



Get more from your  
health insurance.

Get **VALUE**.



**A simple, specific and value-for-money  
health cover for first-time policy buyers**



AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha & Homeopathy) treatment covered in addition to Allopathy



Tax benefits



Discount on long term policy purchase



**Chola MS**  
CALL TOLL FREE  
**1800 208 5544**

SMS CHOLA to 56677\*  
[cholainsurance.com](http://cholainsurance.com)

# Introducing Chola Healthline VALUE Plan

For a just-married, ambitious and busy person like you, health insurance is just one of those small requirements towards your overall goal of a secure and happy life.

We understand that. That's why we created VALUE - a simple, value-for-money health plan that takes into account the life stage you're at and protects you, your loved ones and your parents, in case of any medical emergency.











So choose VALUE. And ensure you, your family and your parents' insurance needs are covered when you need it most.

## Who can buy?

You can buy this policy for:

- Yourself, spouse, dependent children, dependent parents, parents in-law and siblings on individual Sum Insured (SI) basis
- Yourself, spouse and dependent children on Floater SI basis

## Key benefits for a SI of ₹ 2, 3, 5, 7.5 & 10 lakhs

 In-patient hospitalisation	Covered
 141 day care procedures / treatment	Covered
 Pre hospitalisation	30 days
 Post hospitalisation	60 days
 Domiciliary hospitalisation expenses per insured person per policy year	Max 7 days
 AYUSH	Covered
 Organ donor	Covered
 Ambulance per hospitalisation	₹1,000
 Co-payment for age above 55 years	10% on all claims
 Pre insurance health checkup	50% of the cost will be reimbursed on issuance of the policy



Cumulative bonus for every claim free year

5% of SI subject to maximum of 25% of SI



Reduction in cumulative bonus in the following year in case of claim

5% of SI



Room boarding & ICU / day

For ₹2 Lakh SI - ₹3,000/day  
For ₹3, 5, 7.5 & 10 Lakhs - Single Ac Room

## Entry age (for fresh proposals)

**Proposer, spouse, dependent parents or in-laws:** From 18 years to 65 years.

**Siblings:** From 05 years to 65 years.

**Children:** Up to 4 children between 90 days to 26 years.

Pre-policy health checkup not required up to 45 years.

## Renewal

- Lifetime
- Grace period for renewal would be 30 days from date of expiry of previous policy. However, claims during the grace period are not payable.

## Sum insured enhancement

- SI can be changed at the time of renewal, subject to written application and acceptance by the company. The increased SI shall be as if a new policy is issued for the additional SI. The additional SI will be available subject to waiting period as per exclusion of the policy wordings.

## Possibility of revision of terms of the policy including premium rates

- Any changes to the policy terms subject to IRDA approval shall be notified to the policy holder at least three months prior to the date when such revision or modification comes into effect with reasons thereto.

## Withdrawal of the Product

- The policy may be withdrawn from the market subject to IRDA approval. We shall notify you of such withdrawal atleast 90 days prior to the renewal date of the policy. As insured, you will have the option to purchase another policy with similar covers, if available with the company subject to portability conditions.

## More VALUE at no extra cost



**Exclusive discount** of 5-50% at pharmacies, labs, hospitals fitness centres, eye hospitals, etc - over 1200 service providers



**Wellness On The Go app:** e-Health card for cashless hospitalization and discounts, policy details, list of network hospitals, health tracking features, customer care details, etc

## Network hospitals

Largest list of network hospitals for availing cashless hospitalisation.

## Claims services

- Chola MS HELP – 24x7 claims administration team to serve you in all claim-related issues. No TPA involvement
- Cashless authorisation within 3 hours of intimation
- Claims for treatment across non-network hospitals will be processed within 21 working days from the date of submission of valid documents subject to policy terms and conditions

## Cashless procedure at network hospital

- **For planned hospitalisation or day care procedure:** Intimation and pre-authorisation to be obtained 72 hours prior to admission. Network hospital list can be downloaded from our website [www.cholainsurance.com](http://www.cholainsurance.com)
- **For emergency hospitalisation:** Intimation and pre-authorisation to be obtained within 48 hours of admission

## Reimbursement claim procedure

- Claim documents to be submitted to the Insurer within 30 days from the date of discharge along with duly filled in and signed claim form

## Policy term

Policy can be availed for 1, 2 & 3 years at one go.

## Premium in ₹ for one year (GST extra as applicable)

Age Band / No. of Members	Sum Insured ₹ 2,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	1,957	2,936	3,406	3,914	4,404	4,932
19-25	2,011	3,017	3,500	4,022	4,525	5,068
26-35	2,747	4,120	4,779	5,493	6,180	6,922
36-40	2,780	4,170	4,838	5,561	6,256	7,006
41-45	3,654	5,481	6,358	7,308	8,221	9,208
46-50	5,648	8,471	9,827	11,295	12,707	14,232
51-55	5,809	8,713	10,107	11,618	13,070	14,638
56-60	8,179	12,269	14,232	16,359	18,404	20,612
61-65	9,888	14,833	17,206	19,777	22,249	24,919

Age Band / No. of Members	Sum Insured ₹ 3,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	3,034	4,551	5,279	6,067	6,826	7,645
19-25	3,117	4,676	5,424	6,235	7,014	7,856
26-35	4,120	6,180	7,169	8,240	9,270	10,383
36-40	4,310	6,464	7,499	8,619	9,696	10,860
41-45	5,481	8,221	9,537	10,962	12,332	13,812
46-50	7,907	11,860	13,757	15,813	17,790	19,925
51-55	8,132	12,199	14,150	16,265	18,298	20,494
56-60	11,451	17,177	19,925	22,902	25,765	28,857
61-65	13,844	20,766	24,088	27,688	31,149	34,887

Age Band / No. of Members	Sum Insured ₹ 5,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	4,795	7,193	8,344	9,590	10,789	12,084
19-25	4,927	7,391	8,574	9,855	11,087	12,417
26-35	5,768	8,652	10,037	11,536	12,978	14,536
36-40	5,894	8,841	10,256	11,789	13,262	14,854
41-45	8,769	13,154	15,259	17,539	19,731	22,099
46-50	13,837	20,755	24,076	27,673	31,132	34,868
51-55	14,232	21,348	24,763	28,464	32,022	35,864
56-60	17,177	25,765	29,888	34,354	38,648	43,286
61-65	20,766	31,149	36,132	41,532	46,723	52,330

Age Band / No. of Members	Sum Insured ₹ 7,50,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	6,263	9,395	10,898	12,526	14,092	15,783
19-25	6,436	9,654	11,198	12,872	14,481	16,218
26-35	8,378	12,566	14,577	16,755	18,849	21,111
36-40	8,480	12,720	14,755	16,960	19,080	21,370
41-45	11,144	16,717	19,391	22,289	25,075	28,084
46-50	17,507	26,261	30,463	35,015	39,392	44,119
51-55	18,588	27,883	32,344	37,177	41,824	46,843
56-60	21,267	31,900	37,004	42,533	47,850	53,592
61-65	25,710	38,565	44,735	51,420	57,848	64,789

Age Band / No. of Members	Sum Insured ₹ 10,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	7,829	11,743	13,622	15,658	17,615	19,729
19-25	8,045	12,067	13,998	16,090	18,101	20,273
26-35	10,472	15,708	18,221	20,944	23,562	26,389
36-40	10,600	15,900	18,444	21,200	23,850	26,712
41-45	13,931	20,896	24,239	27,861	31,344	35,105
46-50	21,884	32,826	38,079	43,769	49,240	55,148
51-55	23,236	34,853	40,430	46,471	52,280	58,554
56-60	26,583	39,875	46,255	53,166	59,812	66,990
61-65	32,138	48,206	55,919	64,275	72,309	80,987

**Discount on long term policy purchase:** 6% on a 2 year policy & 12% on a 3 year policy.

**Floater premium:** Based on the age of senior-most member of the family.

**Discount based on location:** 10% discount on premium for insured from tier 2 locations.

**Tier 1 locations:** Mumbai, Chennai, Bengaluru, Kolkotta, New Delhi, Gurgaon, Hyderabad, Ahmedabad

**Tier 2 locations:** Rest of India excluding Tier 1 locations

### Tax Exemption under Section 80(D)\*

Premium paid under this policy for Self, Spouse, dependent Children and parents is eligible for deduction under Section 80 D of Income Tax Act

\*Tax benefits are subject to change as per applicable laws from time to time

### Free look period

You are allowed 15 days from the date of receipt of policy to review the terms and conditions of the policy and to return the same, if not acceptable. In such a case, the policy will be cancelled from date of cancellation request received at our office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty and pro-rata premium from the risk start date till date of cancellation for the period of coverage enjoyed by you.

## Cancellation

- 15 days' written notice is required for cancellation by either parties
- In case of cancellation by you, we will retain a part of the premium for the period for which you were covered under this policy

## Portability

In the event of you holding a Health Insurance Policy (Individual / Family Floater) with any other Indian insurer, you have the option to port into this product with continuity benefit as per IRDA norms.

## Important exclusions

*(The below list of exclusions are illustrative only. For detailed list of exclusions, please refer to the policy wordings)*

1. A waiting period of 30 days will apply to all claims from the commencement date of the policy except in case of hospitalisation caused by accidents. This exclusion does not apply for subsequent renewals with the company without a break.

2. Expenses incurred on treatment of following diseases within the first two years from the commencement of the policy will not be payable:

Congenital Internal anomaly, Varicose Veins and Varicose Ulcers, Rheumatism and Arthritis of any kind, Treatment of Diseases on Ears / Tonsils / Adenoids / Paranasal Sinuses / Deviated Nasal Septum, Stones in the Urinary and Biliary systems, Gastric or Duodenal Ulcer, any type of benign Cyst / Nodules / Polyps / Tumours / Breast Lumps, Intervertebral Disc Prolapse, and Degenerative Disc / Vertebral Disorders, Cataract, Benign Prostatic Hypertrophy, Myomectomy, Hysterectomy unless because of malignancy, Dilatation and Curettage (D&C), Anal Fistula, Fissure and Piles, all types of Hernia, Hydrocele, Chronic Renal Failure and Joint Replacement Surgery unless because of accident.

If these diseases are pre-existing at the time of proposal, the same will be considered under the policy as per exclusion 3 below. Waiting period of two years will not be applicable if hospitalisation is caused directly due to an accident during policy period.

3. Pre-existing Disease (PED): Benefits will not be available for any pre-existing condition(s) as defined in the policy, until 48 consecutive months of continuous coverage have elapsed, since inception of the first policy with us.

# With you when you need us most



For more details on the plans, call us at **1800 208 5544 (toll free)** or **SMS CHOLA to 56677\*** or visit **www.cholainsurance.com**



### **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.

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\*SMS charges as applicable

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

Prohibition of rebates 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:

(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.

CIN: U66030TN2001PLC047977 | UIN No.: CHOHLIP21300V032021

IRDA Regn. No.123 | CMS/HEALTH/HEALTHLINE-VALUE/BROCHURE/ENG/2428/OCT2020







Your choices have  
always been healthy.  
Now choose a  
health insurance  
to match.

**Chola**  
**HEALTHLINE**



### Provides comprehensive protection for the whole family

-  Freedom to decide your treatment - AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha & Homeopathy) treatment covered in addition to Allopathy
-  Freedom to decide your choice of doctor/hospital - No co-payment for non-network hospitals
-  Freedom to decide on room - No limits on room rent
-  Freedom from surprises - No sub-limits

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 **Chola MS**  
GENERAL INSURANCE

# Introducing Chola Healthline FREEDOM Plan

You're enjoying a rewarding career and a blossoming family. Now the last thing you want is to be captive to the fears of escalating healthcare costs.











We understand that. That's why we created FREEDOM - a comprehensive protection plan for the whole family. The plan takes into account the life stage you're at, and the kind of cover you and your family need, in case of a hospitalisation. So choose FREEDOM. And ensure your family's insurance needs, and happiness, are covered when you need it most.

## Who can buy?

You can buy this policy for:

- Yourself, spouse, dependent children, dependent parents, parents in-law and siblings on individual Sum Insured (SI) basis
- Yourself, spouse and dependent children on Floater SI basis

## Key benefits for SI of ₹ 3, 5, 7.5, 10 & 15 lakhs

 In-patient hospitalisation	Covered
 Pre hospitalisation	60 days
 Post hospitalisation	90 days
 Domiciliary hospitalisation expenses per insured person per policy year	Max 7 days
 AYUSH	Covered
 Organ donor	Covered
 Ambulance per hospitalisation	₹ 2000
 Health checkup	Once in 3 consecutive claim free years
 Cumulative bonus for every claim free year	5% of SI subject to maximum of 50% of SI
 Reduction in cumulative bonus in the following year in case of claim	5% of SI

## The big **5** benefits

- 1 No co-payment
- 2 No sub-limits on room rent, consultation fees and diagnostic costs
- 3 141 day care procedures / treatment covered
- 4 7 days (max) for domiciliary hospitalisation expenses per insured person per policy year
- 5 50% of the pre insurance health check up cost will be reimbursed on issuance of policy

## Entry age (for fresh proposals)

**Proposer, spouse, dependent parents or in-laws:** From 18 years to 65 years.

**Siblings:** From 05 years to 65 years.

**Children:** Up to 4 children between 90 days to 26 years.

Pre-policy health checkup not required up to 45 years.

## Renewal

- Lifetime
- Grace period for renewal would be 30 days from date of expiry of previous policy. However, claims during the grace period are not payable.

## Sum insured enhancement

- SI can be changed at the time of renewal, subject to written application and acceptance by the company. The increased SI shall be as if a new policy is issued for the additional SI. The additional SI will be available subject to waiting period as per exclusion of the policy wordings.

## Possibility of revision of terms of the policy including premium rates

- Any changes to the policy terms subject to IRDA approval shall be notified to the policy holder at least three months prior to the date when such revision or modification comes into effect with reasons thereto.

## Withdrawal of the Product

- The policy may be withdrawn from the market subject to IRDA approval. We shall notify you of such withdrawal atleast 90 days prior to the renewal date of the policy. As insured, you will have the option to purchase another policy with similar covers, if available with the company subject to portability conditions.

## More VALUE at no extra cost



**Exclusive discount** of 5-50% at pharmacies, labs, hospitals fitness centres, eye hospitals, etc - over 1200 service providers



**Wellness On The Go app:** E-Health card for cashless hospitalisation and discounts, policy details, list of network hospitals, health tracking features, customer care details, etc

## Network hospitals

Largest list of network hospitals for availing cashless hospitalisation.

## Claims services

- Chola MS HELP – 24x7 claims administration team to serve you in all claim-related issues. No TPA involvement
- Cashless authorisation within 3 hours of intimation
- Claims for treatment across non-network hospitals will be processed within 21 working days from the date of submission of valid documents subject to policy terms and conditions

## Cashless procedure at network hospital

- **For planned hospitalisation or day care procedure:** Intimation and pre-authorisation to be obtained 72 hours prior to admission. Network hospital list can be downloaded from our website [www.cholainsurance.com](http://www.cholainsurance.com)
- **For emergency hospitalisation:** Intimation and pre-authorisation to be obtained within 48 hours of admission

## Reimbursement claim procedure

- Claim documents to be submitted to the Insurer within 30 days from the date of discharge along with duly filled in and signed claim form

## Policy Term

Policy can be availed for 1, 2 & 3 years at one go.

## Premium in ₹ for one year (GST extra as applicable)

Age Band / No. of Members	Sum Insured ₹ 3,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	3,801	5,702	6,614	7,603	8,553	9,579
19-25	3,899	5,849	6,785	7,799	8,774	9,827
26-35	5,074	7,611	8,829	10,148	11,416	12,786
36-40	5,296	7,944	9,215	10,592	11,916	13,346
41-45	6,667	10,001	11,601	13,335	15,001	16,802
46-50	9,506	14,260	16,541	19,013	21,390	23,956
51-55	9,771	14,656	17,001	19,541	21,984	24,622
56-60	14,571	21,856	25,353	29,142	32,784	36,718
61-65	17,563	26,345	30,560	35,127	39,517	44,260

Age Band / No. of Members	Sum Insured ₹ 5,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	5,866	8,799	10,207	11,732	13,198	14,782
19-25	6,021	9,032	10,477	12,042	13,547	15,173
26-35	7,005	10,508	12,189	14,011	15,762	17,653
36-40	7,153	10,729	12,446	14,306	16,094	18,026
41-45	10,520	15,780	18,305	21,041	23,671	26,511
46-50	16,452	24,678	28,627	32,904	37,017	41,459
51-55	16,914	25,372	29,431	33,829	38,058	42,625
56-60	21,733	32,600	37,816	43,467	48,900	54,768
61-65	26,222	39,333	45,626	52,444	59,000	66,080

Age Band / No. of Members	Sum Insured ₹ 7,50,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	7,586	11,379	13,200	15,173	17,069	19,117
19-25	7,789	11,683	13,553	15,578	17,525	19,628
26-35	10,063	15,095	17,510	20,126	22,642	25,359
36-40	10,183	15,275	17,719	20,366	22,912	25,661
41-45	13,303	19,955	23,147	26,606	29,932	33,524
46-50	20,752	31,128	36,108	41,503	46,691	52,294
51-55	22,017	33,026	38,310	44,034	49,539	55,483
56-60	26,849	40,274	46,718	53,699	60,411	67,661
61-65	32,407	48,610	56,388	64,814	72,916	81,666

Age Band / No. of Members	Sum Insured ₹ 10,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	9,421	14,132	16,393	18,843	21,198	23,742
19-25	9,675	14,512	16,834	19,350	21,768	24,380
26-35	12,518	18,776	21,781	25,035	28,164	31,544
36-40	12,667	19,001	22,041	25,335	28,502	31,922
41-45	16,567	24,851	28,827	33,135	37,276	41,750
46-50	25,878	38,817	45,028	51,756	58,226	65,213
51-55	27,460	41,190	47,781	54,920	61,785	69,199
56-60	33,500	50,251	58,291	67,001	75,376	84,421
61-65	40,447	60,671	70,378	80,895	91,006	1,01,927

Age Band / No. of Members	Sum Insured ₹ 15,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	12,174	18,261	21,183	24,348	27,392	30,679
19-25	12,503	18,755	21,756	25,007	28,133	31,509
26-35	16,199	24,299	28,186	32,398	36,448	40,822
36-40	16,394	24,591	28,525	32,788	36,886	41,313
41-45	21,464	32,196	37,347	42,928	48,294	54,089
46-50	33,568	50,352	58,408	67,136	75,528	84,591
51-55	35,624	53,437	61,986	71,249	80,155	89,773
56-60	43,477	65,215	75,650	86,954	97,823	1,09,561
61-65	52,508	78,762	91,364	1,05,016	1,18,142	1,32,320

**Discount on long term policy purchase:** 6% on a 2 year policy & 12% on a 3 year policy.

**Floater premium:** Based on the age of senior-most member of the family.

**Discount based on location:** 10% discount on premium for insured from tier 2 locations.

**Tier 1 locations:** Mumbai, Chennai, Bengaluru, Kolkotta, New Delhi, Gurgaon, Hyderabad, Ahmedabad

**Tier 2 locations:** Rest of India excluding Tier 1 locations

### Tax exemption under Sec 80(D) up to ₹55,000\*

- ₹25,000\* towards premium for self, spouse and dependent children
- ₹30,000 towards premium for parents over 60 years of age

\*Tax benefits are subject to change as per applicable laws from time to time

### Free look period

You are allowed 15 days from the date of receipt of policy to review the terms and conditions of the policy and to return the same, if not acceptable. In such a case, the policy will be cancelled from date of cancellation request received at our office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty and pro-rata premium from the risk start date till date of cancellation for the period of coverage enjoyed by you.

## Cancellation

- 15 day's written notice is required for cancellation by either parties
- In case of cancellation by you, we will retain a part of the premium for the period for which you were covered under this policy

## Portability

In the event of you holding a Health Insurance Policy (Individual / Family Floater) with any other Indian insurer, you have the option to port into this product with continuity benefit as per IRDA norms.

## Important exclusions

*(The list of exclusions below is illustrative only. For detailed list of exclusions, please refer to the policy wordings)*

1. A waiting period of 30 days will apply to all claims from the commencement date of the policy except in case of hospitalisation caused by accidents. This exclusion does not apply for subsequent renewals with the company without a break.

2. Expenses incurred on treatment of following diseases within the first two years from the commencement of the policy will not be payable:

Congenital Internal anomaly, Varicose Veins and Varicose Ulcers, Rheumatism and Arthritis of any kind, Treatment of Diseases on Ears / Tonsils / Adenoids / Paranasal Sinuses / Deviated Nasal Septum, Stones in the Urinary and Biliary systems, Gastric or Duodenal Ulcer, any type of benign Cyst / Nodules / Polyps / Tumours / Breast Lumps, Intervertebral Disc Prolapse, and Degenerative Disc / Vertebral Disorders, Cataract, Benign Prostatic Hypertrophy, Myomectomy, Hysterectomy unless because of malignancy, Dilatation and Curettage (D&C), Anal Fistula, Fissure and Piles, all types of Hernia, Hydrocele, Chronic Renal Failure and Joint Replacement Surgery unless because of accident.

If these diseases are pre-existing at the time of proposal, the same will be considered under the policy as per exclusion 3 below. Waiting period of two years will not be applicable if hospitalisation is caused directly due to an accident during policy period.

3. Pre-existing Disease (PED): Benefits will not be available for any pre-existing condition(s) as defined in the policy, until 48 consecutive months of continuous coverage have elapsed since inception of the first policy with us.

With you  
when you need us most



For more details on the plans, call us at **1800 208 5544 (toll free)** or **SMS CHOLA to 56677\*** or visit **www.cholainsurance.com**



**Cholamandalam MS General Insurance Company Limited**

(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd., Japan)

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\*SMS charges as applicable.

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Prohibition of rebates 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:

(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.

CIN: U66030TN2001PLC047977 | UIN No.: CHOHLIP21300V032021

IRDA Regn. No.123 |

CMS/HEALTH/HEALTHLINE-FREEDOM/BROCHURE/ENG/2429/OCT2020









For a rich  
choice.  
Get  
**ENRICH.**



### Total wellness insurance cover

-  Double Sum Insured for 14 critical illnesses and any accident
-  Cumulative bonus of 50% of your Sum Insured per year; maximum 100%
-  Lump sum for extended hospitalisation cover over and above the Sum Insured
-  Free health checkup

 **Chola MS**  
CALL TOLL FREE  
**1800 208 5544**

SMS CHOLA to 56677\*  
[cholainsurance.com](http://cholainsurance.com)

# Introducing Chola Healthline ENRICH Plan

You've worked hard to make it this far. You've taken care of everything that everyone in your family needs. Now, the last thing you need is to be weighed down by the fears of escalating healthcare costs.










We understand that. That's why we created ENRICH - a total wellness insurance cover that takes care of the rising healthcare expenses that come with rising age levels. The policy offers you and your family dependents total wellness cover. And, not to mention, total peace of mind. So get ENRICH. And ensure your family's insurance needs, and happiness, are covered when you need it most.








## Who can buy?

You can buy this policy for:

- Yourself, spouse, dependent children, dependent parents, parents-in-law and siblings on individual Sum Insured (SI) basis
- Yourself, spouse and dependent children on Floater SI basis

## Key benefits for SI of ₹3, 5, 7.5, 10, 15, 20 & 25 lakhs

 In-patient hospitalisation	Covered
 141 day care procedures / treatment	Covered
 Pre hospitalisation	60 days
 Post hospitalisation	90 days
 Domiciliary hospitalisation expenses per insured person per policy year	Max 7 days
 AYUSH	Covered
 Organ donor	Covered
 Ambulance per hospitalisation	₹2,000
 Pre-insurance health checkup reimbursement	100% of the cost will be reimbursed on issuance of the policy

	Child hospitalisation allowance per hospitalisation	₹500 per day for 7 days
	Extended hospitalisation allowance (min. 10 days hospitalization)	₹10,000 lump sum
	Double SI (refer illustration 1 below)	For 14 named critical illnesses & any accident
	Room rent, consultation fees, diagnostic costs	At actuals
	Health checkup	Once in 2 consecutive claim free years
	Cumulative bonus for every claim free year (refer Illustration 2 below)	50% of SI subject to maximum of 100% of base SI
	Reduction in cumulative bonus in case of claim in the following year	50% of SI

### Illustration 1 – Double SI

Mr. Kiran has purchased an Enrich Plan for SI of ₹3 lakhs covering himself. Mr. Kiran is hospitalised for Open Chest CABG (named Critical Illness) and his total claim amount is ₹5 lakhs. Thanks to the special Double SI feature under this plan for hospitalisation expenses arising out of named critical illness, Mr. Kiran's claim of ₹5 lakhs will be paid in full, which is otherwise restricted to ₹3 lakhs.

### Illustration 2 – Double SI and Cumulative Bonus

Mr. Kumar (45 year old businessman) has purchased an Enrich Family Floater Plan of ₹3 lakhs for self and his wife. There is no claim during the first year of the policy. On renewal, he gets 50% bonus, i.e ₹1.5 lakhs. There is an accident claim for his wife under the renewed policy and the total claim amount of ₹5 lakhs which is fully paid.

Subsequently, during the same year, Mr. Kumar is unfortunately hospitalised for heart attack. His total medical expense is ₹2.5 lakhs, which is fully paid. Please refer the following table to understand better how both the claims are paid.

Details	Amount (₹)	Claim amount available
Base SI	₹3,00,000	₹3,00,000
Bonus - 50% of base SI on renewal	₹1,50,000	₹4,50,000
Mrs. Kumar's claim	₹5,00,000	₹4,50,000
Mrs. Kumar's balance claim amount of ₹50,000 is settled from Double SI benefit		
Double SI	₹3,00,000	₹3,00,000
Mrs. Kumar's balance claim amount	₹50,000	₹2,50,000
Mr. Kumar's claim	₹2,50,000	Nil

Mr. Kumar has paid a small premium for maximum peace of mind.

The above examples are purely illustrative. You may contact your advisor or refer to policy wordings on our website for further details.

### Entry age (for fresh proposals)

**Proposer, spouse, dependent parents or in-laws:** From 18 years to 65 years

**Siblings:** From 05 years to 65 years

**Children:** Up to 4 children between 90 days to 26 years

Pre-policy health checkup not required up to 45 years

### Renewal

- Lifetime
- Grace period for renewal would be 30 days from date of expiry of previous policy. However, claims during the grace period are not payable.

### Sum insured enhancement

- SI can be changed at the time of renewal, subject to written application and acceptance by the company. The increased SI shall be as if a new policy is issued for the additional SI. The additional SI will be available subject to waiting period as per exclusion of the policy wordings.

### Possibility of revision of terms of the policy including premium rates

- Any changes to the policy terms subject to IRDA approval shall be notified to the policy holder at least three months prior to the date when such revision or modification comes into effect with reasons thereto.

### Withdrawal of the Product

- The policy may be withdrawn from the market subject to IRDA

approval. We shall notify you of such withdrawal atleast 90 days prior to the renewal date of the policy. As insured, you will have the option to purchase another policy with similar covers, if available with the company subject to portability conditions.

## Network hospitals

Largest list of network hospitals for availing cashless hospitalisation.

## Claims services

- Chola MS HELP – 24x7 claims administration team to serve you in all claim-related issues. No TPA involvement.
- Cashless authorization within 3 hours of intimation
- Claims for treatment across non-network hospitals will be processed within 21 working days from the date of submission of valid documents, subject to policy terms and conditions

## Cashless procedure at network hospital

- **For planned hospitalisation or day care procedure:** Intimation and pre-authorisation to be obtained 72 hours prior to admission. Network hospital list can be downloaded from our website [www.cholainsurance.com](http://www.cholainsurance.com)
- **For emergency hospitalisation:** Intimation and pre-authorisation to be obtained within 48 hours of admission

## Reimbursement claim procedure

- Claim documents to be submitted to the Insurer within 30 days from the date of discharge along with duly filled in and signed claim form

## Policy term

Policy can be availed for 1, 2 & 3 years at one go

### Premium in ₹ for one year (GST extra as applicable)

Age Band / No. of Members	Sum Insured ₹3,00,000					
	Individual		Family Floater			
	1	2	3	4	5	6
Up to 18 Yrs	5,265	7,897	9,161	10,530	11,846	13,267
19-25	5,391	8,087	9,381	10,783	12,130	13,586
26-35	6,758	10,137	11,759	13,516	15,206	17,031
36-40	7,003	10,505	12,186	14,006	15,757	17,648
41-45	8,746	13,120	15,219	17,493	19,679	22,041
46-50	12,180	18,270	21,193	24,359	27,404	30,693
51-55	12,636	18,954	21,986	25,272	28,431	31,842
56-60	18,380	27,570	31,981	36,760	41,355	46,317
61-65	22,051	33,077	38,369	44,102	49,615	55,569

Age Band / No. of Members	Sum Insured ₹5,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	7,771	11,656	13,521	15,542	17,484	19,582
19-25	7,970	11,956	13,869	15,941	17,933	20,085
26-35	9,165	13,748	15,948	18,331	20,622	23,097
36-40	9,330	13,996	16,235	18,661	20,993	23,513
41-45	13,404	20,106	23,323	26,808	30,160	33,779
46-50	20,417	30,626	35,526	40,835	45,939	51,452
51-55	21,047	31,571	36,622	42,095	47,356	53,039
56-60	27,068	40,602	47,098	54,136	60,903	68,211
61-65	32,415	48,623	56,403	64,831	72,934	81,687

Age Band / No. of Members	Sum Insured ₹7,50,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	9,850	14,775	17,139	19,700	22,162	24,822
19-25	10,075	15,112	17,530	20,150	22,668	25,389
26-35	12,743	19,115	22,174	25,487	28,673	32,114
36-40	12,880	19,320	22,411	25,760	28,980	32,457
41-45	16,802	25,203	29,235	33,604	37,804	42,341
46-50	25,631	38,447	44,598	51,262	57,670	64,591
51-55	27,178	40,767	47,289	54,355	61,150	68,488
56-60	33,778	50,667	58,774	67,556	76,001	85,121
61-65	40,094	60,141	69,764	80,188	90,212	1,01,037

Age Band / No. of Members	Sum Insured ₹10,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	12,153	18,230	21,147	24,307	27,345	30,626
19-25	12,434	18,650	21,634	24,867	27,976	31,333
26-35	15,779	23,668	27,455	31,557	35,502	39,762
36-40	15,949	23,924	27,752	31,898	35,886	40,192
41-45	20,903	31,354	36,371	41,806	47,031	52,675
46-50	32,050	48,075	55,768	64,101	72,113	80,767
51-55	34,006	51,009	59,170	68,012	76,513	85,695
56-60	41,964	62,946	73,018	83,928	94,420	1,05,750
61-65	49,858	74,787	86,753	99,716	1,12,180	1,25,642

## More VALUE at no extra cost



**Exclusive discounts** of 5-50% at pharmacies, labs, hospitals fitness centres, eye hospitals, etc. - over 1200 service providers



**Wellness On The Go app:** e-Health card for cashless hospitalization and discounts, policy details, list of network hospitals, health tracking features, customer care details, etc.

## Premium in ₹ for one year (GST extra as applicable)

Age Band / No. of Members	Sum Insured ₹15,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	15,414	23,122	26,821	30,829	34,683	38,844
19-25	15,775	23,663	27,449	31,551	35,495	39,754
26-35	20,090	30,135	34,957	40,180	45,203	50,627
36-40	20,310	30,466	35,340	40,621	45,698	51,182
41-45	26,708	40,062	46,472	53,416	60,093	67,305
46-50	41,105	61,658	71,523	82,210	92,487	1,03,585
51-55	43,633	65,449	75,921	87,266	98,174	1,09,955
56-60	53,918	80,877	93,817	1,07,836	1,21,316	1,35,874
61-65	64,107	96,160	1,11,546	1,28,213	1,44,240	1,61,549

Age Band / No. of Members	Sum Insured ₹20,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	18,942	28,413	32,959	37,884	42,619	47,733
19-25	19,390	29,085	33,739	38,780	43,628	48,863
26-35	24,754	37,130	43,071	49,507	55,696	62,379
36-40	25,027	37,541	43,548	50,055	56,312	63,069
41-45	32,987	49,481	57,398	65,975	74,221	83,128
46-50	50,899	76,348	88,564	1,01,798	1,14,523	1,28,265
51-55	54,046	81,068	94,039	1,08,091	1,21,603	1,36,195
56-60	66,848	1,00,272	1,16,315	1,33,695	1,50,407	1,68,456
61-65	79,518	1,19,277	1,38,362	1,59,036	1,78,916	2,00,386

Age Band / No. of Members	Sum Insured ₹25,00,000					
	Individual	Family Floater				
		1	2	3	4	5
Up to 18 Yrs	22,470	33,706	39,099	44,941	50,559	56,626
19-25	23,006	34,509	40,030	46,012	51,763	57,975
26-35	29,419	44,128	51,188	58,837	66,192	74,135
36-40	29,746	44,619	51,758	59,492	66,929	74,960
41-45	39,269	58,903	68,327	78,537	88,354	98,957
46-50	60,696	91,044	1,05,611	1,21,392	1,36,566	1,52,954
51-55	64,462	96,693	1,12,164	1,28,924	1,45,040	1,62,444
56-60	79,782	1,19,673	1,38,820	1,59,564	1,79,509	2,01,050
61-65	94,935	1,42,403	1,65,187	1,89,870	2,13,604	2,39,237

**Discount on long term policy purchase:** 6% on a 2 year policy and 12% on a 3 year policy

**Floater premium:** Based on the age of senior-most member of the family

**Discount based on location:** 10% discount on premium for insured from Tier 2 locations

**Tier 1 locations:** Mumbai, Chennai, Bengaluru, Kolkotta, New Delhi, Gurgaon, Hyderabad, Ahmedabad

**Tier 2 locations:** Rest of India, excluding Tier 1 locations

### Tax exemption under Sec 80(D) up to ₹55,000\*

- ₹25,000\* towards premium for self, spouse and dependent children
- ₹30,000 towards premium for parents over 60 years of age

\*Tax benefits are subject to change as per applicable laws from time to time

### Free look period

You are allowed 15 days from the date of receipt of policy to review the terms and conditions of the policy and to return the same, if not acceptable. In such a case, the policy will be cancelled from date of cancellation request received at our office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty and pro-rata premium from the risk start date till date of cancellation for the period of coverage enjoyed by you.



## Cancellation

- 15 days' written notice is required for cancellation by either parties
- In case of cancellation by you, we will retain a part of the premium for the period for which you were covered under this policy

## Portability

In the event of you holding a Health Insurance Policy (Individual / Family Floater) with any other Indian insurer, you have the option to port into this product with continuity benefit as per IRDA norms.

## Important exclusions

*(The list of exclusions below is illustrative only. For detailed list of exclusions, please refer to the policy wordings)*

1. A waiting period of 30 days will apply to all claims from the commencement date of the policy except in case of hospitalisation caused by accidents. This exclusion does not apply for subsequent renewals with the company without a break.

2. Expenses incurred on treatment of following diseases within the first 2 years from the commencement of the policy will not be payable:

Congenital Internal anomaly, Varicose Veins and Varicose Ulcers, Rheumatism and Arthritis of any kind, Treatment of Diseases on Ears / Tonsils / Adenoids / Paranasal Sinuses / Deviated Nasal Septum, Stones in the Urinary and Biliary systems, Gastric or Duodenal Ulcer, any type of benign Cyst / Nodules / Polyps / Tumours / Breast Lumps, Intervertebral Disc Prolapse, and Degenerative Disc / Vertebral Disorders, Cataract, Benign Prostatic Hypertrophy, Myomectomy, Hysterectomy unless because of malignancy, Dilatation and Curettage (D&C), Anal Fistula, Fissure and Piles, all types of Hernia, Hydrocele, Chronic Renal Failure and Joint Replacement Surgery unless because of accident.

If these diseases are pre-existing at the time of proposal, the same will be considered under the policy as per exclusion 3 below. Waiting period of 2 years will not be applicable if hospitalization is caused directly due to an accident during policy period.

3. Pre-existing Disease (PED): Benefits will not be available for any pre-existing condition(s) as defined in the policy until 48 consecutive months of continuous coverage have elapsed since inception of the first policy with us.

# With you when you need us most



For more details on the plans, call us at **1800 208 5544 (toll free)** or **SMS CHOLA to 56677\*** or visit **www.cholainsurance.com**



**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: +91-44-4044 5400 | F: +91-44-4044 5550 | E: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

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\*SMS charges as applicable.

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

Prohibition of rebates 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:

(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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IRDA Regn. No.123|

CMS/HEALTH/HEALTHLINE-ENRICH/BROCHURE/ENG/2431/OCT2020

For a healthy  
business and  
a healthy home.  
Choose  
PRIVILEGE.

**Chola**  
HEALTHLINE



New!  
**PRIVILEGE**  
Plan

An all-inclusive health insurance cover that means business



Double Sum Insured for 14 critical illnesses and any accident



Covers maternity expenses



Covers hospitalization expenses for new born baby



Free health check up



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 **Chola MS**  
GENERAL INSURANCE

# Introducing Chola Healthline PRIVILEGE Plan

Working for somebody was too mainstream for you. So, you worked your socks off and created a path for yourself. And now, you're a leader and a trendsetter for a generation. There's just the little matter of your health that needs looking after.










We understand that. That's why we created PRIVILEGE – an all-inclusive health insurance cover that ensures your family's health is covered while you're busy changing the world. You and your dependents will be offered complete wellness cover under this policy, including maternity and childbirth. In a nutshell, with PRIVILEGE, you can just focus on scaling new heights and let us focus on you. The world needs forerunners like you. Just know that we'll be there with you every step of the way.










## Who can buy?

You can buy this policy for:

- Yourself, spouse, dependent children, dependent parents, parents in-law and siblings on individual Sum Insured (SI) basis
- Yourself, spouse and dependent children on Floater SI basis

## Key benefits for SI of ₹5, 7.5, 10, 15, 20 & 25 lakhs

 In-patient hospitalisation	Covered
 141 day care procedures/treatment	Covered
 Pre hospitalisation	60 days
 Post hospitalisation	90 days
 Domiciliary hospitalisation expenses per insured person per policy year	Max 7 days
 AYUSH	Covered
 Organ donor	Covered
 Ambulance per hospitalisation	₹5,000
 Maternity Expenses	upto ₹1 lakh per delivery

 New born baby hospitalisation Expenses	Covered within the SI of the insured mother / Floater SI
 Pre insurance health check up reimbursement	100% of the cost will be reimbursed on issuance of the policy
 Outpatient Dental / Specs / Contact lens / hearing aids	₹10,000 every 2 yrs
 Extended hospitalisation allowance (min. 10 days hospitalisation)	₹10,000 lumpsum
 Double SI (refer illustration 1 below)	For 14 named Critical Illness & any accident
 Cost of Specialist opinion for Critical Illness	upto ₹25,000
 Health Check up	Once in 2 consecutive claim free years
 Cumulative bonus for every claim free year (refer illustration 2 below)	5% of SI subject to maximum of 50% of SI
 Reduction in cumulative bonus in case of claim in the following year	5% of SI

### Illustration 1 – Double SI

Mr. Sharma has purchased a Privilege Plan for SI of ₹5 lakhs covering himself. Mr. Sharma is hospitalised for Open Heart Replacement (named Critical Illness) and his total claim amount is ₹7 lakhs. Thanks to the special Double SI feature under this plan for hospitalisation expenses arising out of named critical illness, Mr. Sharma's claim of ₹7 lakhs will be paid in full, which is otherwise restricted to ₹5 lakhs.

### Illustration 2 – Double SI and Cumulative Bonus

Mr. Anand (37 year old entrepreneur) has purchased a Privilege Family Floater Plan of ₹5 lakhs for self and his wife. There is no claim during the first year of the policy. On renewal, he gets 5% bonus, ie. ₹25,000. There is an accident claim for his wife under the renewed policy and the total claim amount of ₹6 lakhs which is fully paid.

Subsequently, during the same year, Mr. Anand is unfortunately hospitalised for Heart Attack. His total medical expenses is ₹2 lakhs which is fully paid. Please refer the table below to understand better how both the claims are paid.

Details	Amount (₹)	Claim amount available
Base SI	₹5,00,000	₹5,00,000
Bonus - 5% of base SI on renewal	₹25,000	₹5,25,000
Mrs. Anand's claim	₹6,00,000	₹5,25,000
Mrs .Anand's balance claim amount of ₹75,000 is settled from Double SI benefit		
Double SI	₹5,00,000	₹5,00,000
Mrs. Anand's balance claim amount	₹75,000	₹4,25,000
Mr. Anand's claim	₹2,00,000	₹2,25,000

Mr. Anand has paid a small premium for maximum peace of mind.

The above examples are purely illustrative. You may contact your advisor or refer to policy wordings on our website for further details.

### Entry age (for fresh proposals)

Proposer, spouse, dependent parents or in-laws : From 18 years to 65 years

Siblings: From 05 years to 65 years

Children: Up to 4 children between 90 days to 26 years

Pre-policy health checkup not required up to 45 years

### Renewal

- Lifetime
- Grace period for renewal would be 30 days from date of expiry of previous policy. However, claims during the grace period are not payable.

### Sum insured enhancement

- SI can be changed at the time of renewal, subject to written application and acceptance by the company. The increased SI shall be as if a new policy is issued for the additional SI. The additional SI will be available subject to waiting period as per exclusion of the policy wordings.

### Possibility of revision of terms of the policy including premium rates

- Any changes to the policy terms subject to IRDA approval shall be notified to the policy holder at least three months prior to the date when such revision or modification comes into effect with reasons thereto.

### Withdrawal of the Product

- The policy may be withdrawn from the market subject to IRDA

approval. We shall notify you of such withdrawal 90 days prior to the renewal date of the policy. As insured, you will have the option to purchase another policy with similar covers, if available with the company subject to portability conditions.

## Network hospitals

Largest list of network hospitals for availing cashless hospitalisation.

## Claims services

- Chola MS HELP – 24x7 claims administration team to serve you in all claim-related issues. No TPA involvement.
- Cashless authorization within 3 hours of intimation
- Claims for treatment across non-network hospitals will be processed within 21 working days from the date of submission of valid documents subject to policy terms and conditions

## Cashless procedure at network hospital

- **For planned hospitalisation or day care procedure:** Intimation and Pre-authorisation to be obtained 72 hours prior to admission. Network hospital list can be downloaded from our website [www.cholainsurance.com](http://www.cholainsurance.com)
- **For emergency hospitalisation:** Intimation and pre-authorization to be obtained within 48 hours of admission

## Reimbursement claim procedure:

- Claim documents to be submitted to the Insurer within 30 days from the date of discharge along with duly filled in and signed claim form

## Policy term

Policy can be availed for 1, 2 & 3 years at one go.

## Premium in ₹ for one year (GST extra as applicable)

Age Band / No. of Members	Sum Insured ₹ 5,00,000					
	Individual	Family Floater				
		1	2	3	4	5
Up to 18 Yrs	11,469	17,204	19,957	22,939	25,806	28,903
19-25	17,268	25,903	30,047	34,537	38,854	43,516
26-35	18,512	27,768	32,211	37,025	41,653	46,651
36-40	18,674	28,011	32,493	37,348	42,016	47,058
41-45	22,836	34,255	39,735	45,673	51,382	57,548
46-50	24,384	36,575	42,428	48,767	54,863	61,447
51-55	25,033	37,549	43,557	50,065	56,323	63,082
56-60	31,193	46,789	54,275	62,385	70,183	78,605
61-65	36,630	54,945	63,736	73,260	82,417	92,307

Age Band / No. of Members	Sum Insured ₹ 7,50,000					
	Individual	Family Floater				
	1	2	3	4	5	6
Up to 18 Yrs	13,573	20,359	23,617	27,146	30,539	34,204
19-25	19,393	29,090	33,744	38,787	43,635	48,871
26-35	22,124	33,186	38,495	44,247	49,778	55,752
36-40	22,255	33,382	38,724	44,510	50,074	56,083
41-45	26,277	39,416	45,723	52,555	59,124	66,219
46-50	29,661	44,491	51,610	59,321	66,737	74,745
51-55	31,232	46,848	54,344	62,464	70,272	78,705
56-60	38,027	57,041	66,167	76,054	85,561	95,828
61-65	44,417	66,625	77,286	88,834	99,938	1,11,931

Age Band / No. of Members	Sum Insured ₹ 10,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
upto 18 Yrs	15,909	23,863	27,681	31,818	35,795	40,090
19-25	21,785	32,677	37,905	43,569	49,016	54,897
26-35	25,199	37,799	43,847	50,399	56,699	63,503
36-40	25,364	38,045	44,133	50,727	57,068	63,916
41-45	30,437	45,655	52,960	60,873	68,482	76,700
46-50	36,169	54,254	62,935	72,339	81,381	91,147
51-55	38,156	57,235	66,392	76,313	85,852	96,154
56-60	46,316	69,474	80,590	92,632	1,04,211	1,16,716
61-65	54,293	81,439	94,469	1,08,585	1,22,158	1,36,817

Age Band / No. of Members	Sum Insured ₹ 15,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
upto 18 Yrs	19,293	28,940	33,570	38,586	43,409	48,618
19-25	25,252	37,878	43,938	50,504	56,817	63,635
26-35	29,673	44,509	51,630	59,345	66,763	74,775
36-40	29,886	44,829	52,002	59,772	67,243	75,313
41-45	36,461	54,691	63,442	72,922	82,037	91,881
46-50	45,562	68,343	79,278	91,125	1,02,515	1,14,817
51-55	48,144	72,216	83,770	96,288	1,08,324	1,21,322
56-60	58,728	88,092	1,02,187	1,17,456	1,32,138	1,47,994
61-65	69,076	1,03,614	1,20,192	1,38,152	1,55,421	1,74,072



## More VALUE at no extra cost



**Exclusive discounts** of 5-50% at pharmacies, labs, hospitals fitness centres, eye hospitals, etc. - over 1200 service providers



**Wellness On The Go app:** e-Health card for cashless hospitalisation and discounts, policy details, list of network hospitals, health tracking features, customer care details, etc.

## Premium in ₹ for one year (GST extra as applicable)

Age Band / No. of Members	Sum Insured ₹ 20,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
upto 18 Yrs	22,959	34,439	39,949	45,918	51,658	57,857
19-25	29,008	43,512	50,474	58,016	65,269	73,101
26-35	34,519	51,778	60,062	69,037	77,667	86,987
36-40	34,785	52,178	60,526	69,571	78,267	87,659
41-45	42,987	64,481	74,798	85,975	96,721	1,08,328
46-50	55,738	83,607	96,984	1,11,476	1,25,410	1,40,460
51-55	58,963	88,445	1,02,596	1,17,927	1,32,668	1,48,588
56-60	72,174	1,08,261	1,25,583	1,44,348	1,62,392	1,81,879
61-65	85,091	1,27,637	1,48,059	1,70,183	1,91,456	2,14,430

Age Band / No. of Members	Sum Insured ₹ 25,00,000					
	Individual	Family Floater				
	1	2	3	4	5	6
upto 18 Yrs	26,625	39,937	46,327	53,249	59,905	67,094
19-25	32,764	49,146	57,009	65,528	73,719	82,565
26-35	39,364	59,046	68,493	78,728	88,569	99,197
36-40	39,684	59,526	69,050	79,368	89,289	1,00,003
41-45	49,513	74,269	86,153	99,026	1,11,404	1,24,773
46-50	65,913	98,870	1,14,689	1,31,826	1,48,304	1,66,101
51-55	69,782	1,04,674	1,21,421	1,39,565	1,57,011	1,75,852
56-60	85,620	1,28,430	1,48,979	1,71,240	1,92,645	2,15,762
61-65	1,01,106	1,51,659	1,75,925	2,02,212	2,27,489	2,54,787

**Discount on long term policy purchase:** 6% on 2 year policy & 12% on a 3 year policy

**Floater premium:** Based on the age of senior-most member of the family

**Discount based on Location:** 10% discount on premium for Insured from tier 2 locations

**Tier 1 Locations:** Mumbai, Chennai, Bengaluru, Kolkotta, New Delhi, Gurgaon, Hyderabad, Ahmedabad

**Tier 2 Locations:** Rest of India excluding Tier 1 Locations

### Tax exemption under Sec 80(D) up to ₹55,000\*

- ₹25,000\* towards premium for self, spouse and dependent children
- ₹30,000 towards premium for parents over 60 years of age
- Tax benefits are subject to change as per applicable laws from time to time

### Free look period

15 days' is allowed from the date of receipt of policy to review the terms and conditions of the policy and to return the same, if not acceptable. In such a case, the policy will be cancelled from date of cancellation request received at our office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty and pro-rata premium from the risk start date till date of cancellation for the period of coverage enjoyed by you.

### Cancellation

- 15 days written notice is required for cancellation by either parties
- In case of cancellation by you, we will retain a part of the premium for the period for which you were covered under this policy

### Portability

In the event of you holding a Health Insurance Policy (Individual / Family Floater) with any other Indian insurer, you have the option to port into this product with continuity benefit as per IRDA norms.

## Important exclusions

(The list of exclusions below is illustrative only. For detailed list of exclusions, please refer to the policy wordings)

1. A waiting period of 30 days will apply to all claims from the commencement date of the policy except in case of hospitalisation caused by accidents. This exclusion does not apply for subsequent renewals with the company without a break.

2. Expenses incurred on treatment of following diseases within the first 2 years from the commencement of the policy will not be payable:

Congenital Internal anomaly, Varicose Veins and Varicose Ulcers, Rheumatism and Arthritis of any kind, Treatment of Diseases on Ears / Tonsils / Adenoids / Paranasal Sinuses / Deviated Nasal Septum, Stones in the Urinary and Biliary systems, Gastric or Duodenal Ulcer, any type of benign Cyst / Nodules / Polyps / Tumours / Breast Lumps, Intervertebral Disc Prolapse, and Degenerative Disc / Vertebral Disorders, Cataract, Benign Prostatic Hypertrophy, Myomectomy, Hysterectomy unless because of malignancy, Dilatation and Curettage (D&C), Anal Fistula, Fissure and Piles, all types of Hernia, Hydrocele, Chronic Renal Failure and Joint Replacement Surgery unless because of accident.

If these diseases are pre-existing at the time of proposal, the same will be considered under the policy as per exclusion 3 below. Waiting period of 2 years will not be applicable if hospitalisation is caused directly due to an accident during policy period.

3. Pre-existing Disease (PED): Benefits will not be available for any pre-existing condition(s) as defined in the policy, until 48 consecutive months of continuous coverage have elapsed since inception of the first policy with us.

4. Maternity Expenses can be availed after a waiting period of 36 months

# With you when you need us most



For more details on the plans, call us at **1800 208 5544 (toll free)**  
or **SMS CHOLA to 56677\*** or visit **www.cholainsurance.com**



**Cholamandalam MS General Insurance Company Limited**

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\*SMS charges as applicable.

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

Prohibition of rebates 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:

(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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