



**IT'S TIME TO SECURE YOUR HEALTH AND YOUR SAVINGS TOO!!**

Presenting, Group Scheme for Customers of Bajaj Finance Limited.

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

## SCHEME NAME

**Surgery - Surgical Cash**

## FEATURES & BENEFITS



### No Pre Health Checkup Required

There is no  
Health Checkup  
required for  
buying the policy



### Tax Benefit on Premium

Tax benefit  
under Sec. 80D#



### Per Day Benefit

Benefit payable  
max up to 30 days  
per policy year

## WHAT IS COVERED?

Under this scheme, during the policy year, if the insured person suffers an illness / injury due to an accident and that illness / injury solely and directly results in the hospitalization of the insured person to undergo a surgical procedure, covered under the policy, we will pay the cash benefit, up to the limit for each continuous and completed period of hospitalization as specified.

## BENEFIT AT GLANCE

<b>Sum Insured (Daily Basis) - 30 Days</b>	₹ 2,000
<b>Premium</b> (including 18% GST)	₹ 214

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

Please refer Terms & Conditions document for more details.

## WAITING PERIOD

<b>Name of the Waiting Period</b>	<b>Waiting Period</b>
Initial Waiting Period	30 Days
Specific Illness Waiting period	2 Years

**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:**

\*Deduction under Section 80D is applicable under the provisions of Income Tax Act, 1961. Please consult your Tax adviser for more details on Tax benefits. Tax treatment are subject to change in Tax laws.

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](http://www.manipalcigna.com).