



**A GROUP HEALTH INSURANCE THAT COVERS  
YOU FROM THE UNCERTAINTIES OF LIFE**

GROUP SCHEME FOR CUSTOMERS OF BAJAJ FINANCE LIMITED

ManipalCigna

**FlexiCare Group**

Insurance Policy

CUSTOMIZED ALL HEALTH RISKS COVERAGE

**PRESENTING ACCIDENT - COMPLIMENTARY TREATMENT COVER SCHEME**

**FEATURES & BENEFITS**



**NO WAITING PERIOD**  
Zero Waiting Period  
Applicable



**NO PRE HEALTH  
CHECKUP REQUIRED**  
There Is No Health  
Checkup required  
for buying the policy

## WHAT IS COVERED?

Under this scheme during the policy tenure, if the insured person suffers an Injury due to an accident and as a solo and direct impact of that Injury, the Insured person undergoes medically necessary treatment of the following line of treatments.

Physiotherapy, Acupuncture and Acupressure, Chiropody and Chiropractic, Osteopathy, Homeopathy, Ayurveda, we will pay the reasonable and customary charges for the medically necessary treatment, if prescribed by a medical practitioner and opted under the policy.

### Description of Treatments:

- 1) **Physiotherapy:** Treatment of an Illness, Injury or deformity through physical methods such as massage, heat treatment, etc.
- 2) **Acupressure:** The application of pressure (as with the thumbs or fingertips) to the same discrete points on the body stimulated in acupuncture that is used for its therapeutic effects (such as the relief of tension or pain).
- 3) **Acupuncture:** Acupuncture is a form of alternative medicine in which thin needles are inserted into the body for treatment of various physical and mental conditions.
- 4) **Chiropody:** A specialty supplementary to medicine devoted to the care of the feet and the treatment of minor foot complaints such as ingrowing toenails, bunions, plantar warts, foot strain, flat feet and the care of the feet of diabetics.
- 5) **Chiropractic:** A system that, in theory, uses the recuperative powers of the body and the relationship between the musculoskeletal structures and functions of the body, particularly of the spinal column and the nervous system, in the restoration and maintenance of health.
- 6) **Osteopathy:** A system of medicine based on the theory that disturbances in the musculoskeletal system affect other bodily parts, causing many disorders that can be corrected by various manipulative techniques in conjunction with conventional medical, surgical, pharmacological and other therapeutic procedures.
- 7) **Homeopathy:** A system of complementary medicine in which ailments are treated by minute doses of natural substances that in larger amounts would produce symptoms of the ailment.
- 8) **Ayurveda:** A science of life based on the Vedas, the Hindu books of knowledge and wisdom. It is the traditional Hindu system of medicine (incorporated in Vedas), which provides an integrated approach for prevention and treatment of illness through lifestyle interventions and natural therapies.

## COVERAGE AT GLANCE

Coverage	Sum Insured (₹)		*Co-Pay
Accidental Complimentary Treatment Cover	₹5,000	₹10,000	20%
Premium Amount (including 18% GST)	₹69	₹109	

\*On the scheme there is 20% Co-pay is applicable. Accordingly, we will be liable to pay only the difference percentage of the admissible claim amount that we assess for the payment in respect of the Policy and the balance, opted Co-pay percentage, shall be borne by the Insured Person.

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

**Please refer Terms & Conditions document for more details.**



**YOU CAN RAISE A CLAIM BY REACHING OUT TO THE INSURER VIA ONE OF THE FOLLOWING WAYS:**



**1800-102-4462**



**servicesupport@manipalcigna.com**

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

(1) No person is allowed or offer to allowed, 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: MCIHLGP20120V011920 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com 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: MCIHLGP20120V011920 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com