

ALWAYS BE PREPARED FOR THE UPS AND DOWNS OF LIFE.



Presenting, ManipalCigna Lifestyle Protection-Accident Care

A plan that assures financial support and provides a safety cushion for a better tomorrow. It's time you experience a sense of security with this extensive coverage from ManipalCigna Health Insurance Company Limited, a Joint venture between the Manipal Group, a 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.

ManipalCigna

Lifestyle Protection Accident Care

PERSONAL ACCIDENT INSURANCE

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 •Coma Benefit

Accident Care Benefit Grid

	Covers	Benefit available										
Standard	Accidental Death	a. 100% of Sum Insured b. 200% of Sum Insured for accidental death in a common carrier										
	Permanent Total Disability	a. 100% of Sum Insured b. 200% of Sum Insured for permanent disability in a common carrier										
	Permanent Partial Disability	Up to 100% as per nature of disability										
	Emergency Ambulance Cover	<table border="0"> <tr> <td>Sum Insured</td> <td>Benefit</td> </tr> <tr> <td>Up to ₹25 Lacs</td> <td>₹2000</td> </tr> <tr> <td>>25 Lacs up to ₹50 Lacs</td> <td>₹3000</td> </tr> <tr> <td>>50 Lacs up to 3 Crs</td> <td>₹5000</td> </tr> <tr> <td>Above 3 Crs</td> <td>₹10,000</td> </tr> </table>	Sum Insured	Benefit	Up to ₹25 Lacs	₹2000	>25 Lacs up to ₹50 Lacs	₹3000	>50 Lacs up to 3 Crs	₹5000	Above 3 Crs	₹10,000
	Sum Insured	Benefit										
	Up to ₹25 Lacs	₹2000										
	>25 Lacs up to ₹50 Lacs	₹3000										
	>50 Lacs up to 3 Crs	₹5000										
Above 3 Crs	₹10,000											
Orphan Benefit	Additional payment equal to Sum Insured											
Loss of Employment	Basic monthly income for 3 months											
Funeral Expenses	<table border="0"> <tr> <td>Sum Insured</td> <td>Funeral Benefit</td> </tr> <tr> <td>Up to ₹50 Lacs</td> <td>₹5000</td> </tr> <tr> <td>Above ₹50 Lacs</td> <td>₹10,000</td> </tr> </table>	Sum Insured	Funeral Benefit	Up to ₹50 Lacs	₹5000	Above ₹50 Lacs	₹10,000					
Sum Insured	Funeral Benefit											
Up to ₹50 Lacs	₹5000											
Above ₹50 Lacs	₹10,000											
Education Fund	10% of Sum Insured per child (max. 2 children) subject to ₹10 lacs per policy											
Optional	Temporary Total Disablement	Lower of 1% of Sum Insured or ₹25,000 per week, max. up to 100 weeks: (For Sum Insured ≥ ₹38 Lacs, maximum TTD benefit will be up to ₹38 Lacs subject to availability of Sum Insured)										
	Burns Benefit	10% up to 100% of Sum Insured depending on the degree of burns										
	Broken Bones	Up to 100% as per breakage of bones: (excludes hair line fracture)										
	Coma Benefit	25% of Sum Insured										

Add-on Cover:

Along with this product You can avail the ManipalCigna Critical Illness add on cover add-on. Please ask for the Prospectus for more details. All terms and conditions of applicable add-on cover including medical check-up requirement will apply. All terms and conditions of applicable add-on cover including Health declaration requirement wherever applicable will apply.

Key Policy Features

Sum Insured	Minimum - ₹50,000	Maximum - ₹ 10 crores
Entry Age	Minimum - 5 years for children Maximum - 25 years* for children	18 years for adults 80 years for adults
Policy Type	Individual and Family Basis	
Relationships Covered	Self, Spouse, Dependent - Children, Parents, In-laws and Siblings	
Policy Term	1, 2 and 3 years	
Premium Frequency	Premium can be paid on Single, Yearly, Half yearly, Quarterly or Monthly basis.	
Discounts	<ul style="list-style-type: none"> Family Discount of 10% for covering more than 2 family members under the same policy Long-Term Discount of 7.5% for 2 years and 10% for 3 years single premium policy 	
Grace Period	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.	
Revival Period	For instalment (Half-yearly and Quarterly) premium policies, the revival period shall be 30 days and for Monthly premium payment mode the revival period shall be 15 days from the due date of next instalment.	
Free-look period	A period of 30 days from the date of receipt of the Policy document is available to review the terms and conditions of this Policy 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 We may cancel the Policy by giving 15 days' notice in writing on grounds of misrepresentation, established fraud, non-disclosure of material fact or for non-co-operation by You without any refund of premium	

*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

Individual Policy	Sum Insured
Proposer insured or Earning insured member	Up to 10 times of Annual Income
Family cover	
Earning member	As per eligibility above
Non-earning Spouse	60% of Sum Insured of Earning member
Dependent Children/Parents/in laws/Siblings	30% of the Sum Insured of Earning member

Note:

- Non-earning dependants will not be eligible for TTD & 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.

Points to Note:

- Annual Premium rates are (in ₹) excluding Statutory levies and taxes.
- For instalment payment mode, premium loading will apply as:

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

- Any revision in the below rates shall be made only post approval by the IRDAI.

Rate Chart

Standard Covers	Plan A - Basic Cover	Plan B - Enhanced Cover	Plan C - Comprehensive Cover
Plan Rate per 1000 Sum Insured per life	0.92	1.62	1.77
Optional Covers-Rate Per 1000 Sum Insured per life			
Temporary Total Disablement	0.75	Broken Bones Benefit	1.35
Burns Benefit	0.10	Coma Benefit	0.04

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:

All Payments under the Policy will be made on benefit basis. For any claims related query, information or assistance you can contact our Health line 1-800-10-24462 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.

Call 1800-102-4462 | customercare@manipalcigna.com | www.manipalcigna.com

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 | ManipalCigna Lifestyle Protection - Accident Care UIN: MCIPAIP21123V022021 | ManipalCigna Critical Illness Add On Cover UIN: MCIHLIP21128V022021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1825/Jan/2024-25.