ManipalCigna Health Insurance

MANIPALCIGNA SARVAH

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

<table>
<tr><th>Sl No.</th><th>Title</th><th>Description
(Please refer to applicable Policy Clause Number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td>1</td><td>Name of Insurance Product/Policy</td><td>ManipalCigna Sarvah - Pratham</td><td></td></tr>
<tr><td>2</td><td>Policy Number</td><td>xxxxxxxx</td><td></td></tr>
<tr><td>3</td><td>Type of Insurance Product/Policy</td><td>• Both indemnity and Benefit (Where the policy has elements of both)
Indemnity - The insured’s losses are covered up to the Base Sum Insured under the policy.
Benefit - The insurance policy pays a fixed amount upon the occurrence of a covered event.</td><td></td></tr>
<tr><td>4</td><td>Sum Insured (Basis) (Along with amount)</td><td>• Individual Base Sum Insured - Where each insured member has a separate Base Sum insured under the policy.
<table>
<tr><th>Insured Name</th><th>Base Sum Insured (in ₹)</th></tr>
<tr><td><Insured Name 1></td><td>xxxxx</td></tr>
<tr><td><Insured Name 2></td><td>xxxxx</td></tr>
<tr><td><Insured Name 3></td><td>xxxxx</td></tr>
</table>
Or
• Floater Base Sum Insured - Where all members under the policy shares a single Base Sum Insured limit for all members, which may be utilized by any or all members.
<table>
<tr><th>Insured Name</th><th>Base Sum Insured (in ₹)</th></tr>
<tr><td><Insured Name 1></td><td rowspan="3">xxxxx</td></tr>
<tr><td><Insured Name 2></td></tr>
<tr><td><Insured Name 3></td></tr>
</table></td><td></td></tr>
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5.	Policy Coverages (What the policy covers?)	**1. In-patient Hospitalization (When you are hospitalized)** Covered up to the Sum Insured for specified illnesses related to Cancer, Heart, Stroke & Major Organ/ Bone Marrow Transplant. This includes the following cover: a. Listed Modern and Advanced Treatments: Covered Up to Sum Insured. **2. Day Care Treatment** All Day Care Treatment/Procedures related to Cancer, Heart, Stroke and Major Organ/ Bone Marrow Transplant, covered up to Sum Insured. **3. Pre - hospitalization Medical Expenses** Medical Expenses incurred during the Policy period, up to 90 days prior to the date of hospitalization, are covered up to the Sum Insured. **4. Post - hospitalization Medical Expenses** Medical Expenses incurred up to 180 days after discharge from the hospital are covered, up to the Sum Insured. **5. Domiciliary Hospitalization** Covered up to the Sum Insured. Pre Hospitalization and Post Hospitalization Expense are covered up to 30 days each. **6. Road Ambulance (Reimbursement of Ambulance Expenses)** Covered up to the Sum Insured. **7. Donor Expenses** Covered up to the Sum Insured including: • Pre hospitalization Medical Expenses (if incurred during Policy Period) & Post hospitalization medical expenses of the donor, covered up to 30 days each. • Cost of donor screening covered once in a Policy year for successful transplant. • Complications arising during hospitalization or within 30 days from the date of discharge, covered up to 25% of Base Sum Insured, subject to maximum of ₹2 Lacs, Over and above Base Sum Insured. **Note:** Expenses related to the donor towards the cost of organ acquisition are not covered under the Policy. **8. AYUSH Treatment** Covered up to the Sum Insured. **Value Added Covers:** This section lists the additional value added benefits that are available along with your plan **9. Tele-Consultation** Unlimited Tele-consultation with our network General Physician during the Policy Year. **10. Wellness Program** Rewards can be earned by completing activities specified under Our Healthy Life Management Program, up to a maximum of 20% of expiring base Premium (excluding Premium for optional covers other than 'Deductible' under section D.III.12, 'Voluntary Co-Payment' under section D.III.13 and Twin sharing room option of 'Room Rent Modification' under section D.III.9, rider and applicable taxes). The Earned reward points can be utilized as a discount on the renewal premium due immediately after accrual. Carry forward of unused reward points is not allowed.	D.I.1 D.I.2 D.I.3 D.I.4 D.I.5 D.I.6 D.I.7 D.I.8 D.II.1 D.II.2

		11. Discount from Network Provider Discount on Pharmacy, Diagnostics and Health Supplements offered by Network Providers of ManipalCigna Health Insurance Company Limited. **Optional Covers (Applicable only if opted)** **This section lists the available optional covers under your plan and the corresponding limits for each option.** **1. Accidental Hospitalization** Covered up to the Sum Insured. **2. Personal Accident Cover** Provides a Lumpsum benefit equal to the opted Benefit Amount in the event of Accidental Death (AD), Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) of Insured Member due to an Accident. If the Accidental Death or Permanent Total Disablement occurs while the insured person is a fare-paying passenger on a common carrier, the benefit is 200% of the opted Benefit Amount. **3. Temporary Total Disablement** The opted coverage amount per week is payable as weekly compensation to the earning member for the duration of the Temporary Total Disablement of the Insured Person, up to maximum of 100 weeks. **4. Health Check Up** Available once in each Policy Year (including the first year), to all Adult insured persons who have completed 18 years of Age • For Base Sum Insured ₹5Lac: Package 1 • For Base Sum Insured ₹7.5 Lac and ₹10 Lac: Package 2 • For Base Sum Insured above ₹10 Lac: Package 3 Note: Health check-up packages shall be offered on cashless basis. **5. Air Ambulance** Covered up to the sum insured, subject to maximum of ₹10 Lacs. Note:This benefit is over and above the Base Sum Insured. **6. Restoration (When opted Sum Insured is insufficient due to claims)** Multiple Restoration are available in a Policy Year for all illness and injury, whether related or unrelated, in addition to the Base Sum Insured. **7. Gullak** Guaranteed increase of 100% of the Base Sum Insured for each policy year, up to the maximum of 1,500%, irrespective of any claims made in the previous policy Year. **8. Sarathi** Any condition or illness, complication or ailment related to Cancer, Heart, Stroke & Major Organ/ Bone Marrow Transplant arising out of Asthma/ Diabetes/ Dyslipidaemia/ Obesity/ Hypertension declared and accepted as a part of Pre-existing disease, the same shall not be considered as part of Pre-existing disease waiting period[Exclusion E.I.1]. Wherein, they shall be covered after the first 30 days from the Inception Date of first policy with Us.	D.II.3 D.III.1 D.III.2 D.III.3 D.III.4 D.III.5 D.III.6 D.III.7 D.III.8

		9. Room Rent Modification The Policyholder may choose to modify the room type category under the Policy as follows: **Option 1:** Any room; with ICU coverage up to Sum Insured, or **Option 2:** Twin Sharing AC room; with ICU coverage up to Sum Insured.	D.III.9
		10. Surplus Benefit Additional 100% of Base Sum Insured, available from day 1 for the 1st claim only, in each policy year.	D.III.10
		11. Shakti Additional 100% or 200% of the Base Sum Insured, as specified in the Policy Schedule, for all admissible claims in a Policy Year. If you have opted for Surplus benefit, Shakti does not apply and vice versa	D.III.11
		12. Deductible (Deductible is the amount beyond which a claim will be payable in the Policy) The Policyholder has the option to choose either: **Option 1** – Aggregate Deductible of ₹10K, ₹25K,₹50K, ₹1L, ₹2 L, ₹3L, ₹4L, ₹5L or ₹10L or **Option 2** – Daily Deductible of ₹1K, ₹2K, ₹3K, ₹4K or ₹5K per day of hospitalization on all admissible claims.	D.III.12
		13. Voluntary Co-payments (The cost sharing percentage that you have opted will apply on each claim) **If you have opted for a Deductible, Voluntary Co-payment does not apply and vice versa.** 10%, 20% or 30% Co-payment as opted for each and every claim.	D.III.13
		14. Coverage for Non-Medical Items and Durable Medical Equipment **a. Non-Medical Items:** Covered up to the Sum Insured. **b. Durable Medical Equipment's:** Covered up to ₹1 Lac in case, prescribed during hospitalization or within 30 days post-discharge	D.III.14

6	**Exclusions (What the policy does not cover)**	1. Investigation & Evaluation-Code-Excl. 04 2. Rest Cure, rehabilitation and respite care-Code-Excl. 05 3. Cosmetic or plastic Surgery: Code-Excl. 08 4. Hazardous or Adventure sports: Code-Excl. 09 5. Breach of law: Code-Excl. 10 6. Excluded Providers: Code-Excl. 11 7. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences a thereof. Code-Excl. 12 8. Treatments received in heath hydros, nature cure clinics, spas or similar establishments s. Code-Excl. 13 9. Dietary supplements and over the counter substances – Code: Excl. 14 10.Unproven Treatments – Code: Excl. 16 11. Dental Treatment, orthodontic treatment, dentures or Surgery of any kind unless necessitated due to an Accident and requiring minimum 24 hours Hospitalization. Treatment related to gum disease or tooth disease or damage unless related to irreversible bone disease involving the jaw which cannot be treated in any other way, unless specifically covered under the Policy. 12. Circumcision, unless necessary for treatment of a illness or injury not excluded, or due to an accident. 13. Instruments used for Sleep Apnea Syndrome (C.P.A.P.), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D.), Oxygen Concentrators for Bronchial Asthmatic condition, Infusion Pumps, or other external devices used during or after treatment 14. External Congenital Anomalies or defects, or any complications or any conditions arising therefrom. 15. Prostheses, corrective devices and medical appliances not required intra-operatively for the illness, or injury for which the Insured Person was Hospitalized. 16. Hospital stay without treatment or for purposes other than receiving eligible treatment that normally requires hospitalisation. 17.Treatment received outside India.	E.I.3 to E.I.12 and E.II.2 to E.II.16

		18. Costs of donor screening or organ transplants involving organs not harvested from a human body subject to conditions in D.I.7 'Organ Donor'. 19. Non-Allopathic treatment except AYUSH, Hydrotherapy, Acupuncture, Reflexology, Chiropractic treatment or any indigenous system of medicine. 20. All Illness/expenses caused by ionizing radiation or radioactivity contamination by radioactivity from any nuclear fuel, nuclear waste, chemical, biological or nuclear attack. 21. All expenses caused by or arising from War, Civil war, Rebelllion, Insurrection, Military Action, Foreign Invasion, or Confiscation/Nationalization of Property, whether declared or undeclared. 22. All non-medical expenses not incidental to the diagnosis and treatment, including belts, collars, splints, slings, braces, stockings, diabetic footwear, thermometers, or home medical equipment, except when part of room, procedure, or treatment costs. For full details, see Annexure III List – I and D.III.14. 23. Any deductible and co-payment as specified in the Policy schedule. 24. Pre-existing condition will be reviewed per the company's underwriting policy. 25. Expenses related to any Modern & Advanced Treatments other than those covered under this Policy shall not be payable	
7	**Waiting Period** • Time period during which specified disease/ treatment are not covered. • It is counted from the beginning of the policy coverage.	**a. Initial Waiting Period:** 30 days for all illnesses (not applicable in case of continuous renewal or accidents). **b. Pre-Existing Disease:** Covered after 36 Months. **c. Personal Waiting Period:** A special Waiting Period not exceeding 36 months, may be applied to individual Insured Persons for the list of acceptable Medical Ailments listed under Underwriting Manual of the Product, based on declarations in the proposal form and existing health conditions. Such waiting periods will be specifically stated in the Schedule and applied only with the Insured Person explicit consent.	E.I.2 E.I.1 E.II.1

8	**Financial limits of coverage** • Sub-limit (it is pre-defined limit and the insurance company will not pay any amount in excess of this limit • Co-payment (it is a specified amount percentage of admissible claim amount to be paid by policyholder / insured). • Deductible (It is specified amount: - up to which and insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than specified amount) • Any other limit (as applicable)	1. Policy Limits for specified Disease/Procedures • The policy will pay only up to the limits specified hereunder for the following diseases/procedures: Not Applicable 2. Sub-limits (if applicable) • In case of claim, the insured is required to share expenses exceeding the following sub-limits o Room/ICU Charges • Single Private AC Room – as specified • ICU – No limit o Specified Disease: No sublimit applies 3. Co-Payment • XX% • The above Co-payment is in addition to any Voluntary Co-payment under Section D.III 13 (if opted) 4. Deductible • Aggregate Deductible: ₹ XX per policy year on all admissible claims, or • Daily Deductible: ₹ XX per day of hospitalization on all admissible claims.	D.I.1 D.III.12

9	**Claims/Claims procedure**	Details of procedure to be followed for cashless services as well as for reimbursement of claim including pre and post hospitalization: To know the process for our cashless and reimbursement claims visit: https://www.manipalcigna.com/claims Turn Around Time (TAT) for claim settlement i. TAT for pre-authorization of cashless facility - within 1 hour from the receipt of request. ii. TAT for cashless final bill authorization – 3 (Three) hours of receipt of request for final discharge from Network provider. Web links for the followings: i. Network hospital details - https://www.manipalcigna.com/locate-us ii. Helpline Number - https://www.manipalcigna.com/claims iii. Hospital which are blacklisted or from where no claims will be accepted by insurer: https://www.manipalcigna.com/locate-us iv. Link for downloading claim form- https://www.manipalcigna.com/downloads/claims	G.I G.I.4
10	**Policy Servicing**	For hassle free policy servicing customer can manage their policy by clicking on: https://eservicing.manipalcigna.com/login or Download myManipalCigna App from Playstore or appstore	

11	**Grievances/ Complaints**	**LEVEL 1** **Health Relationship Managers** Call our toll-free number 1800-102-4462 between 9:00 AM to 9:00 PM. Email us at: headcustomercare@manipalcigna.com For Senior Citizen Assistance Seniorcitizensupport@ManipalCigna.com **LEVEL 2** **Grievance Redressal Officer** Call us on 022-61703600 between 10 AM to 6 PM (Monday to Friday) Email us at complaints@manipalcigna.com **LEVEL 3** **Chief Grievance Redressal Officer** Call us on 022-61703600 between 10 AM to 6 PM (Monday to Friday) E-mail us at: Compliance@manipalcigna.com For Senior Citizen Assistance: Seniorcitizensupport@ ManipalCigna.com **LEVEL 4** **Approach Ombudsman** The office Name and address details applicable for your state can be obtained from - https://www.cioins.co.in/Ombudsman **Courier:** Any of Our Branch office or corporate office during business hours. Policyholder/Insured Person may also approach the grievance cell at any of company's branches with the details of the grievance. If Insured Person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at, 'The Grievance Cell, ManipalCigna Health Insurance Company Limited, 401/402, 4th Floor, Raheja Titanium, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra, India. or E-mail: headcustomercare@manipalcigna.com.	F.I.16

		For updated details of grievance officer, kindly refer link - https://www.manipalcigna.com/grievance-redressal If Policyholder/Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. The contact details of Ombudsman offices attached as Annexure I of Policy document. Grievance may also be lodged at IRDAI complaints management system - https://bimabharosa.irdai.gov.in/ You may also approach the Insurance Ombudsman if your complaint is open for more than 30 days from the date of filing the complaint	
12	**Things to remember**	**Free Look Cancellations:** • The free look period applies only to new individual health insurance policies, and not to renewals or ported/migrated policies. • The Policyholder has 30 days from the receipt of the policy document to review the terms and conditions and return the policy if not acceptable. • Free look is applicable only if no claim or benefit has been availed during this period. • To avail: o Write to customercare@manipalcigna.com from your registered email ID, or o Visit any MCHI Branch and submit a written request **Policy Renewal:** • The policy is ordinarily renewable, except in cases of established fraud, non-disclosure, or misrepresentation by the insured. **Migration:** • The Policyholder may migrate the policy to other health insurance products/plans offered by the company by applying at least 30 days before the policy renewal date, as per IRDAI guidelines. • If the insured has been continuously covered without any lapses under any company health insurance product/plan, accrued continuity benefits such as Base Sum Insured, No Claim Bonus, Specific Waiting Periods, waiting period for pre-existing diseases, and Moratorium Period will apply.	F.I.15 F.I.10 F.I.8

		• To avail: o Write to customercare@manipalcigna.com at least 30 days before renewal from a registered email ID, or o Visit the nearest ManipalCigna Branch, or o Contact your assigned intermediary/agent. **Portability:** • The Policyholder may port the policy to another insurer by applying for the entire policy including all family members at least 30 days before, but not earlier than 60 days from the policy renewal date, as per IRDAI portability guidelines. • If the Insured Person has been continuously covered without any lapses under any Indian health insurance policy, accrued continuity benefits such as Base Sum Insured, No Claim Bonus, Specific Waiting Periods, waiting period for pre-existing diseases, and Moratorium Period will apply. • To avail: o Write to customercare@manipalcigna.com at least 30 days before renewal from a registered email ID, or o Visit the nearest ManipalCigna Branch, or o Contact your assigned intermediary/agent. **Change in Base Sum Insured:** • Changes are allowed at the time of policy renewal. • Submit a request using the proposal form before the policy expiry. • The company reserves the right to carry out underwriting for approval of the requested change. **Moratorium Period:** • After 60 continuous months of coverage (including portability and migration), no policy or claim shall be contestable on grounds of non-disclosure or misrepresentation, except in cases of established fraud. • The 60-month period is called the moratorium period. • For enhanced sums insured, the moratorium applies separately from the date of enhancement. • Policies remain subject to all limits, sub-limits, co-payments, and deductibles as per the policy contract.	F.I.9 F.II.8 vii F.I.12
13	**Your Obligations**	**Disclosure of Information** **a. Misrepresentation or Mis-description** • The Policy shall be null and void, and all premium shall be forfeited to the company in the event of any misrepresentation or mis-description of any material fact by the policyholder. **b. Non-Disclosure** • The Policy shall be null and void, and all premium shall be forfeited to the company in the event of non-disclosure of any material fact by the policyholder. **Note:** For the purpose of this policy, “material facts” refers to all relevant information requested by the Company in the Proposal Form and related documents, necessary for taking an informed underwriting decision.	F.I.1

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place: _____

Date: _____

(Signature of Policyholder)

Note:

i. Insured/policyholder can get the product related document at: https://eservicing.manipalcigna.com/document-vault

ii. In case of any conflict, the terms conditions mentioned in the policy document shall prevail.

(Benefits and exclusion are applicable as per the plan chosen, please refer the policy schedule for the applicable benefits).