

ALWAYS BE PREPARED
FOR THE
UPS AND DOWNS
OF LIFE.



PRESENTING

ManipalCigna

Lifestyle Protection

Accident Care

PERSONAL ACCIDENT INSURANCE

A plan that assures financial Support through the ups and downs of life. You never know what life holds for you. An accident can come uninvited and leave you, and your family with an uncertain future. But you can take charge of your family's financial health by making smart decisions to protect yourself and your loved ones. Presenting, ManipalCigna Lifestyle Protection-Accident Care. A plan that assures financial support and provides a safety cushion for a better tomorrow.

With an approach to the Indian market, our Lifestyle Protection-Accident Care plan helps fill a potential gap in the coverage of unexpected expenses arising from death or serious injury caused by an accident, that may not be satisfied by individual insurance plans such as life, disability, health or workers' compensation. This coverage provides complete protection, on and off the job, including death, disability, loss of job and financial protection.

ManipalCigna Health insurance is a joint venture between the 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 our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and lifetime access to quality healthcare so you can live a healthier and more secure life.



**MANIPALCIGNA LIFESTYLE
PROTECTION-ACCIDENT CARE IS
AVAILABLE FOR YOU UNDER
THREE PLAN OPTIONS**

**PLAN A
BASIC COVER**

Accidental Death

Emergency Ambulance Cover

Funeral Expenses

**PLAN B
ENHANCED COVER**

Accidental Death

Permanent Total Disablement

Education Fund

Emergency Ambulance Cover

Funeral Expenses

**PLAN C
COMPREHENSIVE COVER**

Accidental Death

Permanent Total Disablement

Permanent Partial Disablement

Education Fund

Emergency Ambulance Cover

Orphan Benefit

Loss of Employment

Funeral Expenses

**You also have Optional Covers
to supplement coverage under
Plan A, B or C.**

Temporary Total Disablement

Burns Benefit

Broken Bones Benefit

Coma Benefit

ACCIDENT CARE BENEFITS AT A GLANCE

- **Accidental Death:** We will pay 100% of Sum Insured in case of an accidental death. However, if death occurs while travelling as a fare-paying passenger on a common carrier, we'll pay 200% of the Sum Insured.
- **Permanent Total Disablement:** We will pay 100% of the Sum Insured in case of permanent total disability due to an accident. If permanent disability occurs while travelling as a fare-paying passenger on a common carrier 200% of Sum Insured will be paid.
- **Permanent Partial Disablement:** We will pay a fixed percentage of the Sum Insured up to 100% as per the nature of disability.
- **Emergency Ambulance Cover:** We will pay a lump sum amount (a maximum up to ₹10,000 basis Sum Insured selected) for transportation expenses on emergency ambulance services.
- **Orphan Benefit:** We understand the financial turmoil the family may encounter in case of accidental death of the parents. We will pay an amount equal to the Sum Insured towards the dependant child as orphan benefit.
- **Loss of Employment:** We want you to be financially independent even in case of a permanent total or partial disablement due to an accident. We will pay basic monthly income for 3 months basis your last salary slip or income tax return as applicable.
- **Funeral Expenses:** We will make a one-time payment of ₹5000 for Sum Insured up to ₹50 lacs, and ₹10,000 for Sum Insured above ₹50 lacs towards funeral or cremation expenses.
- **Education Fund:** We want your child's education to go on unaffected even in your absence or in case of permanent disability. We will make a one-time payment equal to 10% of Sum Insured per surviving dependant child for a maximum of 2 children subject to a maximum limit of ₹10 lacs per policy.
- **after the heading :** We will pay a weekly benefit for 1 % of Sum Insured (following an accident), subject to a maximum of ₹25,000 per week up to 100 weeks.
- **after the heading :** On suffering from accidental burns we will pay the fixed percentage of Sum Insured ranging from 10% to 100% depending on the degree of burns.
- **after the heading :** A lump sum payment will be made as per policy terms in the event of a fracture of bones due to an accident (excludes hair line fracture).
- **after the heading :** We will pay 25% of the Sum Insured as lump sum in the event of an insured moving into a comatose state due to an accident*Available as optional cover on payment of additional premium.

KEY POLICY FEATURES

Minimum Sum Insured is ₹50,000 to a maximum of ₹10 crores.

Minimum entry age is 5 years for children and 18 years for adults. Maximum age at entry is 25 years[#] for children and 80 years for adults. Persons above 70 years may be required to undergo medical examination.

Coverage is available on individual and family basis.

You can cover self, spouse, dependant children, dependant parents, dependant siblings and parents-in-law.

Policy is available for one, two and three years. Premium to be paid either by single premium mode or annually in case of 2 and 3 years policy term.

[#]Dependent Children between the ages of 5 and 17 years of age may be covered only if one of the parents is also covered either in the same or different policy with Us.

***Eligible Sum Insured & Coverage**

The maximum Sum Insured for an insured proposer or an earning insured member is 10 times that of the gainful annual income.

For non-earning spouse the Sum Insured is limited to 60% of Sum Insured of an earning member.

For dependant parents, in-laws, brothers, siblings and children, Sum Insured is limited to 30% of Sum Insured of earning member.

- Non-earning dependants will not be eligible for coverage under Temporary Total Disablement and Loss of Employment.
- Renewal beyond 70 years will be limited to Sum Insured of maximum ₹10 lacs and coverage will be limited to Accidental Death & Permanent Total Disability only.
- Family Discount of 10% is available if more than two members are covered under the same policy.



- Long-Term Discount of 7.5% and 10% is available.
- Premium can be paid on single, yearly, half yearly, quarterly or monthly basis. Premium payment mode can only be selected at the inception of the Policy or at the renewal of the Policy.

In case of premium payment modes other than Single or Yearly, a loading will be applied on the premium.

HOW IS PREMIUM DETERMINED?

The premium for the policy will depend on the Plan, Optional Cover, Sum Insured, Premium mode and Policy Period.

POINTS TO NOTE

- Annual Premium rates are (in ₹) excluding Statutory levies and taxes.
- Rates are for per ₹1000 of Sum Insured per life.
- Any revision in the rates shall be made only post approval by the IRDAI.

RATE CARD

STANDARD COVERS PLAN RATE PER 1000 SUM INSURED PER LIFE (In ₹)

Plan A - Basic Cover	0.92
Plan B - Enhanced Cover	1.62
Plan C - Comprehensive Cover	1.77

OPTIONAL COVERS RATE PER 1000 SUM INSURED PER LIFE (In ₹)

Temporary Total Disablement	0.75
Burns Benefit	0.10
Broken Bones Benefit	1.35
Coma Benefit	0.04

STEPS TO CALCULATE PREMIUM

1. Choose the Plan type + Optional Cover (If Any)
2. Decide on Sum Insured (as per eligibility)
3. Identify the Premium rate for the plan type and optional cover chosen
4. Accident Care Premium (without Taxes)
= $\frac{\text{Base Sum Insured} \times \text{Plan rate}}{1000} + \frac{\text{TTD Sum Insured} \times \text{TTD cover rate}^\#}{1000}$

$$+ \frac{\text{Coma Sum Insured}}{1000} \times \text{Coma cover rate}^\#$$

$$+ \frac{\text{Broken Bones Sum Insured}}{1000} \times \text{Broken Bones cover rate}^\#$$

$$+ \frac{\text{Burns Benefit Sum Insured}}{1000} \times \text{Burns Benefit cover rate}^\#$$

5. Accident Care Premium (with Taxes) = Premium arrived as per Step 4*1.18

#If Opted

Notes: Optional Cover Sum Insured

I. TTD Sum Insured (SI) = Lower of Base Sum Insured or ₹38 lacs.

II. Coma Benefit Sum Insured = 25% of Base Sum Insured.

Example:

Base Sum Insured = ₹20 lacs.

Coma Sum Insured = 25% of ₹20 lacs = ₹5 lacs.

III. Broken Bones Benefit Sum Insured is equal to Base Sum Insured.

IV. Burns Benefit Sum Insured is equal to Base Sum Insured.

V. For Half yearly, Quarterly and Monthly payment mode, premium loading will apply as per below table:

Premium payment mode	% Loading on premium
Monthly	5.5%
Quarterly	3.5%
Half yearly	2.5%

Premium Calculation Illustration (as per steps above):

Scenario 1: Accident Care Base Sum Insured < ₹38 lacs.

Mr. Prakash Jha wants to buy a ManipalCigna Accident Care Plan B (Enhanced Cover) for Sum Insured of ₹20 lacs with TTD, Coma and Broken Bones optional covers. His annual income is ₹10 lacs.

Accident Care Premium

$$\text{Base Plan} = \frac{2000000}{1000} \times 1.62$$

$$\text{TTD}^{**} + \frac{2000000}{1000} \times 0.75$$

$$\text{Coma}^\# + \frac{500000}{1000} \times 0.04$$

$$\text{Broken Bones} + \frac{2000000}{1000} \times 1.35$$

$$= ₹3240 + 1500 + 20 + 2700$$

$$= ₹7460 \text{ (without Taxes)}$$

$$= ₹7460 \times 1.18 \text{ (with Taxes)}$$

$$= ₹8802.8$$

$$\text{Base Sum Insured} = ₹20 \text{ lacs.}$$

$$^{**}\text{TTD} = \text{Lower of Base SI or ₹38 lacs}$$

$$= ₹20,00,000$$

$$\# \text{Coma} = ₹25\% \text{ of } 20 \text{ lacs.}$$

$$= ₹5,00,000$$

Scenario 2: Accident Care Base Sum Insured ≥ ₹38 lacs.

Mr. Suresh Kumar wants to buy a ManipalCigna Accident Care Plan B (Enhanced Cover) for Sum Insured of ₹40 lacs with TTD, Coma and Broken Bones optional covers. His annual income is ₹10 lacs.

Accident Care Premium

Base Plan	=	$\frac{4000000}{1000} \times 1.62$
TTD#	+	$\frac{3800000}{1000} \times 0.75$
Coma##	+	$\frac{1000000}{1000} \times 0.04$
Broken Bones	+	$\frac{4000000}{1000} \times 1.35$
	=	₹6480 + 2850 + 40 + 5400
	=	₹14770 (without Taxes)
	=	₹14770 * 1.18 (with Taxes)
	=	₹17428.6
Base Sum Insured	=	₹40 lacs.
#TTD	=	Lower of Base SI or ₹38 lacs
	=	₹38,00,000
##Coma	=	25% of ₹40 lacs
	=	₹10,00,000

GRACE PERIOD, REVIVAL PERIOD & RENEWAL TERMS

Grace Period of fifteen days where premium payment mode is monthly and thirty days in all other cases is available for Single and Annual premium payment mode from the date of expiry of the Policy.

The insured shall 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.

Free look cancellation & refund will be made within 7 days from the date of receipt of request.

CANCELLATIONS

Request for cancellation shall be notified to Us by giving 15 days' written notice in which case We shall refund the premium for the unexpired term as per the short period scale. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, non-cooperation, fraud by the insured person by giving 15 days written notice without any refund of premium.

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

- Any pre-existing condition or disability arising out of pre-existing diseases
- Suicide, intentional self-injury, acts of self-destruction
- Breach of law
- Hazardous activities

Claims Process:

- All claims for Lifestyle Protection-Accident Care must be intimated within 10 days of occurrence of the event.
- Submit the duly filled and signed claim form along with the documents mentioned in the claim form within 30 days of

occurrence of the event at any of our branches or head office.

- For any claims related query, information or assistance you can contact our Health line 1800-102-4462 or visit our website www.manipalcigna.com or email us at customercare@manipalcigna.com
- Please refer to the Policy wordings for complete process on claims and documents to be submitted.
All payments under the policy will be made on benefit basis.

KEY PILLARS UNDERLYING OUR SERVICES:

- **Claims Handling:** You can rely on our claims service associate for an easy, efficient and hassle-free claims experience.
- **Personalised Services:** To ensure a personalised service experience, you will have a single point of contact to address your concerns, when you need us the most.
- **Reliable Information:** Our health relationship managers and friendly customer website provide instant access to health care knowledge and personalised policy information.





Your expert Health Insurance Advisor has the answer.



1800-102-4462



customercare@manipalcigna.com



www.manipalcigna.com



Prohibition of Rebates - Section 41 of Insurance Act, 1938 (as amended):

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. 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.

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 | ManipalCigna Lifestyle Protection - Accident Care UIN: MCIPAIP21123V022021 | Toll Free: 1800-102-4462 Website: www.manipalcigna.com | ARN: ADV/1819/Jan/2024-25.