

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



Arogya Sanjeevani Policy, Chola MS

CHOHLIP20153V011920

Prospectus

Arogya Sanjeevani Policy is a Standard Health Indemnity Insurance that provides financial protection against the unforeseen medical contingencies.

Persons who can be covered:

1. Minimum entry age shall be 18 years for principal insured and maximum age at entry shall be 65.
2. Dependent Child / Children shall be covered from the age of 3 months to 25 years subject to the definition of the 'Family'

Definition of Family:

Family consists of the proposer and any one or more of the family members as mentioned below:

- i. Legally wedded spouse
- ii. Parents and Parents-in-law
- iii. Dependent children (i.e. natural or legally adopted) between the age 03 months to 25 years. If the child is above 18 years of age is financially dependent, he or she shall be ineligible for coverage in the subsequent renewals.

3. The Proposer should be minimum 18 years on the Commencement date of the policy.
4. Policy is subject to lifelong renewability
5. Dependent Children between 03 months and 25 years can be insured provided either parent is getting insured under this policy.

Coverage Options:

Individual Sum Insured option:

- Insured can avail cover for all family members as defined on Individual Sum Insured Basis.
- Each covered person will have an independent Sum Insured limit within the same policy.
- Coverage of Proposer is not mandatory under Individual Cover.

Family Floater Sum Insured option:

- Self, Spouse and upto 4 Dependent Children, upto a maximum of 6 members can be covered on Family Floater basis
- Single Sum insured floats among the family members covered under the policy.
- Coverage of Proposer is not mandatory under Family Floater Cover.

Policy Period:

Policy shall be offered with a term of one year

Sum Insured (in Rs.) options:

Rs.1 Lakh	Rs. 3.5 Lakhs
Rs. 1.5 Lakhs	Rs. 4 Lakhs
Rs. 2 Lakhs	Rs. 4.5 Lakhs
Rs. 2.5 Lakhs	Rs.5 Lakhs

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Rs.3 Lakhs

Scope of Cover:

The covers listed below are in-built policy benefits and shall be available to all Insured Persons in accordance with the procedures set out in the policy.

Benefits	
Hospitalisation Expenses	Covered
Other Expenses	Dental Treatment necessitated due to disease or injury
	Plastic Surgery, necessitated due to disease or injury
	Day care treatments
	Road Ambulance - max. upto Rs.2000/- per hospitalisation
AYUSH	Covered without Sublimits for In patient hospitalisation
Pre-Hospitalisation	upto 30 days
Post- Hospitalisation	upto 60 days
Sublimit / Co-Payment	
Room Limits	2% of SI subject to a maximum of Rs.5000/- per day
ICU/ICCU	5% of SI subject to a maximum of Rs.10000/- per day
Co-Payment	5% on every admissible claim
Cataract Surgery	upto 25% of SI or Rs.40,000/- whichever is lower, per each eye in one policy year
Disease Specific limits - either as IP or as day care treatment	upto 50% of SI 1. Uterine Artery Embolization and HIFU (High intensity focused ultrasound) 2. Balloon Sinuplasty 3. Deep Brain Stimulation 4. Oral chemotherapy 5. Immunotherapy-Monoclonal Antibody to be given as injection 6. Intra Vitreal injections 7. Robotic Surgeries 8. Stereotactic radio surgeries 9. Bronchial Thermoplasty 10. Vaporisation of the prostate (Green laser treatment or holmium laser treatment) 11. IONM - (Intra Operative Neuro Monitoring) 12. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered
Renewal Benefits	
Cumulative Bonus	5% - 50%
Waiting Periods	
30 days waiting period	Applicable
24 months Waiting period	Applicable for listed illness
48 months waiting period	Applicable for listed illness

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PED Waiting Period	48 months for the PEDs declared in the proposal form and accepted for coverage by the company
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Waiting Periods:

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

1.1 Pre –Existing Diseases (Code –Excl01)

- a) Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with us.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

1.2 First Thirty Day Waiting Period (Code –Excl03)

- a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

1.3 Specific Waiting Period (Code –Excl02)

- a) Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24/48 months of continuous coverage after the date of inception of the first Policy with the Insurer. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

i.24 Months Waiting period

- i. Benign ENT disorders

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- ii. Tonsillectomy
- iii. Andenoidectomy
- iv. Mastoidectomy
- v. Tympanoplasty
- vi. Hysterectomy
- vii. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
- viii. Benign prostate hypertrophy
- ix. Cataract and age related eye ailments
- x. Gastric/Duodenal Ulcer
- xi. Gout and Rheumatism
- xii. Hernia of all types
- xiii. Hydrocele
- xiv. Non-infective Arthritis
- xv. Piles, Fissures and Fistula in anus
- xvi. Pilonidal sinus, Sinusitis and related disorders
- xvii. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
- xviii. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy
- xix. Varicose Veins and Varicose ulcers
- xx. Internal Congenital Anomalies

ii. 48 Months waiting period

- 1. Treatment for joint replacement unless arising from accident
- 2. Age-related Osteoarthritis and Osteoporosis

Exclusions

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

1 Investigation & Evaluation – (Code – Excl04):

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

2 Rest Cure, rehabilitation and respite care – (Code – Excl05):

- a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs

3. Obesity/Weight Control: Code – (Excl06): Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1. Surgery to be conducted is upon the advice of the Doctor

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2. The surgery/Procedure conducted should be supported by clinical protocols
3. The member has to be 18 years of age or older and
4. Body Mass Index (BMI);
 - a. Greater than or equal to 40 or
 - b. Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

4. Change-of-Gender treatments: (Code – Excl07): Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

5. Cosmetic or plastic Surgery: (Code – Excl08): Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

6. Hazardous or Adventure sports: (Code – Excl09): Expenses related to any treatment, necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

7. Breach of law: (Code – Excl 10): Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

8. Excluded Providers: (Code – Excl11): Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses upto the stage of stabilization are payable but not the complete claim.

9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (**Code – Excl12**)

10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (**Code – Excl13**)

11. Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure. (**Code – Excl14**)

12. Refractive Error: (Code – Excl15): Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries

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13. Unproven Treatments (Code – Excl16): Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

14. Sterility and Infertility: (Code – Excl17): Expenses related to, Sterility and infertility. This includes:

- i. Any type of contraception, sterilization
- ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- iii. Gestational Surrogacy
- iv. Reversal of sterilization

15. Maternity Expenses: (Code – Excl18):

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

16. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and derailments of all kinds.

17. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For purpose of this exclusion:

- a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
- b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death
- c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

18. Any expenses incurred on Domiciliary Hospitalisation and OPD treatment

19. Treatment taken outside the geographical limits of India.

20. In respect of existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to the coverage for specified ICD codes.

Claim Procedure:

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1. Procedure for Cashless claims

- i. Treatment may be taken in a network provider and is subject to pre authorisation by the Company or its authorised TPA.
- ii. Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorisation
- iii. The Company /TPA upon getting cashless request form and related medical information from the insured person/network provider will issue pre-authorisation letter to the hospital after verification
- iv. At the time of discharge , the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses
- v. The Company/TPA reserves the right to deny pre-authorisation in case the insured person is unable to provide the relevant medial details
- vi. In case of denial of cashless access the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company/TPA for reimbursement.

2. Procedure for Reimbursement of claims

For reimbursement of claims the insured person may submit the necessary document to TPA (if applicable)/Company within the prescribed time limit as specified hereunder:

Sl. No	Type of Claim	Prescribed Time Limit
1.	Reimbursement of hospitalisation ,day care ad pre hospitalisation expenses	Within thirty days of discharge from hospital
2.	Reimbursement of post hospitalisation expenses	Within fifteen days from completion of post hospitalisation treatment

3. Notification of Claim:

Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:

- i. Within 24 hours from the date of emergency hospitalisation required or before the Insured Person's discharge from Hospital , whichever is earlier
- ii. At least 48 hours prior to admission in Hospital in case of a planned hospitalisation

4. Documents to be submitted:

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit:

- i. Duly Completed claim form
- ii. Photo Identity proof of the patient
- iii. Medical Practitioner's prescription advising admission
- iv. Original Bills with itemized break –up
- v. Payment receipts
- vi. Discharge Summary including complete medical history of the patient along with other details
- vii. Investigation /Diagnostic test reports etc. supported by the prescription from attending medical practitioner
- viii. OT notes or Surgeon's certificate giving details of the operation performed(for surgical cases)
- ix. Sticker/Invoice of the Implants ,wherever applicable

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- x. MLR(Medico Legal Report) copy if carried out and FIR(First Information report) if registered, where ever applicable
- xi. NEFT details (to enable direct credit of claim amount in bank account) and cancelled cheque
- xii. KYC(Identity proof with Address) of the proposer , where claim liability is above Rs 1 Lakh as per AML guidelines
- xiii. Legal heir/succession certificate , wherever applicable
- xiv. Any other relevant document required by Company/TPA for assessment of the claim

Note:

1. The company shall only accept bills/invoices/medical treatment related documents in the Insured person's name for whom the claim is submitted
2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

5. Co-Payment

Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment

6. Claim settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim ,as the case may be, within 30 days from the date of receipt of last necessary document
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate of 2% above the bank rate
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- iv. In the case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate of 2% above the bank rate from the date of last necessary document to the date of payment of claim.

7. Services Offered by TPA

Not Applicable

8. Payment of Claim

All claims under the policy shall be payable in Indian currency only.

Pre-Policy Medical Checkup:

The proposer is required to submit the following for purchasing this policy

- Completed Proposal Form and Proof of Date of Birth.

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- The acceptance of proposal in respect of persons above the age of 50 years or with adverse health history shall be based on the medical reports.
- Our designated Service Provider will contact the persons falling within the above criteria for Pre-Policy Medical Checkup and arrange for the Medical Checkup at the Diagnostic Centres on Cashless basis. The various medical reports required are as under:

Abbreviation	Medical test Name
MER	Medical Examination Report
CBC	Complete Blood Count
ESR	Erythrocyte Sedimentation rate
ECG	Electro Cardio Gram
HbA1c	Haemoglobin A 1c
T Cholesterol	Total Cholesterol
SGPT	Serum Glutamic Pyruvic Transaminase
RFT	Renal Function Test

In case the reports are normal, the proposal can be accepted as per normal rates and terms. In case the result in any of these tests are not normal, the same will be sent for medical opinion of the company doctor and based on the opinion, a suitable specific permanent exclusion as specified by IRDAI from time to time may be included or risk loading may be levied in the policy upon the consent of the proposer or the person to be Insured.

Risk Loading:

Risk loading may be applied on premium payable (excluding taxes and cess) based on the details of the Insured Persons, including the health status, habits and lifestyle, past medical records, declarations on the Proposal Form and results of the Pre-Policy Medical check-up. The maximum risk loading for an individual shall not exceed 100%.

These loadings are applicable from commencement date of policy including subsequent renewal(s). A specific exclusion may be applied on a medical condition/disease depending on the medical test done based on the Proposed Insured person's medical history and declarations as part of special conditions on the Policy.

These loadings may only be applied if the proposal is accepted with the declared illness/ with the deviated value of medical test report, at the time of underwriting and only if the proposed policyholder accepts these loadings being applied for the underlying illness/condition at the time of underwriting.

Existing Diseases allowed to be permanently excluded:

- The company shall incorporate the existing diseases disclosed by the person to be insured at the time of underwriting as permanent exclusions in the policy schedule with due consent of the proposer or person to be insured wherever the Company does not offer Health Insurance Coverage for the given existing disease disclosed even after levying the loading.
- The permanent exclusion would be specific for the conditions prescribed and amended by IRDAI from time to time. However, it is emphasized that these permanent exclusions shall be allowed only in cases where

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the insured may be denied coverage as per the underwriting policy of the Insurer for the existing diseases disclosed at the time of underwriting.

- Insured shall not be entitled to get coverage for specified ICD codes during the lifetime of the policy with the Insurer.

Existing Diseases allowed to be covered after the applicable waiting period:

- In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule shall be covered immediately after the expiry of the forty-eight months waiting period.

Cost of Pre Policy Medical Checkup:

- Pre Policy Medical Checkup for the proposed customers will be arranged by our Designated Service Provider on Cashless basis.
- No cost will be collected from the Customers towards the same.
- In case after undergoing the Pre Policy Medical Checkup, the Proposal gets rejected by us or Insured decides not to take the policy, the expenses incurred by the Insurer for the purpose of Pre Policy Medical Checkup may be deducted from the Insured's premium and the balance premium would be refunded.

Territorial Limit:

All medical treatment for the purpose of this insurance will have to be taken in India only.

Cancellation:

a. The insured may cancel this policy by giving 15 days written notice, and in such an event, the company shall refund premium on short term rates for the unexpired policy period as per the rates detailed below:

Refund %	
Refund of premium (basis policy period)	
Timing of Cancellation	1 Year
Upto 30 days	75.00%
31 to 90 days	50.00%
3 to 6 months	25.00%
6 to 12 months	0.00%

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the policy.

b. The company may cancel the policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

Migration:

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company as per extant guidelines related to Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, as per

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guidelines on migration, the proposed insured person will get all the accrued continuity benefits in waiting periods as per below:

- i. The waiting periods specified in section 6 of the policy shall be reduced by the number of continuous preceding years of coverage of the insured person under the previous health insurance policy.
- ii. Migration benefit will be offered to the extent of sum of previous sum insured and accrued bonus/multiplier benefit (as part of base sum insured), migration benefit shall not apply to any other additional increased sum insured.

For detailed guidelines on migration, kindly refer to the IRDAI Health Guidelines under download section of the following link www.cholainsurance.com

Portability:

The insured person will have the option to port the policy to other insurers as per extant guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General / Health insurer as per Guidelines on portability, the proposed insured person will get all the accrued continuity benefits in waiting periods as under:

- i. The waiting periods specified under section 6 of the policy shall be reduced by the number of continuous preceding years of coverage of the insured person under the previous health insurance policy.
- ii. Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the base sum insured), portability benefits shall not apply to any other additional increased sum insured.

For detailed guidelines on Portability, kindly refer to the IRDAI Health Guidelines under download section of the following link www.cholainsurance.com

Renewal of Policy:

The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. The company is not bound to give notice that it is due for renewal.

- i. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years
- ii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iii. At the end of the policy period, the policy shall terminate and can be renewed within the grace period to maintain continuity benefits without break in policy. Coverage is not available during the grace period.
- iv. If not renewed within grace period after due renewal date, the policy shall terminate.

Moratorium Period:

After completion of eight continuous years under this policy no look back would be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of eight continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium period no claim under this policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments as per the policy.

Premium payment in installments:

If the insured person has opted for payment of premium on an installment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy schedule/certificate of insurance, the following conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

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- i. Grace period of 15days would be given to pay the installment premium due for the policy
- ii. During such grace period, coverage will not be available from the installment premium payment due date till the date of receipt of premium by Company
- iii. The benefits provided under – ‘waiting periods’, ‘specific waiting periods’ section of the policy shall continue in the event of payment of premium within the stipulated grace period.
- iv. No interest will be charged if the installment premium is not paid on due date
- v. In case of installment premium due not received within the grace period, the policy will get cancelled

Premium Payment:

- In case of floater option, the premium chargeable is based on the highest of the ages of all the insured persons and the scheme applicable based on number of persons covered. Taxes as applicable is to be charged on the premium.
- The premium paid for covering Self, Spouse, Dependent Children and Dependent Parents is eligible for deduction under Section 80D of Income Tax Act.
- AML norms as per IRDA guidelines currently in force shall be insisted upon.

Free look period:

The free look period shall be applicable at the inception of the policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of fifteen days from date of receipt of the policy to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the free look period, the insured shall be entitled to

- i. A refund of the premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges; or
- ii. Where the risk has already commenced and the option of return of the policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

Premium:**Premium for a term of One Year Excl. GST****Discounts:**

Discount for direct business 15%

FAMILY SIZE DISCOUNT FOR INDIVIDUAL POLICIES	
Size of the Family	Discount (%) on base Premium
1 to 2 members	0
3 to 5 members	5%
6 to 7 members	7%
> 7 members	10%

Loading:

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



Arogya Sanjeevani Policy, Chola MS

CHOHLIP20153V011920

Prospectus

LOADING FOR MODE OF PAYMENT	
Instalment Frequency	Percentage Loading on net premium arrived after applicable loading/discounts
Monthly	4%
Quarterly	3%
Semi-Annually	2%

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**Arogya Sanjeevani Policy, Chola MS****CHOHLIP20153V011920****Prospectus**

Age/SI	1A								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	1778	1945	1976	2119	2389	2423	2600	2835	3054
19	1828	2000	2032	2179	2457	2492	2673	2915	3140
20	1879	2056	2089	2240	2526	2562	2748	2997	3229
21	1932	2113	2147	2303	2596	2633	2825	3080	3319
22	1986	2172	2207	2367	2668	2706	2903	3166	3411
23	2040	2232	2268	2432	2742	2781	2983	3253	3505
24	2096	2293	2330	2499	2817	2857	3065	3343	3601
25	2154	2355	2394	2567	2894	2935	3149	3434	3699
26	2212	2419	2459	2637	2972	3015	3234	3527	3800
27	2272	2485	2525	2708	3053	3096	3322	3622	3902
28	2333	2552	2593	2781	3135	3180	3411	3720	4007
29	2395	2620	2662	2855	3219	3265	3502	3819	4115
30	2459	2690	2733	2931	3304	3351	3595	3921	4224
31	2524	2761	2806	3009	3392	3440	3691	4025	4336
32	2591	2834	2880	3088	3481	3531	3788	4131	4450
33	2659	2908	2955	3169	3573	3624	3887	4239	4567
34	2728	2984	3032	3252	3666	3718	3989	4350	4686
35	2799	3061	3111	3337	3761	3815	4093	4463	4808
36	2871	3141	3192	3423	3859	3914	4198	4578	4933
37	2945	3222	3274	3511	3958	4015	4307	4696	5060
38	3021	3304	3358	3601	4060	4118	4417	4817	5190
39	3098	3389	3444	3693	4163	4223	4530	4940	5322
40	3177	3475	3532	3787	4269	4330	4645	5066	5458
41	3258	3563	3621	3883	4378	4440	4763	5194	5596
42	3340	3653	3713	3981	4488	4552	4883	5325	5737
43	3424	3745	3806	4082	4601	4667	5006	5459	5882
44	3510	3839	3901	4184	4716	4784	5132	5596	6029
45	3597	3935	3999	4288	4834	4903	5260	5736	6180
46	4447	4864	4943	5301	5976	6061	6502	7091	7639
47	4568	4997	5078	5446	6139	6226	6679	7284	7847
48	4685	5125	5208	5585	6296	6386	6851	7471	8049
49	4798	5247	5333	5719	6447	6539	7015	7650	8241
50	5117	5596	5687	6099	6875	6974	7481	8158	8789
51	5456	5968	6065	6504	7332	7437	7978	8700	9373
52	5673	6205	6306	6762	7623	7732	8294	9045	9745
53	5945	6503	6609	7087	7989	8103	8693	9479	10213
54	6173	6752	6862	7359	8295	8414	9026	9843	10604
55	6463	7069	7185	7705	8685	8809	9450	10306	11103
56	6890	7536	7659	8213	9258	9391	10074	10986	11836
57	7344	8033	8164	8755	9869	10010	10738	11710	12616
58	7828	8561	8701	9331	10518	10669	11445	12481	13446
59	8342	9124	9273	9945	11210	11370	12198	13302	14330
60	8890	9724	9882	10598	11946	12117	12999	14175	15272
61	9473	10362	10530	11293	12730	12912	13851	15105	16274
62	10094	11041	11220	12033	13564	13758	14759	16095	17340
63	10755	11763	11955	12821	14452	14659	15725	17149	18475
64	11458	12532	12737	13659	15397	15617	16753	18270	19683
65	12207	13351	13569	14551	16403	16637	17848	19463	20969
66	13003	14222	14454	15501	17473	17723	19012	20733	22337
67	13851	15149	15396	16511	18612	18878	20252	22085	23793
68	14753	16136	16399	17586	19824	20107	21570	23523	25342
69	15712	17185	17465	18730	21113	21415	22974	25053	26991
70	16733	18302	18600	19947	22486	22807	24467	26681	28745
71	17820	19490	19808	21242	23945	24288	26055	28413	30611
72	18976	20755	21093	22620	25499	25863	27745	30256	32597
73	20205	22100	22460	24086	27151	27539	29543	32217	34709
74	21513	23530	23914	25645	28909	29322	31455	34303	36956
75	22905	25052	25460	27304	30778	31218	33490	36521	39346
>75	24385	26671	27106	29068	32767	33236	35654	38881	41889

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Arogya Sanjeevani Policy, Chola MS

CHOHLIP20153V011920

Prospectus

Age/SI	1Adult+1 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	2,667	2,917	2,964	3,179	3,584	3,635	3,899	4,252	4,581
19	2,724	2,979	3,028	3,247	3,660	3,713	3,983	4,343	4,679
20	2,782	3,042	3,092	3,316	3,738	3,791	4,067	4,435	4,778
21	2,840	3,106	3,157	3,385	3,816	3,871	4,152	4,528	4,878
22	2,899	3,171	3,222	3,456	3,895	3,951	4,239	4,622	4,980
23	2,958	3,236	3,289	3,527	3,975	4,032	4,326	4,717	5,082
24	3,019	3,302	3,355	3,598	4,056	4,114	4,414	4,813	5,186
25	3,080	3,368	3,423	3,671	4,138	4,197	4,503	4,910	5,290
26	3,141	3,436	3,492	3,744	4,221	4,281	4,593	5,008	5,396
27	3,203	3,504	3,561	3,818	4,304	4,366	4,684	5,107	5,503
28	3,266	3,572	3,630	3,893	4,389	4,451	4,775	5,208	5,610
29	3,329	3,641	3,701	3,969	4,474	4,538	4,868	5,309	5,719
30	3,393	3,712	3,772	4,045	4,560	4,625	4,962	5,411	5,829
31	3,458	3,782	3,844	4,122	4,647	4,713	5,056	5,514	5,940
32	3,523	3,854	3,916	4,200	4,734	4,802	5,151	5,618	6,052
33	3,589	3,926	3,990	4,278	4,823	4,892	5,248	5,723	6,165
34	3,656	3,998	4,063	4,358	4,912	4,982	5,345	5,829	6,280
35	3,723	4,072	4,138	4,438	5,002	5,074	5,443	5,936	6,395
36	3,790	4,146	4,213	4,518	5,093	5,166	5,542	6,044	6,511
37	3,859	4,220	4,289	4,600	5,185	5,259	5,642	6,152	6,628
38	3,927	4,296	4,366	4,682	5,277	5,353	5,742	6,262	6,747
39	3,997	4,371	4,443	4,764	5,371	5,447	5,844	6,373	6,866
40	4,067	4,448	4,521	4,848	5,465	5,543	5,946	6,484	6,986
41	4,137	4,525	4,599	4,932	5,559	5,639	6,049	6,597	7,107
42	4,208	4,603	4,678	5,017	5,655	5,736	6,153	6,710	7,229
43	4,280	4,681	4,757	5,102	5,751	5,833	6,258	6,824	7,352
44	4,352	4,760	4,838	5,188	5,848	5,932	6,363	6,939	7,476
45	4,425	4,840	4,918	5,275	5,946	6,031	6,469	7,055	7,601
46	5,425	5,934	6,031	6,467	7,290	7,395	7,933	8,651	9,320
47	5,528	6,046	6,144	6,589	7,428	7,534	8,082	8,814	9,495
48	5,623	6,150	6,250	6,702	7,555	7,663	8,221	8,965	9,659
49	5,709	6,244	6,346	6,806	7,672	7,781	8,347	9,103	9,807
50	6,038	6,604	6,711	7,197	8,113	8,229	8,828	9,627	10,371
51	6,384	6,982	7,096	7,610	8,578	8,701	9,334	10,179	10,966
52	6,580	7,197	7,315	7,844	8,843	8,969	9,622	10,492	11,304
53	6,837	7,478	7,600	8,150	9,187	9,318	9,997	10,901	11,745
54	7,068	7,731	7,857	8,426	9,498	9,634	10,335	11,270	12,142
55	7,368	8,059	8,190	8,784	9,901	10,043	10,773	11,749	12,657
56	7,820	8,553	8,693	9,322	10,508	10,658	11,434	12,469	13,434
57	8,299	9,077	9,225	9,893	11,152	11,311	12,134	13,232	14,256
58	8,806	9,632	9,789	10,497	11,833	12,002	12,876	14,041	15,127
59	9,343	10,219	10,386	11,138	12,555	12,735	13,661	14,898	16,050
60	9,913	10,842	11,019	11,816	13,320	13,510	14,493	15,805	17,028
61	10,516	11,501	11,689	12,535	14,130	14,332	15,375	16,767	18,064
62	11,154	12,200	12,399	13,296	14,988	15,203	16,309	17,785	19,161
63	11,831	12,940	13,150	14,103	15,897	16,124	17,298	18,863	20,323
64	12,604	13,786	14,010	15,025	16,937	17,179	18,429	20,097	21,651
65	13,427	14,686	14,926	16,006	18,043	18,301	19,633	21,410	23,066
66	14,304	15,644	15,899	17,051	19,220	19,495	20,914	22,807	24,571
67	15,236	16,664	16,936	18,162	20,473	20,766	22,277	24,293	26,172
68	16,228	17,749	18,039	19,345	21,806	22,118	23,727	25,875	27,877
69	17,284	18,904	19,212	20,603	23,225	23,557	25,271	27,558	29,690
70	18,407	20,132	20,461	21,942	24,734	25,088	26,913	29,349	31,619
71	18,711	20,465	20,799	22,304	25,143	25,502	27,358	29,834	32,142
72	19,924	21,792	22,148	23,751	26,773	27,156	29,132	31,769	34,227
73	21,216	23,205	23,583	25,290	28,508	28,916	31,020	33,828	36,444
74	22,589	24,707	25,109	26,928	30,354	30,788	33,028	36,018	38,804
75	24,050	26,305	26,733	28,669	32,317	32,779	35,164	38,347	41,314
>75	25,604	28,005	28,461	30,522	34,406	34,897	37,437	40,825	43,983

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Prospectus

Age/SI	1Adult+2 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	3,556	3,889	3,953	4,239	4,778	4,847	5,199	5,670	6,108
19	3,620	3,959	4,024	4,315	4,864	4,934	5,293	5,772	6,218
20	3,684	4,029	4,095	4,391	4,950	5,021	5,386	5,874	6,328
21	3,748	4,099	4,166	4,468	5,036	5,108	5,480	5,976	6,438
22	3,812	4,170	4,238	4,544	5,123	5,196	5,574	6,078	6,549
23	3,877	4,240	4,309	4,621	5,209	5,284	5,668	6,181	6,659
24	3,941	4,311	4,381	4,698	5,296	5,371	5,762	6,284	6,770
25	4,006	4,381	4,453	4,775	5,383	5,459	5,857	6,387	6,881
26	4,070	4,452	4,524	4,852	5,469	5,547	5,951	6,490	6,992
27	4,135	4,522	4,596	4,929	5,556	5,635	6,045	6,593	7,103
28	4,199	4,593	4,668	5,006	5,643	5,723	6,140	6,695	7,213
29	4,264	4,663	4,739	5,082	5,729	5,811	6,234	6,798	7,324
30	4,328	4,734	4,811	5,159	5,815	5,899	6,328	6,901	7,434
31	4,392	4,804	4,882	5,235	5,902	5,986	6,422	7,003	7,545
32	4,456	4,874	4,953	5,312	5,988	6,073	6,515	7,105	7,654
33	4,520	4,943	5,024	5,388	6,073	6,160	6,608	7,206	7,764
34	4,583	5,013	5,095	5,463	6,159	6,247	6,701	7,308	7,873
35	4,646	5,082	5,165	5,539	6,244	6,333	6,794	7,408	7,982
36	4,709	5,151	5,235	5,614	6,328	6,418	6,885	7,509	8,090
37	4,772	5,219	5,304	5,688	6,412	6,504	6,977	7,608	8,197
38	4,834	5,287	5,373	5,762	6,495	6,588	7,068	7,707	8,303
39	4,895	5,354	5,441	5,835	6,578	6,672	7,158	7,805	8,409
40	4,956	5,421	5,509	5,908	6,660	6,755	7,247	7,903	8,514
41	5,017	5,487	5,577	5,980	6,741	6,838	7,335	7,999	8,618
42	5,077	5,553	5,643	6,052	6,822	6,919	7,423	8,095	8,721
43	5,136	5,617	5,709	6,122	6,901	7,000	7,509	8,189	8,823
44	5,194	5,681	5,774	6,192	6,980	7,080	7,595	8,282	8,923
45	5,252	5,744	5,838	6,261	7,057	7,158	7,679	8,374	9,022
46	6,404	7,004	7,118	7,634	8,605	8,728	9,363	10,211	11,000
47	6,487	7,095	7,211	7,733	8,717	8,841	9,485	10,343	11,143
48	6,560	7,175	7,292	7,820	8,815	8,941	9,591	10,459	11,268
49	6,621	7,241	7,359	7,892	8,896	9,024	9,680	10,556	11,373
50	6,695	7,611	7,735	8,295	9,351	9,484	10,174	11,095	11,954
51	7,312	7,997	8,127	8,716	9,825	9,965	10,690	11,658	12,560
52	7,488	8,190	8,324	8,926	10,062	10,206	10,949	11,940	12,863
53	7,729	8,453	8,591	9,213	10,385	10,534	11,300	12,323	13,277
54	7,963	8,710	8,852	9,493	10,701	10,854	11,643	12,697	13,679
55	8,273	9,049	9,196	9,862	11,117	11,276	12,097	13,191	14,212
56	8,750	9,571	9,727	10,431	11,758	11,926	12,794	13,952	15,031
57	9,254	10,121	10,286	11,031	12,434	12,612	13,530	14,755	15,896
58	9,784	10,702	10,876	11,664	13,148	13,336	14,306	15,601	16,808
59	10,344	11,314	11,499	12,331	13,900	14,099	15,125	16,494	17,770
60	10,935	11,960	12,155	13,035	14,694	14,904	15,988	17,435	18,784
61	11,558	12,641	12,847	13,777	15,531	15,752	16,899	18,428	19,854
62	12,214	13,359	13,577	14,560	16,413	16,647	17,859	19,475	20,981
63	12,906	14,116	14,346	15,385	17,342	17,590	18,870	20,578	22,170
64	13,750	15,039	15,284	16,391	18,476	18,740	20,104	21,924	23,620
65	14,648	16,021	16,282	17,461	19,683	19,965	21,417	23,356	25,163
66	15,604	17,067	17,345	18,601	20,968	21,267	22,815	24,880	26,804
67	16,621	18,179	18,475	19,813	22,334	22,654	24,302	26,502	28,552
68	17,703	19,363	19,678	21,103	23,789	24,129	25,884	28,227	30,411
69	18,855	20,622	20,959	22,476	25,336	25,698	27,568	30,064	32,389
70	20,080	21,963	22,321	23,937	26,983	27,368	29,360	32,017	34,494
71	19,602	21,440	21,789	23,367	26,340	26,716	28,660	31,255	33,672
72	20,873	22,830	23,202	24,882	28,048	28,449	30,519	33,282	35,856
73	22,226	24,309	24,706	26,495	29,866	30,293	32,497	35,439	38,180
74	23,665	25,883	26,305	28,210	31,799	32,254	34,601	37,733	40,652
75	25,195	27,557	28,006	30,034	33,856	34,340	36,839	40,173	43,281
>75	26,823	29,338	29,816	31,975	36,044	36,559	39,219	42,769	46,078

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Prospectus

Age/SI	1Adult+3 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	4,445	4,862	4,941	5,299	5,973	6,058	6,499	7,087	7,635
19	4,516	4,939	5,019	5,383	6,068	6,154	6,602	7,200	7,757
20	4,586	5,016	5,098	5,467	6,162	6,250	6,705	7,312	7,878
21	4,656	5,092	5,175	5,550	6,256	6,346	6,808	7,424	7,998
22	4,726	5,169	5,253	5,633	6,350	6,441	6,909	7,535	8,118
23	4,795	5,244	5,330	5,716	6,443	6,535	7,011	7,645	8,236
24	4,863	5,319	5,406	5,798	6,535	6,629	7,111	7,755	8,354
25	4,932	5,394	5,482	5,879	6,627	6,722	7,211	7,863	8,472
26	4,999	5,468	5,557	5,959	6,718	6,814	7,309	7,971	8,588
27	5,066	5,541	5,631	6,039	6,808	6,905	7,407	8,078	8,703
28	5,132	5,613	5,705	6,118	6,896	6,995	7,504	8,183	8,816
29	5,198	5,685	5,778	6,196	6,984	7,084	7,600	8,288	8,929
30	5,262	5,756	5,849	6,273	7,071	7,172	7,694	8,390	9,039
31	5,326	5,825	5,920	6,349	7,157	7,259	7,787	8,492	9,149
32	5,389	5,894	5,990	6,423	7,241	7,344	7,879	8,592	9,257
33	5,450	5,961	6,058	6,497	7,324	7,428	7,969	8,690	9,362
34	5,511	6,027	6,126	6,569	7,405	7,511	8,057	8,787	9,466
35	5,570	6,092	6,191	6,640	7,485	7,592	8,144	8,881	9,568
36	5,628	6,156	6,256	6,709	7,563	7,671	8,229	8,974	9,668
37	5,685	6,218	6,319	6,777	7,639	7,748	8,312	9,064	9,765
38	5,740	6,278	6,380	6,842	7,713	7,823	8,393	9,152	9,860
39	5,794	6,337	6,440	6,907	7,785	7,897	8,471	9,238	9,953
40	5,846	6,394	6,498	6,969	7,856	7,968	8,548	9,321	10,042
41	5,896	6,449	6,554	7,029	7,923	8,037	8,621	9,402	10,129
42	5,945	6,502	6,608	7,087	7,989	8,103	8,693	9,479	10,213
43	5,992	6,554	6,660	7,143	8,052	8,167	8,761	9,554	10,293
44	6,037	6,603	6,710	7,196	8,112	8,228	8,826	9,625	10,370
45	6,079	6,649	6,758	7,247	8,169	8,286	8,889	9,694	10,443
46	7,382	8,074	8,206	8,800	9,920	10,061	10,794	11,770	12,681
47	7,446	8,144	8,277	8,876	10,006	10,149	10,887	11,873	12,791
48	7,497	8,200	8,333	8,937	10,074	10,218	10,961	11,953	12,878
49	7,532	8,238	8,373	8,979	10,121	10,266	11,013	12,010	12,939
50	7,880	8,618	8,759	9,393	10,588	10,739	11,521	12,564	13,536
51	8,239	9,012	9,158	9,822	11,071	11,230	12,047	13,137	14,153
52	8,396	9,183	9,333	10,008	11,282	11,443	12,276	13,387	14,422
53	8,621	9,429	9,582	10,276	11,584	11,749	12,604	13,745	14,808
54	8,858	9,689	9,847	10,560	11,904	12,074	12,952	14,125	15,217
55	9,178	10,039	10,202	10,941	12,333	12,509	13,420	14,634	15,766
56	9,680	10,588	10,761	11,540	13,008	13,194	14,154	15,435	16,629
57	10,208	11,165	11,347	12,169	13,717	13,913	14,926	16,277	17,536
58	10,763	11,772	11,964	12,830	14,463	14,669	15,737	17,161	18,489
59	11,346	12,409	12,611	13,525	15,246	15,463	16,589	18,090	19,489
60	11,957	13,078	13,291	14,254	16,068	16,297	17,483	19,066	20,540
61	12,600	13,781	14,005	15,020	16,931	17,173	18,422	20,090	21,644
62	13,274	14,518	14,755	15,823	17,837	18,092	19,408	21,165	22,802
63	13,982	15,292	15,541	16,667	18,788	19,056	20,443	22,293	24,018
64	14,896	16,292	16,558	17,757	20,016	20,302	21,780	23,751	25,588
65	15,869	17,356	17,639	18,916	21,324	21,628	23,202	25,302	27,259
66	16,904	18,489	18,790	20,151	22,715	23,040	24,716	26,953	29,038
67	18,006	19,694	20,015	21,464	24,196	24,541	26,327	28,710	30,931
68	19,178	20,976	21,318	22,862	25,771	26,139	28,041	30,580	32,945
69	20,426	22,341	22,705	24,349	27,448	27,840	29,866	32,569	35,088
70	21,754	23,793	24,181	25,932	29,231	29,649	31,806	34,685	37,368
71	20,493	22,414	22,779	24,429	27,537	27,931	29,963	32,675	35,203
72	21,822	23,868	24,257	26,013	29,323	29,742	31,907	34,795	37,486
73	23,236	25,414	25,829	27,699	31,223	31,670	33,974	37,049	39,915
74	24,740	27,060	27,501	29,492	33,245	33,720	36,174	39,448	42,499
75	26,341	28,810	29,280	31,400	35,395	35,901	38,513	41,999	45,248
>75	28,043	30,672	31,172	33,429	37,682	38,221	41,002	44,713	48,172

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Arogya Sanjeevani Policy, Chola MS

CHOHLIP20153V011920

Prospectus

Age/SI	1Adult+4 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	5,334	5,834	5,929	6,358	7,167	7,270	7,799	8,505	9,163
19	5,411	5,919	6,015	6,451	7,271	7,375	7,912	8,628	9,296
20	5,488	6,003	6,100	6,542	7,375	7,480	8,024	8,751	9,427
21	5,564	6,086	6,185	6,633	7,477	7,583	8,135	8,872	9,558
22	5,639	6,168	6,268	6,722	7,577	7,686	8,245	8,991	9,687
23	5,713	6,248	6,350	6,810	7,677	7,786	8,353	9,109	9,814
24	5,786	6,328	6,431	6,897	7,775	7,886	8,460	9,225	9,939
25	5,858	6,407	6,511	6,983	7,871	7,984	8,565	9,340	10,062
26	5,928	6,484	6,590	7,067	7,966	8,080	8,668	9,452	10,184
27	5,997	6,560	6,667	7,149	8,059	8,174	8,769	9,563	10,303
28	6,065	6,634	6,742	7,230	8,150	8,267	8,868	9,671	10,419
29	6,132	6,707	6,816	7,309	8,240	8,357	8,965	9,777	10,533
30	6,197	6,778	6,888	7,387	8,327	8,446	9,060	9,880	10,645
31	6,260	6,847	6,958	7,462	8,412	8,532	9,153	9,981	10,753
32	6,321	6,914	7,026	7,535	8,494	8,615	9,242	10,079	10,859
33	6,381	6,979	7,093	7,606	8,574	8,697	9,329	10,174	10,961
34	6,438	7,042	7,157	7,675	8,651	8,775	9,414	10,266	11,060
35	6,494	7,102	7,218	7,741	8,726	8,851	9,495	10,354	11,155
36	6,547	7,161	7,277	7,804	8,797	8,923	9,572	10,439	11,246
37	6,598	7,216	7,334	7,865	8,866	8,993	9,647	10,520	11,334
38	6,646	7,269	7,388	7,923	8,931	9,059	9,718	10,597	11,417
39	6,692	7,320	7,439	7,978	8,993	9,121	9,785	10,671	11,496
40	6,736	7,367	7,487	8,029	9,051	9,180	9,848	10,740	11,570
41	6,776	7,411	7,532	8,077	9,105	9,235	9,907	10,804	11,640
42	6,813	7,452	7,574	8,122	9,156	9,286	9,962	10,864	11,704
43	6,848	7,490	7,612	8,163	9,202	9,333	10,013	10,919	11,763
44	6,879	7,524	7,647	8,200	9,244	9,376	10,058	10,968	11,817
45	6,907	7,554	7,677	8,233	9,281	9,414	10,099	11,013	11,865
46	8,360	9,144	9,293	9,966	11,234	11,395	12,224	13,330	14,362
47	8,406	9,194	9,343	10,020	11,295	11,456	12,290	13,403	14,439
48	8,434	9,225	9,375	10,054	11,333	11,495	12,331	13,448	14,488
49	8,444	9,235	9,386	10,065	11,346	11,508	12,346	13,463	14,505
50	8,801	9,626	9,782	10,491	11,826	11,995	12,868	14,032	15,118
51	9,167	10,026	10,190	10,927	12,318	12,494	13,403	14,616	15,747
52	9,303	10,176	10,341	11,090	12,501	12,680	13,603	14,834	15,982
53	9,512	10,404	10,574	11,339	12,782	12,965	13,908	15,167	16,340
54	9,754	10,668	10,842	11,627	13,106	13,294	14,261	15,552	16,755
55	10,083	11,028	11,208	12,020	13,549	13,743	14,743	16,077	17,321
56	10,611	11,605	11,794	12,648	14,258	14,462	15,514	16,918	18,227
57	11,163	12,210	12,409	13,307	15,000	15,215	16,322	17,799	19,176
58	11,741	12,842	13,051	13,996	15,777	16,003	17,167	18,721	20,169
59	12,347	13,504	13,724	14,718	16,591	16,828	18,052	19,686	21,209
60	12,980	14,197	14,428	15,473	17,441	17,691	18,978	20,696	22,297
61	13,642	14,921	15,164	16,262	18,331	18,593	19,946	21,751	23,434
62	14,334	15,678	15,933	17,087	19,261	19,536	20,958	22,855	24,623
63	15,057	16,469	16,737	17,949	20,233	20,522	22,015	24,008	25,865
64	16,042	17,545	17,831	19,123	21,556	21,864	23,455	25,578	27,556
65	17,089	18,692	18,996	20,372	22,964	23,292	24,987	27,249	29,356
66	18,204	19,911	20,236	21,701	24,462	24,812	26,617	29,027	31,272
67	19,391	21,209	21,555	23,115	26,057	26,429	28,352	30,919	33,310
68	20,654	22,590	22,958	24,621	27,753	28,150	30,199	32,932	35,479
69	21,997	24,060	24,452	26,222	29,559	29,981	32,163	35,074	37,787
70	23,427	25,623	26,041	27,926	31,480	31,930	34,253	37,354	40,243
71	21,384	23,389	23,770	25,491	28,735	29,145	31,266	34,096	36,733
72	22,771	24,906	25,311	27,144	30,598	31,036	33,294	36,308	39,116
73	24,246	26,519	26,952	28,903	32,581	33,047	35,451	38,660	41,651
74	25,816	28,236	28,696	30,774	34,690	35,186	37,746	41,163	44,347
75	27,486	30,063	30,553	32,765	36,934	37,462	40,188	43,825	47,215
>75	29,262	32,005	32,527	34,882	39,321	39,883	42,785	46,658	50,267

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Arogya Sanjeevani Policy, Chola MS

CHOHLIP20153V011920

Prospectus

Age/SI	2A								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	2,667	2,917	2,964	3,179	3,584	3,635	3,899	4,252	4,581
19	2,742	2,999	3,048	3,269	3,685	3,738	4,009	4,372	4,711
20	2,819	3,083	3,134	3,361	3,788	3,842	4,122	4,495	4,843
21	2,898	3,170	3,221	3,454	3,894	3,950	4,237	4,621	4,978
22	2,978	3,258	3,311	3,550	4,002	4,059	4,355	4,749	5,116
23	3,060	3,347	3,402	3,648	4,113	4,171	4,475	4,880	5,257
24	3,144	3,439	3,495	3,748	4,225	4,286	4,598	5,014	5,402
25	3,230	3,533	3,591	3,851	4,341	4,403	4,723	5,151	5,549
26	3,318	3,629	3,688	3,955	4,459	4,522	4,851	5,291	5,700
27	3,408	3,727	3,788	4,062	4,579	4,644	4,982	5,433	5,854
28	3,499	3,827	3,890	4,171	4,702	4,769	5,116	5,579	6,011
29	3,593	3,930	3,994	4,283	4,828	4,897	5,253	5,729	6,172
30	3,688	4,034	4,100	4,397	4,956	5,027	5,393	5,881	6,336
31	3,786	4,141	4,209	4,513	5,088	5,160	5,536	6,037	6,504
32	3,886	4,250	4,320	4,632	5,222	5,296	5,682	6,196	6,675
33	3,988	4,362	4,433	4,754	5,359	5,435	5,831	6,359	6,851
34	4,092	4,476	4,549	4,878	5,499	5,577	5,983	6,525	7,029
35	4,198	4,592	4,667	5,005	5,642	5,722	6,139	6,694	7,212
36	4,307	4,711	4,788	5,134	5,788	5,871	6,298	6,868	7,399
37	4,418	4,832	4,911	5,267	5,937	6,022	6,460	7,045	7,590
38	4,532	4,956	5,037	5,402	6,089	6,176	6,626	7,226	7,784
39	4,647	5,083	5,166	5,540	6,245	6,334	6,795	7,410	7,983
40	4,766	5,213	5,297	5,681	6,404	6,495	6,968	7,599	8,187
41	4,887	5,345	5,432	5,825	6,566	6,660	7,145	7,791	8,394
42	5,010	5,480	5,569	5,972	6,732	6,828	7,325	7,988	8,606
43	5,136	5,617	5,709	6,122	6,901	7,000	7,509	8,189	8,823
44	5,265	5,758	5,852	6,276	7,074	7,175	7,698	8,394	9,044
45	5,396	5,902	5,998	6,432	7,251	7,354	7,890	8,604	9,269
46	6,671	7,296	7,415	7,952	8,964	9,092	9,753	10,636	11,459
47	6,852	7,495	7,617	8,168	9,208	9,340	10,019	10,926	11,771
48	7,028	7,687	7,812	8,378	9,444	9,579	10,276	11,206	12,073
49	7,196	7,871	7,999	8,578	9,670	9,808	10,522	11,474	12,362
50	7,675	8,394	8,531	9,149	10,313	10,461	11,222	12,237	13,184
51	8,185	8,952	9,098	9,757	10,998	11,155	11,967	13,050	14,060
52	8,509	9,307	9,459	10,144	11,434	11,598	12,442	13,568	14,617
53	8,918	9,754	9,913	10,631	11,983	12,155	13,039	14,219	15,319
54	9,260	10,128	10,293	11,038	12,443	12,621	13,539	14,764	15,906
55	9,695	10,604	10,777	11,557	13,028	13,214	14,176	15,459	16,655
56	10,335	11,304	11,488	12,320	13,888	14,086	15,111	16,479	17,754
57	11,016	12,049	12,245	13,132	14,803	15,015	16,107	17,565	18,924
58	11,741	12,842	13,051	13,996	15,777	16,003	17,167	18,721	20,169
59	12,513	13,687	13,910	14,917	16,815	17,055	18,296	19,952	21,496
60	13,335	14,585	14,823	15,896	17,919	18,175	19,498	21,263	22,908
61	14,210	15,542	15,796	16,939	19,095	19,368	20,777	22,658	24,410
62	15,141	16,561	16,831	18,049	20,346	20,637	22,139	24,143	26,010
63	16,133	17,645	17,932	19,231	21,678	21,988	23,588	25,723	27,713
64	17,187	18,799	19,105	20,488	23,096	23,426	25,130	27,405	29,525
65	18,310	20,027	20,353	21,827	24,604	24,956	26,772	29,195	31,453
66	19,505	21,333	21,681	23,251	26,210	26,584	28,519	31,100	33,506
67	20,776	22,724	23,094	24,766	27,918	28,317	30,377	33,127	35,690
68	22,129	24,204	24,598	26,379	29,736	30,161	32,356	35,284	38,014
69	23,569	25,778	26,198	28,095	31,670	32,123	34,460	37,579	40,486
70	25,100	27,453	27,901	29,921	33,728	34,210	36,700	40,022	43,117
71	26,730	29,236	29,712	31,864	35,918	36,431	39,082	42,620	45,917
72	28,464	31,132	31,639	33,930	38,248	38,794	41,617	45,384	48,895
73	30,308	33,149	33,690	36,129	40,726	41,308	44,314	48,325	52,063
74	32,270	35,295	35,871	38,468	43,363	43,983	47,183	51,454	55,434
75	34,357	37,578	38,191	40,956	46,168	46,827	50,235	54,782	59,019
>75	36,577	40,007	40,659	43,603	49,151	49,853	53,481	58,322	62,833

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Prospectus

Age/SI	2 Adult+1 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	3,556	3,889	3,953	4,239	4,778	4,847	5,199	5,670	6,108
19	3,638	3,979	4,044	4,337	4,889	4,958	5,319	5,801	6,249
20	3,721	4,070	4,137	4,436	5,001	5,072	5,441	5,934	6,393
21	3,806	4,163	4,231	4,537	5,114	5,187	5,565	6,068	6,538
22	3,892	4,256	4,326	4,639	5,229	5,304	5,690	6,205	6,685
23	3,979	4,352	4,423	4,743	5,346	5,423	5,817	6,344	6,835
24	4,067	4,448	4,521	4,848	5,465	5,543	5,946	6,484	6,986
25	4,156	4,546	4,620	4,955	5,585	5,665	6,077	6,627	7,140
26	4,247	4,645	4,721	5,063	5,707	5,789	6,210	6,772	7,296
27	4,339	4,746	4,823	5,172	5,831	5,914	6,344	6,919	7,454
28	4,432	4,848	4,927	5,284	5,956	6,041	6,481	7,067	7,614
29	4,527	4,951	5,032	5,396	6,083	6,170	6,619	7,218	7,777
30	4,623	5,056	5,139	5,511	6,212	6,301	6,759	7,371	7,941
31	4,720	5,163	5,247	5,627	6,343	6,433	6,901	7,526	8,108
32	4,819	5,270	5,356	5,744	6,475	6,568	7,045	7,683	8,277
33	4,918	5,380	5,467	5,863	6,609	6,704	7,191	7,842	8,449
34	5,020	5,490	5,580	5,984	6,745	6,842	7,339	8,004	8,623
35	5,122	5,602	5,694	6,106	6,883	6,981	7,489	8,167	8,799
36	5,226	5,716	5,809	6,230	7,023	7,123	7,641	8,333	8,977
37	5,331	5,831	5,926	6,355	7,164	7,266	7,795	8,501	9,158
38	5,438	5,948	6,045	6,482	7,307	7,412	7,951	8,671	9,341
39	5,546	6,066	6,165	6,611	7,452	7,559	8,109	8,843	9,527
40	5,655	6,186	6,286	6,742	7,599	7,708	8,269	9,017	9,715
41	5,766	6,307	6,409	6,874	7,748	7,859	8,431	9,194	9,905
42	5,878	6,429	6,534	7,007	7,899	8,012	8,595	9,373	10,098
43	5,992	6,554	6,660	7,143	8,052	8,167	8,761	9,554	10,293
44	6,107	6,679	6,788	7,280	8,206	8,323	8,929	9,737	10,491
45	6,223	6,807	6,918	7,419	8,363	8,482	9,099	9,923	10,691
46	7,649	8,366	8,502	9,118	10,278	10,425	11,184	12,196	13,139
47	7,812	8,544	8,683	9,312	10,497	10,647	11,422	12,456	13,419
48	7,965	8,712	8,854	9,495	10,703	10,856	11,646	12,700	13,683
49	8,108	8,868	9,013	9,665	10,895	11,051	11,855	12,928	13,928
50	8,596	9,402	9,555	10,247	11,551	11,716	12,568	13,706	14,766
51	9,112	9,966	10,129	10,862	12,244	12,419	13,323	14,529	15,653
52	9,417	10,300	10,468	11,225	12,654	12,835	13,769	15,015	16,176
53	9,810	10,729	10,904	11,694	13,182	13,370	14,343	15,641	16,851
54	10,155	11,107	11,288	12,105	13,645	13,840	14,848	16,192	17,444
55	10,600	11,594	11,783	12,636	14,244	14,447	15,499	16,902	18,209
56	11,265	12,321	12,522	13,429	15,138	15,354	16,471	17,962	19,351
57	11,971	13,093	13,307	14,270	16,086	16,316	17,503	19,087	20,564
58	12,720	13,912	14,139	15,163	17,092	17,337	18,598	20,281	21,850
59	13,514	14,781	15,022	16,110	18,160	18,420	19,760	21,549	23,215
60	14,358	15,704	15,960	17,115	19,293	19,569	20,993	22,893	24,664
61	15,252	16,682	16,954	18,182	20,495	20,788	22,301	24,319	26,200
62	16,201	17,720	18,009	19,313	21,770	22,082	23,688	25,833	27,831
63	17,208	18,821	19,128	20,513	23,123	23,454	25,160	27,438	29,560
64	18,333	20,052	20,379	21,854	24,635	24,987	26,806	29,232	31,493
65	19,531	21,362	21,710	23,282	26,244	26,619	28,556	31,141	33,550
66	20,805	22,756	23,126	24,801	27,957	28,356	30,420	33,173	35,739
67	22,161	24,239	24,634	26,418	29,779	30,205	32,403	35,336	38,069
68	23,604	25,817	26,238	28,138	31,718	32,172	34,513	37,636	40,548
69	25,140	27,497	27,945	29,968	33,782	34,264	36,758	40,085	43,185
70	26,774	29,284	29,761	31,916	35,977	36,491	39,146	42,690	45,992
71	27,621	30,210	30,703	32,926	37,115	37,646	40,385	44,041	47,447
72	29,412	32,170	32,694	35,061	39,523	40,088	43,005	46,897	50,525
73	31,318	34,254	34,813	37,333	42,084	42,685	45,791	49,936	53,799
74	33,346	36,472	37,066	39,750	44,808	45,449	48,756	53,169	57,282
75	35,503	38,831	39,464	42,321	47,707	48,388	51,909	56,608	60,987
>75	37,797	41,340	42,014	45,056	50,789	51,515	55,264	60,266	64,928

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**Arogya Sanjeevani Policy, Chola MS****CHOHLIP20153V011920****Prospectus**

Age/SI	2 Adult+2 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	4,445	4,862	4,941	5,299	5,973	6,058	6,499	7,087	7,635
19	4,534	4,959	5,040	5,405	6,092	6,179	6,629	7,229	7,788
20	4,623	5,057	5,139	5,511	6,213	6,302	6,760	7,372	7,942
21	4,714	5,156	5,240	5,619	6,334	6,425	6,892	7,516	8,098
22	4,805	5,255	5,341	5,728	6,457	6,549	7,025	7,661	8,254
23	4,897	5,356	5,443	5,837	6,580	6,674	7,160	7,808	8,412
24	4,989	5,457	5,546	5,947	6,704	6,800	7,295	7,955	8,571
25	5,082	5,559	5,649	6,058	6,829	6,927	7,431	8,104	8,731
26	5,176	5,661	5,754	6,170	6,955	7,055	7,568	8,253	8,892
27	5,271	5,765	5,859	6,283	7,082	7,183	7,706	8,404	9,054
28	5,366	5,869	5,964	6,396	7,210	7,313	7,845	8,555	9,217
29	5,461	5,973	6,070	6,510	7,338	7,443	7,985	8,708	9,381
30	5,557	6,078	6,177	6,625	7,468	7,574	8,125	8,861	9,546
31	5,654	6,184	6,285	6,740	7,598	7,706	8,267	9,015	9,713
32	5,751	6,290	6,393	6,856	7,728	7,839	8,409	9,170	9,880
33	5,849	6,397	6,502	6,972	7,860	7,972	8,552	9,326	10,047
34	5,947	6,505	6,611	7,089	7,992	8,106	8,696	9,483	10,216
35	6,046	6,613	6,720	7,207	8,124	8,240	8,840	9,640	10,386
36	6,145	6,721	6,831	7,325	8,257	8,375	8,985	9,798	10,556
37	6,244	6,830	6,941	7,444	8,391	8,511	9,130	9,957	10,727
38	6,344	6,939	7,052	7,563	8,525	8,647	9,276	10,116	10,898
39	6,444	7,049	7,163	7,682	8,660	8,783	9,423	10,276	11,070
40	6,545	7,159	7,275	7,802	8,795	8,920	9,570	10,436	11,243
41	6,646	7,269	7,387	7,922	8,930	9,058	9,717	10,596	11,416
42	6,747	7,379	7,499	8,042	9,066	9,195	9,865	10,757	11,590
43	6,848	7,490	7,612	8,163	9,202	9,333	10,013	10,919	11,763
44	6,949	7,601	7,725	8,284	9,338	9,472	10,161	11,080	11,938
45	7,051	7,712	7,837	8,405	9,474	9,610	10,309	11,242	12,112
46	8,627	9,436	9,590	10,284	11,593	11,759	12,614	13,756	14,820
47	8,771	9,593	9,750	10,456	11,786	11,955	12,824	13,985	15,067
48	8,902	9,737	9,896	10,612	11,963	12,134	13,016	14,195	15,293
49	9,019	9,865	10,026	10,752	12,120	12,293	13,188	14,381	15,494
50	9,517	10,409	10,579	11,345	12,788	12,971	13,915	15,174	16,348
51	10,040	10,981	11,160	11,968	13,491	13,684	14,679	16,008	17,246
52	10,325	11,292	11,476	12,307	13,874	14,072	15,096	16,462	17,736
53	10,701	11,705	11,895	12,757	14,380	14,585	15,647	17,063	18,383
54	11,050	12,086	12,283	13,172	14,848	15,060	16,156	17,619	18,982
55	11,505	12,584	12,789	13,715	15,460	15,681	16,822	18,344	19,763
56	12,195	13,339	13,556	14,538	16,387	16,622	17,831	19,445	20,949
57	12,926	14,137	14,368	15,408	17,369	17,617	18,899	20,610	22,204
58	13,698	14,982	15,227	16,329	18,407	18,670	20,029	21,842	23,531
59	14,516	15,876	16,135	17,303	19,505	19,784	21,224	23,145	24,935
60	15,380	16,822	17,096	18,334	20,667	20,962	22,488	24,523	26,420
61	16,294	17,822	18,112	19,424	21,895	22,208	23,824	25,981	27,991
62	17,261	18,879	19,187	20,576	23,195	23,526	25,238	27,522	29,651
63	18,284	19,998	20,323	21,795	24,568	24,920	26,733	29,153	31,408
64	19,479	21,305	21,652	23,220	26,175	26,549	28,481	31,059	33,461
65	20,751	22,697	23,067	24,737	27,885	28,283	30,341	33,088	35,647
66	22,105	24,178	24,572	26,351	29,704	30,129	32,321	35,247	37,973
67	23,546	25,754	26,173	28,069	31,640	32,093	34,428	37,544	40,448
68	25,080	27,431	27,878	29,896	33,701	34,182	36,670	39,989	43,082
69	26,711	29,215	29,691	31,841	35,893	36,406	39,055	42,590	45,885
70	28,447	31,114	31,621	33,910	38,226	38,772	41,593	45,358	48,866
71	28,512	31,185	31,693	33,988	38,313	38,860	41,688	45,461	48,978
72	30,361	33,207	33,749	36,192	40,798	41,381	44,392	48,410	52,155
73	32,328	35,359	35,936	38,538	43,441	44,062	47,268	51,547	55,534
74	34,421	37,648	38,262	41,032	46,254	46,915	50,329	54,884	59,130
75	36,648	40,083	40,737	43,686	49,245	49,949	53,584	58,434	62,954
>75	39,016	42,674	43,369	46,509	52,428	53,177	57,046	62,210	67,022

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Arogya Sanjeevani Policy, Chola MS

CHOHLIP20153V011920

Prospectus

Age/SI	2 Adult+3 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	5,334	5,834	5,929	6,358	7,167	7,270	7,799	8,505	9,163
19	5,430	5,939	6,035	6,472	7,296	7,400	7,939	8,657	9,327
20	5,526	6,044	6,142	6,587	7,425	7,531	8,079	8,810	9,492
21	5,622	6,149	6,249	6,702	7,554	7,662	8,220	8,964	9,657
22	5,718	6,254	6,356	6,817	7,684	7,794	8,361	9,118	9,823
23	5,815	6,360	6,464	6,932	7,814	7,925	8,502	9,272	9,989
24	5,912	6,466	6,571	7,047	7,944	8,057	8,644	9,426	10,155
25	6,008	6,572	6,679	7,162	8,074	8,189	8,785	9,580	10,321
26	6,105	6,678	6,786	7,278	8,204	8,321	8,927	9,735	10,488
27	6,202	6,783	6,894	7,393	8,334	8,453	9,068	9,889	10,654
28	6,299	6,889	7,001	7,508	8,464	8,585	9,209	10,043	10,820
29	6,395	6,995	7,109	7,624	8,594	8,716	9,351	10,197	10,986
30	6,492	7,100	7,216	7,738	8,723	8,848	9,492	10,351	11,152
31	6,588	7,206	7,323	7,853	8,853	8,979	9,632	10,504	11,317
32	6,684	7,310	7,430	7,968	8,981	9,110	9,773	10,657	11,482
33	6,779	7,415	7,536	8,082	9,110	9,240	9,912	10,810	11,646
34	6,875	7,519	7,642	8,195	9,238	9,370	10,052	10,962	11,809
35	6,970	7,623	7,747	8,308	9,365	9,499	10,190	11,113	11,972
36	7,064	7,726	7,852	8,420	9,492	9,628	10,328	11,263	12,134
37	7,158	7,829	7,956	8,532	9,618	9,755	10,465	11,412	12,295
38	7,251	7,930	8,060	8,643	9,743	9,882	10,601	11,561	12,455
39	7,343	8,031	8,162	8,753	9,867	10,008	10,736	11,708	12,614
40	7,435	8,132	8,264	8,862	9,990	10,133	10,870	11,854	12,771
41	7,525	8,231	8,365	8,971	10,112	10,257	11,003	11,999	12,927
42	7,615	8,329	8,465	9,078	10,233	10,379	11,134	12,142	13,081
43	7,704	8,426	8,563	9,183	10,352	10,500	11,264	12,284	13,234
44	7,792	8,522	8,661	9,288	10,470	10,620	11,392	12,424	13,384
45	7,878	8,617	8,757	9,391	10,586	10,738	11,519	12,561	13,533
46	9,606	10,506	10,677	11,450	12,907	13,092	14,045	15,316	16,501
47	9,730	10,643	10,816	11,599	13,075	13,262	14,227	15,515	16,715
48	9,839	10,762	10,937	11,729	13,222	13,411	14,387	15,689	16,902
49	9,931	10,862	11,039	11,838	13,345	13,535	14,520	15,835	17,060
50	10,438	11,416	11,602	12,443	14,026	14,226	15,262	16,643	17,930
51	10,967	11,996	12,191	13,074	14,737	14,948	16,036	17,487	18,840
52	11,232	12,285	12,485	13,389	15,093	15,309	16,423	17,909	19,295
53	11,593	12,680	12,887	13,820	15,578	15,801	16,951	18,485	19,915
54	11,945	13,065	13,278	14,239	16,051	16,280	17,465	19,046	20,519
55	12,410	13,573	13,794	14,793	16,676	16,914	18,145	19,787	21,318
56	13,125	14,356	14,590	15,646	17,637	17,889	19,191	20,928	22,547
57	13,880	15,182	15,429	16,546	18,652	18,918	20,295	22,132	23,844
58	14,677	16,053	16,314	17,496	19,722	20,004	21,459	23,402	25,212
59	15,517	16,971	17,248	18,497	20,850	21,148	22,687	24,741	26,655
60	16,402	17,940	18,232	19,553	22,041	22,356	23,982	26,153	28,176
61	17,336	18,962	19,271	20,666	23,296	23,629	25,348	27,642	29,781
62	18,321	20,039	20,365	21,840	24,619	24,971	26,788	29,212	31,472
63	19,359	21,174	21,519	23,077	26,014	26,385	28,305	30,867	33,255
64	20,625	22,558	22,926	24,586	27,715	28,111	30,156	32,886	35,430
65	21,972	24,032	24,424	26,192	29,525	29,947	32,126	35,034	37,744
66	23,406	25,600	26,017	27,901	31,451	31,901	34,222	37,320	40,207
67	24,931	27,269	27,713	29,720	33,502	33,980	36,453	39,753	42,827
68	26,555	29,044	29,518	31,655	35,683	36,193	38,827	42,341	45,616
69	28,282	30,934	31,438	33,714	38,004	38,547	41,352	45,095	48,584
70	30,120	32,944	33,481	35,905	40,474	41,053	44,040	48,026	51,741
71	29,403	32,159	32,683	35,050	39,510	40,075	42,991	46,882	50,508
72	31,310	34,245	34,803	37,323	42,073	42,674	45,779	49,923	53,785
73	33,339	36,464	37,058	39,742	44,799	45,439	48,746	53,158	57,270
74	35,497	38,825	39,458	42,315	47,699	48,381	51,901	56,599	60,977
75	37,793	41,336	42,010	45,052	50,784	51,510	55,258	60,260	64,921
>75	40,235	44,007	44,724	47,963	54,066	54,839	58,829	64,154	69,117

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Prospectus

Age/SI	2 Adult+4 Child								
	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<19	6,223	6,806	6,917	7,418	8,362	8,481	9,099	9,922	10,690
19	6,325	6,918	7,031	7,540	8,500	8,621	9,249	10,086	10,866
20	6,428	7,030	7,145	7,662	8,637	8,761	9,398	10,249	11,042
21	6,530	7,142	7,258	7,784	8,775	8,900	9,548	10,412	11,217
22	6,632	7,253	7,372	7,905	8,911	9,039	9,696	10,574	11,392
23	6,733	7,364	7,484	8,026	9,048	9,177	9,845	10,736	11,566
24	6,834	7,475	7,596	8,147	9,183	9,314	9,992	10,897	11,739
25	6,934	7,584	7,708	8,266	9,318	9,451	10,139	11,057	11,912
26	7,034	7,694	7,819	8,385	9,452	9,587	10,285	11,216	12,083
27	7,133	7,802	7,929	8,503	9,585	9,722	10,430	11,374	12,254
28	7,232	7,910	8,039	8,621	9,718	9,857	10,574	11,531	12,423
29	7,329	8,017	8,147	8,737	9,849	9,990	10,717	11,687	12,591
30	7,426	8,122	8,255	8,852	9,979	10,121	10,858	11,841	12,757
31	7,522	8,227	8,361	8,966	10,107	10,252	10,998	11,993	12,921
32	7,616	8,331	8,466	9,079	10,235	10,381	11,136	12,144	13,084
33	7,710	8,433	8,570	9,191	10,360	10,508	11,273	12,293	13,244
34	7,802	8,534	8,673	9,301	10,484	10,634	11,408	12,441	13,403
35	7,893	8,633	8,774	9,409	10,606	10,758	11,541	12,585	13,559
36	7,983	8,731	8,873	9,516	10,727	10,880	11,672	12,728	13,713
37	8,071	8,827	8,971	9,621	10,845	11,000	11,800	12,868	13,864
38	8,157	8,922	9,067	9,724	10,961	11,117	11,926	13,006	14,012
39	8,241	9,014	9,161	9,824	11,074	11,233	12,050	13,141	14,157
40	8,324	9,105	9,253	9,923	11,186	11,345	12,171	13,273	14,299
41	8,405	9,193	9,343	10,019	11,294	11,455	12,289	13,401	14,438
42	8,483	9,279	9,430	10,113	11,400	11,563	12,404	13,527	14,573
43	8,560	9,362	9,515	10,204	11,502	11,667	12,516	13,649	14,704
44	8,634	9,443	9,597	10,292	11,602	11,768	12,624	13,767	14,831
45	8,706	9,522	9,677	10,378	11,698	11,865	12,729	13,881	14,954
46	10,584	11,576	11,765	12,617	14,222	14,425	15,475	16,876	18,181
47	10,690	11,692	11,882	12,743	14,364	14,570	15,630	17,045	18,363
48	10,777	11,787	11,979	12,846	14,481	14,688	15,757	17,183	18,512
49	10,842	11,859	12,052	12,925	14,570	14,778	15,853	17,288	18,625
50	11,359	12,424	12,626	13,540	15,263	15,482	16,608	18,111	19,512
51	11,895	13,010	13,222	14,179	15,984	16,212	17,392	18,966	20,433
52	12,140	13,278	13,494	14,471	16,313	16,546	17,750	19,357	20,854
53	12,485	13,655	13,878	14,883	16,777	17,016	18,255	19,907	21,447
54	12,840	14,044	14,273	15,306	17,254	17,500	18,774	20,473	22,057
55	13,315	14,563	14,800	15,872	17,892	18,147	19,468	21,230	22,872
56	14,056	15,373	15,624	16,755	18,887	19,157	20,551	22,411	24,145
57	14,835	16,226	16,490	17,684	19,935	20,220	21,691	23,654	25,484
58	15,655	17,123	17,402	18,662	21,037	21,337	22,890	24,962	26,893
59	16,518	18,066	18,361	19,690	22,196	22,513	24,151	26,337	28,374
60	17,425	19,058	19,369	20,771	23,415	23,749	25,477	27,783	29,933
61	18,378	20,101	20,429	21,908	24,696	25,049	26,872	29,304	31,571
62	19,381	21,198	21,543	23,103	26,043	26,415	28,337	30,902	33,293
63	20,435	22,350	22,714	24,359	27,459	27,851	29,878	32,582	35,103
64	21,771	23,812	24,200	25,952	29,254	29,672	31,832	34,713	37,398
65	23,193	25,367	25,780	27,647	31,165	31,611	33,911	36,980	39,841
66	24,706	27,022	27,463	29,451	33,199	33,673	36,123	39,393	42,440
67	26,316	28,784	29,253	31,371	35,363	35,868	38,478	41,961	45,207
68	28,030	30,658	31,158	33,414	37,665	38,204	40,984	44,693	48,150
69	29,854	32,652	33,184	35,587	40,116	40,689	43,650	47,601	51,283
70	31,794	34,774	35,341	37,900	42,723	43,333	46,486	50,694	54,615
71	30,294	33,134	33,674	36,112	40,707	41,289	44,293	48,303	52,039
72	32,259	35,283	35,858	38,454	43,348	43,967	47,166	51,436	55,414
73	34,349	37,569	38,181	40,946	46,156	46,816	50,223	54,769	59,005
74	36,573	40,001	40,653	43,597	49,145	49,847	53,474	58,314	62,825
75	38,938	42,589	43,283	46,417	52,323	53,071	56,933	62,086	66,889
>75	41,454	45,341	46,080	49,416	55,704	56,501	60,612	66,098	71,211

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**Arogya Sanjeevani Policy, Chola MS**

CHOHLIP20153V011920

Prospectus**Benefit Illustration in respect of policies offered on individual and family floater basis**

Arogya Sanjeevani Policy, Chola MS, Policy Period - ONE Year, Single Premium Payment Mode										
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (sum insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
18	3054	5 Lakhs	3054	5%	23,951	5 Lakhs	18,982	NIL	18,982	5 Lakhs
23	3505	5 Lakhs	3505			5 Lakhs				
48	8049	5 Lakhs	8049			5 Lakhs				
54	10604	5 Lakhs	10604			5 Lakhs				
Total premium for all members of the family is Rs. 25,212/-, when each member is covered separately.			Total premium for all members of the family is Rs.23,951/-, when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs.18,982/-			
Sum Insured available for each individual is Rs.5 Lakhs			Sum Insured available for each family member is Rs.5 Lakhs				Sum Insured of Rs.5 Lakhs is available for the entire family.			
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.										

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**Arogya Sanjeevani Policy, Chola MS**

CHOHLIP20153V011920

Prospectus

Arogya Sanjeevani Policy, Chola MS, Policy Period - ONE Year, Single Premium Payment Mode										
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (sum insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
31	4,336	5 Lakhs	4,336	5%	38548	5 Lakhs	Children not covered above 26 years of age			
60	15,272	5 Lakhs	15,272			5 Lakhs	35,647	NIL	35,647	5 Lakhs
65	20,969	5 Lakhs	20,969			5 Lakhs				
Total premium for all members of the family is Rs. 40,577/-, when each member is covered separately.			Total premium for all members of the family is Rs.38,548/-, when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs.35,647/-			
Sum Insured available for each individual is Rs.5 Lakhs			Sum Insured available for each family member is Rs.5 Lakhs				Sum Insured of Rs.5 Lakhs is available for the entire family.			
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.										

Redressal of Grievance:

Grievance – in case of any grievance relating to servicing the Policy, the insured person may submit in writing to the policy issuing office or regional office for redressal.

For details of grievance officer, kindly refer the link www.cholainsurance.com

IRDAI Integrated Grievance Management System – <https://igms.irda.gov.in/>

Insurance Ombudsman – the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.

No loading shall apply on renewals based on individual claims experience.

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Arogya Sanjeevani Policy, Chola MS

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Prospectus

Section 41. Of Insurance Act, 1938

Prohibition of Rebates: (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.

Insurance is the subject matter of the solicitation.