

ManipalCigna Accident Shield - Classic Plan

Notes:

- All the premiums are in INR, excluding taxes.
- All the premiums mentioned below correspond to mandatory base covers in each plan / variant, and are for illustration purpose only. The Premium charged on the Policy will depend on the Sum Insured opted, Policy Tenure and Optional Covers chosen.
- All the premiums specified in the illustration below are standard premium rates without considering any loading.

Age of the Insured Member	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%)	Premium after discount (₹)	Sum Insured (₹)	Premium or Consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
18	320	10,00,000	320	NA	320	10,00,000	NA	NA	NA	NA
25	320	10,00,000	320	NA	320	10,00,000				
35	320	10,00,000	320	NA	320	10,00,000				
45	320	10,00,000	320	NA	320	10,00,000				
55	320	10,00,000	320	NA	320	10,00,000				
65	320	10,00,000	320	NA	320	10,00,000				
70	320	10,00,000	320	NA	320	10,00,000				
	Total Premium for all members of the family is ₹2,240, when each member is covered separately. Sum insured available for each individual is ₹10 Lac.		Total Premium for all members of the family is ₹2,240, when they are covered under a single policy. Sum insured available for each individual is ₹10 Lac.				The product does not offer coverage on floater basis.			