



**INVEST IN QUALITY HEALTHCARE FOR HEALTHIER TOMORROW.**

Presenting, Group Scheme for the Customers of Bajaj Finance Limited.

ManipalCigna  
**FlexiCare Group**  
Insurance Policy  
CUSTOMIZED ALL HEALTH RISKS COVERAGE

**SCHEME NAME - MEDICLAIM -  
COMPREHENSIVE EMI PROTECTION - 1 EMI**

**FEATURE AT GLANCE**



**No Pre Health  
Checkup Required**

There is no  
Health Checkup  
required for  
buying the policy



**Sum Insured  
Selection Options**

Different Sum  
Insured can  
be selected basis  
of your need

## WHAT IS COVERED?

During the policy year, if the insured person suffers illness /injury solely and that directly results in permanent total disablement, permanent partial disablement, temporary Total disablement, coma or hospitalization event completely prevents the insured person from performing each and every duty that pertains to his /her employment or engaging in occupation for a minimum period of one month. The cash benefit in commensuration with the insured person's contribution in EMI of the existing insurance linked loan account for one EMI.

## PLAN & MEMBERSHIP FEE DETAILS

Sum Insured	₹ 5,000	₹ 10,000	₹ 20,000	₹ 25,000	₹ 50,000
<b>Premium</b> (including 18% GST)	₹ 119	₹ 219	₹ 419	₹ 519	₹ 1,024

**Min and Max Entry Age/Band - 18 - 65 Years | Policy Tenure: 1 Year**

Please refer Terms & Conditions document for more details.

## WAITING PERIOD

Name of the Waiting Period	Waiting Period
Initial Waiting Period	30 Days
Specific Disease Waiting Period	24 Months

**You can raise a claim by reaching out to the insurer via:**



E-mail - [servicesupport@manipalcigna.com](mailto:servicesupport@manipalcigna.com)



1800-102-4462

### **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.

#### **Disclaimer:**

Bajaj Finance Limited (MPH) has taken master policy from ManipalCigna Health Insurance bearing Master Policy Number: 500200000010/00/00 Company Limited under ManipalCigna FlexiCare Group Insurance Policy. The policy is underwritten by ManipalCigna Health Insurance Company Limited. The purpose of this document is to communicate to the customers of the MPH that an insurance policy has been arranged by the MPH and to inform such customers/members under the Group Policy about the benefits, terms and conditions and other details of the Group Insurance Policy.

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 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 | ManipalCigna FlexiCare Group Insurance Policy UIN: MCIHLGP2012OV011920 | Toll Free: 1800-102-4462 | Website: [www.manipalcigna.com](http://www.manipalcigna.com).