

**ALWAYS BE PREPARED FOR
THE UPS AND DOWNS
OF LIFE.**

**Presenting, ManipalCigna
Lifestyle Protection-Accident Care.**



A plan that assures financial Support through the ups and downs of life. You never know what life holds for you. An accident can come uninvited and leave you, and your family with an uncertain future. But you can take charge of your family's financial health by making smart decisions to protect yourself and your loved ones. Presenting, ManipalCigna Lifestyle Protection-Accident Care. A plan that assures financial support and provides a safety cushion for a better tomorrow.

With a unique approach to the Indian market, our Lifestyle Protection-Accident Care plan helps fill a potential gap in the coverage of unexpected expenses arising from death or serious injury caused by an accident, that may not be satisfied by individual insurance plans such as life, disability, health or workers' compensation. This coverage provides complete protection, on and off the job, including death, disability, loss of job and financial protection.

ManipalCigna Health insurance is a joint venture between the Manipal Group, a leader 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. At ManipalCigna our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and lifetime access to quality healthcare so you can live a healthier and more secure life.



**MANIPALCIGNA LIFESTYLE
PROTECTION-ACCIDENT CARE IS
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 Benefit
Coma Benefit

ACCIDENT CARE BENEFITS AT A GLANCE

- **Accidental Death:** We will pay 100% of Sum Insured in case of an accidental death. However, if death occurs while travelling as a fare-paying passenger on a common carrier, we'll pay 200% of the Sum Insured.
- **Permanent Total Disablement:** We will pay 100% of the Sum Insured in case of permanent total disability due to an accident. If permanent disability occurs while travelling as a fare-paying passenger on a common carrier 200% of Sum Insured will be paid.
- **Permanent Partial Disablement:** We will pay a fixed percentage of the Sum Insured up to 100% as per the nature of disability.
- **Emergency Ambulance Cover:** We will pay a lump sum amount (a maximum up to ₹10,000 basis Sum Insured selected) for transportation expenses on emergency ambulance services.
- **Orphan Benefit:** We understand the financial turmoil the family may encounter in case of accidental death of the parents. We will pay an amount equal to the Sum Insured towards the dependant child as orphan benefit.
- **Loss of Employment:** We want you to be financially independent even in case of a permanent total or partial disablement due to an accident. We will pay basic monthly income for 3 months basis your last salary slip or income tax return as applicable.
- **Funeral Expenses:** We will make a one-time payment of ₹5000 for Sum Insured up to 50 lacs, and ₹10,000 for Sum Insured above 50 lacs towards funeral or cremation expenses.
- **Education Fund :** We want your child's education to go on unaffected even in your absence or in case of permanent disability. We will make a one-time payment equal to 10% of Sum Insured per surviving dependant child for a maximum of 2 children subject to a maximum limit of ₹10 lacs per policy.
- **Temporary Total Disablement:** We will pay a weekly benefit for 1 % of Sum Insured (following an accident), subject to a maximum of ₹25,000 per week up to 100 weeks.
- **Burns Benefit:** On suffering from accidental burns we will pay the fixed percentage of Sum Insured ranging from 10% to 100% depending on the degree of burns.
- **Broken Bones Benefit:** A lump sum payment will be made as per policy terms in the event of a fracture of bones due to an accident (excludes hair line fracture).
- **Coma Benefit:** We will pay 25% of the Sum Insured as lump sum in the event of an insured moving into a comatose state due to an accident.

KEY POLICY FEATURES

Minimum Sum Insured is ₹50,000 to a maximum of ₹10 crores.*

Minimum entry age is 5 years for children and 18 years for adults. Maximum age at entry is 25 years for children and 80 years for adults. Persons above 70 years may be required to undergo medical examination.

Coverage is available on individual and family basis.

You can cover self, spouse, dependant children, dependant parents, dependant siblings and parents-in-law.

Policy is available for one, two and three years.

Premium to be paid either by single premium mode or annually in case of 2 and 3 years policy term.

***Eligible Sum Insured & Coverage**

The maximum Sum Insured for a proposer or an earning member is 10 times that of the annual income.

For non-earning spouse the Sum Insured is limited to 60% of Sum Insured of an earning member.

For dependant parents, in-laws, brothers, siblings and children, Sum Insured is limited to 30% of Sum Insured of earning member.

- Non-earning dependants will not be eligible for coverage under Temporary Total Disablement and Loss of Employment.
- Coverage for persons above 70 years will be limited to Accidental Death & Permanent Total Disability only.
- Family Discount of 10% is available if more than two members are covered under the same policy.
- Long-Term Discount of 7.5% and 10% is available on selecting a 2 and 3 year single premium policy respectively.



HOW IS PREMIUM DETERMINED?

The premium for the policy will depend on the Plan, Optional Cover, Sum Insured and Policy Period.

POINTS TO NOTE

- Annual Premium rates are (in ₹) excluding Statutory levies and taxes.
- Rates are for ₹1000 of Sum Insured per life.
- Any revision in the rates shall be made only post approval by the IRDA.

RATE CARD

STANDARD COVERS PLAN RATE PER 1000 SUM INSURED PER LIFE (In ₹)

Plan A - Basic Cover	0.92
Plan B - Enhanced Cover	1.62
Plan C - Comprehensive Cover	1.77

OPTIONAL COVERS RATE PER 1000 SUM INSURED PER LIFE (In ₹)

Temporary Total Disablement	0.75
Burns Benefit	0.10
Broken Bones Benefit	1.35
Coma Benefit	0.04

STEPS TO CALCULATE PREMIUM

1. Choose the Plan type + Optional Cover (If Any)
2. Decide on Sum Insured (as per eligibility)
3. Identify the Premium rate for the plan type and optional cover chosen
4. Accident Care Premium (without Taxes)
= $\frac{\text{Base Sum Insured}}{1000} \times \text{Plan rate} + \frac{\text{TTD Sum Insured}}{1000} \times \text{TTD cover rate}\#$
+ $\frac{\text{Coma Sum Insured}}{1000} \times \text{Coma cover rate}\#$
+ $\frac{\text{Broken Bones Sum Insured}}{1000} \times \text{Broken Bones cover rate}\#$
+ $\frac{\text{Burns Benefit Sum Insured}}{1000} \times \text{Burns Benefit cover rate}\#$

5. Accident Care Premium (with Taxes) = Premium arrived as per Step 4 * 1.18

#If Opted

Notes: Optional Cover Sum Insured

I. TTD Sum Insured (SI) = Lower of Base Sum Insured or 38 lacs

II. Coma Benefit Sum Insured = 25% of Base Sum Insured

Example:

Base Sum Insured = ₹20 lacs.

Coma Sum Insured = 25% of 20 lacs = ₹5 lacs

III. Broken Bones Benefit Sum Insured is equal to Base Sum Insured

IV. Burns Benefit Sum Insured is equal to Base Sum Insured

Premium Calculation Illustration (as per steps above):

Scenario 1: Accident Care Base Sum Insured < 38 lacs.

Mr. Prakash Jha wants to buy a ManipalCigna Accident Care Plan B (Enhanced Cover) for Sum Insured of ₹20 lacs with TTD, Coma and Broken Bones optional covers. His annual income is ₹10 lacs.

Accident Care Premium

Base Plan	=	$\frac{2000000}{1000} \times 1.62$
TTD**	+	$\frac{2000000}{1000} \times 0.75$
Coma#	+	$\frac{500000}{1000} \times 0.04$
Broken Bones	+	$\frac{2000000}{1000} \times 1.35$
	=	3240 + 1500 + 20 + 2700
	=	7460 (without Taxes)
	=	7460 * 1.18 (with Taxes)
	=	8802.8
Base Sum Insured	=	₹20 lacs.
**TTD	=	Lower of Base SI or 38 lacs
	=	20,00,000
# Coma	=	25% of 20 lacs.
	=	5,00,000

Scenario 2: Accident Care Base Sum Insured ≥ 38 lacs.

Mr. Suresh Kumar wants to buy a ManipalCigna Accident Care Plan B (Enhanced Cover) for Sum Insured of ₹40 lacs with TTD, Coma and Broken Bones optional covers. His annual income is ₹10 lacs.

Accident Care Premium

Base Plan	=	$\frac{4000000}{1000} \times 1.62$
TTD#	+	$\frac{3800000}{1000} \times 0.75$
Coma##	+	$\frac{1000000}{1000} \times 0.04$
Broken Bones	+	$\frac{4000000}{1000} \times 1.35$
	=	6480 + 2850 + 40 + 5400
	=	14770 (without Taxes)
	=	14770 * 1.18 (with Taxes)
	=	17428.6
Base Sum Insured	=	₹40 lacs.
#TTD	=	Lower of Base SI or 38 lacs
	=	38,00,000
##Coma	=	25% of 40 lacs
	=	10,00,000

GRACE PERIOD, REVIVAL & RENEWAL TERMS

A grace period of 30 days is available for renewal of single premium policy and a revival period of 15 days for annual instalment premium policy. The policy is renewable for lifetime.

Alteration in Sum Insured, change in plan and addition/deletion of insured person will be allowed at the time of renewal subject to underwriting.

Portability

You can port your existing Personal Accident Insurance Policy to a Lifestyle Protection-Accident Care policy provided you are covered under an Indian Health Retail Policy from a non-life insurance company.

FREE-LOOK PERIOD

There is a period of 15 days during which you can cancel the policy with full refund provided no claim is paid or outstanding.

CANCELLATIONS

You can place a request for cancellation any time within the policy period. Premium will be refunded on short period basis.

WE WOULD LIKE TO BE AS TRANSPARENT AS POSSIBLE; HERE ARE SOME OF THE 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
- HIV/AIDS and its complications
- Hazardous activities

Claims Process:

- All claims for Lifestyle Protection-Accident Care must be intimated within 10 days of occurrence of the event.
- Submit the duly filled and signed claim form along with the documents mentioned in the claim form within 30 days of occurrence of the event at any of our branches or head office.
- For any claims related query, information or assistance you can contact our Health line 1800-102-4462 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.

All payments under the policy will be made on benefit basis.

KEY PILLARS UNDERLYING OUR SERVICES:

- **Claims Handling:** You can rely on our claims service associate for an easy, efficient and hassle-free claims experience.
- **Personalised Services:** To ensure a personalised service experience, you will have a single point of contact to address your concerns, when you need us the most.
- **Reliable Information:** Our 24/7 in-house health relationship managers and friendly customer website provide instant access to health care knowledge and personalised policy information.

GET A QUOTE TODAY.

We have kept our quote process as easy and quick as possible for you.
Just SMS 'HEALTHY' TO 56161 or speak to our health advisor today.

The complete list of branches is available on our website.



Your Health Relationship Manager has the answer.

Be it claims assistance or guidance, contact your Health RM anytime

 1800-102-4482

 customercare@manipalcigna.com

 www.manipalcigna.com



Health Insurance

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ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited)
| CIN U66000MH2012PLC227948 | IRDAI Reg. No. 151

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ManipalCigna Critical Illness - Add on Cover: IRDA/NL-HLT/CTTK/P-H/V-I/390/Add-on(CI)13-14. Compliance Control No:
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