*(0.56/1000)]

Hospitalization Expenses Sum Insured = ₹2 lacs [(20,00,000)*10%]

Hospitalization Expenses Premium = ₹499 (As per rate table)

Total Premium (without tax) = ₹1,791 [1060+120+112+499]
(Any discount will be applied on the pre-tax premium)
Tax = ₹322 [1,791*18%]
Total Premium (with tax) = ₹2,113 [1791+322]

Grace Period: Grace Period of 30 days would be given for single, yearly , half-yearly and Quarterly mode of payment and grace period of 15 days for monthly mode of payment would be given to pay the instalment premium due for the Policy.

Free look period: The Free Look Period will be applicable on the new policy and not on renewals.

1. The insured will be allowed a period of 30 days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.
2. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges Free look cancellation & refund will be made within 7 days from the date of receipt of request

Cancellation: The policyholder may cancel this policy by giving 7 days written notice and in such an event, the Company shall refund premium for the unexpired policy period for more details refer the terms and coditions of the policy

WE WOULD LIKE TO BE AS TRANSPARENT AS POSSIBLE; HERE ARE SOME OF THE KEY EXCLUSIONS UNDER THE POLICY:

We will not cover any costs towards:

- Any claim for death or disablement arising due to war and war like occurrence
- Intentional self-injury, influence of liquor or drugs, Aviation or ballooning, Any breach of law or criminal intent
- Hazardous or Adventure Sports
- Nuclear fuel, nuclear waste, Chemical and Biological terrorism
- Investigation & Evaluation (Code - Excl04)

The above list is only indicative and not exhaustive. For complete details, please refer Policy Terms and Conditions.

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.

Reliable Information: In-house health relationship managers and friendly customer website provides instant access to healthcare knowledge and personalized policy information.

Your Health Relationship Manager has the answer.

Be it claims assistance or guidance, contact your Health RM anytime

1800-102-4482 customercare@manipalcigna.com www.manipalcigna.com

ManipalCigna Health Insurance

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 out 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 prospectus or tables of the insurers.

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. | Saral Suraksha Bima, Manipalcigna UIN: MCIPAIP21622V012021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1581/Oct/2024-25.