

FACE THE UNCERTAINTIES OF LIFE WITH THE ASSURANCE OF CERTAINTY.

SARAL SURAKSHA BIMA

STANDARD PERSONAL ACCIDENT POLICY



KEY FEATURES AT A GLANCE

Base Covers:

- Accidental Death
- Permanent Total Disablement due to Accident
- Permanent Partial Disablement due to Accident

Optional Covers:

- Temporary Total Disablement
- Hospitalization Expenses due to Accident
- Education Grant

Cumulative Bonus on Base covers for each policy years at 5% up to max 50% of the sum insured.

Key Information

Eligibility	
Min Entry Age	Child: 3 months Adult: 18 years
Max Entry Age	Child: 25 years Adult: 70 years
Relationships	Coverage on Individual and Family basis: Covering the following relationships - Self, Lawfully Wedded Spouse, Dependent Children, Parents and Parents in law
Policy Term	1 year
Sum Insured	Choose any sum insured: Min: ₹ 2.50 lacs Max: ₹ 1 Crore* (in multiples of ₹ 50,000) <small>*For Sum Insured more than ₹ 1 crore, please contact our sales/customer service representative at ManipalCigna branch office</small>
Premium payment frequency <small>(Premium Loading will be applicable for Monthly, Half-yearly and Quarterly payment mode)</small>	Yearly, Half yearly, Quarterly, Monthly^ <small>^2 months premium to be paid in advance and installment/renewal premium payment through NACH or standing instruction (where payment is made either by direct debit of bank account or credit card)</small>
Discounts in the Policy	
Family Discount	15% for covering 2 or more family members under single individual policy
Worksite Discount	A discount of 10% will be available on policies which are sourced through worksite marketing channel
Online Renewal Discount	A discount of 3% p.a. on the premium from next renewal, if the premium is received through NACH or Standing Instruction (where payment is made either by direct debit of bank account or credit card.)

COVERAGES

► Base Covers:

- **Accidental Death:** 100% of Sum Insured payable in case of an accidental death.
- **Permanent Total Disablement:** 100% of the Sum Insured payable in case of permanent total disability due to an accident.
- **Permanent Partial Disablement:** Fixed percentage of Sum Insured up to 100% payable as per nature of disability arising due to an accident

► Optional Covers:

- **Temporary Total Disablement:** Benefit of 0.2% of Base Sum Insured payable per week up to maximum 100 weeks, in case of accident where period of temporary total disablement should exceed 4 consecutive weeks from the date of accident.
- **Hospitalization Expenses due to Accident:** Hospitalization expenses arising due to an accident shall be indemnified up to a limit of 10% of base sum insured.
- **Education Grant:** One time Education Grant of 10% on base sum insured, per dependent child, shall be payable on the admissible claim due to Death or Permanent Total Disability of the Insured Person.

► Cumulative Bonus:

Increase in Sum insured by 5% (excluding CB) for each policy year, provided the policy is renewed with us without a break, subject to maximum 50% of the sum insured. Cumulative Bonus is applicable in respect of the base covers.

► Key exclusions:

- Any claim for death or disablement arising due to war and war like occurrence
- Intentional self-injury, influence of liquor or drugs, Aviation or ballooning, Any breach of law or criminal intent
- Hazardous or Adventure Sports
- Nuclear fuel, nuclear waste, Chemical and Biological terrorism
- Investigation & Evaluation (Code- Excl04)

(For complete list, please refer the Policy Terms and Conditions)

► THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

- **Claims Handling:** You can rely on our claims service associate for easy, efficient and hassle-free claims and more through our on-site and offsite claims services.
- **Personalized Services:** To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization.
- **Reliable Information:** In-house health relationship managers and friendly customer website provides instant access to healthcare knowledge and personalized policy information.



Call 1800-102-4462 | 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. | Saral Suraksha Bima, ManipalCigna | UIN: MCIPAIP21622V012021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1604/Oct/2024-25.