manipal **Cigna**

— Health Insurance -

ManipalCigna Accident Shield PREMIUM RATE CHART

Note: All values are in ₹ Premiums are exclusive of GST.

Base Cover Premiums (in ₹): Calculated as (Per Mille Premium Rate* Base Su	um Insured (SI)) / 1000 + Fix	ed Monetary premium	
Plan-wise Per mille rate:				
Plan Name	ManipalCigne Accident Shield Classic	ManipalCigno Accident Shield Plus Administrational. Account Flash	ManipalCigna Accident Shield Pro	
For all Base Sum Insured (SI) 0.30		0.35	0.49	
Fixed Monetary premium applicable act	ross all plans			
Base Sum Insured (SI) Range		Pre	mium	
Up to ₹50 Lacs		20.00		
Above ₹50 Lacs up to INR 2.5 Cr.		50	0.00	
Above ₹2.5 Cr.		82	2.00	

Optional Cover Premiums (₹): (offered under all plans unless specified otherwise)

Temporary Total Disablement (TTD)		
Base Sum Insured (SI) Level (₹)	Up to 50 Lacs	Above 50 Lacs
Member Type / Premium type	Per mille*	Fixed monetary value
Earning Member	1.14	5,700
Non - Earning Member	0.57	2,850

Broken Bones Benefit - Applicable only for Pro Plan		
Base Sum Insured (SI) Level (₹) Up to 20 Lacs Above 20 Lacs		
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	1.00	2000

Coma Benefit		
Base Sum Insured Level (₹)	Up to 1 Cr.	Above 1 Cr.
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	0.01	100

Child Welfare Benefit		
Base Sum Insured (SI) Level (₹)	Up to 2 Cr.	Above 2 Cr.
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	0.05	1000

Adventure Sports Cover - Applicable only for Pro Plan		
Base Sum Insured (SI) Level (₹)	Up to 1 Cr.	Above 1 Cr.
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	0.85	8,500

Medical Repatriation		
Base Sum Insured (SI) Level (₹)	Up to 1 Cr.	Above 1 Cr.
Premium Rate type	Per mille*	Fixed monetary value
Premium Rate (₹)	0.26	2,600

Accidental Hospitalisation Cover						
Premium Rate Type		Fixed	monetar	y value		
Optional Cover SI (₹)	5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs
Premium Rate (₹)	2,250	3,200	3,730	4,180	4,520	4,910
		(*per mill	e rate applic	able on Bas	e Sum Insure	ed (SI) level)

er mille rate applicable on Base Sum Insured (SI) leve

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Burns Benefit	
Premium Rate Type	Per mille*
Premium Rate (₹)	0.04

Loss of Employment		
Premium Rate Type	Per mille#	
Premium Rate (₹)	0.18	

EMI Shield	
Premium Rate Type	Per mille [#]
Premium Rate (₹)	0.47

Loan Shield	
Premium Rate Type	Per mille [#]
Premium Rate (₹)	0.34

Air Ambulance	
Premium Rate Type	Fixed monetary value
Premium Rate (₹)	510
("per mille rate applicable on Optional Cover Sum Insured (SI))	

