

MANIPALCIGNA PRIME PLUS

Policy Contract

A. Preamble

1. It is agreed and understood that the Add On Cover can only be bought along with the Underlying Policy and cannot be bought in isolation or as a separate product.
2. The Add On Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Underlying Policy.
3. The Add On Cover shall be available under your policy only if the same is specifically opted and specified in the Policy Schedule.
4. All applicable Terms and Conditions of the Underlying Policy shall apply to the Add On Cover.
5. If the Underlying Policy terminates then Add On Cover attached to the Underlying Policy shall also terminate.

B. Definitions

B.I. Specific Definitions

1. **Add On Cover** - means ManipalCigna Prime Plus.
2. **Underlying Policy** - means the Insurance Policy or any other insurance plan issued by ManipalCigna Health Insurance Company Limited including its terms and conditions, any annexure thereto and the Policy Schedule (as amended from time to time), the statements in the proposal form or the Customer Information Sheet and the Policy wording (including endorsements, if any) and to which this Add On Cover is attached.
3. **Annexure** means a document attached and marked as Annexure to this Policy.

C. Benefits covered under the policy

Please Note: Any claim under any of the covers mentioned in this Add On will only be admissible when it qualifies according to the applicable terms, conditions and exclusions of the Add On Cover and the Underlying Policy. The Insured can opt from C.I and/or up to C.VI along with the Underlying Policy subject to our evaluation and acceptance of the proposal.

C.I. Room Rent Modification

We will modify the Room category coverage under 'In-patient hospitalization' of the Underlying Policy

up to the limits as opted under this cover and as specified in the Policy Schedule of the Underlying Policy. For ICU accommodation, we will cover up to the opted Sum Insured and as specified in the Policy Schedule.

All claims under this cover can be made as per the claims process defined under 'In-patient Hospitalization' under the Underlying Policy.

C.II. Surplus Benefit

We will provide an option to avail an additional amount equal to the opted Sum Insured as specified in the Policy Schedule of the Underlying Policy, for the first claim in every Policy Year, provided that:

- a. The Sum Insured inclusive of Cumulative Bonus/ Cumulative BonusBooster (if opted and earned) and Supreme Bonus (if opted and earned) is insufficient for the first claim in every Policy Year.
- b. The Surplus Benefit will not be considered while calculating Cumulative Bonus/Cumulative Bonus Booster (if opted and earned and Supreme Bonus (if opted and earned).
- c. If the Policy is issued on floater basis, such Surplus Benefit will also be available on floater basis.
- d. Any unutilized Surplus Benefit after the first claim of every Policy Year, shall not be carried forward to subsequent claims in the same Policy Year or next Policy Year.

All Claims under this benefit can be made as per the process defined under Section G.I.4 & G.I.5 of the Underlying Policy

C.III. Supreme Bonus

We will provide an option to increase the opted Sum Insured by 100% for each Policy Year up to a maximum of 800% of opted Sum Insured as specified in the Policy Schedule of the Underlying Policy, provided that the Policy is renewed with Us without a break.

- a. No Supreme Bonus will be added if the Policy is not renewed with Us by the end of the Grace Period. The Supreme Bonus will not be accumulated in excess of 800% of the Sum Insured under the current Policy with Us.
- b. Any earned Supreme Bonus will not be reduced for claims made in the future, wherever the

- earned Supreme Bonus is used for payment of a claim during a particular Policy Year.
- c. Supreme Bonus will be available over and above the Cumulative Bonus/Cumulative Bonus Booster of the Underlying Policy.
 - d. All terms and conditions of the said section (Cumulative Bonus/Cumulative Bonus Booster) of the Underlying Policy shall apply for this section as well.
 - e. Cumulative Bonus Booster of the Underlying Policy and Supreme Bonus are mutually exclusive. Only one amongst the two can be opted at any given point in time.
 - f. If this Cover is opted at any Policy renewal, then any accumulated Cumulative Bonus/Cumulative Bonus Booster shall continue in the Policy.
 - g. If You choose not to renew this Cover at the Policy renewal, then the Supreme Bonus accumulated under the expiring Policy shall be forfeited.

This clause does not alter Our right to decline a Renewal or cancellation of the Policy for reasons as mentioned under Section F.I.6 and F.I.7 of the Underlying Policy

C.IV. Premium Management Cover

We will provide an option to remove all of the following benefits from the Underlying Policy as specified in the Policy Schedule:

1. Air Ambulance Cover
2. Bariatric Surgery Cover
3. Daily Cash for Shared Accommodation
4. Health Check Up
5. Domestic Second Opinion
6. Tele-Consultation
7. Premium Waiver Benefit

Whenever this benefit is opted, all of the above mentioned coverages shall be removed together from the Underlying Policy and not in isolation.

This Benefit can be opted-in either at Inception or during Renewal of the Underlying Policy. Whenever this Benefit is opted-out during any renewal of the Underlying Policy, the waiting period for Bariatric Surgery Cover shall apply afresh.

C.V. Women Care

We will provide an option to avail diagnostic tests within the Policy Year to the female Insured up to

the limits applicable for this benefit and as specified in the Policy Schedule of the Underlying Policy on Cashless basis for the following:

- i. Mammography
- ii. Cervical Cancer Screening
- iii. PCOS/PCOD Diagnostic Tests

This Benefit is available only for female Insured members aged 18 years and above.

C.VI. Deductible

You can opt for a Deductible as applicable for this benefit and as specified in the Policy Schedule of the Underlying Policy.

Wherever a Deductible is selected such amount will be applied for each Policy Year on the aggregate of all Claims in that Policy Year other than for claims under fixed benefit covers and Health Check Ups. Deductible shall apply to all sections other than D.IV.4 Personal Accident Cover, D.I.13 Daily Cash for Shared Accommodation, D.I.12 Outpatient Expenses, D.II. Value added covers and Add On Riders if opted under ManipalCigna ProHealth Prime. Deductible shall apply to all sections other than D.IV.4 Personal Accident Cover, D.I.13 Daily Cash for Shared Accommodation, D.I.12 Outpatient Expenses, D.II. Value added covers and Add On Riders if opted under ManipalCigna ProHealth Insurance.

Deductible can be opted-in either at Inception or during Renewal of the Underlying Policy. Once the insured opts-out of the deductible during Renewal of the Underlying Policy, deductibles cannot be opted-in during any subsequent renewals. Opting out of deductibles may be subjected to Underwriting.

However, for deductible other than ₹10000 and ₹25000 if the insured opts-out during any Renewal of the Underlying Policy, the enhanced coverage will not be available for an illness, disease, injury already contracted under the preceding Policy Periods or earlier of the Underlying Policy. All waiting periods as mentioned under the Underlying Policy shall apply afresh for this enhanced limit from the effective date of such enhancement.

Premium for the opted indemnity health insurance Policy (without any Deductible) would be charged as per the age of the insured member at renewal.

All other terms, conditions, waiting periods and exclusions of the Underlying Policy shall apply.

D. Exclusions

D.I. Waiting Period

All applicable waiting periods of the Underlying Policy will apply to this Add On Cover. In case the Insured Person has served the applicable waiting periods under the Underlying Policy, only the remaining waiting period, if any, shall apply.

D.II. Exclusions

Applicable exclusions of the Underlying Policy will apply to this Add On Cover.

E. General Terms and Clause

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I. Standard General Terms and Clauses

E.I.1. Disclosure of Information

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.2. Condition Precedent to Admission of Liability

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.3. Claim Settlement (provision for Penal Interest)

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.4. Complete Discharge

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.5. Multiple Policies

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.6. Fraud

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.7. Cancellation

Applicable Terms and Clauses of the Underlying

Policy will apply to this Add On Cover.

E.I.8. Migration

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.9. Portability

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.10. Renewal of Policy

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.11. Withdrawal of Policy

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.12. Moratorium Period

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.13. Premium Payment in Instalments (Wherever applicable)

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.14. Possibility of Revision of Terms of the Policy Including the Premium Rates

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.15. Free Look period

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.16. Redressal of Grievance

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.I.17. Nomination

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

E.II. Specific Terms and Clauses

Applicable Terms and Clauses of the Underlying Policy will apply to this Add On Cover.

Discounts Applicable for ManipalCigna Prime Plus

Underlying Policy discounts (unless otherwise stated) shall be applicable for this Add On as well.

If Premium Management Cover, Deductible or Twin Sharing AC Room covers under this Add-on are opted with the Underlying Policy in which wellness discount or reward points are applicable, the eligible base premium of the Underlying Policy for the purpose of calculation of the wellness discount/

reward points, shall be post the applicable premium discount on account of these listed covers.

F. Other terms and conditions

F.I. Claim process & management

Applicable Terms and Clauses on Claim process & management of the Underlying Policy will apply to this Add On Cover.

Annexure - I:

Benefit Structure		
Your Cover Details:	Identify your Coverages	Description Please refer to the Covers and Sum Insured you have opted to understand the available benefits under your plan in brief
Identify your Opted Sum Insured (in ₹)		As per Underlying Policy
Room Rent Modification		Option 1: Any room; ICU Up to Sum Insured Option 2: Twin Sharing AC room; ICU Up to Sum Insured
Surplus Benefit (Available only for Sum Insured >= ₹5 Lacs)		Additional 100% of Sum Insured, available from day 1 for 1 st claim only, in each policy year. Applicable only if base Sum Insured along with accumulated bonus(es), if any, is insufficient to cater to the 1 st claim. Post the 1 st claim, restoration shall get triggered. If this limit is not utilized in the 1 st claim in a policy year, the same shall not be available for the subsequent claims in the same policy year.
Supreme Bonus (Available only for Sum Insured >= ₹5 Lacs maximum up to ₹50 Lacs)		Guaranteed Cumulative Bonus of 100% of Base SI each year subject to a max of 800% of the Base Sum Insured, irrespective of claims. This is over and above the base Cumulative Bonus which means, the base bonus will continue accruing and if Supreme Bonus is opted, the same shall accrue in addition. If the Insured opts out of this rider during any renewal, all accumulated Supreme Bonus shall be restored to nil. Cumulative Bonus Booster optional cover of base policy and Supreme Bonus rider are mutually exclusive. That is, only one amongst the two can be opted at any given point in time.
Premium Management Cover		Removal of following benefits from base product: 1. Air Ambulance Cover 2. Bariatric Surgery Cover 3. Daily Cash for Shared Accommodation 4. Health Checkup 5. Domestic Second Opinion 6. Tele Consultation 7. Premium Waiver Benefit Once opted such covers shall not be available in base product. Can be opted-in or opted-out anytime during New Business and Renewals. Once opted-out during renewals, the waiting period for bariatric surgery will start afresh.
Women Care		Coverage for Mammography, Cervical Cancer screening and PCOS/PCOD diagnostic tests. Available only on cashless basis from MCHI network. The limit for the same is ₹10,000 per female insured. Applicable for female insured aged 18 years and above in the policy.

Deductible	<p>₹10k, ₹25k - For ManipalCigna ProHealth Insurance Protect and Plus Plans ₹50k, ₹1 Lac, ₹2 Lacs, ₹3 Lacs, ₹4 Lacs, ₹5 Lacs - For ManipalCigna ProHealth Prime Protect Plan</p> <ul style="list-style-type: none"> - Deductible can be opted-in either at Inception or during Renewal of the Underlying Policy. - Once the insured opts-out of the deductible during Renewal of the Underlying Policy, deductibles cannot be opted-in during any subsequent renewals. - Opting-out of deductibles may be subjected to Underwriting.
------------	---

G.II. Annexure – I:

Ombudsman

Name of the Office of Insurance Ombudsman	State-wise Area of Jurisdiction
<p>AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079-25501201/02/05/06 Email:- bimalokpal.ahmedabad@cioins.co.in</p>	State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu.
<p>BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080-26652048 / 26652049 Email:- bimalokpal.bengaluru@cioins.co.in</p>	State of Karnataka.
<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003 Tel.: 0755-2769201/202 Fax: 0755-2769203 Email:- bimalokpal.bhopal@cioins.co.in</p>	States of Madhya Pradesh and Chhattisgarh.
<p>BHUBANESWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar - 751 009. Tel.: 0674-2596461/2596455 Fax: 0674-2596429 Email:- bimalokpal.bhubaneswar@cioins.co.in</p>	State of Orissa.
<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172-2706196/6468 Fax: 0172-2708274 Email:- bimalokpal.chandigarh@cioins.co.in</p>	States of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.

<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044-24333668/24335284 Fax: 044-24333664 Email:- bimalokpal.chennai@cioins.co.in</p>	<p>State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).</p>
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011-23232481/23213504 Email:- bimalokpal.delhi@cioins.co.in</p>	<p>Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh.</p>
<p>GUWAHATI Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361-2132204/2132205 Email:- bimalokpal.guwahati@cioins.co.in</p>	<p>States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court" Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040-65504123/23312122 Fax: 040-23376599 Email:- bimalokpal.hyderabad@cioins.co.in</p>	<p>State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141-2740363 Email:- bimalokpal.jaipur@cioins.co.in</p>	<p>State of Rajasthan.</p>
<p>KOCHI Office of the Insurance Ombudsman, 2nd Floor, CC 27 / 2603, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484-2358759/9338 Fax: 0484-2359336 Email:- bimalokpal.ernakulam@cioins.co.in</p>	<p>States of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL.: 033-22124340/22124339 Fax: 033-22124341 Email:- bimalokpal.kolkata@cioins.co.in</p>	<p>States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands.</p>

<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.: 0522-2231330/1 Fax: 0522-2231310 Email:- bimalokpal.lucknow@cioins.co.in</p>	<p><u>Districts of Uttar Pradesh</u> Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorakhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharthnagar.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022-26106552/6960 Fax: 022-26106052 Email:- bimalokpal.mumbai@cioins.co.in</p>	<p>State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai and Thane.</p>
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email:- bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukkabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email:- bimalokpal.patna@cioins.co.in</p>	<p>States of Bihar and Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email:- bimalokpal.pune@cioins.co.in</p>	<p>State of Maharashtra, Areas of Navi Mumbai and Thane but excluding Mumbai Metropolitan.</p>