

Claims Assistance – 24 hours contact numbers (Europ Assistance India Pvt. Ltd.)

Country	Toll free number
Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom	00 + 800 9944 1234
Singapore, Thailand	001 + 800 9944 1234
Japan	001 / 010 + 800 9944 1234
Hong Kong	001 / 006 + 800 9944 1234
Australia	0011 + 800 9944 1234
Canada	011 + 800 9944 1234
Israel	00 / 014 + 800 9944 1234
USA	18337426674
Greece	86002038018
All other countries	+91 22 6734 7848 (non-toll free)
Within India	1-800-209-5533 (toll free)
E Mail	cholams@europ-assistance.in
Fax	+91 22 6734 7888
Address	Europ Assistance India Pvt. Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400 093

Important: Mandatorily, first please contact Europ Assistance (EA) at the numbers mentioned above and seek authorisation, before incurring any expenses.

About Cholamandalam MS General Insurance Company Ltd. (Chola MS)

Cholamandalam MS General Insurance Company Limited is a joint venture between the INR 295 billion Murugappa Group and Mitsui Sumitomo Insurance Company Ltd., Japan. Over the last 14 years, we have insured the health of over 8 million

people. Headquartered in Chennai, we have over 110 offices spread across India. Our portfolio of general insurance products include accident, engineering, health, liability, marine, motor, property, travel and rural insurance for individuals as well as corporates.



Cholamandalam MS General Insurance Company Limited
(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd, Japan)

Regd. Office: Dare House, 2, N.S.C Bose Road, Chennai - 600 001. India.
T: +91-44-3044 5400 F:+91-44-3044 5550 E: customercare@cholams.murugappa.com

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Section 41:

(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.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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.

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Insurance is the subject matter of the solicitation. *SMS charges as applicable.

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TRAVEL INSURANCE - STUDENT PLAN

Chase your dreams without worry chasing you.



Comprehensive. Convenient. Simple.

Presenting a comprehensive Travel Insurance Plan that matches your university requirements.



SMS CHOLA to 56677*
cholainsurance.com



Chola Student Travel Protection Plan ensures you pursue your dreams with peace of mind.

Congratulations! You are at the threshold of new beginnings! Wouldn't it be even better to have a little something extra on your side, so you can follow your dreams without cause for worry?

Understanding that any uncertainty might interrupt your education, Chola is here to take care of that worry, by protecting you against life's unexpected surprises, whether it's illness or during travel.

Chola Advantage

Chola Student Travel Protection Plan brings with it a host of advantages:

- Standard Coverage in line with the foreign university norms
- Extra Savings: Chola Student Travel Protection Plan is much cheaper than cost of insurance abroad and is available in Indian Rupees. Thus you save your outflow on precious foreign exchange
- Outpatient and hospitalisation medical expenses covered for 1 year
- 2nd year extension available

- New Geographical Scope: Asia Pacific (excluding Japan). Implies extra premium savings for you
- No medical check-up
- Door to Door Coverage: Most travel policies commence only upon crossing India's international border and not for risks while commuting between your residence and the airport. Chola Student Travel Protection Plan covers you against personal accidents the minute you leave your doorstep
- Cashless settlement of hospitalisation claims abroad

What does the Plan Cover?

There are three different plans to choose from - Silver, Gold and Platinum.

Silver - A simple, yet, cost effective plan that offers you excellent medical cover

Gold/Platinum - A comprehensive value-for-money offering that includes additional benefits such as Bail Bond, Study Interruption, Sponsor Protection, etc.

Special Medical Extension available (to make it university specific, if required) under the Platinum Plan with the following coverage:

- Treatment of mental/nervous disorders including alcoholism/drug dependency
- In-patient medical expenses related to pregnancy
- Medical expenses for inter-college sports injuries
- Cancer screening and mammographic examinations
- Childcare benefits up to 7 days

Salient Features

- Dental Treatment: Available as a separate benefit over and above the medical expenses limit
- Bail Bond: Chola covers the bail amount, applicable if arrested or detained by the Police or Judicial Authorities for any bailable offence whilst abroad
- 2-way Compassionate Visit: In the event of hospitalization (in excess of 7 consecutive days) of a student or a family member, where a family member visits the student or the student visits India, the round trip Economy Class ticket for the student/family member and accommodation for the family member visiting abroad will be reimbursed
- Checked Baggage Loss: Compensation towards permanent loss of baggage in the custody of the carrier
- Personal Accident: Coverage towards both death and permanent total disability while overseas
- Study Interruption: Reimbursement for the remaining part of the current school semester fee, if studies are interrupted on account of a medical condition or compassionate reasons on the family front
- Sponsor Protection: Reimbursement of tuition fees, in case of death of person sponsoring studies, due to an accident
- Personal Liability: Compensation towards any legal liability incurred by you to the third party for any injury to a person or damage to a property

Renewal

We offer a grace period of 30 days for renewal of your policy from the date of expiry of your previous policy with us.

Cancellation

The policy may be cancelled any time before the commencement of the journey. Upon cancellation, and where no claim has been reported under the policy, the Insurer shall be entitled to refund of premium subject to deduction of cancellation charges.

24 Hours Worldwide Assistance

Claims administration through Europ Assistance India Pvt. Ltd.

- Hospitalisation services
- Access to global network of hospitals and special clinics
- Information on availability of medical care at your location
- Monitoring progress on illness
- Information transfer between physicians
- Organising and supervising medical repatriation from abroad to India
- Preliminary medical advice, vaccination etc

What to do in case of a Claim?

- Mandatorily contact Europ Assistance at the 24x7 numbers provided in your Policy Wordings & schedule and seek prior authorisation before incurring any expenses
- Upon successful validation checks, we will provide authorisation to the hospital for direct settlement of bills, so you do not have to worry about paying in cash
- For all non-cashless claims, give all details to Europ Assistance and register the claim. Upon successful validation checks, a Claims Administrator will tell you what documents you need to submit to get your settlement

Some of the Main Exclusions

Medical expenses arising out of pre-existing conditions, addiction to alcohol, drugs, mental disorder, venereal disease, HIV/AIDS, radiation, war and war like activities and

their consequences, pregnancy, childbirth and its consequences, removal of physical flaws or anomalies (cosmetic), suicide etc.

Salient Terms & Conditions

- The policy covers persons in the age group of 16 to 35 years
- The policy is applicable for issuance against Student Visa only
- Please refer to the Policy Wordings for the entire terms & conditions and exclusions

Details of Plan Offerings

BENEFITS	PLATINUM	GOLD	SILVER	DEDUCTIBLES
Medical cover	\$100K/\$250 K	\$100K/\$250K	\$50K/\$100K	\$100
Repatriation of Remains (within the overall Medical limit)	\$7,500	\$7,500	\$7,500	-
Medical Expenses Extension (within the overall Medical limit)	Included*	NA	NA	\$100
Dental Treatment	\$250	\$250	\$250	\$100
Passport Loss	\$150	\$150	NA	\$30
Total Loss of Checked Baggage	\$1,000	\$1,000	NA	-
Personal Accident - Overseas	\$25,000	\$25,000	NA	-
Personal Liability	\$100,000	\$100,000	NA	-
Bail Bond	\$5,000	\$5,000	NA	-
Study Interruption	\$7,500	\$7,500	NA	-
Sponsor Protection	\$10,000	\$10,000	NA	-
Personal Accident - Domestic	INR 200,000	INR 200,000	NA	-
Compassionate Visit	\$7,500	\$7,500	NA	-

*Treatment of mental/nervous disorders including alcoholism, drug dependency, in-patient medical expenses related to pregnancy, medical expenses for inter-college sports injuries, cancer screening & mammographic examinations and childcare benefits up to 7 days.