

MANIPALCIGNA LIFESTYLE PROTECTION - CRITICAL CARE

(PROSPECTUS)

I. What is ManipalCigna Critical Illness Insurance Policy?

This policy provides payment of Sum Insured to an Insured person upon diagnosis anywhere in the world for a covered Critical Illness during the Policy Period. Benefit shall be paid in India in Indian rupees.

The coverage is available under two plans -

1. **Basic:** Coverage for 15 Critical Illnesses
2. **Enhanced:** Coverage for 30 Critical Illnesses

A. Critical Illness Cover

You can choose to opt for a Basic Plan which covers first 15 Critical Illnesses or an Enhanced Plan which covers all 30 Critical Illnesses as defined below. The following Critical Illnesses are covered under the Policy.

- | | |
|---|--|
| 1. Cancer of Specified Severity | 2. Myocardial Infarction (First Heart Attack - of Specific Severity) |
| 3. Open Chest CABG | 4. Open Heart Replacement or Repair of Heart Valves |
| 5. Coma of Specified Severity | 6. Kidney Failure Requiring Regular Dialysis |
| 7. Stroke Resulting in Permanent Symptoms | 8. Major Organ/Bone Marrow Transplant |
| 9. Permanent Paralysis of Limbs | 10. Motor Neuron Disease with Permanent Symptoms |
| 11. Multiple Sclerosis with Persisting Symptoms | 12. Primary (Idiopathic) Pulmonary Hypertension |
| 13. Aorta Graft Surgery | 14. Deafness |
| 15. Loss of Sight | 16. Coronary Artery Disease |
| 17. Aplastic Anaemia | 18. End Stage Lung Failure |
| 19. End Stage Liver Failure | 20. Third Degree Burns |
| 21. Fulminant Hepatitis | 22. Alzheimer's Disease |
| 23. Bacterial Meningitis | 24. Benign Brain Tumor |
| 25. Apallic Syndrome | 26. Parkinsons Disease |
| 27. Medullary Cystic Disease | 28. Muscular Dystrophy |
| 29. Loss of Speech | 30. Systemic Lupus Erythematosus |

B. Medical Second Opinion

An Insured person can choose to secure a second opinion from our Network of Medical Practitioners if they are diagnosed with the covered Critical Illness during the Policy Period.

This benefit can be availed once by each Insured person during the lifetime of a Policy for a particular Critical Illness.

C. Access to Online Wellness Program

ManipalCigna Health Insurance's customised health & wellness program is available to all customers. It caters to the varied health needs of customers through specialised tools. The service is available on our Website to all customers taking forward our proposition of being their partner in 'illness and wellness'. It consists of online customised programs like Health Risk Assessment, Lifestyle Management Programs, Nutrition Programs and access to health articles through the ManipalCigna Website.

Claim Payment & Policy Termination

Once a claim for a particular Critical Illness has been admitted and paid, the coverage under the Policy will automatically terminate for that Insured person. If the Policy is issued to more than one individual, it will continue to be in force for the remaining members.

Add on - ManipalCigna Health 360 - OPD

Along with this Product You can also avail the ManipalCigna Health 360 (MCIHLIA23023V012223) or its subsequent revisions. Please ask for the Prospectus and Proposal Form of the same at the time of purchase. All terms and conditions of applicable rider including Health declaration wherever applicable will apply

OPD: Package 1: Coverage for doctor consultations on cashless basis within the OPD Sum Insured

Package 2: Coverage for doctor consultations and prescribed diagnostics on cashless basis within the OPD Sum Insured

Package 3: Coverage for doctor consultations, prescribed diagnostics and pharmacy on cashless basis within the OPD Sum Insured. Pharmacy limit is 20% of the OPD Sum Insured

II. What are the Features of the Policy?

a. Eligibility

Minimum Age at entry under this Policy is 18 years and Maximum Age at entry is 65 years. Renewals will be available for a lifetime.

b. Coverage on Individual & Family Basis

The Policy can be issued on individual basis covering the following relationships - Self, Lawfully Wedded Spouse, Dependent Parents, Dependent Parents-in Law, Dependent Children, Dependent Grandchildren and Dependent Siblings up to the age of 25 years and are unmarried.

c. Policy Period Option

Policy can be issued or renewed for one, two or three continuous years at the option of the Insured. 'One Policy Year' shall mean a period of one year from the date of issuance of the Policy.

d. Sum Insured Options & Eligibility

The Policy is available for a Sum Insured from ₹1 Lac to 25 Crores in multiples of 1000. Eligibility of Sum Insured will be maximum 10 times of Annual Income.

Family Policy: Family Member	Sum Insured
Earning Member	As per the Sum Insured opted
Non-earning Spouse	60% of Sum Insured of Earning Member
Dependent Children	30% of the Sum Insured of Earning Member
Dependent Parents/Parent-in-Laws or Dependent Siblings	30% of the Sum Insured of Earning Member

For individuals who are neither dependent nor having any independent earning source income criteria may be waived up to a maximum Sum Insured limit of ₹10 Lacs.

e. Premium

The Premium charged on the Policy will depend on the Plan, Sum Insured, Policy Tenure, Age, and Gender, Additionally the health status of the individual will also be considered.

Premium can be paid on Single, Yearly, Half yearly, Quarterly and Monthly basis. Premium payment mode can only be selected at the inception of the Policy or at the renewal of the Policy.

In case of premium payment modes other than Single and Yearly, a loading will be applied on the premium. Loading grid applicable for Half yearly, Quarterly and Monthly payment mode.

Premium payment mode %	Loading on premium
Monthly	5.50
Quarterly	3.50
Half yearly	2.50

For detailed premium chart please refer Annexure "Rate Chart" attached along with this document.

f. Claims Payout Options

At the inception of the Policy, the Insured can select amongst the two Claims payout options -

i. Lumpsum Payout

You can opt for a Lumpsum payment that will pay the full Sum Insured opted upon diagnosis of the covered Critical Illness.

or

ii. Staggered Payout

You can opt for a Staggered Payout where the Payout will be made as detailed below - On occurrence of Critical Illness Event - 25% of Sum Insured as Lumpsum Balance 75% + Additional 10% of Sum Insured will be paid in 60 equated monthly instalments starting from beginning of the next month of occurrence of Critical Illness. Where a Staggered Payout is opted at the time of buying the Plan, the Insured person will have the option to choose a 100% Lumpsum benefit at the time of Claim Payment if he/she so desires.

g. Discounts under the Policy

You can avail the following discounts on the applicable Premium on your Policy.

- i. **Family Discount:** You can avail a discount of 10% for covering more than 2 family members under the same Policy.
- ii. **Long Term Policy Discount:** You can avail a long term discount of 7.5% & 10% on selecting a 2 and 3-year Policy respectively. Long Term Discount will apply only in case of Single Premium Policies.
- iii. **Direct Policy Discount:** You can avail a 10% discount if you buy this Policy from us without any intermediary.
- iv. **Worksite Marketing Discount:** A discount of up to 10% will be available on Policies which are sourced through a Worksite Marketing Channel. This discount and Direct Policy Discount are mutually exclusive.

h. Loadings & Underwriting

We may apply a risk loading on the Premium payable (excluding statutory levies and taxes) on the Policy based upon the health status of the persons proposed for Insurance and declarations made in the Proposal Form. Maximum loading applicable per Insured person shall not exceed 100%. These loadings will be applied from the Inception Date of the first Policy including subsequent Renewal(s) with us.

Following loadings may be applied on the Policy for the medical conditions listed below if they are accepted at the time of underwriting. The loadings are applicable on individual ailments only. Maximum risk loading per individual shall not exceed 100% of Premium excluding statutory levies and taxes.

List of Acceptable Medical Ailments (subject to other co-existing medical conditions) if they directly affect the Critical Illnesses Covered	Applicable Underwriting Loading (In Percentage)
Anaemia - Blood Disorder	20
Asthma - Breathing Disorder and Associated Respiratory Disorder	20
Prostrate Disease / Disorders	20
Benign Tumors	20
Diabetes Mellitus	20
Dyslipidemia	20
Epilepsy - Ailments with Steroid Treatment	20
Fatty Liver - Liver Disorder	20
Circulatory System Disease	20
Hypertension	20

Arthritis or Joint Disorder 20	20
Ovarian Cysts, Genito-urinary Tract Infection	20
Spinal or Vertibral Disorder	20
Hormonal Disorder	20
Gastro-intestinal System Disorder (Included among others - Liver, Gall Bladder, Hepatitis)	20
Nervous System Disorder	20
Kidney Infections	20
High BMI associated with Comorbidity	20
Physical Defect	20
Congenital Ailment	20
Mental confusion	20
Delusions	20
Peurperal post partum psychosis	15
Anxiety	15
Neurosis- Anxiety related	20
Panic Attacks	20
Depression	30
Hysteria	30
Anorexia Nervosa	30
Attention deficit Disorder 30	30

Please note that this list is only directive and not exhaustive and may change on company's experience. For adverse medical history on ailments other than the ones listed above, basis further Underwriting evaluation the decision of the Medical Underwriter will be final.

*Please note:

Mental illness induced by alcoholism and drug abuse is decline.

Any other co morbid condition over and above this will be assessed and rated as applicable.

Medical Test Results (associated with co-existing medical conditions - if they directly affect the Critical Illness Covered)	Range of Loading Percent (For more than 10 percentile deviation from normal test values)
Haemogram	10
Blood Sugar	10
Urine Routine	10
Kidney Function Test	10
Complete Lipid Profile	10
Liver Function Test	10
Carcino Embryonic Antigen	In case of deviation from normal values, proposal will be declined.
Prostate Specific Antigen	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case-to-case basis. If deviation is accepted, then loading will be 20.
Thyroid Profile	10
C Reactive Protein	10
Tread Mill Test	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case-to-case basis. Minor Variations loading will be 10. If deviation is accepted then loading will be 20.
USG Abdomen & Pelvis	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case-to-case basis. Minor Variations loading will be 10. If deviation is accepted then loading will be 20.

X-Ray Chest	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case-to-case basis. Minor Variations loading will be 10. If deviation is accepted then loading will be 20.
HIV	In case of deviation from normal values, proposal will be declined.
Hepatitis B Surface Antigen	In case of deviation from normal values, proposal will be declined.
Pap Smear	In case of deviation from normal values, proposal will be declined.
2D Echo	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case-to-case basis. Minor Variations loading will be 10. If deviation is accepted then loading will be 20.
High BMI	Related to Age - 10
Other Specific Individual Medical Tests conducted	In case of deviation from normal values, medical test to be clinically correlated and evaluated on a case-to-case basis. Minor Variations loading will be 10. If deviation is accepted then loading will be 20.

Normal Test Values will be as per the medical test reports provided in the reports.

We will inform you about the applicable risk loading through a counter offer letter and we will only issue the Policy once we receive your consent for change in terms and applicable premium.

i. Pre-Policy Medical Check-Up

We will require you to undergo a medical check-up based on your Age, Plan and the Sum Insured opted as provided in the grid below. Wherever any pre-existing disease or any other adverse medical history is declared, we may ask such member to undergo specific tests, as we may deem fit to evaluate such member, irrespective of Age/ Sum Insured/ Plan opted. Medical tests will be facilitated by us and conducted at our network of diagnostic centres. We will contact You and fix an appointment for the Medical Examination to be conducted at a time convenient to you. Full cost of all such tests will be borne by us for all proposals.

Wherever required, we may request for additional tests to be conducted based on the declarations on the proposal form and the results of any medical tests that we have received. The above list of Medical Tests may be modified after due approval from the Head of Underwriting.

LIFESTYLE PROTECTION - CRITICAL CARE BASIC		
Sum Insured (Lacs)	Age (In Completed Years)	Underwriting Requirement
1 Lac to 25 Lacs	18 - 45	No Tests
	46 - 55	Tests shall be based on medical declarations by the Insured and underwriting evaluation
	>55	Set 5 - MER, CBC-ESR, Lipid Profile, HbA1c, Sr. Creatinine, Urine Routine, SGOT, SGPT, GGT, TMT, Uric acid
>25 Lacs to 1 Crore	18 - 45	No Tests
	46 - 55	Tests shall be based on medical declarations by the Insured and underwriting evaluation.
	>55	Set 6 - MER, Urine Routine, FBS, CBC - PS, Sr Creatinine, Lipid Profile, TMT,USG Abdomen & Pelvis, HbA1c, X-Ray Chest, SGOT, SGPT, GGT, HBsAg, Uric acid
>1 Crore to 3 Crores*	18 - 65	Set 7 - MER, Urine Routine, FBS, CBC-PS, Lipid Profile, TMT, USG Abd and Pelvis, HbA1c, X-Ray Chest, LFT, RFT, HBsAg, PAP smear(Female), PSA(Males), CEA, HIV

LIFESTYLE PROTECTION - CRITICAL CARE BASIC		
Sum Insured (Lacs)	Age (In Completed Years)	Underwriting Requirement
1 Lac to 25 Lacs	18 - 35	No Tests
	36 - 55	Tests shall be based on medical declarations by the Insured and underwriting evaluation.
	>55	Set 6 - MER, Urine Routine, FBS, CBC - PS, Sr Creatinine, Lipid Profile, TMT,USG Abdomen & Pelvis, HbA1c, X-Ray Chest, SGOT, SGPT, GGT, HBsAg, Uric acid
>25 Lacs to 1 Crore	18 - 35	No Tests
	36 - 55	Tests shall be based on medical declarations by the Insured and underwriting evaluation.
	>55	Set 7- MER, Urine Routine, FBS, CBC-PS, Lipid Profile, TMT, USG Abd and Pelvis, HbA1c, XRay Chest, LFT, RFT, HBsAg, PAP smear(Female), PSA(Males), CEA, HIV
>1 Crore to 3 Crores*	18 - 65	Set 7- MER, Urine Routine, FBS, CBC-PS, Lipid Profile, TMT, USG Abd and Pelvis, HbA1c, XRay Chest, LFT, RFT, HBsAg, PAP smear(Female), PSA(Males), CEA, HIV

Sum Insured above this amount will be on specific request basis and would be subject to Underwriting review.

Full explanation of Tests is provided here:

MER – Medical Examination Report, FBS – Fasting Blood Sugar, CEA – Carcino Embryonic Antigen, GGT – Gamma-Glutamyl Transpeptidase, ECG – Electrocardiogram, CBC-ESR – Complete Blood Count-Erythrocyte Sedimentation Rate, CBC - PS – Complete Blood Count - Peripheral Smear, SGPT- Serum Glutamic Pyruvate Transaminase, HbA1C – Glycosylated Haemoglobin Test, HIV- Human Immunodeficiency Virus, SGOT – Serum Glutamic Oxaloacetic Transaminase, TMT – Tread Mill Test, HBsAg – Hepatitis B Surface Antigen, LFT – Liver Function Test, RFT – Renal Functional Test, PSA – Prostate Specific Antigen, Pap Smear - Papanicolaou test, USG A & P: Ultrasonography Abdomen and Pelvis.

j. Grace Period, Revival & Renewal

A. Grace Period:

The Policy may be Renewed by mutual consent for life subject to application of renewal and realization of renewal premium and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days (for Single and Yearly premium payment mode) from the date of expiry of the Policy. We will not be liable to pay for any claim arising out of an Injury /Illness/condition that occurred manifested or diagnosed during the period between the expiry of previous policy and date of inception of subsequent policy. The provisions of Section 64VB of the Insurance Act shall be applicable. All policies Renewed within the Grace Period shall be eligible for continuity of cover.

B. Revival Period:

For instalment (Half-yearly and Quarterly) premium policies, the revival period shall be 30 days and for monthly premium payment mode, the revival period shall be 15 days from the due date of next instalment. You may pay the premium through National Automated Clearing House (NACH)/ Standing nstruction (SI) provided that:

- NACH/Standing Instruction Mandate form is completely filled & signed by You.
- The Premium amount which would be auto debited & frequency of instalment is duly filled in the mandate form.
- New Mandate Form is required to be filled in case of any change in the Policy Terms and Conditions whether or not leading to change in Premium.
- You need to inform us at least 15 days prior to the due date of instalment premium if You wish to discontinue with the NACH/ Standing Instruction facility. Non-payment of premium on due date

as opted by You in the mandate form subject to an additional renewal/ revival period will lead to termination of the policy.

C. Renewal Terms:

- a. The Policy will automatically terminate at the end of the Policy Period.
- b. The Policy would be considered as a fresh policy if there would be break of more than 30 days for Single, Yearly, Half- yearly and Quarterly payment mode and 15 days for monthly payment mode, between the previous Policy expiry date and current Policy start date.
- c. Renewals will not be denied except on grounds of misrepresentation, fraud, non-disclosure by You.
- d. Where We have discontinued or withdrawn this product/plan You will have the option to Renew under the nearest substitute Policy being issued by Us, provided however benefits payable shall be subject to the terms contained in such other policy which has been approved by IRDA. We will notify You regarding withdrawal of this product and the options available at the time of renewal of this Policy.
- e. Insured Person shall disclose to Us in writing of any material change in his/her health condition at the time of seeking Renewal of this Policy, irrespective of any claim arising or made. The terms and condition of the existing policy will not be altered.
- f. We may in Our sole discretion, revise the Renewal premium payable under the Policy or the terms of cover, provided that the Renewal premiums are approved by IRDA and in accordance with the IRDA guidelines and regulations as applicable from time to time. Renewal premiums will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification coming into effect.
- g. Alterations like increase/decrease in Sum Insured or change in plan, addition/deletion of Insured Persons, addition/deletion of optional covers/riders will be allowed at the time of Renewal of the Policy. You can submit a request for the changes by filling the proposal form before the expiry of the Policy. We reserve Our right to carry out underwriting in relation to acceptance or Rejection of the request for changes on Renewal. The terms and conditions of the existing Policy will not be altered.
- h. For any enhanced Sum Insured opted on renewals waiting periods as mentioned below shall apply afresh for this enhanced limit from the effective date of such enhancement.
- i. Where an Insured Person is added to this Policy, either by way of endorsement or at the time of Renewal, all waiting periods under Section III will be applicable considering such Policy Year as the first year of Policy with Us.

Discounts under the policy:

You can avail of the following discounts on the applicable premium on your policy.

i. Family Discount

You can avail a discount of 10% for covering more than 2 family members under the same policy.

ii. Long Term policy discount:

You can avail a long term discount of 7.5% and 10% on selecting a 2 and 3 years policy respectively. Long Term discount will apply only in case of Single Premium Policies.

iii. Direct Policy Discount:

You can avail a 10% discount if you buy this Policy from Us without any intermediary.

iv. Worksite Marketing Discount:

A discount of up to 10% will be available on policies which are sourced through worksite marketing channel. This discount and Direct Policy discount are mutually exclusive.

k. Income Tax benefit

Premium paid under the Policy shall be eligible for income tax deduction benefit under Sec 80 D as per the Income Tax Act 1961. (Tax benefits are subject to change in the tax laws, please consult your tax advisor for more details).

l. Free-look Period

A period of 30 days from the date of receipt of the policy document is available to review the terms and conditions of this policy.

You have the option of cancelling the policy stating the reasons for cancellation and we shall refund the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges. All rights under this policy shall immediately stand extinguished on the free look cancellation of the policy.

Free look cancellation & refund will be made within 7 days from the date of receipt of request.:

In case of any delay in refund, the insurer shall refund such amounts along with interest at the bank rate plus 2 percent on the refundable amount, from the date of receipt of the request for free look cancellation till the date of refund.

m. Cancellations

In case you are not satisfied with the policy, you can request for a cancellation of the policy by giving 15 days' notice in writing. Premium shall be refunded as per table below if no claim has been registered/ made under the policy.

1 Year		2 Year		3 Year	
Policy in force upto	Refund %	Policy in force upto	Refund %	Policy in force upto	Refund %
1 month	75%	1 month	85%	1 month	90%
3 months	50%	3 months	75%	3 months	85%
6 months	25%	6 months	60%	6 months	75%
More than 6 months	NIL	12 months	50%	12 months	60%
		15 months	30%	15 months	50%
		18 months	20%	18 months	35%
		Above 18 months	NIL	24 months	30%
				30 months	15%
				Above 30 months	NIL

In case of Annual instalment premium policies, We will calculate the amount of premium to be retained by Us, considering the full term of the policy as per the short period scale above. Where the premium received on the policy is more than the amount to be retained then, such additional premium shall be refunded.

No refund will be processed for cancellation of policies with premium payment mode as Half-yearly, Quarterly and Monthly.

Wherever such Instalment premium received as on the cancellation request date is lower than the amount to be retained by Us, the cancellation will be effected without any refund of premium.

You further understand and agree that We may cancel the Policy by giving 15 days' notice in writing by Registered Post Acknowledgment Due / recorded delivery to Your last known address on grounds of misrepresentation, fraud, non-disclosure of material fact or for non-co-operation by You without any refund of premium.

n. Endorsements

The Policy will allow the following endorsements during the term of the Policy. Any request for endorsement must be made by You in writing. Any endorsement would be effective from the date of the request as received from You, or the date of receipt of premium, whichever is later.

i. Non-Financial Endorsements - which do not affect the premium

- Rectification in Name of the Proposer / Insured Person
- Rectification in Gender of the Proposer/ Insured Person
- Rectification in Relationship of the Insured Person with the Proposer
- Rectification of Date of Birth of the Insured Person (if this does not impact the premium)
- Change/Updation in the Contact Details viz. Phone No., E-mail ID, etc.
- Updation of Alternate Contact Address of the Proposer
- Change in Nominee Details

ii. Financial Endorsements - which result in alteration in premium

- Deletion of Insured Member on Death or Separation or Policyholder/Insured Person Leaving the Country-only if no claims are paid / outstanding.
- Change in Age/Date of Birth
- Addition of Member (Newly Wedded Spouse)
- Rectification in Gender of the Proposer/ Insured Person

All endorsement requests may be assessed by the underwriting team and if required additional information/ documents may be requested.

o. Grievance Redressal

If you have a grievance that you wish us to redress, you may contact us with the details of the grievance through Our website: www.manipalcigna.com

Email: customercare@manipalcigna.com,

Senior Citizens may write to us at - seniorcitizensupport@manipalcigna.com

Toll Free: 1800-102-4462

Contact No.: + 91 22 71781300

Courier: Any of Our Branch office or corporate office during business hours. Insured Person may also approach the grievance cell at any of company's branches with the details of the grievance.

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at,

'The Grievance Cell,

ManipalCigna Health Insurance Company Limited,

Techweb center 2nd Floor New Link Rd,

Anand Nagar, Jogeshwari West, Mumbai, Maharashtra 400102, India

or

Email - headcustomercare@manipalcigna.com.

For updated details of grievance officer, kindly refer link - <https://www.manipalcigna.com/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. The contact details of Ombudsman offices attached as Annexure I to this Policy document.

Grievance may also be lodged at IRDAI complaints management system - <https://bimabharosa.irdai.gov.in/>

You may also approach the Insurance Ombudsman if your complaint is open for more than 30 days from the date of filing the complaint.

The office Name and address details applicable for your state can be obtained from - [https:// www.cioins.co.in/](https://www.cioins.co.in/) Ombudsman.

III. What is the Waiting Period and Exclusions?

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

a. First 90 Days Waiting Period:

We shall not be liable to make any payment in respect of any Critical Illness whose signs or symptoms first occur within 90 days of the Inception Date of the first Policy.

b. Survival Period:

The benefit payment shall be subject to survival of the Insured person for at least 30 days following the first diagnosis of the Critical Illness/undergoing the Surgical Procedure for the first time.

c. Permanent Exclusions:

We shall not be liable to make any payment under this Policy towards a covered Critical Illness, directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy;
2. Any claim with respect to any Critical Illness diagnosed or which manifested prior to Policy Inception Date.
3. Any Pre-existing Disease or any complication arising therefrom.
4. Any Critical Illness directly or indirectly caused due to or associated with Human T-cell Lymph Tropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and all diseases/illness/injury caused by and/or related to HIV;
5. Any condition directly or indirectly caused by or associated with any sexually transmitted disease including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, whether or not arising out of conditions listed under 3 above.
6. Any Critical Illness arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen;
7. Narcotics used by the Insured person unless taken as prescribed by a registered Medical Practitioner,
8. Any Critical Illness directly or indirectly caused due to intentional self-injury, suicide or attempted suicide; whether the person is medically sane or insane;
9. Any Critical Illness directly or indirectly, caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military or usurped power;
10. Any Critical Illness caused by ionising radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
11. Working in underground mines, tunneling or involving electrical installations with high tension supply, or as jockeys or circus personnel;
12. Congenital Anomalies, inherited disorders or any complications or conditions arising therefrom including any developmental conditions of the Insured;
13. Insured persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation;
14. Participation by the Insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
15. Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy;
16. Any Critical Illness based on certification/ diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he/ she is licensed for, or any diagnosis or treatment that is not scientifically recognised or Unproven/Experimental Treatment, or is not Medically Necessary or any kind of self-medication and its complications;
17. Any treatment/surgery for change of sex, cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improve physical appearance, surgical and non-surgical treatment of obesity, including morbid obesity (unless certified to be life-threatening) and weight control programs, or treatment of an optional nature including complications/illness arising as a consequence thereof;
18. Any Critical Illness arising or resulting from the Insured person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion with criminal intent;
19. In the event of the death of the Insured person within the stipulated survival period as set out above.
20. Failure to seek or follow Medical Advice.
21. Birth control procedures and hormone replacement therapy.
22. Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage

(unless due to an accident), childbirth, maternity (including Caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.

IV. How can I Buy the Policy?

- Step 1:** The product brochure, policy benefits, exclusions and premium details must be thoroughly understood and discussed with Our advisor/Company representative, before buying the policy.
- Step 2:** Once the benefits of the policy are understood, the Proposal Form must be filled, wherein details of the prospective Insured Persons including medical information must be provided as accurately as possible.
- Step 3:** The proposal form with the required documents have to be submitted.
- Step 4:** If You are required to undergo medicals tests as per the chosen Sum Insured and Age band, we would arrange the medical check-up's at Our network of diagnostic centres.
- Step 5:** Based on the above information we will process Your proposal for Insurance and a policy kit containing the Policy Schedule, Policy Terms & Conditions and associated documents will be sent to you.

In case we are unable to underwrite i.e. if the Proposal is rejected We will intimate the same to You through a rejection letter.

Upon assessment if the premium is loaded then We will inform You about any revised terms through a counter offer letter. We will issue the Policy only once you accept the counter offer. Where You do not agree to the counter offer we will cancel your proposal.

V. What is the Claims Process?

a. Duties of the Claimant

- You must intimate and submit a Claim in accordance with the Claim Process defined in the Policy
- You must follow the advice provided by a Medical Practitioner. We shall not be obliged to make any payment that is brought about as a consequence of failure to follow such advice
- You must, upon our request, submit yourself for a medical examination by our nominated Medical Practitioner as often as we consider reasonable and necessary. The cost of such examination will be borne by us
- Provide us with complete documentation and information that we have requested to establish admissibility of the claim, its circumstances and its quantum under the provisions of the Policy

b. Claim Process

Upon the discovery or occurrence of any event that may give rise to a Claim under this Policy, you / Insured person or the nominee shall intimate a claim in writing or at the call centre within 10 days of occurrence of such event:

The following details are to be provided to us at the time of intimation of Claim:

- Any other information, documentation as requested by us

c. Documents to be submitted

In the event of a Claim arising out of any of the listed Critical Illnesses covered under this Policy, the Claim documents shall be submitted to us within sixty (60) days of the date of first diagnosis of the Critical Illness/date of Surgical Procedure, as the case may be.

The following documents shall be submitted in original for assessment and upon request, we will return the original documents.

- Claim form duly filled and signed Part A & B wherever applicable;
- Medical Certificate confirming the diagnosis of Critical Illness;
- Certificate from attending Medical Practitioner confirming that the Claim does not relate to any Pre existing Illness or Injury or any Illness or Injury which was diagnosed within the first 90 days of the Inception of the first Policy.
- Discharge Card/Death Summary from the Hospital, if applicable;
- Investigation test reports confirming the diagnosis as specified under the definition of the respective Critical Illnesses;

- First consultation letter and subsequent prescriptions;
- Indoor case papers if applicable;
- KYC documents;
- Specific documents listed under the respective Critical Illness
- Any other necessary documents as may be required by us;
- In the cases where Critical Illness arises due to an accident, FIR copy or medico legal certificate will also be required wherever conducted. We may call for any additional necessary documents/ information as required based on the circumstances of the claim.

In case you delay submission of Claim documents, then in addition to the documents mentioned above, you are also required to provide us the reason for such delay in writing. We will accept such requests for delay up to an additional period of 30 days from the stipulated time for such submission. We will condone delay on merit for delayed Claims where the delay has been proved to be for reasons beyond your/ Insured person's control.

Rider/Add On Benefit: Along with this Product You can also avail the ManipalCigna Health 360 Rider. Please ask for the Prospectus of the same at the time of purchase. All terms and conditions of applicable rider including medical checkup requirement will apply.

Disclaimer:

This is only a summary of the Product features. The actual benefits available shall be described in the Policy, and will be subject to the Policy Terms, Conditions and Exclusions.

For more details on risk factors, Terms and Conditions, read the sales brochure and speak to your advisor before concluding a sale.

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

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 prospectus or tables of the insurers.
- Any person making default in complying with the provision of this section shall be liable for a penalty, which may extend to ten lakh rupees.

Insurance is a subject matter of solicitation

Enclosure Annexure I – “Rate Chart”