

Sourav Majumdar
C-196-403 SAPOORJI PALANJI SUKHOBRISTI
COMPLEX.RAJARHAT NEWTOWN.KOL-700135
North 24 Parganas
West Bengal
700135
Mobile No :9732354141

**IMPORTANT**

READ THIS DOCUMENT
 CAREFULLY TO
 UNDERSTAND YOUR
 POLICY DETAILS.

Dear **Sourav Majumdar**,

Thank you for choosing us as your trusted health insurance partner. We have highlighted some important points regarding your policy that you should keep in mind, so please read it carefully.

KNOW YOUR POLICY

Name of Your Plan	ProHealth - Plus
Policy Number	PROHLN981203242
Contact Number	9732354141
E Mail ID	souravmajumdar2002@gmail.com
Cover Start Date	22/01/2021
Cover End Date	21/01/2022
Plan Type	Family Floater
Policy Term	1 Year
Ported Policy	No
Zone	Zone I - Avail treatment all over India without any co-pay
PED Declared	No

HOW TO SUBMIT YOUR CLAIM?

For hassle free claims experience, we have simplified our claims process. Here's how it works,

**Real-time claims status**

Download Medibuddy app
 or visit www.medibuddy.in

**Claims Helpline No.** 1800-419-1159**Claims Email ID** cigna@mediassistindia.com**REACH US FOR ASSISTANCE:****Visit -** www.manipalcigna.com**Call us -** 1800-425-9559**Email us -** customercare@manipalcigna.com**WAITING PERIOD IN YOUR POLICY**

PARTICULARS	DETAILS
Initial Waiting Period	30 days (Except accident and for renewal policies without break)
Pre Existing Disease (PED) Waiting period	Covered after 36 months of continuous coverage
Specific Waiting Period	24 months since inception of first policy with us
Permanent Exclusions	As mentioned in Policy Wording

Please read your policy schedule and policy wordings for detailed terms and conditions relating to the benefits. For policy wordings information, visit www.manipalcigna.com

Incase of any queries or clarifications, please feel free to contact your advisor or reach us at any of our touch points.

Thank you for choosing us as your partner in illness and wellness. Assuring you of our best services at all times.

Yours Sincerely,

ManipalCigna Health Insurance Company Limited

Your Policy Kit Includes:

- ❖ **The Policy Schedule:** Presents the details of policy, such as level of protection, the premium payable for the cover, date of commencement, persons covered, specific conditions related to plan and any special terms that apply to the policy.
- ❖ **The Policy Wording:** Details the terms and conditions, definitions and exclusions of the policy.
- ❖ **Premium Receipt:** Receipt issued for the premium paid by you.

This kit will help you understand your policy in detail and give you more information on how to access our services easily.

We request you to read the policy terms and conditions carefully so that you are fully aware of your policy benefits.



For any assistance contact:



1800-102-4462



customercare@manipalcigna.com



www.manipalcigna.com

ManipalCigna Health Insurance Company Limited
(Formerly known as CignaTTK Health Insurance Company Limited). CIN U66000MH2012PLC227948. IRDAI Reg. No. 151.
Reg. Office: 401/402, 4th Floor, Raheja Titanium, off Western Express Highway, Goregaon (East), Mumbai- 400 063.
Toll free number: 1800-102-4462, Website address: www.manipalcigna.com

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 ProHealth Insurance

POLICY SCHEDULE

Policy Issuing Office: ManipalCigna Health Insurance Company Limited (Formerly known as Cigna TTK Health Insurance Company Limited) Reg. Office: 401/402, 4th Floor, Raheja Titanium, off. Western Express Highway, Goregaon (East), Mumbai - 400063. Contact no. + 91 22 61703600	Policy Servicing Office: ManipalCigna Health Insurance Company Limited, Unit No. 18, 4th Floor, Chowringhee Court, 55 Chowringhee Road, Kolkata 700071, West Bengal, India Ph: 033 44114300
Intermediary Name : Bajaj Capital Insurance Broking Ltd	
Code : 1604005-01	Contact Numbers : 1800212123123'

POLICYHOLDER DETAILS:

Name	: Sourav Majumdar	Customer ID	: 1001261897
Address	: C-196-403 SAPOORJI PALANJI SUKHOBIRI COMPLEX.RAJARHAT NEWTOWN.KOL-700135 North 24 Parganas 700135 West Bengal		
Telephone number(s):	: (R) 0	(O) 9831221591	(M) 9732354141
Email ID	: souravmajumdar2002@gmail.com	Subscribed to important alert on WhatsApp :	

POLICY DETAILS :

Plan	: ProHealth - Plus	Policy Number	: PROHLN981203242
Policy Period: Inception Date	: From: 00:00 hrs on 22/01/2021	Expiry date	: To: 24:00 hrs on 21/01/2022 Tenure (in years) : 1
Policy Type	: Family Floater	Zone of Cover	: ZONE1
Portable Case : No	Migrated Case : No	Policy Category	: Renewal_01
Premium Payment Mode	: Single		
Pre- Existing Disease waiting period : Covered after 36 months of continuous coverage			

INSURED PERSON'S DETAILS:

Sr. No.	Name Of The Insured Person(s)	Date of Inception	Relationship With Policyholder	Gender	Date of Birth	Completed Age (In Years)	Pre-existing Disease / Illness / Condition	Customer ID	Occupation	Sum Insured	Cumulative Bonus Earned	
											%	Amount
1	Sourav Majumdar	22/01/2020	SELF-PRIMARY MEMBER	Male	10/03/1988	32	NIL	1001261897	-	550000	10	55000
2	Rajoshri Paul Majumdar	22/01/2020	Wife	Female	10/08/1990	30	NIL	1001280279	-			

Sr. No.	Name Of The Insured Person(s)	Customer ID	Medical Condition Acquired post Issuance of the policy	Health Rewards	
				Points Earned through Wellness Programs	Point Earned through Premium Paid
1	Sourav Majumdar	1001261897	NIL	148	
2	Rajoshri Paul Majumdar	1001280279	NIL		

Address of the Insured :

Insured ID	Insured Address
1001261897	C-196-403 SAPOORJI PALANJI SUKHOBIRI COMPLEX.RAJARHAT NEWTOWN.KOL-700135 North 24 Parganas West Bengal 700135
1001280279	C-196/403 SAPOORJI PALANJI SUKHOBIRI COMPLEX.RAJARHAT NEWTOWN.KOL-700135 North 24 Parganas West Bengal 700135

NOMINEE DETAILS:

Nominee Name:	CHANDRALEKHA	Relationship with proposer:	Mother
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CAREGIVER DETAILS:

Caregiver Name		Relationship with proposer	
Mobile Number	-	E-mail ID	-

FAMILY PHYSICIAN DETAILS:

Family Physician Name		Address	
Family Physician Contact Number	-	E-mail ID	-

BENEFITS UNDER THE POLICY:

Plus Plan	
Base covers	
In-patient Hospitalization	Covered upto any Room Category except Suite or higher category
Pre - Hospitalization	Medical Expenses Covered up to 60 days before date of hospitalisation
Post - Hospitalization	Medical Expenses Covered up to 180 days post discharge from hospital
Day Care Treatment	Covered up to the limit of Sum Insured opted

Domiciliary Treatment	Covered up to the limit of Sum Insured opted
Ambulance Cover	Up to ₹ 3000 per hospitalization event
Donor Expenses	Covered upto full Sum Insured
Worldwide Emergency Cover	Covered upto full Sum Insured once in a policy year
Restoration Of Sum Insured	Multiple Restoration is available in a Policy Year for unrelated illnesses in addition to the Sum Insured opted
Ayush	Covered up to full Sum Insured
Health Maintenance Benefit	Covered up to ₹ 2000 per policy year
Maternity Expenses	Covered upto ₹ 15,000 for normal delivery and ₹ 25,000 for C- Section per event ,after a Waiting Period of 48 months
New Born Baby Expenses	Covered for the inpatient hospitalisation expenses of a new born up to the limit provided under Maternity Expenses
First Year Vaccinations	Covered as per national immunisation programme over and above Maternity Sum Insured
Value Added Covers	
Health Check-Up	Available each policy year (excluding the first year), to all insured persons who have completed 18 years of age
Expert Opinion on Critical illness	Available once during the Policy Year
Cumulative Bonus	A guaranteed 10% Increase in Sum Insured per policy year, maximum up to 200% of Sum Insured.
Healthy Rewards	Reward Points equivalent to 1% of paid premium, to be earned each year. Rewards can also be earned for enrolling and completing Our Array of Wellness Programs. These earned Reward Points can be used against payable premium (including Taxes) from 1st Renewal of the Policy. OR they can be redeemed for equivalent value of Health Maintenance Benefits any time during the policy OR as equivalent value while availing services through our Network Providers as defined in the policy.

IN THE EVENT OF A CLAIM:

Address for correspondence	Medi Assist Insurance TPA Pvt. Ltd. Tower D, 4th Floor, IBC Knowledge Park, 4/1 Bannerghatta Road, Bengaluru – 560029 OR Nearest ManipalCigna Health Insurance Branch.		
HealthLine No: Call (Toll Free): 1800-419-1159	Fax Number : 1800-425-9559	E-mail ID: cigna@mediassistindia.com	Web: www.manipalcigna.com

YOUR PREMIUM DETAILS:

Basic Premium (₹)	Add on Premium (₹)	Additional Loading (if applicable)	Discount (if applicable)	Goods & Service Tax (₹)	GST Cess (₹)	Total Premium (₹)
12529.71	0	0	0	2255.34	0	14785.05

*Note: Only applicable Loadings and Discounts will be displayed as per policy.

PAN No.: AAEC7904J
The stamp duty of ₹ 1 paid vide receipt no, MH005118274202021M dated 03/10/2020. Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR/690/M-1, dated 31/12/2004

<p>NOTE:</p> <p>Basic premium is exclusive of opted Add on's and before adjustment of premium discounts, wherever applicable.</p> <p>In the event of dishonour of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.</p> <p>This Policy has been issued based on the information provided by you on the proposal form. Attached with this Policy Schedule are the Policy Terms & Conditions and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please contact our Customer Service at the below mentioned details at the earliest. In case you find any discrepancy in the same, please contact us immediately.</p> <p>For any grievance related to the policy you may write to The Grievance Officer at the policy issuing office address mentioned above or email at headcustomercare@manipalcigna.com or call at +91 2261703600.</p> <p>You may also write to us at customercare@manipalcigna.com Or call us at HealthLine No. (Toll Free): 1800-102-4462 or at +91 2261703600</p>
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In witness, where of this Policy has been signed at Mumbai on 11/01/2021

Yours Sincerely,

ManipalCigna Health Insurance Company Limited
(Formerly known as CignaTTK Health Insurance Company Limited)
This is a system generated communication and does not require signature.

Premium Certificate

For the purpose of deduction under section 80D of Income Tax Act, 1961 and any amendments made thereafter*.

This is to certify that MR. Sourav Majumdar has paid the premium of ₹14,785.05 (in words) Fourteen Thousand Seven Hundred and Eighty Five and Five paise only for the period 22/01/2021 to 21/01/2022 towards Premium for Health Insurance policy for term of One Year policy.

Policy Number	PROHLN981203242						
Receipt Number	R001558566	Date	11/01/2021	Receipt Amount	138.00	Payment Mode	HRP
Receipt Number	R001558568	Date	11/01/2021	Receipt Amount	14,647.05	Payment Mode	DEBITCARD

* Note:

1. For your eligibility and deductions please refer to provisions of Income Tax Act, 1961 as modified and/or consult your tax consultant.
2. Any amount paid in cash towards premium will not qualify for tax benefits.
3. In case of dishonour of premium instrument, the policy will be deemed cancelled ab initio.
4. Deduction under section 80D shall not be allowed if the premium is paid by third party (other than proposed/insured) under this policy.
5. This certificate must be surrendered to us in case of cancellation of Policy or for issuance of fresh certificate in case of any alteration in the insurance affecting the premium.

Yours Sincerely,
ManipalCigna Health Insurance Company Limited

(Formerly known as CignaTTK Health Insurance Company Limited)
'This is a system generated communication and does not require signature'.

Date: 11/01/2021

Location: Mumbai

ManipalCigna ProHealth Insurance

MCIHLIP21546V052021

PROHLN981203242

Our Branch Offices:

Location	Address	GSTIN PROVISIONAL ID
Mumbai HO	401/ 402, Raheja Titanium, Western Express Highway Goregaon (East), Mumbai - 400 063	27AAECC7904J1Z1
Mumbai	5th Floor, F5-6, Pinnacle Business Park, Shanti Nagar Mahakali Road, Andheri (East) Mumbai - 400093	27AAECC7904J1Z1
Borivali	104, 1st Floor, Orchid Plaza, Datta Park, Near S V Road, Boriwali west, Mumbai - 400 092	27AAECC7904J1Z1
Thane	Office no. 203, Vinita Apartment, Naupada, Near Malhar Cinema, Thane West - 400602.	27AAECC7904J1Z1
Pune	2nd floor, 1240 A, Subhadra Bhavan, Apte road, Shivaji Nagar, Pune 411004, India	27AAECC7904J1Z1
Nashik	308, B-Square Apartments, Near Shradha Petrol Pump, Yeolekar Mala, College Road, Nashik , Maharashtra 422005, India.	27AAECC7904J1Z1
Nagpur	148,3rd Floor, Thapar Enclave, Ramdaspath, Maharagbagh Road, Nagpur, Maharashtra- 440010	27AAECC7904J1Z1
Kolhapur	1667-1669, 2nd Floor, White Box, Rajampuri, 11th Lane, Rajampuri Main Road, Kolhapur - 416008, Maharashtra, India	27AAECC7904J1Z1
Pimpri	Office No. 17, 2nd Floor, Sukhwani Fortune, Landmark – Above Gharounda Hotel, Pimpri, Pune – 411 018 Maharashtra, India	27AAECC7904J1Z1
Ahmedabad	201, 2nd Floor, Megha House, b/s HDFC Mutual Fund Office, Opp Mayor's Residence, Mithakali Six Road, Navrangpura, Ahmedabad - 380009	24AAECC7904J1Z0
Vadodara	204, 2nd Floor, Taksh Paradigm, Old Padra Road, Vadodara - 390007, Gujarat, India	24AAECC7904J1Z0
Surat	303, 3rd Floor, Meridian Tower, Near UTC Building, Landmark – Opp. to Reliance Mall, Udhana Darwaja, Surat - 395002, Gujarat, India	24AAECC7904J1Z0
Bangalore	Rajat Tower, 2nd Floor, 4/21, 11th Main, 4th Block, Jayanagar, Bangalore - 560011	29AAECC7904J1ZE
Mangalore	First Floor, Above Kotak Mahindra Bank, Next To Hotel Ayodhya, Pvc Circle, Kodialbailpost, Mangalore-575003	29AAECC7904J1ZE
Chandigarh	1st Floor, SCO 149/150, Sector – 9-C, Next To Yes Bank, Madhya Marg, Chandigarh - 160009	04AAECC7904J1ZQ
Chennai	2nd Floor, Corporation No.33, Ward 126/Zone 8, Venkatanarayana Road, T.Nagar, Chennai 600 017	33AAECC7904J1ZP
Coimbatore	2nd floor, Sasha Building, East Venkataswamy Road, R S Puram, Coimbatore - 641002	33AAECC7904J1ZP
Cochin	1st Floor, Mathewsons Centre Point, Mamangalam, Above Kotak Mahendra Bank, Nr Mamangalam Church, Ernakulam, Cochin - 682025	32AAECC7904J1ZR
Thrissur	Office no. 26/548-17, 6th Floor, Capital City, Korappath Lane, Thrissur - 680020 Kerala, India	32AAECC7904J1ZR
Delhi	32-B, Pusa Road, Rajinder Nagar, Opp. Pillar no. 122 of Metro station, Karol Bagh, New Delhi - 110005	07AAECC7904J1ZK
Hyderabad	Office No. 12, 4th Floor, Eden Amsri Square, 9-1-87 St. John's Road, Sangeet X Roads, Secunderabad, Telangana – 500003.	36AAECC7904J1ZJ
Dilshukhnagar	2nd Floor, GBR Towers, H. No. 13-2-42/ 1 to 6, Chaitanyapuri, Dilsukh Nagar, Hyderabad 500060	36AAECC7904J1ZJ
Kolkata	Unit No. 18, 4th Floor, Chowringhee Court, 55 Chowringhee Road, Kolkata 700071, West Bengal, India	19AAECC7904J1ZF
Asansol	Unit No. CP-202, Second Floor, Chatterjee Plaza, G. T. Road, Rambandhu Tala, Asansol - 713303, West Bengal, India	19AAECC7904J1ZF
Jaipur	Office No. 507-510, 5th Floor, Landmark Building, Ahinsa Circle, C Scheme, Jaipur 302001, Rajasthan, India	08AAECC7904J1ZI
Jodhpur	1st Floor, Chaudhary Bhawan, Nr. Sanichar ji ka than, Chopsani road, Jodhpur- 342001, Rajasthan, India	08AAECC7904J1ZI
Lucknow	19 - A, Punjab National Bank Building, Vidhan Sabha Marg, Behind – Akashvani, Hazrat Gunj, Lucknow – 226001	09AAECC7904J1ZG
Noida	Zygon Square, Office no 204, Plot No.1, Block - H-1A Sector -63, Noida, UP – 201307	09AAECC7904J1ZG
Bhubaneswar	Room No. 13, 2nd floor, Deendayal Bhavan, Ashok Nagar , Unit-II, Bhubaneswar, Dist-Khurdha, (Orissa) - Pin -751009	21AAECC7904J1ZU
Ludhiana	1st Floor, Sandhu Tower-I, Gurdev Nagar, Ferozepur Road, Ludhiana-141001.	03AAECC7904J1ZS
Amritsar	SCO 106 , 6th Floor, Ranjit Avenue, District Shopping Center, Amritsar-143001, Punjab, India	03AAECC7904J1ZS
Gurgaon	SCO No.-12, 2nd Floor, Sector-14, Gurgaon, Haryana, India - 122001	06AAECC7904J1ZM
Jamshedpur	My Branch, Unit 1B, 1st floor , Fairdeal Complex , Opp- Ram Mandir, Main Road Bistupur Jamshedpur- Jharkhand , Pincode – 831001	20AAECC7904J1ZW
Bhopal	My Branch, Guru Arcade, 2nd Floor, Plot No-153, Ramgopal Maheshwari Marg, Zone 1-MP Nagar ,Bhopal-462011	23AAECC7904J1ZQ
Indore	Unit no. 106, Fortune Ambience, Sriram Nagar, 4/2 - South Tukoganj Indore - 452001, Madhya Pradesh, India	23AAECC7904J1ZQ
Guwahati	My Branch, ITag Plaza, 2nd Floor, 2C, Near Rajiv Bhawan, ABC, G S Road, Main Road, Bhangagarh, Guwahati-781005	18AAECC7904J1ZH
Dehradun	123, First Floor, Shakumbri Plaza, Anikant Palace, Rajpur Road, Dehradun-248001, Uttarakhand, India	

CLAIMS PROCESS

PRE-AUTHORIZATION



REIMBURSEMENT



For internal circulation only

Know Your Customer: Help us remain as your trusted service partner by ensuring we have a copy of all your documents.

← Color passport size photograph not older than 6 months ← Original Cancelled cheque ← Copy of PAN card and address proof for claims over 1 lakh

Medi Assist Insurance TPA Pvt. Ltd.

Head Office: Tower D, 4th Floor, IBC Knowledge Park, 4/1 Bannerghatta Road, Bangalore – 560029

ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN U66000MH2012PLC227948 | IRDAI Reg. No. 151 | Reg. Office: 401/402, 4th Floor, Raheja Titanium, off. Western Express Highway, Goregaon (East), Mumbai- 400 063 | Toll free number – 1800-102-4462 | Website address-www.manipalcigna.com | 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| Apr2019 onwards|