

# GET A FINANCIAL SHIELD IN YOUR FIGHT AGAINST COVID-19

Introducing

**Corona Kavach Policy, ManipalCigna**



ManipalCigna Health insurance is a joint venture between Manipal Group, an eminent player in the field of healthcare delivery and higher education in India & Cigna Corporation, a global health services company with over 200 years of experience.

At **ManipalCigna Health Insurance**, we work to improve the health, well-being and peace of mind of those we serve. The threat of COVID-19 has affected millions of people worldwide, not only physically but also financially. We wish to be your health partner thereby helping you be financially prepared in the event of a medical emergency in these trying times.





Presenting **Corona Kavach Policy, ManipalCigna** - also known as Covid Standard Health Insurance Policy. A policy which will provide the financial security your family will need to access quality healthcare without worrying about medical costs. The policy offers coverage for hospitalization, homecare treatment and related medical expenses for COVID-19. In these trying times, let your focus be solely on health, and let us take care of the means. Because **"Health hai, toh Life hai"**.

## Corona Kavach Policy

ManipalCigna

COVID STANDARD HEALTH INSURANCE POLICY

### KEY FEATURES AT A GLANCE:

- |   |  |
|---|--|
|  Covid Hospitalization Cover      |  Home Care Treatment Expenses                     |
|  Pre & Post Hospitalization Cover |  AYUSH Treatment (for In-patient Hospitalization) |
|  Road Ambulance                   |  Hospital Daily Cash (Optional)                   |
|  Tax Benefit u/s 80D^             |  |

^Tax benefits are subject to changes in tax laws

## KEY INFORMATION:

Eligibility		
Min Entry Age	Child: 1 day	Adult: 18 years
Max Entry Age	Child: 25 years (family floater policy)	Adult: 65 years
Relationships	Individual Policy: Self, Spouse, Dependent Children, Parents & Parents-In-Law	
	Family Floater Policy: self, spouse, dependent children up to the age of 25 years or parents/parents in law (a maximum of 2 adults and 3 children can be covered under a single policy)	
Policy Term	3 ½ months (105 days), 6 ½ months (195 days), 9 ½ months (285 days)	
Premium Mode	Single premium	
Discount	5% discount in premium shall be provided to health care workers	
Pre-policy Medical Check-up (PPMC)	No PPMC required	
Free look period	Free look period will not be applicable under this policy	
Grace period	Grace period will not be applicable under this policy	
Cancellation	The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud or fraudulent activity committed by the Insured Person by giving 7 days' written notice	
Renewals	This policy is not renewable	

Waiting Period	
First 15 days Waiting Period	Expenses related to the treatment of Covid within 15 days from the first policy commencement date will not be covered.





## PLAN BENEFITS AT A GLANCE:

Coverage Details		
	Sum Insured	₹ 50,000, ₹ 1 lac, ₹ 1.5 lacs, ₹ 2 lacs, ₹ 2.5 lacs, ₹ 3 lacs, ₹ 3.5 lacs, ₹ 4 lacs, ₹ 4.5 lacs, ₹ 5 lacs
Basic Covers	Covid Hospitalization Cover	Up to Sum Insured
	Pre - Hospitalization	For 15 days prior to the date of hospitalization/ home care treatment
	Post - Hospitalization	For 30 days from the date of discharge from the hospital/completion of home care treatment
	AYUSH Treatment	Up to Sum Insured (Medical Expenses incurred for Inpatient Care treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines)
	Ambulance Charges	₹ 2000/- per hospitalization
	Home Care Treatment Expenses	Up to Sum Insured (Treatment availed by the Insured Person at home for Covid on positive diagnosis of Covid in a Government authorized diagnostic Centre, maximum up to 14 days per incident)
Optional Cover	Hospital Daily Cash	0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member.

**Note:** The total amount payable in respect of listed covers (including optional cover) shall not exceed 100% of the Sum Insured during a policy period.

## KEY EXCLUSIONS:

We will not pay any claims arising out of or attributable to any of the following:

-  All covers under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.
-  Any expenses incurred on Day Care treatment and OPD treatment.
-  Diagnosis /Treatment outside the geographical limits of India.
-  Any claim in relation to Covid where it has been diagnosed prior to policy start date.

## 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:** Our health relationship managers and friendly customer website provides instant access to healthcare knowledge and personalized policy information.

### Prohibition of Rebates (under section 41 of Insurance Act, 1938, as amended):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.



## TO KNOW MORE



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### 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 | Tax benefits are subject to changes in tax laws | Corona Kavach Policy, ManipalCigna UIN: MCIHLIP21070V012021 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0093/Jul/2020-21.