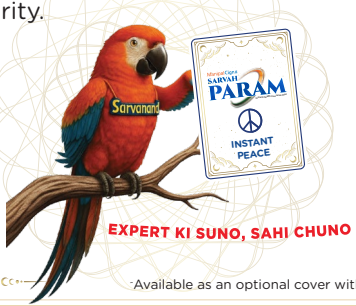

Manipal Cigna
Health Insurance
Manipal Cigna
SARVAH
PARAM
INSTANT &
INFINITE
INFINITE COVERAGE*,
ZERO WAITING PERIOD.
TOTAL PEACE OF MIND.
*T&C apply

We know how much your health means to you and the need for a complete health insurance. **ManipalCigna Sarvah** has you covered. With Sarvah, you can feel secure knowing we're always by your side, every step of the way.

Health problems don't wait for anyone, then why should you? Experience the freedom of a truly unlimited* and comprehensive health coverage from day one with **ManipalCigna Sarvah Param Plan.** From the moment you sign up our policy ensures you're protected against unforeseen medical expenses, without delays or limits. Enjoy peace of mind knowing that your health is our priority.



Sarvanand, your go to Sarvah Expert brings you the new and improved **ManipalCigna Sarvah Param**. With its wit and mystical charm, Sarvanand guides you to the best plans for you and your loved ones, offering wisdom and care you can trust.

*Available as an optional cover with Anant benefit on payment of additional premium



TRUE SECURITY WITH **TATKAL BENEFIT**

With Tatkal Benefit get absolutely Zero Waiting Period ensuring you receive the care and coverage you need right from the start. No delays, just instant and complete assurance

GET ANANT CARE WITH **ANANT^ BENEFIT**

No more worries about running out of funds with endless coverage!
With the Anant Benefit, enjoy infinite Sum Insured^ and no limit on claims for hospitalizations due to Heart Conditions, Cancer, Stroke, Major Organ/Bone Marrow Transplant or Accident - where you need financial support the most, without impacting your savings or investments. Now, focus on your recovery, not the hefty medical bills.

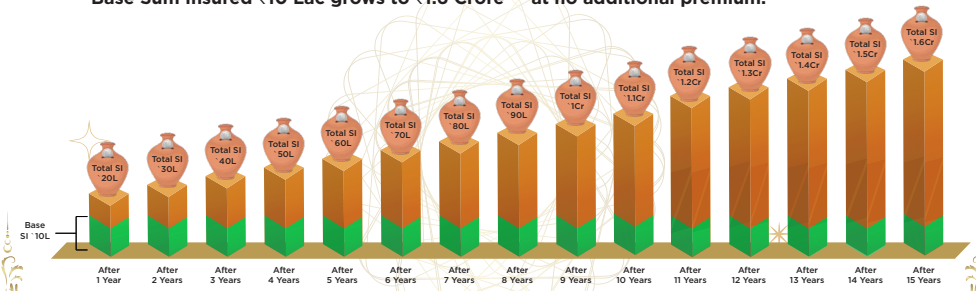


^T&C apply

ENJOY 15X BONUS WITH **GULLAK ADVANTAGE**

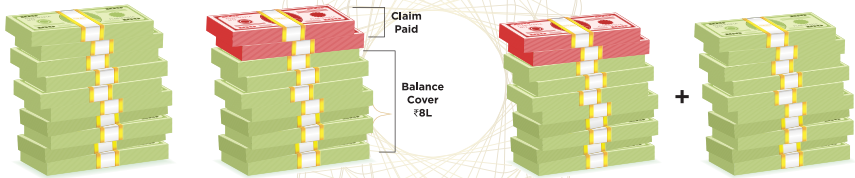
Your Gullak balance grows by 100% of the Base Sum Insured each year with a guaranteed 15x bonus, safeguarding you against inflation and ensuring your coverage never runs out

Base Sum Insured ₹10 Lac grows to ₹1.6 Crore — at no additional premium.



GET REST ASSURED WITH **RESTORATION#**

Challenges don't stop, and neither should your coverage. Restore your Base Sum Insured unlimited times in a policy year for both related and unrelated illnesses or injuries, providing continuous protection for you and your family.



Base Cover ₹10L

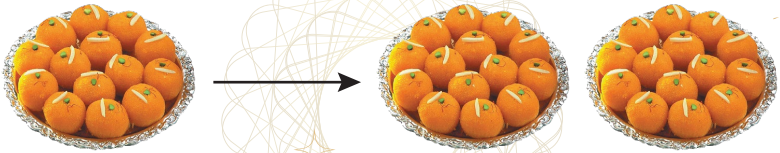
First Claim of ₹2L

Suppose 2nd claim is of `12L, with Restoration benefit your new cover available is `18L

#Not Applicable for 1st Claim

STAY FULFILLED WITH **SURPLUS BENEFIT^**

Get double the protection. From day one, receive an extra 100% of your Base Sum Insured for the first claim each policy year, so you're prepared for everything.



Your Base Cover

Your Base Cover With Surplus Benefit*

STAY FUTURE-PROOF WITH OUR **MATERNITY AND NEWBORN COVERAGE^**

With Maternity and Newborn cover, enjoy peace of mind knowing you and your growing family are protected during life's precious milestones and welcome the new born without any worry in this beautiful world.



GOOD HEALTH, **GREAT REWARDS**

Stay healthy by walking and enjoy up to 20% off on your premium with Wellness benefits, renew within 15 days to get an extra 2.5% discount, and earn up to 7.5% off with a no-claim year. Because with ManipalCigna Sarvah good health comes with great savings.

YEARS	RENEWAL PREMIUM DISCOUNT
Year 1(no claim)	2.5%
Year 2(no claim)	5%
Year 3(no claim)	7.5%
Year 4(no claim)	7.5%
Year 5(claim)	0%
Year 6(no claim)	2.5%

Note: No claim discount will be earned till the eldest age in the policy is less than 56. The level of discount earned till the age of 55 will continue to be carried forward till there is a claim in the Policy. After the claim, the discount level will be reset to 0 and it will not accrue again.



Benefits at a glance

Title	Description	
	Please refer to the Plan and Base Sum Insured you have opted to understand the available benefits under your plan in brief:	
	Relationship Covered	**Individual:** Self, legally married spouse or live-in partner, son, daughter, father/ mother/ father-in-law/ mother-in-law/ son-in-law/ daughter-in-law/ grand-parents/ grandchildren/ uncle/ aunt/ nephew/ niece/ brother/ sister/ sister in-law/ brother in-law. **Floater:** Self, legally married spouse or live-in partner, dependent children (natural / legally adopted), dependent parents/ parents-in-law
Your Coverage Details:	Identify your Plan	ManipalCigna Sarvah - Param
Basic Cover This section lists the Basic benefits available on your this Policy	Identify your Opted Base Sum Insured (in ₹)	₹5 Lacs, 7.5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 100 Lacs, 200 Lacs, 300 Lacs
	In-patient Hospitalization (When you are hospitalized)	Covered up to Sum Insured Room Rent: Covered up to Single Private AC Room For ICU - Covered up to Sum Insured This benefit shall also offer the below covers up to the limits mentioned: i.Modern and Advanced Treatments: Covered up to Sum Insured ii.HIV/AIDS & STD: Covered up to Sum Insured iii.Mental Illness: Covered up to Sum Insured
	Day Care Treatment	All Day Care Procedure covered up to Sum Insured.
	Pre –hospitalization Medical Expenses	Medical Expenses incurred during policy period covered up to 90 days before the date of hospitalization; covered up to the Sum Insured
	Post – hospitalization Medical Expenses	Medical Expenses covered up to 180 days post discharge from the hospital; covered up to the Sum Insured
	Domiciliary Hospitalization (Treatment at Home)	Covered up to the Sum Insured Pre and Post Hospitalization Expenses: 30 days each
	Road Ambulance (Reimbursement of Ambulance Expenses)	Covered up to the Sum Insured
	Donor Expenses (Hospitalization Expenses of the donor providing the organ)	Covered up to the Sum Insured • Pre & Post Hospitalization expenses (Up to 30 days each) of the donor • Cost towards donor screening once in a Policy year for successful transplant • Complications arising during hospitalization or up to 30 days from date of discharge – Covered up to 25% of Base Sum Insured subject to maximum of ₹2 Lacs, Over and above Base Sum Insured We will not cover expenses towards the Donor in respect of cost associated to the acquisition of the organ.
	AYUSH Treatment Restoration (When opted Sum Insured is insufficient due to claims)	Covered up to the Sum Insured Multiple Restoration is available in a Policy Year for all illnesses and injury,, in addition to the Base Sum Insured Applicable for below covers only 1. D.I.1 – In-patient Hospitalization 2. D.I.2 – Day Care Treatment 3. D.I.3 – Pre - hospitalization Medical Expenses 4. D.I.4 – Post – hospitalization Medical Expenses 5. D.I.6 – Road Ambulance 6. D.I.7 – Donor Expenses 7. D.I.8 – AYUSH Treatment Restoration shall not get triggered for the 1st claim.
	Gullak (Guaranteed Cumulative Bonus)	We will provide an option to policyholder to get Guaranteed increase 100% of Base Sum Insured for each policy year up to the maximum of 1500% of Base Sum Insured irrespective of any claim made in the previous Policy Year.
Value Added Covers This section lists the additional value added benefits that are available along with your plan	Tele-Consultation	Unlimited Tele-consultation with General Physician during the Policy Year
	Wellness Program	Rewards can be earned by completing activities specified under Our Healthy Life Management Program up to maximum of 20% of expiring base Premium (excluding Premium for optional covers other than 'Deductible', 'Voluntary Co-Payment', 'Twin Sharing AC Room', 'Pratiksha', Rider and taxes as applicable). These earned Reward Points can be used as premium discount from 1st Renewal of the Policy. Carry forward of earned Reward Points shall not be allowed.
	Discount from Network Provider	Discount on Pharmacy, Diagnostics and Health Supplements offered by the Network Providers of ManipalCigna Health Insurance Company Limited
	Health Check Up	Available each policy year (including the first year), to all Adult insured persons who have completed 18 years of Age. • For Base Sum Insured of ₹5 lacs: Package 1 • For Base Sum Insured of ₹7.5 lacs and ₹10 lacs: Package 2 • For Base Sum Insured above ₹10 lacs: Package 3 The packages shall be offered on cashless basis only.
Optional Covers This section lists the available optional covers under your plan and the limits under each of these options	Personal Accident Cover	Coverage under this option is available on Individual and Family Basis. Min Age at Entry – 5 Years, Max Age at Entry 65 Years. Relationships Covered - Self, Lawfully Wedded Spouse/Live-in Partner, Dependent Children, Dependent Parents/Parent in laws Individual Benefit Amount - ₹10L, ₹15L, ₹20L, ₹25L, ₹30L, ₹40L, ₹50L, ₹1Cr, ₹2Cr, ₹3Cr

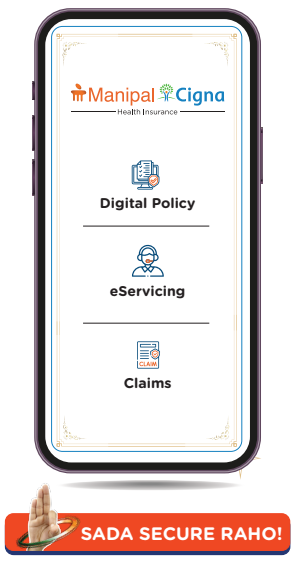
Scope of Cover	% of PA Cover
Accidental Death (AD)	100% of the Personal Accident Cover Benefit Amount. 200% of Benefit Amount (if Death/PTD) occurs due to an Accident while travelling as a fare paying passenger on a common carrier.
Permanent Total Disablement (PTD)	
Permanent Partial Disablement (PTD)	% of Personal Accident Benefit Amount. (as defined in the Grid)

Family Cover Benefit Amount Eligibility

Earning Member	As per Benefit Amount Opted
Non- earning Spouse/Live-in Partner	60% of the Benefit Amount of Earning member
Dependent Children /Parents/Parents -in-Laws	30% of the Benefit Amount, max up to ₹30Lacs

Age wise	Eligibility of Benefit Amount will be up to a maximum times of Annual Income of the Proposer or Earning member to be insured. (as detailed below)
18-45	Max 20 times of the Gainful Annual Income
46- 60	
>60 above	Max 10 times of the Gainful Annual Income

Note:
i. Claims under Accidental Death, Permanent Total Disablement, and Permanent Partial Disablement shall be payable only in respect of accident occurring within India.
ii. Personal Accident Cover is not applicable for New Business policies



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	Temporary Total Disablement (TTD)	If the Insured Person suffers an injury due to an accident that occurs during the policy period and such Injury results in the Temporary Total Disablement of the Insured Person immediately after an Accident, We will pay fixed weekly benefit for the duration of the TTD. **Coverage Options** ₹5K, ₹10K, ₹15K, ₹20K, ₹25K, ₹50K, ₹1L per week. Note: i. Max No. of Weeks Covered – 100 in respect of any one Injury calculated from the date of commencement of the Temporary Total Disablement. ii. Available only if Personal Accident Cover is opted. iii. TTD Cover is available only for the earning members in India in the Policy. iv. This benefit shall be applicable only for events or occurrences taking place within the geographical boundaries of India.
	Personal Accident Plus	i. Flexible Protection up to ₹3 Crores: Opt for personal accident coverage for Accidental Death, Permanent Disablement Cover (including Permanent Total Disablement & Permanent Partial Disablement), or opt for a plan that combines both for broader financial security. ii. Easy Start, Lifelong Peace of Mind: Get covered from Day One with hassle-free enrolment, no income proof requirements and the assurance of lifelong security through guaranteed renewals.
	Air Ambulance	Covered up to Sum Insured subject to maximum of ₹10 Lacs in addition to the base Sum Insured, for expenses incurred on Air Ambulance
	Maternity & New Born Hospitalization Expenses	**Maternity & New Born Hospitalization Expenses** a. **Maternity Cover** (up to a maximum 2 deliveries or terminations) Covered up to 20% of Base Sum Insured opted, subject to a maximum of ₹5 Lac, in addition to the Base Sum Insured opted. b. **New Born Baby** Coverage for the In-patient Hospitalization expenses of a new born, up to the limit provided under Maternity Expenses. c. **First Year Vaccination** Covered as per national immunization program, up to the limit provided under Maternity Expenses. In Individual Policies, Maternity Expenses will be offered to Adult Insured Male members as well. However, claims under this benefit shall be payable to the female spouse upon adding her as an Insured in the Policy. In such cases, the applicable waiting period shall be as per the first inception of the Policy. Note: i. The female adult Insured Person should have been covered under the base Policy & Maternity Expenses for at least 36 months before availing this benefit. ii. The payment towards any admitted claim will be restricted to Maternity Sum Insured however any restored amount (if applicable) will not be available for coverage under this section. iii. Voluntary Co-Payment or Deductible (if opted) shall also apply to this benefit. iv. In case of migration/portability cases, the Insured Person shall be entitled to continuity of waiting periods only up to the Maternity Sum Insured available in previous policy subject to overall limit applicable under this benefit.
	Room Rent Modification	The Policyholder shall be eligible to modify the room type category eligibility under the Policy as follows: **Option 1:** Any room; ICU Up to Sum Insured or **Option 2:** Twin Sharing AC room; ICU Up to Sum Insured
	Surplus Benefit	Additional 100% of Base Sum Insured, available from day 1 for 1st claim only, in each policy year. (Surplus Benefit and Shakti are mutually exclusive)
	Shakti	The Insured Person can avail an additional 100% or 200% of the Base Sum Insured, as specified in the Policy Schedule, for all admissible claims in a Policy Year. **Conditions:** i. Applicable only after exhaustion of the Base Sum Insured. ii. Can be utilized for any number of admissible claims during the Policy Year iii. Any unutilized amount of Shakti will not be carried forward to the next Policy Year. iv. Shakti and Surplus Benefit are mutually exclusive.
	Anant	If the Insured Person opts for this Optional Cover, in the event of any Hospitalization related to Cancer, Heart, Stroke, Major Organ / Bone Marrow Transplant, or Accident, We will cover all Medical Expenses incurred under: • Section D.I.1 – In-patient Hospitalisation • Section D.I.2 – Day Care Treatment • Section D.I.8 – AYUSH Treatment without any Sum Insured limit, for unlimited times during the Policy Year. **Notes:** i. This cover can only be opted at the time of first Policy purchase and cannot be added at subsequent Renewals. ii. Available only with Base Sum Insured of ₹10 Lacs. iii. This benefit applies at the Policy level, irrespective of Policy type (Individual/-Family Floater). iv. Voluntary Co-payment, Deductible (if opted), and applicable Sub-limits shall also apply. v. This cover is applicable only for diagnosis, occurrences, and treatments taken within India.
	Deductible	Insured has option to choose either **Option 1** – Aggregate Deductible of ₹10K, ₹25K , ₹50K, ₹1L, ₹2L, ₹3L, ₹4L , ₹5L or ₹10L or **Option 2** – Per Day Deductible of ₹1K, ₹2K, ₹3K, ₹4K or ₹5K per day of Hospitalization on all admissible claims.
	Voluntary Co-Payment	Options of 10%, 20% or 30% will be applicable on each and every claim
	Coverage for Non-Medical Items and Durable Medical Equipment	1. Non-Medical Items Non-Medical items covered up to the Sum Insured opted under the base policy, in case of In-patient Hospitalization or Day Care Treatment or Domiciliary Hospitalization. 2. Durable Medical Equipment Durable Medical Equipment up to ₹1 Lac in case, prescribed during hospitalization or within 30 days post-discharge. (CPAP Machine, BPAP Machine, Ventilator, Wheelchair, Prosthetic Device, Suction Machine, Commode Chairs, Infusion Pump, Continuous Passive Motion Devices In Case Of Knee Replacement, Oxygen Concentrator)
	Pratiksha	If the Policyholder opts for this optional cover, then we shall apply the specific disease/procedure waiting period and initial waiting period as defined under section E.I.1 and E.I.2 respectively on this policy. Note: i. This optional cover can be opted at the first policy purchase with Us and cannot be opted at subsequent renewal. ii. Once this optional cover is opted, it cannot be opted out in subsequent renewal. iii. This benefit will be applied at the policy level irrespective of policy type. iv. Selection of this optional cover is not applicable for Portability/Migration cases.

Scan to know more



^This is an optional cover available on payment of additional premium.

ManipalCigna Sarvah is the product and 'Param', 'Uttam' and 'Pratham' are the names of available plans under the said product.

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