

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 9100, 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****CHOHLIP20035V021920****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. This policy can be offered to an Individual with minimum 18 years of age without any restriction on maximum entry age.
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 independent, 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.
 6. The age considered is the completed number of years as on last birthday

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/two/three years

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Sum Insured (in Rs.) options:

| | | | |
|-----------|---------|-----------|----------|
| 50,000 | 1 Lakhs | 1.5 Lakhs | 2 Lakhs |
| 2.5 Lakhs | 3 Lakhs | 3.5 Lakhs | 4 Lakhs |
| 4.5 Lakhs | 5 Lakhs | 5.5 Lakhs | 6 Lakhs |
| 6.5 Lakhs | 7 Lakhs | 7.5 Lakhs | 8 Lakhs |
| 8.5 Lakhs | 9 Lakhs | 9.5 Lakhs | 10 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 |
| Domiciliary Hospitalisation | Covered |
| 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) |

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| | |
|---|--|
| | 11. IONM - (Intra Operative Neuro Monitoring) 12. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered The prevalent treatment / procedures mentioned above are only illustrative and not exhaustive. Any other treatment using advanced technology shall also be considered under Modern Treatment for the purpose of this cover. |
| Renewal Benefits | |
| Cumulative Bonus (CB) (or) | 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 |
| PED Waiting Period | 36 months for the PEDs declared in the proposal form and accepted for coverage by the company |
| Add-on Cover (on payment of additional premium) | |
| Flexi OP Care-Add-on Cover CHOHLIA23045V012223 | The Insured can avail Out-Patient coverage for Consultation ,Diagnostics, Pharmacy and other value added and Wellness features on Cashless basis |
| Home Care Treatment Add-On Cover CHOHLIA22201V012122 | This add on cover will reimburse reasonable and customary charges towards home care treatment of the listed medical conditions |

COVERAGE

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 this Policy

1. Hospitalisation

The Company shall indemnify the reasonable and customary medical expenses incurred for Hospitalisation of the Insured Person during the Policy Year ,upto the Sum Insured and Cumulative Bonus specified in the policy schedule ,for,

- i. Room Rent, Boarding, Nursing expenses as provided by the Hospital/Nursing Home upto 2% of Sum Insured subject to maximum of Rs 5,000 per day
- ii. Intensive Care Unit (ICU)/Intensive Cardiac Care Unit (ICCU) expenses upto 2% of Sum Insured subject to maximum of Rs 10,000 per day.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants ,Specialist Fees whether paid directly to the treating doctor /surgeon or to the hospital
- iv. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines and Drugs, costs towards diagnostics, diagnostic imaging modalities and such similar other expenses.

1.1 Other Expenses

- i. Expenses incurred on treatment of cataract subject to the sublimits
- ii. Dental treatment, necessitated due to disease or injury

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- iii. Plastic surgery necessitated due to disease or injury
- iv. All the day care treatments
- v. Expenses incurred on road Ambulance subject to a maximum of Rs 2,000 per hospitalisation

Note:

1. Expenses of Hospitalisation for a minimum period of 24 consecutive hours shall only be admissible. However, the time limit shall not apply in respect of Day Care Treatment.
2. In case of admission to a room /ICU/CCU at rates exceeding the aforesaid limits, the reimbursement /payment of all other expenses incurred at the Hospital, with exception of cost of medicines, shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent/ICU/CCU charges

2. AYUSH Treatment

The Company shall indemnify the reasonable and customary medical expenses incurred for inpatient care and Day care treatment under Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to the limit of sum Insured as specified in the policy schedule in any AYUSH hospital.

3. Cataract Treatment

The Company shall indemnify medical expenses incurred for treatment of Cataract, subject to a limit of 25% of Sum Insured or Rs 40,000, whichever is lower, per each eye in one policy year.

4. Pre Hospitalisation

The Company shall indemnify pre hospitalisation medical expenses incurred, related to an admissible hospitalisation requiring inpatient care, for a fixed period of 30 days prior to the date of admissible hospitalisation covered under the policy.

5. Post Hospitalisation

The Company shall indemnify post hospitalisation medical expenses incurred, related to an admissible hospitalisation requiring inpatient care, for a fixed period of 60 days from the date of discharge from the hospital, following an admissible hospitalisation covered under the policy.

6. The following procedures will be covered (wherever medically indicated) either as an in -patient or as part of day care treatment in a hospital up to 50% of Sum Insured, specifically in the policy schedule, during policy period: The prevalent treatment / procedures mentioned below are only illustrative and not exhaustive. Any other treatment using advanced technology shall also be considered under Modern Treatment for the purpose of this cover.

- A. Uterine Artery Embolization and HIFU(High intensity focussed ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy –Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries

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- H. Stereotactic radio surgeries
- I. Bronchical Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM –(Intra Operative Neuro Monitoring)
- L. Stem cell therapy : Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

7. The expenses that are not covered in this policy are placed under List-I of Annexure –A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure –A respectively

8. Domiciliary Hospitalisation

The Company shall indemnify the Reasonable and Customary Medical Expenses incurred by an **Insured Person** for medical treatment taken at his/her home which would otherwise have required Hospitalization provided:

- a) on the advice of the attending Medical Practitioner, the **Insured Person** could not be transferred to a Hospital or
- b) a Hospital bed was unavailable, and provided that:
 - I. The condition for which the medical treatment is required continues for at least 3 days, in which case the Policy pays reasonable cost of necessary medical treatment for the entire period
 - II. Pre-hospitalisation and Post hospitalisation expenses will be covered under this benefit in accordance with Section 4.4 and 4.5 respectively.

Cashless facility will not be available for such a claim. Payment under this benefit will reduce the Base Sum Insured.

Specific Exclusion applicable to Domiciliary Hospitalisation:

No payment will be made under this benefit, if the condition for which the Insured Person requires medical treatment towards following ailments:

- 1. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza
- 2. Arthritis, Gout and Rheumatism,
- 3. Chronic Nephritis and Nephritic Syndrome,
- 4. Diarrhoea and all type of Dysenteries including Gastroenteritis,
- 5. Diabetes Mellitus and Insipidus,
- 6. Epilepsy,
- 7. Hypertension,
- 8. Pyrexia of unknown Origin.

9. Renewal Benefit:**9.a Cumulative Bonus(CB)**

Cumulative Bonus will be increased by 5% in respect of each claim free policy year (where no claims are reported), provided the policy is renewed with the company without a break subject to maximum of 50% of the sum insured under the current policy year .If a claim is made in any particular year, the cumulative bonus accrued shall be reduced at the same rate at which it has accrued .However, sum insured will be maintained and will not be reduced in the policy year.

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Notes:

- i. In case where the policy is on an individual basis, the CB shall be added and available individually to the insured person if no claim has been reported. CB shall reduce only in case of claim from the same insured person.
- ii. In case where the policy is on a floater basis, the CB shall be added and available to the family on floater basis, provided no claim has been reported from any member of the family. CB shall reduce in case of claim from any of the Insured persons
- iii. CB shall be available only if the policy is renewed /premium paid within the Grace period
- iv. If the Insured persons in the expiring policy are covered on an individual basis as specified in the Policy Schedule and there is an accumulated CB for such Insured person under the expiring policy and such expiring policy has been Renewed on a Floater policy basis as specified in the Policy Schedule then the CB to be carried forward for credit in such Renewed policy shall be the one that is applicable to the lowest among all the Insured Persons.
- v. In case of floater policies where Insured Persons renew their expiring policy by splitting the Sum Insured into two or more floater policies /individual policies or in cases where the policy is split due to the child attaining the age of 25 years, the CB of the expiring policy shall be apportioned to such Renewed policies in the proportion of the Sum Insured of each Renewed Policy
- vi. If the Sum Insured has been reduced at the time of Renewal , the applicable CB shall be reduced in the same proportion to the Sum Insured in current Policy
- vii. If the Sum Insured has been increased at the time of Renewal , the applicable CB shall be calculated on the Sum Insured of the last completed Policy Year
- viii. If a claim is made in the expiring Policy Year, and is notified to Us after the acceptance of Renewal premium any awarded CB shall be withdrawn.

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)

1. Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
2. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
3. If the Insured Person is continuously covered without any break as defined under the norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
4. Coverage under the policy after the expiry of 36 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)

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- 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 24/36 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
- ii. Tonsillectomy
- iii. Adenoidectomy
- 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

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ii. 36 Months waiting period

- i. Treatment for joint replacement unless arising from accident
- ii. 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
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.

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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

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.

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- 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 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:

1. Procedure for Cashless claims

- i. Treatment may be taken in a network provider as well as identified list of hospitals by GIC for common empanelment through anywhere cashless facility 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 medical details

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- 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:

| SI. No | Type of Claim | Prescribed Time Limit |
|--------|---|---|
| 1. | Reimbursement of hospitalisation ,day care and 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:

| Type of hospitalization | Turn Around Time | |
|--|---|--|
| Cashless - Admission in Network Hospital | Planned Hospitalization: pre-authorization has to be obtained 72 hours prior to the date of planned admission | Emergency Hospitalization: within 48 hours of an emergency admission |
| Reimbursement - Admission in Non - Network Hospital (E mail: customercare@cholams.murugappa.com) or phone (@ Toll free no. 1800-208-9100) | Planned Hospitalization - Claim intimation has to be given to us on email or at the Toll free Number within 48 hours for planned hospitalization | Emergency Hospitalization: Claim intimation has to be given to us on email or at the Toll free Number within 24 hours of an emergency hospitalization |

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

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- viii. OT notes or Surgeon’s certificate giving details of the operation performed(for surgical cases)
- ix. Sticker/Invoice of the Implants ,wherever applicable
- 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.

If Risk based Co-Payment is mentioned in the policy schedule, the standard Co-Payment of 5% shall not be applicable for the Insured and only risk based Co-Payment shall be applied on the claim amount admissible.

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

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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.
- 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.

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.

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 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**Arogya Sanjeevani Policy, Chola MS****CHOHLIP20035V021920****Prospectus****Cancellation:**

i. The policyholder may cancel this policy at any time during the term, by giving 7 days written notice in writing and in such an event, the Company shall

a. refund proportionate premium for the unexpired policy period, if the term of policy upto one year and there is no claim(s) made during the policy period

b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced

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.

ii.. 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 by applying for migration of the policy atleast 30 days before the policy renewal date. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits to the extent of Sum Insured, cumulative bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date. If such person is presently covered and has been continuously covered without any lapses under any Health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits to the extent of Sum Insured, cumulative bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

Renewal of Policy:

The health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to Moratorium clause of the policy.

- i. Renewal shall not be denied on the ground that the Insured had made a claim or claims in the preceding years
- ii. Request for renewal along with requisite premium shall be received by the Company before the end of the Policy period

Arogya Sanjeevani Policy, Chola MS
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- iii. At end of the Policy Period, the policy shall terminate and can be renewed with the Grace period to maintain the 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 sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

Premium payment in installments:

If the Insured person has opted for Payment of Premium on an instalment basis i.e Yearly, Half Yearly , Quarterly or Monthly, as mentioned in Your Policy Schedule /Certificate of Insurance, the following conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. Grace Period of 15 days in case of Monthly and 30 days in case of Single/Yearly/Half-yearly/Quarterly premium payment mode would be given to pay the instalment premium due for the policy
- ii. The policy will be in force during such grace period and any claim arising during the grace period will be payable subject to policy terms and conditions.
- iii. The Benefits provided under – “Waiting Periods”, ”Specific Waiting Periods” Sections shall continue in the event of premium within the stipulated grace Period
- iv. No interest will be charged if the instalment premium is not paid on due date
- v. In case the instalment premium due not received within the Grace Period , the Policy will get cancelled
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable

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:

Every policyholder of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy and to return the same if not acceptable.

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Free Look Period shall not be applicable on renewals or at the time of porting/migrating the policy.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges, where the risk has not commenced or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover, expenses if any incurred by the Company on medical examination of the policyholder and stamp duty charges or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period, expenses if any incurred by the Company on medical examination of the policyholder and stamp duty charges

Multiple policies

1. In case of multiple policies taken by an Insured during a period from the same or one or more insurers to indemnify treatment costs, the policyholder shall have the right to require settlement of insurers to indemnify treatment costs, the policyholder shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the policyholder shall be treated as the Primary Insurer and shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
2. Policyholder having multiple policies shall also have the right to prefer claims under this policies for the amounts disallowed under any other policy/policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle claim subject to the terms and conditions of this policy
3. If the amount claimed exceeds the sum insured under a single policy, the Primary Insured shall seek the details of other available policies of the policyholder and shall coordinate with other Insurers to ensure settlement of the balance amount as per the policy conditions.
4. Where the insured has policies from more than one insurer to cover the same risk on an indemnity basis, the insured shall only be indemnified the hospitalisation costs in accordance with the terms and conditions of the chosen policy

Possibility of Revision of Terms of the Policy including the Premium Rates

The company may revise or modify the terms of the policy including the premium rates with prior approval of the Product Management Committee, of the Company. The insured person shall be notified three months before the changes are effected.

Nomination

The policyholder is required at the inception of the policy and at the time of renewal to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For Claim settlement under reimbursement, the Company will pay the policyholder. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule /Policy Certificate/Endorsement (if any)} and in case there is no subsisting

Arogya Sanjeevani Policy, Chola MS
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nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

Withdrawal of Policy:

- a. In the likelihood of this product being withdrawn in future, the company will intimate the insured person about the same 90 days prior to expiry of the policy.
- b. Insured person will have the option to migrate to similar health insurance product available with the company at the time of renewal with all the accrued continuity benefits to the extent of Sum Insured, cumulative bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

Risk Loading / Co-Payment or Sublimit:

Risk loading (excluding taxes) on premium payable or Co-Payment or Sublimit may be applied based on the details of the Insured Person's health status, habits and lifestyle, past medical records, declarations on the Proposal Form and results of the Pre-Policy Medical check-up (PPMC) or disclosures in the Video-MER and Tele-MER or Welcome Calling.

- The maximum risk loading for an individual shall not exceed 150% per diagnosis / medical condition and an overall risk loading of 200%
- The maximum Co-Payment for an individual shall not exceed 30% per diagnosis / medical condition and an overall risk loading 50%
- The sublimit for an individual shall not exceed 10% of the Sum Insured or a maximum of Rs. 1 Lakh per diagnosis / medical condition, whichever is less

These loadings or Co-payment or sublimit are applicable from commencement date of the policy including subsequent renewal(s) or on the receipt of a request for increase in Sum Insured (for which the loading shall be applied on the increased Sum Insured)

A specific exclusion or Pre-existing condition exclusion may be applied on a medical condition/disease 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 or disclosures in the Video-MER and Tele-MER or Welcome Calling

These loadings or Co-payment or sublimit or specific exclusions may only be applied if the proposal is accepted with the declared illness/ findings in the Medical Reports submitted / PPMC Reports, at the time of underwriting and only if the proposed policyholder accepts these loadings or Co-payment or sublimit or specific exclusions being applied for the underlying illness/condition at the time of underwriting.

In case of Migration and Portability proposals, the Risk Loading / Sub-limits / Co-Payments / Specific Exclusions shall be applied as stated above.

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 thirty six months waiting period.

Arogya Sanjeevani Policy, Chola MS
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Premium:

Premium for a term of One Year Excl. GST

| 1 Adult | | | | | | | | | | |
|---------------------------|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Age (in years) (in years) | Sum Insured (in ₹) | | | | | | | | | |
| | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
| 91 days - 18 | 1,737 | 2,084 | 2,279 | 2,316 | 2,484 | 2,800 | 2,840 | 3,047 | 3,322 | 3,579 |
| 19 | 1,786 | 2,143 | 2,343 | 2,382 | 2,554 | 2,879 | 2,920 | 3,133 | 3,416 | 3,681 |
| 20 | 1,836 | 2,203 | 2,409 | 2,448 | 2,626 | 2,960 | 3,002 | 3,221 | 3,512 | 3,784 |
| 21 | 1,888 | 2,264 | 2,476 | 2,517 | 2,699 | 3,043 | 3,086 | 3,311 | 3,610 | 3,889 |
| 22 | 1,940 | 2,327 | 2,545 | 2,587 | 2,774 | 3,127 | 3,172 | 3,402 | 3,710 | 3,997 |
| 23 | 1,994 | 2,391 | 2,615 | 2,658 | 2,851 | 3,213 | 3,259 | 3,496 | 3,813 | 4,108 |
| 24 | 2,048 | 2,457 | 2,687 | 2,731 | 2,929 | 3,301 | 3,349 | 3,592 | 3,917 | 4,220 |
| 25 | 2,104 | 2,524 | 2,761 | 2,806 | 3,009 | 3,392 | 3,440 | 3,690 | 4,024 | 4,336 |
| 26 | 2,161 | 2,592 | 2,836 | 2,882 | 3,090 | 3,484 | 3,533 | 3,791 | 4,134 | 4,453 |
| 27 | 2,220 | 2,663 | 2,912 | 2,960 | 3,174 | 3,578 | 3,629 | 3,893 | 4,245 | 4,574 |
| 28 | 2,279 | 2,734 | 2,990 | 3,039 | 3,259 | 3,674 | 3,726 | 3,998 | 4,359 | 4,697 |
| 29 | 2,340 | 2,807 | 3,070 | 3,120 | 3,346 | 3,772 | 3,826 | 4,105 | 4,476 | 4,822 |
| 30 | 2,403 | 2,882 | 3,152 | 3,203 | 3,435 | 3,873 | 3,928 | 4,214 | 4,595 | 4,951 |
| 31 | 2,466 | 2,958 | 3,236 | 3,288 | 3,526 | 3,975 | 4,032 | 4,325 | 4,717 | 5,082 |
| 32 | 2,531 | 3,036 | 3,321 | 3,375 | 3,619 | 4,080 | 4,138 | 4,439 | 4,841 | 5,216 |
| 33 | 2,598 | 3,116 | 3,408 | 3,464 | 3,714 | 4,187 | 4,247 | 4,556 | 4,968 | 5,353 |
| 34 | 2,666 | 3,197 | 3,497 | 3,554 | 3,811 | 4,296 | 4,358 | 4,675 | 5,098 | 5,492 |
| 35 | 2,735 | 3,280 | 3,588 | 3,646 | 3,910 | 4,408 | 4,471 | 4,796 | 5,231 | 5,635 |
| 36 | 2,806 | 3,365 | 3,681 | 3,741 | 4,012 | 4,522 | 4,587 | 4,921 | 5,366 | 5,781 |
| 37 | 2,878 | 3,452 | 3,776 | 3,837 | 4,115 | 4,639 | 4,705 | 5,047 | 5,504 | 5,930 |
| 38 | 2,952 | 3,541 | 3,873 | 3,936 | 4,221 | 4,758 | 4,826 | 5,177 | 5,646 | 6,082 |
| 39 | 3,027 | 3,631 | 3,972 | 4,036 | 4,329 | 4,879 | 4,949 | 5,309 | 5,790 | 6,238 |
| 40 | 3,104 | 3,724 | 4,073 | 4,139 | 4,439 | 5,004 | 5,075 | 5,444 | 5,937 | 6,396 |
| 41 | 3,183 | 3,818 | 4,176 | 4,244 | 4,551 | 5,130 | 5,204 | 5,582 | 6,088 | 6,559 |
| 42 | 3,263 | 3,914 | 4,281 | 4,351 | 4,666 | 5,260 | 5,335 | 5,723 | 6,241 | 6,724 |
| 43 | 3,345 | 4,013 | 4,389 | 4,461 | 4,784 | 5,392 | 5,469 | 5,867 | 6,398 | 6,893 |
| 44 | 3,429 | 4,113 | 4,499 | 4,572 | 4,903 | 5,527 | 5,606 | 6,014 | 6,559 | 7,066 |
| 45 | 3,515 | 4,216 | 4,611 | 4,686 | 5,026 | 5,665 | 5,746 | 6,164 | 6,722 | 7,242 |
| 46 | 4,345 | 5,212 | 5,701 | 5,793 | 6,213 | 7,003 | 7,104 | 7,620 | 8,310 | 8,953 |
| 47 | 4,464 | 5,354 | 5,856 | 5,951 | 6,382 | 7,194 | 7,297 | 7,828 | 8,537 | 9,197 |
| 48 | 4,578 | 5,491 | 6,006 | 6,104 | 6,546 | 7,379 | 7,484 | 8,029 | 8,756 | 9,433 |
| 49 | 4,688 | 5,623 | 6,150 | 6,250 | 6,703 | 7,556 | 7,664 | 8,221 | 8,965 | 9,659 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 50 | 4,999 | 5,997 | 6,559 | 6,666 | 7,148 | 8,058 | 8,173 | 8,768 | 9,562 | 10,301 |
| 51 | 5,331 | 6,395 | 6,994 | 7,108 | 7,623 | 8,593 | 8,716 | 9,350 | 10,196 | 10,985 |
| 52 | 5,543 | 6,649 | 7,272 | 7,390 | 7,925 | 8,934 | 9,062 | 9,721 | 10,601 | 11,421 |
| 53 | 5,809 | 6,968 | 7,621 | 7,745 | 8,306 | 9,363 | 9,497 | 10,188 | 11,110 | 11,969 |
| 54 | 6,032 | 7,235 | 7,913 | 8,042 | 8,624 | 9,722 | 9,861 | 10,578 | 11,536 | 12,428 |
| 55 | 6,315 | 7,575 | 8,285 | 8,420 | 9,030 | 10,179 | 10,325 | 11,076 | 12,078 | 13,013 |
| 56 | 6,732 | 8,075 | 8,832 | 8,976 | 9,626 | 10,851 | 11,006 | 11,807 | 12,875 | 13,871 |
| 57 | 7,176 | 8,607 | 9,414 | 9,568 | 10,260 | 11,566 | 11,731 | 12,585 | 13,724 | 14,786 |
| 58 | 7,648 | 9,174 | 10,034 | 10,197 | 10,936 | 12,327 | 12,504 | 13,413 | 14,628 | 15,759 |
| 59 | 8,151 | 9,777 | 10,694 | 10,868 | 11,655 | 13,138 | 13,326 | 14,295 | 15,589 | 16,795 |
| 60 | 8,686 | 10,419 | 11,396 | 11,582 | 12,420 | 14,001 | 14,201 | 15,234 | 16,613 | 17,898 |
| 61 | 9,256 | 11,103 | 12,144 | 12,342 | 13,235 | 14,919 | 15,133 | 16,234 | 17,703 | 19,073 |
| 62 | 9,863 | 11,830 | 12,940 | 13,150 | 14,103 | 15,897 | 16,124 | 17,298 | 18,863 | 20,322 |
| 63 | 10,508 | 12,605 | 13,787 | 14,011 | 15,026 | 16,938 | 17,180 | 18,430 | 20,098 | 21,653 |
| 64 | 11,196 | 13,429 | 14,688 | 14,927 | 16,008 | 18,045 | 18,303 | 19,635 | 21,412 | 23,069 |
| 65 | 11,927 | 14,306 | 15,647 | 15,902 | 17,054 | 19,224 | 19,499 | 20,918 | 22,811 | 24,575 |
| 66 | 12,705 | 15,240 | 16,668 | 16,940 | 18,167 | 20,478 | 20,771 | 22,282 | 24,299 | 26,179 |
| 67 | 13,533 | 16,233 | 17,755 | 18,044 | 19,351 | 21,813 | 22,125 | 23,735 | 25,883 | 27,885 |
| 68 | 14,414 | 17,290 | 18,911 | 19,219 | 20,611 | 23,234 | 23,566 | 25,280 | 27,569 | 29,701 |
| 69 | 15,352 | 18,415 | 20,141 | 20,470 | 21,952 | 24,745 | 25,099 | 26,925 | 29,362 | 31,633 |
| 70 | 16,350 | 19,612 | 21,450 | 21,800 | 23,378 | 26,353 | 26,730 | 28,675 | 31,270 | 33,689 |
| 71 | 17,411 | 20,885 | 22,843 | 23,215 | 24,896 | 28,064 | 28,465 | 30,536 | 33,300 | 35,876 |
| 72 | 18,541 | 22,239 | 24,324 | 24,721 | 26,511 | 29,884 | 30,311 | 32,517 | 35,460 | 38,203 |
| 73 | 19,742 | 23,681 | 25,901 | 26,323 | 28,229 | 31,821 | 32,276 | 34,624 | 37,758 | 40,679 |
| 74 | 21,020 | 25,214 | 27,577 | 28,027 | 30,056 | 33,881 | 34,365 | 36,866 | 40,203 | 43,312 |
| 75 | 22,380 | 26,844 | 29,361 | 29,840 | 32,000 | 36,072 | 36,588 | 39,250 | 42,803 | 46,114 |
| >75 | 23,826 | 28,579 | 31,258 | 31,768 | 34,068 | 38,403 | 38,952 | 41,787 | 45,569 | 49,094 |

1 Adult

Sum Insured (in ₹)

| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
|------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 91 days - 18 | 3,796 | 3,992 | 4,171 | 4,333 | 4,479 | 4,609 | 4,724 | 4,825 | 4,913 | 4,989 |
| 19 | 3,903 | 4,105 | 4,289 | 4,455 | 4,605 | 4,739 | 4,857 | 4,962 | 5,052 | 5,129 |
| 20 | 4,012 | 4,220 | 4,409 | 4,580 | 4,734 | 4,872 | 4,994 | 5,101 | 5,194 | 5,273 |
| 21 | 4,124 | 4,338 | 4,532 | 4,708 | 4,866 | 5,008 | 5,133 | 5,243 | 5,339 | 5,421 |
| 22 | 4,239 | 4,459 | 4,658 | 4,839 | 5,001 | 5,147 | 5,276 | 5,389 | 5,487 | 5,571 |
| 23 | 4,356 | 4,582 | 4,787 | 4,972 | 5,139 | 5,289 | 5,421 | 5,538 | 5,639 | 5,725 |

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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 24 | 4,475 | 4,707 | 4,918 | 5,109 | 5,281 | 5,434 | 5,570 | 5,690 | 5,793 | 5,882 |
| 25 | 4,597 | 4,836 | 5,052 | 5,248 | 5,425 | 5,582 | 5,722 | 5,845 | 5,951 | 6,042 |
| 26 | 4,722 | 4,967 | 5,190 | 5,391 | 5,572 | 5,734 | 5,877 | 6,004 | 6,113 | 6,206 |
| 27 | 4,850 | 5,101 | 5,330 | 5,537 | 5,722 | 5,889 | 6,036 | 6,166 | 6,278 | 6,374 |
| 28 | 4,980 | 5,238 | 5,473 | 5,685 | 5,876 | 6,047 | 6,198 | 6,332 | 6,447 | 6,545 |
| 29 | 5,113 | 5,379 | 5,619 | 5,837 | 6,033 | 6,209 | 6,364 | 6,501 | 6,619 | 6,720 |
| 30 | 5,249 | 5,522 | 5,769 | 5,993 | 6,194 | 6,374 | 6,534 | 6,674 | 6,796 | 6,899 |
| 31 | 5,388 | 5,668 | 5,922 | 6,151 | 6,358 | 6,543 | 6,707 | 6,851 | 6,975 | 7,082 |
| 32 | 5,530 | 5,817 | 6,078 | 6,314 | 6,526 | 6,715 | 6,883 | 7,031 | 7,159 | 7,269 |
| 33 | 5,676 | 5,970 | 6,237 | 6,479 | 6,697 | 6,892 | 7,064 | 7,216 | 7,347 | 7,459 |
| 34 | 5,824 | 6,126 | 6,400 | 6,649 | 6,872 | 7,072 | 7,249 | 7,404 | 7,539 | 7,654 |
| 35 | 5,975 | 6,285 | 6,567 | 6,821 | 7,051 | 7,255 | 7,437 | 7,597 | 7,735 | 7,853 |
| 36 | 6,130 | 6,448 | 6,737 | 6,998 | 7,233 | 7,443 | 7,630 | 7,793 | 7,935 | 8,057 |
| 37 | 6,288 | 6,614 | 6,910 | 7,178 | 7,420 | 7,635 | 7,826 | 7,994 | 8,140 | 8,264 |
| 38 | 6,449 | 6,784 | 7,088 | 7,363 | 7,610 | 7,831 | 8,027 | 8,199 | 8,349 | 8,476 |
| 39 | 6,614 | 6,957 | 7,269 | 7,551 | 7,804 | 8,031 | 8,232 | 8,409 | 8,562 | 8,693 |
| 40 | 6,783 | 7,134 | 7,454 | 7,743 | 8,003 | 8,236 | 8,442 | 8,623 | 8,780 | 8,914 |
| 41 | 6,954 | 7,315 | 7,643 | 7,939 | 8,206 | 8,444 | 8,656 | 8,842 | 9,003 | 9,140 |
| 42 | 7,130 | 7,500 | 7,836 | 8,140 | 8,413 | 8,658 | 8,874 | 9,065 | 9,230 | 9,371 |
| 43 | 7,309 | 7,689 | 8,033 | 8,344 | 8,625 | 8,875 | 9,098 | 9,293 | 9,462 | 9,607 |
| 44 | 7,492 | 7,881 | 8,234 | 8,554 | 8,841 | 9,098 | 9,326 | 9,526 | 9,699 | 9,848 |
| 45 | 7,679 | 8,078 | 8,440 | 8,767 | 9,061 | 9,325 | 9,558 | 9,763 | 9,941 | 10,093 |
| 46 | 9,493 | 9,986 | 10,433 | 10,838 | 11,202 | 11,527 | 11,816 | 12,070 | 12,290 | 12,477 |
| 47 | 9,752 | 10,258 | 10,718 | 11,133 | 11,507 | 11,842 | 12,138 | 12,399 | 12,625 | 12,818 |
| 48 | 10,002 | 10,521 | 10,993 | 11,419 | 11,802 | 12,145 | 12,450 | 12,717 | 12,949 | 13,146 |
| 49 | 10,242 | 10,773 | 11,256 | 11,692 | 12,085 | 12,436 | 12,747 | 13,021 | 13,258 | 13,461 |
| 50 | 10,923 | 11,489 | 12,004 | 12,470 | 12,888 | 13,263 | 13,595 | 13,887 | 14,140 | 14,356 |
| 51 | 11,648 | 12,252 | 12,801 | 13,298 | 13,744 | 14,144 | 14,498 | 14,809 | 15,079 | 15,309 |
| 52 | 12,110 | 12,738 | 13,309 | 13,825 | 14,290 | 14,705 | 15,073 | 15,396 | 15,677 | 15,917 |
| 53 | 12,692 | 13,350 | 13,948 | 14,489 | 14,976 | 15,411 | 15,797 | 16,136 | 16,430 | 16,681 |
| 54 | 13,178 | 13,862 | 14,483 | 15,044 | 15,550 | 16,002 | 16,402 | 16,754 | 17,060 | 17,320 |
| 55 | 13,798 | 14,514 | 15,164 | 15,752 | 16,281 | 16,754 | 17,174 | 17,542 | 17,862 | 18,135 |
| 56 | 14,709 | 15,472 | 16,165 | 16,791 | 17,356 | 17,860 | 18,307 | 18,700 | 19,041 | 19,332 |
| 57 | 15,678 | 16,491 | 17,230 | 17,898 | 18,499 | 19,037 | 19,514 | 19,933 | 20,296 | 20,606 |
| 58 | 16,710 | 17,577 | 18,364 | 19,076 | 19,717 | 20,290 | 20,798 | 21,245 | 21,632 | 21,962 |
| 59 | 17,809 | 18,733 | 19,572 | 20,331 | 21,014 | 21,624 | 22,166 | 22,642 | 23,054 | 23,407 |
| 60 | 18,979 | 19,963 | 20,857 | 21,666 | 22,394 | 23,045 | 23,622 | 24,129 | 24,568 | 24,944 |
| 61 | 20,224 | 21,273 | 22,226 | 23,088 | 23,863 | 24,556 | 25,171 | 25,712 | 26,180 | 26,580 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 62 | 21,549 | 22,667 | 23,682 | 24,601 | 25,427 | 26,166 | 26,821 | 27,397 | 27,896 | 28,322 |
| 63 | 22,959 | 24,151 | 25,232 | 26,211 | 27,091 | 27,878 | 28,577 | 29,190 | 29,722 | 30,176 |
| 64 | 24,461 | 25,730 | 26,882 | 27,925 | 28,863 | 29,701 | 30,445 | 31,099 | 31,665 | 32,149 |
| 65 | 26,059 | 27,410 | 28,638 | 29,749 | 30,748 | 31,641 | 32,434 | 33,130 | 33,734 | 34,249 |
| 66 | 27,759 | 29,199 | 30,507 | 31,690 | 32,754 | 33,706 | 34,550 | 35,292 | 35,935 | 36,484 |
| 67 | 29,568 | 31,102 | 32,495 | 33,756 | 34,889 | 35,903 | 36,802 | 37,592 | 38,277 | 38,862 |
| 68 | 31,494 | 33,127 | 34,611 | 35,954 | 37,161 | 38,241 | 39,199 | 40,040 | 40,770 | 41,393 |
| 69 | 33,542 | 35,282 | 36,863 | 38,292 | 39,579 | 40,729 | 41,749 | 42,645 | 43,422 | 44,085 |
| 70 | 35,722 | 37,575 | 39,258 | 40,781 | 42,151 | 43,375 | 44,462 | 45,416 | 46,244 | 46,950 |
| 71 | 38,041 | 40,015 | 41,807 | 43,429 | 44,887 | 46,192 | 47,348 | 48,365 | 49,246 | 49,999 |
| 72 | 40,509 | 42,610 | 44,519 | 46,245 | 47,799 | 49,188 | 50,419 | 51,502 | 52,440 | 53,241 |
| 73 | 43,134 | 45,371 | 47,404 | 49,242 | 50,896 | 52,375 | 53,687 | 54,839 | 55,838 | 56,692 |
| 74 | 45,926 | 48,309 | 50,473 | 52,430 | 54,191 | 55,766 | 57,162 | 58,389 | 59,453 | 60,362 |
| 75 | 48,897 | 51,433 | 53,737 | 55,821 | 57,696 | 59,373 | 60,860 | 62,166 | 63,299 | 64,266 |
| >75 | 52,056 | 54,757 | 57,210 | 59,428 | 61,425 | 63,209 | 64,792 | 66,183 | 67,389 | 68,419 |

| 1 Adult + 1 Child | | | | | | | | | | |
|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
| 18 | 2,606 | 3,126 | 3,419 | 3,474 | 3,726 | 4,200 | 4,260 | 4,570 | 4,984 | 5,369 |
| 19 | 2,661 | 3,192 | 3,492 | 3,549 | 3,806 | 4,290 | 4,351 | 4,668 | 5,090 | 5,484 |
| 20 | 2,718 | 3,260 | 3,566 | 3,624 | 3,886 | 4,381 | 4,443 | 4,767 | 5,198 | 5,600 |
| 21 | 2,775 | 3,328 | 3,640 | 3,700 | 3,968 | 4,473 | 4,536 | 4,867 | 5,307 | 5,718 |
| 22 | 2,832 | 3,397 | 3,716 | 3,777 | 4,050 | 4,565 | 4,631 | 4,968 | 5,417 | 5,836 |
| 23 | 2,891 | 3,467 | 3,792 | 3,854 | 4,133 | 4,659 | 4,726 | 5,070 | 5,529 | 5,956 |
| 24 | 2,949 | 3,538 | 3,870 | 3,933 | 4,217 | 4,754 | 4,822 | 5,173 | 5,641 | 6,077 |
| 25 | 3,009 | 3,609 | 3,948 | 4,012 | 4,302 | 4,850 | 4,919 | 5,277 | 5,755 | 6,200 |
| 26 | 3,069 | 3,681 | 4,026 | 4,092 | 4,388 | 4,947 | 5,017 | 5,383 | 5,870 | 6,324 |
| 27 | 3,130 | 3,754 | 4,106 | 4,173 | 4,475 | 5,045 | 5,117 | 5,489 | 5,986 | 6,449 |
| 28 | 3,191 | 3,828 | 4,187 | 4,255 | 4,563 | 5,143 | 5,217 | 5,597 | 6,103 | 6,575 |
| 29 | 3,253 | 3,902 | 4,268 | 4,337 | 4,651 | 5,243 | 5,318 | 5,705 | 6,222 | 6,703 |
| 30 | 3,316 | 3,977 | 4,350 | 4,421 | 4,741 | 5,344 | 5,421 | 5,815 | 6,341 | 6,832 |
| 31 | 3,379 | 4,053 | 4,433 | 4,505 | 4,831 | 5,446 | 5,524 | 5,926 | 6,462 | 6,962 |
| 32 | 3,442 | 4,129 | 4,516 | 4,590 | 4,922 | 5,549 | 5,628 | 6,038 | 6,584 | 7,093 |
| 33 | 3,507 | 4,206 | 4,601 | 4,676 | 5,014 | 5,652 | 5,733 | 6,150 | 6,707 | 7,226 |
| 34 | 3,572 | 4,284 | 4,686 | 4,762 | 5,107 | 5,757 | 5,839 | 6,264 | 6,831 | 7,360 |

Arogya Sanjeevani Policy, Chola MS
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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 35 | 3,637 | 4,363 | 4,772 | 4,850 | 5,201 | 5,863 | 5,947 | 6,379 | 6,957 | 7,495 |
| 36 | 3,703 | 4,442 | 4,859 | 4,938 | 5,295 | 5,969 | 6,055 | 6,495 | 7,083 | 7,631 |
| 37 | 3,770 | 4,522 | 4,946 | 5,027 | 5,391 | 6,077 | 6,164 | 6,612 | 7,211 | 7,768 |
| 38 | 3,837 | 4,603 | 5,034 | 5,116 | 5,487 | 6,185 | 6,274 | 6,730 | 7,339 | 7,907 |
| 39 | 3,905 | 4,684 | 5,123 | 5,207 | 5,584 | 6,294 | 6,384 | 6,849 | 7,469 | 8,047 |
| 40 | 3,974 | 4,766 | 5,213 | 5,298 | 5,682 | 6,405 | 6,496 | 6,969 | 7,600 | 8,188 |
| 41 | 4,042 | 4,849 | 5,303 | 5,390 | 5,780 | 6,516 | 6,609 | 7,090 | 7,731 | 8,329 |
| 42 | 4,112 | 4,932 | 5,395 | 5,482 | 5,879 | 6,628 | 6,722 | 7,211 | 7,864 | 8,473 |
| 43 | 4,182 | 5,016 | 5,486 | 5,576 | 5,979 | 6,740 | 6,837 | 7,334 | 7,998 | 8,617 |
| 44 | 4,252 | 5,101 | 5,579 | 5,670 | 6,080 | 6,854 | 6,952 | 7,458 | 8,133 | 8,762 |
| 45 | 4,323 | 5,186 | 5,672 | 5,764 | 6,182 | 6,968 | 7,068 | 7,582 | 8,269 | 8,908 |
| 46 | 5,301 | 6,359 | 6,955 | 7,068 | 7,580 | 8,544 | 8,666 | 9,297 | 10,139 | 10,923 |
| 47 | 5,401 | 6,478 | 7,086 | 7,201 | 7,723 | 8,705 | 8,830 | 9,472 | 10,330 | 11,129 |
| 48 | 5,494 | 6,590 | 7,207 | 7,325 | 7,855 | 8,855 | 8,981 | 9,635 | 10,507 | 11,320 |
| 49 | 5,578 | 6,691 | 7,318 | 7,438 | 7,976 | 8,991 | 9,120 | 9,783 | 10,669 | 11,494 |
| 50 | 5,899 | 7,076 | 7,739 | 7,866 | 8,435 | 9,508 | 9,644 | 10,346 | 11,283 | 12,155 |
| 51 | 6,238 | 7,482 | 8,183 | 8,317 | 8,919 | 10,054 | 10,198 | 10,940 | 11,930 | 12,853 |
| 52 | 6,430 | 7,712 | 8,435 | 8,573 | 9,194 | 10,363 | 10,512 | 11,276 | 12,297 | 13,248 |
| 53 | 6,680 | 8,013 | 8,764 | 8,907 | 9,552 | 10,767 | 10,921 | 11,716 | 12,776 | 13,765 |
| 54 | 6,906 | 8,284 | 9,061 | 9,208 | 9,875 | 11,132 | 11,291 | 12,112 | 13,209 | 14,230 |
| 55 | 7,199 | 8,636 | 9,445 | 9,599 | 10,294 | 11,604 | 11,770 | 12,627 | 13,769 | 14,835 |
| 56 | 7,641 | 9,165 | 10,024 | 10,188 | 10,925 | 12,316 | 12,492 | 13,401 | 14,614 | 15,744 |
| 57 | 8,109 | 9,726 | 10,638 | 10,811 | 11,594 | 13,070 | 13,256 | 14,221 | 15,508 | 16,708 |
| 58 | 8,604 | 10,321 | 11,288 | 11,472 | 12,303 | 13,868 | 14,067 | 15,090 | 16,456 | 17,729 |
| 59 | 9,129 | 10,950 | 11,977 | 12,172 | 13,054 | 14,715 | 14,925 | 16,011 | 17,460 | 18,811 |
| 60 | 9,685 | 11,618 | 12,707 | 12,914 | 13,849 | 15,611 | 15,834 | 16,986 | 18,524 | 19,957 |
| 61 | 10,274 | 12,324 | 13,480 | 13,699 | 14,691 | 16,561 | 16,797 | 18,020 | 19,651 | 21,171 |
| 62 | 10,898 | 13,073 | 14,298 | 14,531 | 15,583 | 17,566 | 17,817 | 19,114 | 20,844 | 22,456 |
| 63 | 11,559 | 13,865 | 15,165 | 15,412 | 16,528 | 18,632 | 18,898 | 20,273 | 22,108 | 23,818 |
| 64 | 12,315 | 14,772 | 16,157 | 16,420 | 17,609 | 19,850 | 20,134 | 21,599 | 23,554 | 25,376 |
| 65 | 13,120 | 15,737 | 17,212 | 17,493 | 18,759 | 21,146 | 21,449 | 23,009 | 25,092 | 27,033 |
| 66 | 13,976 | 16,764 | 18,335 | 18,634 | 19,983 | 22,526 | 22,848 | 24,511 | 26,729 | 28,797 |
| 67 | 14,887 | 17,856 | 19,530 | 19,849 | 21,286 | 23,995 | 24,337 | 26,108 | 28,472 | 30,674 |
| 68 | 15,856 | 19,019 | 20,802 | 21,141 | 22,672 | 25,557 | 25,922 | 27,809 | 30,326 | 32,671 |
| 69 | 16,887 | 20,256 | 22,155 | 22,516 | 24,147 | 27,220 | 27,609 | 29,617 | 32,298 | 34,797 |
| 70 | 17,985 | 21,573 | 23,595 | 23,980 | 25,716 | 28,988 | 29,403 | 31,542 | 34,397 | 37,058 |
| 71 | 18,282 | 21,929 | 23,985 | 24,376 | 26,141 | 29,467 | 29,888 | 32,063 | 34,965 | 37,670 |
| 72 | 19,468 | 23,351 | 25,541 | 25,957 | 27,836 | 31,379 | 31,827 | 34,143 | 37,233 | 40,113 |

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| | | | | | | | | | | |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 73 | 20,729 | 24,865 | 27,196 | 27,639 | 29,640 | 33,412 | 33,889 | 36,355 | 39,646 | 42,713 |
| 74 | 22,071 | 26,474 | 28,956 | 29,428 | 31,559 | 35,575 | 36,083 | 38,709 | 42,213 | 45,478 |
| 75 | 23,499 | 28,187 | 30,829 | 31,332 | 33,600 | 37,876 | 38,417 | 41,213 | 44,943 | 48,419 |
| >75 | 25,017 | 30,008 | 32,821 | 33,356 | 35,772 | 40,323 | 40,900 | 43,876 | 47,847 | 51,548 |

| 1 Adult + 1 Child | | | | | | | | | | |
|----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
| 91 days - 18 | 5,693 | 5,989 | 6,257 | 6,500 | 6,718 | 6,913 | 7,086 | 7,238 | 7,370 | 7,483 |
| 19 | 5,815 | 6,117 | 6,391 | 6,638 | 6,861 | 7,061 | 7,238 | 7,393 | 7,528 | 7,643 |
| 20 | 5,938 | 6,246 | 6,526 | 6,779 | 7,007 | 7,210 | 7,391 | 7,550 | 7,687 | 7,805 |
| 21 | 6,063 | 6,377 | 6,663 | 6,921 | 7,154 | 7,361 | 7,546 | 7,708 | 7,848 | 7,968 |
| 22 | 6,188 | 6,509 | 6,801 | 7,065 | 7,302 | 7,514 | 7,702 | 7,868 | 8,011 | 8,134 |
| 23 | 6,316 | 6,643 | 6,941 | 7,210 | 7,452 | 7,669 | 7,861 | 8,029 | 8,176 | 8,301 |
| 24 | 6,444 | 6,779 | 7,082 | 7,357 | 7,604 | 7,825 | 8,021 | 8,193 | 8,342 | 8,470 |
| 25 | 6,574 | 6,915 | 7,225 | 7,505 | 7,757 | 7,983 | 8,183 | 8,358 | 8,511 | 8,641 |
| 26 | 6,705 | 7,053 | 7,369 | 7,655 | 7,912 | 8,142 | 8,346 | 8,525 | 8,680 | 8,813 |
| 27 | 6,838 | 7,193 | 7,515 | 7,806 | 8,069 | 8,303 | 8,511 | 8,694 | 8,852 | 8,987 |
| 28 | 6,972 | 7,334 | 7,662 | 7,959 | 8,227 | 8,466 | 8,678 | 8,864 | 9,026 | 9,164 |
| 29 | 7,107 | 7,476 | 7,811 | 8,114 | 8,387 | 8,630 | 8,846 | 9,036 | 9,201 | 9,341 |
| 30 | 7,244 | 7,620 | 7,961 | 8,270 | 8,548 | 8,796 | 9,016 | 9,210 | 9,378 | 9,521 |
| 31 | 7,382 | 7,765 | 8,113 | 8,428 | 8,711 | 8,964 | 9,188 | 9,385 | 9,556 | 9,702 |
| 32 | 7,521 | 7,912 | 8,266 | 8,587 | 8,875 | 9,133 | 9,362 | 9,562 | 9,737 | 9,886 |
| 33 | 7,662 | 8,059 | 8,420 | 8,747 | 9,041 | 9,304 | 9,537 | 9,741 | 9,919 | 10,070 |
| 34 | 7,804 | 8,209 | 8,576 | 8,909 | 9,208 | 9,476 | 9,713 | 9,922 | 10,102 | 10,257 |
| 35 | 7,947 | 8,359 | 8,734 | 9,072 | 9,377 | 9,650 | 9,891 | 10,104 | 10,288 | 10,445 |
| 36 | 8,091 | 8,511 | 8,893 | 9,237 | 9,548 | 9,825 | 10,071 | 10,287 | 10,475 | 10,635 |
| 37 | 8,237 | 8,664 | 9,053 | 9,404 | 9,720 | 10,002 | 10,252 | 10,472 | 10,663 | 10,826 |
| 38 | 8,384 | 8,819 | 9,214 | 9,571 | 9,893 | 10,180 | 10,435 | 10,659 | 10,854 | 11,019 |
| 39 | 8,532 | 8,975 | 9,377 | 9,741 | 10,068 | 10,360 | 10,620 | 10,848 | 11,045 | 11,214 |
| 40 | 8,682 | 9,132 | 9,541 | 9,911 | 10,244 | 10,542 | 10,806 | 11,038 | 11,239 | 11,410 |
| 41 | 8,832 | 9,290 | 9,706 | 10,083 | 10,422 | 10,724 | 10,993 | 11,229 | 11,434 | 11,608 |
| 42 | 8,984 | 9,450 | 9,873 | 10,256 | 10,601 | 10,909 | 11,182 | 11,422 | 11,630 | 11,808 |
| 43 | 9,137 | 9,611 | 10,041 | 10,431 | 10,781 | 11,094 | 11,372 | 11,616 | 11,828 | 12,009 |
| 44 | 9,291 | 9,773 | 10,210 | 10,606 | 10,963 | 11,281 | 11,564 | 11,812 | 12,027 | 12,211 |
| 45 | 9,446 | 9,936 | 10,381 | 10,783 | 11,146 | 11,469 | 11,757 | 12,009 | 12,228 | 12,415 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 46 | 11,582 | 12,183 | 12,728 | 13,222 | 13,666 | 14,063 | 14,416 | 14,725 | 14,993 | 15,222 |
| 47 | 11,800 | 12,412 | 12,968 | 13,471 | 13,924 | 14,328 | 14,687 | 15,002 | 15,276 | 15,509 |
| 48 | 12,003 | 12,626 | 13,191 | 13,703 | 14,163 | 14,574 | 14,939 | 15,260 | 15,538 | 15,776 |
| 49 | 12,188 | 12,820 | 13,394 | 13,914 | 14,381 | 14,799 | 15,169 | 15,495 | 15,777 | 16,018 |
| 50 | 12,889 | 13,557 | 14,165 | 14,714 | 15,208 | 15,650 | 16,042 | 16,387 | 16,685 | 16,940 |
| 51 | 13,628 | 14,335 | 14,977 | 15,558 | 16,081 | 16,548 | 16,963 | 17,327 | 17,642 | 17,912 |
| 52 | 14,048 | 14,777 | 15,438 | 16,037 | 16,576 | 17,057 | 17,485 | 17,860 | 18,185 | 18,463 |
| 53 | 14,595 | 15,352 | 16,040 | 16,662 | 17,222 | 17,722 | 18,166 | 18,556 | 18,894 | 19,183 |
| 54 | 15,089 | 15,872 | 16,583 | 17,226 | 17,804 | 18,322 | 18,781 | 19,184 | 19,533 | 19,832 |
| 55 | 15,730 | 16,546 | 17,287 | 17,957 | 18,560 | 19,100 | 19,578 | 19,998 | 20,363 | 20,674 |
| 56 | 16,694 | 17,560 | 18,347 | 19,058 | 19,699 | 20,271 | 20,779 | 21,224 | 21,611 | 21,942 |
| 57 | 17,716 | 18,635 | 19,470 | 20,225 | 20,904 | 21,512 | 22,051 | 22,524 | 22,934 | 23,285 |
| 58 | 18,799 | 19,774 | 20,660 | 21,461 | 22,182 | 22,826 | 23,398 | 23,900 | 24,336 | 24,708 |
| 59 | 19,946 | 20,981 | 21,920 | 22,771 | 23,535 | 24,219 | 24,826 | 25,359 | 25,821 | 26,215 |
| 60 | 21,161 | 22,259 | 23,256 | 24,158 | 24,969 | 25,695 | 26,338 | 26,904 | 27,394 | 27,812 |
| 61 | 22,448 | 23,613 | 24,670 | 25,627 | 26,488 | 27,258 | 27,940 | 28,540 | 29,060 | 29,504 |
| 62 | 23,812 | 25,047 | 26,169 | 27,184 | 28,097 | 28,913 | 29,637 | 30,273 | 30,825 | 31,296 |
| 63 | 25,255 | 26,566 | 27,756 | 28,832 | 29,800 | 30,666 | 31,434 | 32,109 | 32,694 | 33,194 |
| 64 | 26,907 | 28,303 | 29,571 | 30,717 | 31,749 | 32,672 | 33,490 | 34,209 | 34,832 | 35,364 |
| 65 | 28,664 | 30,151 | 31,502 | 32,724 | 33,823 | 34,806 | 35,677 | 36,443 | 37,107 | 37,674 |
| 66 | 30,535 | 32,119 | 33,558 | 34,859 | 36,030 | 37,077 | 38,005 | 38,821 | 39,528 | 40,132 |
| 67 | 32,525 | 34,212 | 35,745 | 37,131 | 38,378 | 39,493 | 40,483 | 41,351 | 42,105 | 42,748 |
| 68 | 34,643 | 36,440 | 38,073 | 39,549 | 40,877 | 42,065 | 43,119 | 44,044 | 44,847 | 45,532 |
| 69 | 36,897 | 38,811 | 40,549 | 42,122 | 43,537 | 44,802 | 45,924 | 46,909 | 47,764 | 48,494 |
| 70 | 39,294 | 41,333 | 43,184 | 44,859 | 46,366 | 47,713 | 48,908 | 49,958 | 50,868 | 51,645 |
| 71 | 39,943 | 42,016 | 43,898 | 45,600 | 47,132 | 48,501 | 49,716 | 50,783 | 51,708 | 52,498 |
| 72 | 42,534 | 44,741 | 46,745 | 48,558 | 50,189 | 51,647 | 52,940 | 54,077 | 55,062 | 55,904 |
| 73 | 45,290 | 47,640 | 49,774 | 51,704 | 53,441 | 54,994 | 56,371 | 57,581 | 58,630 | 59,526 |
| 74 | 48,222 | 50,724 | 52,996 | 55,051 | 56,901 | 58,554 | 60,020 | 61,309 | 62,426 | 63,380 |
| 75 | 51,341 | 54,005 | 56,424 | 58,612 | 60,581 | 62,341 | 63,903 | 65,274 | 66,464 | 67,479 |
| >75 | 54,659 | 57,495 | 60,070 | 62,400 | 64,496 | 66,370 | 68,032 | 69,492 | 70,759 | 71,840 |

1 Adult + 2 Child

Sum Insured (in ₹)

| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 18 | 3,474 | 4,168 | 4,558 | 4,632 | 4,968 | 5,600 | 5,680 | 6,093 | 6,645 | 7,159 |

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| | | | | | | | | | | |
|----|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 19 | 3,537 | 4,242 | 4,640 | 4,716 | 5,057 | 5,701 | 5,782 | 6,203 | 6,764 | 7,288 |
| 20 | 3,599 | 4,317 | 4,722 | 4,799 | 5,147 | 5,801 | 5,884 | 6,313 | 6,884 | 7,416 |
| 21 | 3,662 | 4,393 | 4,804 | 4,883 | 5,236 | 5,902 | 5,987 | 6,422 | 7,004 | 7,546 |
| 22 | 3,725 | 4,468 | 4,887 | 4,966 | 5,326 | 6,004 | 6,090 | 6,533 | 7,124 | 7,675 |
| 23 | 3,788 | 4,543 | 4,969 | 5,050 | 5,416 | 6,105 | 6,192 | 6,643 | 7,244 | 7,805 |
| 24 | 3,851 | 4,619 | 5,052 | 5,134 | 5,506 | 6,207 | 6,295 | 6,753 | 7,365 | 7,934 |
| 25 | 3,914 | 4,695 | 5,135 | 5,218 | 5,596 | 6,308 | 6,398 | 6,864 | 7,485 | 8,064 |
| 26 | 3,977 | 4,770 | 5,217 | 5,302 | 5,686 | 6,410 | 6,502 | 6,975 | 7,606 | 8,194 |
| 27 | 4,040 | 4,846 | 5,300 | 5,386 | 5,776 | 6,512 | 6,605 | 7,085 | 7,726 | 8,324 |
| 28 | 4,103 | 4,921 | 5,383 | 5,470 | 5,867 | 6,613 | 6,708 | 7,196 | 7,847 | 8,454 |
| 29 | 4,166 | 4,997 | 5,465 | 5,554 | 5,957 | 6,714 | 6,810 | 7,306 | 7,967 | 8,584 |
| 30 | 4,229 | 5,072 | 5,548 | 5,638 | 6,046 | 6,816 | 6,913 | 7,416 | 8,087 | 8,713 |
| 31 | 4,291 | 5,147 | 5,630 | 5,722 | 6,136 | 6,917 | 7,016 | 7,526 | 8,207 | 8,842 |
| 32 | 4,354 | 5,222 | 5,712 | 5,805 | 6,225 | 7,017 | 7,118 | 7,636 | 8,327 | 8,971 |
| 33 | 4,416 | 5,297 | 5,794 | 5,888 | 6,314 | 7,118 | 7,220 | 7,745 | 8,446 | 9,099 |
| 34 | 4,478 | 5,371 | 5,875 | 5,971 | 6,403 | 7,218 | 7,321 | 7,854 | 8,565 | 9,227 |
| 35 | 4,540 | 5,446 | 5,956 | 6,053 | 6,491 | 7,317 | 7,422 | 7,962 | 8,683 | 9,354 |
| 36 | 4,601 | 5,519 | 6,037 | 6,135 | 6,579 | 7,416 | 7,522 | 8,070 | 8,800 | 9,481 |
| 37 | 4,662 | 5,592 | 6,117 | 6,216 | 6,666 | 7,515 | 7,622 | 8,177 | 8,917 | 9,607 |
| 38 | 4,723 | 5,665 | 6,196 | 6,297 | 6,753 | 7,613 | 7,721 | 8,283 | 9,033 | 9,732 |
| 39 | 4,783 | 5,737 | 6,275 | 6,377 | 6,839 | 7,709 | 7,820 | 8,389 | 9,148 | 9,856 |
| 40 | 4,843 | 5,809 | 6,353 | 6,457 | 6,925 | 7,806 | 7,917 | 8,493 | 9,262 | 9,979 |
| 41 | 4,902 | 5,880 | 6,431 | 6,536 | 7,009 | 7,901 | 8,014 | 8,597 | 9,375 | 10,100 |
| 42 | 4,960 | 5,950 | 6,508 | 6,614 | 7,093 | 7,995 | 8,109 | 8,700 | 9,487 | 10,221 |
| 43 | 5,018 | 6,019 | 6,584 | 6,691 | 7,175 | 8,088 | 8,204 | 8,801 | 9,598 | 10,340 |
| 44 | 5,075 | 6,088 | 6,659 | 6,767 | 7,257 | 8,181 | 8,297 | 8,901 | 9,707 | 10,458 |
| 45 | 5,132 | 6,155 | 6,733 | 6,842 | 7,338 | 8,271 | 8,390 | 9,000 | 9,815 | 10,574 |
| 46 | 6,257 | 7,505 | 8,209 | 8,343 | 8,947 | 10,085 | 10,229 | 10,974 | 11,967 | 12,892 |
| 47 | 6,338 | 7,603 | 8,315 | 8,451 | 9,063 | 10,216 | 10,362 | 11,116 | 12,122 | 13,060 |
| 48 | 6,409 | 7,688 | 8,409 | 8,546 | 9,164 | 10,331 | 10,478 | 11,241 | 12,258 | 13,206 |
| 49 | 6,469 | 7,759 | 8,487 | 8,625 | 9,250 | 10,427 | 10,576 | 11,345 | 12,372 | 13,329 |
| 50 | 6,799 | 8,155 | 8,920 | 9,065 | 9,722 | 10,959 | 11,115 | 11,924 | 13,004 | 14,010 |
| 51 | 7,144 | 8,569 | 9,373 | 9,525 | 10,215 | 11,515 | 11,679 | 12,529 | 13,663 | 14,720 |
| 52 | 7,316 | 8,776 | 9,599 | 9,755 | 10,462 | 11,793 | 11,961 | 12,832 | 13,993 | 15,076 |
| 53 | 7,552 | 9,058 | 9,907 | 10,069 | 10,798 | 12,172 | 12,346 | 13,244 | 14,443 | 15,560 |
| 54 | 7,781 | 9,333 | 10,208 | 10,374 | 11,126 | 12,541 | 12,720 | 13,646 | 14,881 | 16,032 |
| 55 | 8,084 | 9,696 | 10,605 | 10,778 | 11,558 | 13,029 | 13,216 | 14,177 | 15,460 | 16,656 |
| 56 | 8,550 | 10,255 | 11,217 | 11,400 | 12,225 | 13,781 | 13,978 | 14,995 | 16,352 | 17,617 |

Arogya Sanjeevani Policy, Chola MS
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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 57 | 9,041 | 10,845 | 11,862 | 12,055 | 12,928 | 14,573 | 14,781 | 15,857 | 17,292 | 18,630 |
| 58 | 9,560 | 11,467 | 12,542 | 12,747 | 13,670 | 15,409 | 15,630 | 16,767 | 18,284 | 19,699 |
| 59 | 10,107 | 12,124 | 13,260 | 13,476 | 14,452 | 16,291 | 16,524 | 17,726 | 19,331 | 20,826 |
| 60 | 10,684 | 12,816 | 14,017 | 14,246 | 15,277 | 17,221 | 17,467 | 18,738 | 20,434 | 22,015 |
| 61 | 11,293 | 13,545 | 14,815 | 15,057 | 16,147 | 18,202 | 18,462 | 19,805 | 21,598 | 23,269 |
| 62 | 11,934 | 14,315 | 15,657 | 15,912 | 17,064 | 19,236 | 19,510 | 20,930 | 22,825 | 24,590 |
| 63 | 12,610 | 15,126 | 16,544 | 16,813 | 18,031 | 20,325 | 20,616 | 22,116 | 24,118 | 25,983 |
| 64 | 13,435 | 16,115 | 17,626 | 17,913 | 19,210 | 21,654 | 21,964 | 23,562 | 25,695 | 27,682 |
| 65 | 14,312 | 17,167 | 18,777 | 19,083 | 20,465 | 23,069 | 23,399 | 25,101 | 27,373 | 29,491 |
| 66 | 15,246 | 18,288 | 20,002 | 20,328 | 21,800 | 24,574 | 24,925 | 26,739 | 29,159 | 31,415 |
| 67 | 16,240 | 19,480 | 21,306 | 21,653 | 23,221 | 26,176 | 26,550 | 28,482 | 31,060 | 33,463 |
| 68 | 17,297 | 20,748 | 22,693 | 23,063 | 24,733 | 27,880 | 28,279 | 30,337 | 33,082 | 35,642 |
| 69 | 18,423 | 22,098 | 24,170 | 24,563 | 26,342 | 29,694 | 30,118 | 32,310 | 35,235 | 37,960 |
| 70 | 19,620 | 23,534 | 25,740 | 26,160 | 28,054 | 31,624 | 32,076 | 34,410 | 37,524 | 40,427 |
| 71 | 19,152 | 22,973 | 25,127 | 25,537 | 27,386 | 30,870 | 31,312 | 33,590 | 36,630 | 39,464 |
| 72 | 20,395 | 24,463 | 26,757 | 27,193 | 29,162 | 32,873 | 33,343 | 35,769 | 39,006 | 42,024 |
| 73 | 21,716 | 26,049 | 28,491 | 28,955 | 31,052 | 35,003 | 35,503 | 38,087 | 41,534 | 44,747 |
| 74 | 23,122 | 27,735 | 30,335 | 30,830 | 33,062 | 37,269 | 37,802 | 40,552 | 44,223 | 47,644 |
| 75 | 24,618 | 29,529 | 32,297 | 32,824 | 35,200 | 39,679 | 40,247 | 43,175 | 47,083 | 50,725 |
| >75 | 26,209 | 31,437 | 34,384 | 34,945 | 37,475 | 42,244 | 42,847 | 45,965 | 50,126 | 54,003 |

1 Adult + 2 Child

Sum Insured (in ₹)

| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 91 days - 18 | 7,591 | 7,985 | 8,342 | 8,666 | 8,957 | 9,217 | 9,448 | 9,651 | 9,827 | 9,977 |
| 19 | 7,727 | 8,128 | 8,492 | 8,822 | 9,118 | 9,383 | 9,618 | 9,824 | 10,003 | 10,156 |
| 20 | 7,864 | 8,272 | 8,642 | 8,978 | 9,279 | 9,549 | 9,788 | 9,998 | 10,180 | 10,336 |
| 21 | 8,001 | 8,416 | 8,793 | 9,134 | 9,441 | 9,715 | 9,958 | 10,172 | 10,358 | 10,516 |
| 22 | 8,138 | 8,560 | 8,944 | 9,291 | 9,603 | 9,882 | 10,129 | 10,347 | 10,535 | 10,696 |
| 23 | 8,276 | 8,705 | 9,095 | 9,448 | 9,765 | 10,049 | 10,300 | 10,521 | 10,713 | 10,877 |
| 24 | 8,413 | 8,850 | 9,246 | 9,605 | 9,927 | 10,216 | 10,472 | 10,696 | 10,891 | 11,058 |
| 25 | 8,551 | 8,995 | 9,398 | 9,762 | 10,090 | 10,383 | 10,643 | 10,871 | 11,070 | 11,239 |
| 26 | 8,689 | 9,140 | 9,549 | 9,919 | 10,252 | 10,550 | 10,815 | 11,047 | 11,248 | 11,420 |
| 27 | 8,827 | 9,284 | 9,700 | 10,076 | 10,415 | 10,718 | 10,986 | 11,222 | 11,426 | 11,601 |
| 28 | 8,964 | 9,429 | 9,852 | 10,234 | 10,577 | 10,885 | 11,157 | 11,397 | 11,604 | 11,782 |
| 29 | 9,102 | 9,574 | 10,003 | 10,391 | 10,740 | 11,052 | 11,328 | 11,572 | 11,782 | 11,962 |

Arogya Sanjeevani Policy, Chola MS
CHOHLIP20035V021920
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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 30 | 9,239 | 9,718 | 10,153 | 10,547 | 10,902 | 11,218 | 11,499 | 11,746 | 11,960 | 12,143 |
| 31 | 9,376 | 9,862 | 10,304 | 10,704 | 11,063 | 11,385 | 11,670 | 11,920 | 12,137 | 12,323 |
| 32 | 9,512 | 10,006 | 10,454 | 10,859 | 11,224 | 11,550 | 11,840 | 12,094 | 12,314 | 12,502 |
| 33 | 9,648 | 10,149 | 10,604 | 11,015 | 11,385 | 11,716 | 12,009 | 12,267 | 12,490 | 12,681 |
| 34 | 9,784 | 10,292 | 10,753 | 11,170 | 11,545 | 11,880 | 12,178 | 12,439 | 12,666 | 12,859 |
| 35 | 9,919 | 10,433 | 10,901 | 11,324 | 11,704 | 12,044 | 12,346 | 12,611 | 12,840 | 13,037 |
| 36 | 10,053 | 10,575 | 11,048 | 11,477 | 11,862 | 12,207 | 12,513 | 12,781 | 13,014 | 13,213 |
| 37 | 10,186 | 10,715 | 11,195 | 11,629 | 12,020 | 12,369 | 12,679 | 12,951 | 13,187 | 13,388 |
| 38 | 10,319 | 10,854 | 11,340 | 11,780 | 12,176 | 12,530 | 12,843 | 13,119 | 13,358 | 13,562 |
| 39 | 10,450 | 10,992 | 11,485 | 11,930 | 12,331 | 12,689 | 13,007 | 13,286 | 13,528 | 13,735 |
| 40 | 10,581 | 11,130 | 11,628 | 12,079 | 12,485 | 12,848 | 13,169 | 13,452 | 13,697 | 13,906 |
| 41 | 10,710 | 11,265 | 11,770 | 12,227 | 12,637 | 13,004 | 13,330 | 13,616 | 13,864 | 14,076 |
| 42 | 10,838 | 11,400 | 11,911 | 12,372 | 12,788 | 13,160 | 13,489 | 13,779 | 14,030 | 14,244 |
| 43 | 10,964 | 11,533 | 12,049 | 12,517 | 12,937 | 13,313 | 13,646 | 13,939 | 14,193 | 14,410 |
| 44 | 11,089 | 11,664 | 12,187 | 12,659 | 13,084 | 13,465 | 13,802 | 14,098 | 14,355 | 14,574 |
| 45 | 11,212 | 11,794 | 12,322 | 12,800 | 13,230 | 13,614 | 13,955 | 14,255 | 14,514 | 14,736 |
| 46 | 13,670 | 14,380 | 15,024 | 15,606 | 16,131 | 16,599 | 17,015 | 17,380 | 17,697 | 17,967 |
| 47 | 13,848 | 14,567 | 15,219 | 15,809 | 16,340 | 16,815 | 17,236 | 17,606 | 17,927 | 18,201 |
| 48 | 14,003 | 14,730 | 15,390 | 15,986 | 16,523 | 17,004 | 17,429 | 17,803 | 18,128 | 18,405 |
| 49 | 14,134 | 14,867 | 15,533 | 16,135 | 16,677 | 17,162 | 17,591 | 17,969 | 18,296 | 18,576 |
| 50 | 14,855 | 15,626 | 16,326 | 16,959 | 17,528 | 18,038 | 18,489 | 18,886 | 19,230 | 19,524 |
| 51 | 15,609 | 16,418 | 17,154 | 17,819 | 18,417 | 18,953 | 19,427 | 19,844 | 20,206 | 20,515 |
| 52 | 15,985 | 16,815 | 17,568 | 18,249 | 18,862 | 19,410 | 19,896 | 20,323 | 20,694 | 21,010 |
| 53 | 16,499 | 17,355 | 18,132 | 18,836 | 19,468 | 20,034 | 20,536 | 20,976 | 21,359 | 21,685 |
| 54 | 17,000 | 17,882 | 18,683 | 19,407 | 20,059 | 20,642 | 21,159 | 21,613 | 22,007 | 22,343 |
| 55 | 17,661 | 18,578 | 19,410 | 20,163 | 20,840 | 21,445 | 21,982 | 22,454 | 22,863 | 23,213 |
| 56 | 18,680 | 19,649 | 20,529 | 21,325 | 22,042 | 22,682 | 23,250 | 23,749 | 24,182 | 24,551 |
| 57 | 19,754 | 20,779 | 21,710 | 22,552 | 23,309 | 23,987 | 24,587 | 25,115 | 25,573 | 25,963 |
| 58 | 20,888 | 21,971 | 22,955 | 23,846 | 24,647 | 25,363 | 25,998 | 26,556 | 27,040 | 27,453 |
| 59 | 22,083 | 23,229 | 24,269 | 25,210 | 26,057 | 26,814 | 27,486 | 28,076 | 28,587 | 29,024 |
| 60 | 23,344 | 24,555 | 25,655 | 26,649 | 27,545 | 28,345 | 29,055 | 29,678 | 30,219 | 30,681 |
| 61 | 24,673 | 25,953 | 27,115 | 28,167 | 29,113 | 29,959 | 30,709 | 31,368 | 31,940 | 32,428 |
| 62 | 26,074 | 27,427 | 28,655 | 29,767 | 30,767 | 31,660 | 32,453 | 33,150 | 33,754 | 34,270 |
| 63 | 27,551 | 28,981 | 30,279 | 31,453 | 32,510 | 33,454 | 34,292 | 35,028 | 35,666 | 36,211 |
| 64 | 29,353 | 30,876 | 32,259 | 33,510 | 34,635 | 35,642 | 36,534 | 37,318 | 37,999 | 38,579 |
| 65 | 31,270 | 32,892 | 34,366 | 35,699 | 36,898 | 37,970 | 38,921 | 39,756 | 40,481 | 41,099 |
| 66 | 33,311 | 35,039 | 36,608 | 38,028 | 39,305 | 40,447 | 41,460 | 42,350 | 43,122 | 43,781 |
| 67 | 35,482 | 37,323 | 38,994 | 40,507 | 41,867 | 43,084 | 44,163 | 45,111 | 45,933 | 46,635 |

Arogya Sanjeevani Policy, Chola MS
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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 68 | 37,792 | 39,753 | 41,534 | 43,144 | 44,594 | 45,889 | 47,039 | 48,048 | 48,924 | 49,671 |
| 69 | 40,251 | 42,339 | 44,235 | 45,951 | 47,494 | 48,874 | 50,098 | 51,174 | 52,106 | 52,902 |
| 70 | 42,867 | 45,090 | 47,110 | 48,937 | 50,581 | 52,051 | 53,354 | 54,499 | 55,493 | 56,340 |
| 71 | 41,846 | 44,016 | 45,988 | 47,771 | 49,376 | 50,811 | 52,083 | 53,201 | 54,171 | 54,998 |
| 72 | 44,560 | 46,871 | 48,971 | 50,870 | 52,579 | 54,106 | 55,461 | 56,652 | 57,684 | 58,566 |
| 73 | 47,447 | 49,908 | 52,144 | 54,166 | 55,986 | 57,612 | 59,055 | 60,323 | 61,422 | 62,361 |
| 74 | 50,519 | 53,139 | 55,520 | 57,673 | 59,610 | 61,342 | 62,879 | 64,228 | 65,399 | 66,398 |
| 75 | 53,786 | 56,577 | 59,111 | 61,403 | 63,466 | 65,310 | 66,945 | 68,382 | 69,629 | 70,692 |
| >75 | 57,262 | 60,233 | 62,931 | 65,371 | 67,567 | 69,530 | 71,272 | 72,801 | 74,128 | 75,261 |

1 Adult + 3 Child

Sum Insured (in ₹)

| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 18 | 4,343 | 5,209 | 5,698 | 5,791 | 6,210 | 7,000 | 7,100 | 7,617 | 8,306 | 8,949 |
| 19 | 4,412 | 5,292 | 5,788 | 5,883 | 6,309 | 7,111 | 7,213 | 7,738 | 8,438 | 9,091 |
| 20 | 4,481 | 5,375 | 5,879 | 5,974 | 6,407 | 7,222 | 7,325 | 7,858 | 8,570 | 9,233 |
| 21 | 4,549 | 5,457 | 5,968 | 6,066 | 6,505 | 7,332 | 7,437 | 7,978 | 8,701 | 9,374 |
| 22 | 4,617 | 5,538 | 6,058 | 6,156 | 6,602 | 7,442 | 7,549 | 8,098 | 8,831 | 9,514 |
| 23 | 4,685 | 5,619 | 6,146 | 6,246 | 6,699 | 7,551 | 7,659 | 8,216 | 8,960 | 9,653 |
| 24 | 4,752 | 5,700 | 6,234 | 6,336 | 6,795 | 7,659 | 7,769 | 8,334 | 9,088 | 9,791 |
| 25 | 4,819 | 5,780 | 6,322 | 6,425 | 6,890 | 7,767 | 7,878 | 8,451 | 9,216 | 9,929 |
| 26 | 4,885 | 5,859 | 6,408 | 6,513 | 6,984 | 7,873 | 7,986 | 8,567 | 9,342 | 10,065 |
| 27 | 4,950 | 5,937 | 6,494 | 6,600 | 7,078 | 7,978 | 8,092 | 8,681 | 9,467 | 10,199 |
| 28 | 5,015 | 6,015 | 6,579 | 6,686 | 7,170 | 8,083 | 8,198 | 8,795 | 9,591 | 10,333 |
| 29 | 5,078 | 6,092 | 6,663 | 6,771 | 7,262 | 8,186 | 8,303 | 8,907 | 9,713 | 10,464 |
| 30 | 5,142 | 6,167 | 6,745 | 6,855 | 7,352 | 8,287 | 8,406 | 9,017 | 9,834 | 10,594 |
| 31 | 5,204 | 6,242 | 6,827 | 6,938 | 7,441 | 8,388 | 8,507 | 9,126 | 9,953 | 10,722 |
| 32 | 5,265 | 6,315 | 6,907 | 7,020 | 7,528 | 8,486 | 8,608 | 9,234 | 10,070 | 10,849 |
| 33 | 5,325 | 6,388 | 6,986 | 7,100 | 7,614 | 8,583 | 8,706 | 9,340 | 10,185 | 10,973 |
| 34 | 5,384 | 6,459 | 7,064 | 7,179 | 7,699 | 8,679 | 8,803 | 9,443 | 10,298 | 11,095 |
| 35 | 5,442 | 6,528 | 7,140 | 7,256 | 7,782 | 8,772 | 8,897 | 9,545 | 10,409 | 11,214 |
| 36 | 5,499 | 6,596 | 7,214 | 7,332 | 7,863 | 8,863 | 8,990 | 9,644 | 10,517 | 11,331 |
| 37 | 5,554 | 6,663 | 7,287 | 7,406 | 7,942 | 8,953 | 9,081 | 9,742 | 10,623 | 11,445 |
| 38 | 5,608 | 6,727 | 7,358 | 7,478 | 8,019 | 9,040 | 9,169 | 9,836 | 10,727 | 11,556 |
| 39 | 5,661 | 6,790 | 7,427 | 7,548 | 8,094 | 9,125 | 9,255 | 9,928 | 10,827 | 11,665 |
| 40 | 5,712 | 6,851 | 7,494 | 7,616 | 8,167 | 9,207 | 9,338 | 10,018 | 10,924 | 11,770 |

Arogya Sanjeevani Policy, Chola MS
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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 41 | 5,761 | 6,911 | 7,558 | 7,682 | 8,238 | 9,286 | 9,419 | 10,104 | 11,019 | 11,871 |
| 42 | 5,809 | 6,968 | 7,621 | 7,745 | 8,306 | 9,363 | 9,497 | 10,188 | 11,110 | 11,969 |
| 43 | 5,855 | 7,023 | 7,681 | 7,806 | 8,371 | 9,437 | 9,571 | 10,268 | 11,197 | 12,063 |
| 44 | 5,898 | 7,075 | 7,738 | 7,864 | 8,434 | 9,507 | 9,643 | 10,345 | 11,281 | 12,154 |
| 45 | 5,940 | 7,125 | 7,793 | 7,920 | 8,494 | 9,574 | 9,711 | 10,418 | 11,361 | 12,240 |
| 46 | 7,213 | 8,652 | 9,463 | 9,617 | 10,313 | 11,626 | 11,792 | 12,650 | 13,795 | 14,862 |
| 47 | 7,276 | 8,727 | 9,545 | 9,701 | 10,403 | 11,727 | 11,895 | 12,760 | 13,915 | 14,991 |
| 48 | 7,325 | 8,786 | 9,610 | 9,766 | 10,474 | 11,806 | 11,975 | 12,847 | 14,009 | 15,093 |
| 49 | 7,359 | 8,828 | 9,655 | 9,813 | 10,523 | 11,862 | 12,032 | 12,907 | 14,076 | 15,164 |
| 50 | 7,699 | 9,235 | 10,101 | 10,265 | 11,008 | 12,409 | 12,587 | 13,503 | 14,725 | 15,864 |
| 51 | 8,050 | 9,656 | 10,562 | 10,734 | 11,511 | 12,976 | 13,161 | 14,119 | 15,397 | 16,588 |
| 52 | 8,203 | 9,840 | 10,762 | 10,938 | 11,730 | 13,222 | 13,411 | 14,387 | 15,689 | 16,903 |
| 53 | 8,423 | 10,103 | 11,050 | 11,230 | 12,044 | 13,576 | 13,770 | 14,772 | 16,109 | 17,355 |
| 54 | 8,655 | 10,382 | 11,355 | 11,540 | 12,376 | 13,951 | 14,150 | 15,180 | 16,554 | 17,834 |
| 55 | 8,968 | 10,757 | 11,765 | 11,957 | 12,823 | 14,454 | 14,661 | 15,728 | 17,151 | 18,478 |
| 56 | 9,458 | 11,345 | 12,409 | 12,611 | 13,524 | 15,245 | 15,463 | 16,589 | 18,090 | 19,489 |
| 57 | 9,974 | 11,964 | 13,086 | 13,299 | 14,262 | 16,077 | 16,307 | 17,493 | 19,077 | 20,552 |
| 58 | 10,516 | 12,614 | 13,797 | 14,022 | 15,037 | 16,950 | 17,193 | 18,444 | 20,113 | 21,669 |
| 59 | 11,085 | 13,297 | 14,544 | 14,781 | 15,851 | 17,868 | 18,123 | 19,442 | 21,202 | 22,842 |
| 60 | 11,683 | 14,014 | 15,328 | 15,578 | 16,706 | 18,831 | 19,100 | 20,490 | 22,345 | 24,073 |
| 61 | 12,311 | 14,767 | 16,151 | 16,414 | 17,603 | 19,843 | 20,126 | 21,591 | 23,545 | 25,367 |
| 62 | 12,970 | 15,557 | 17,016 | 17,293 | 18,545 | 20,905 | 21,204 | 22,746 | 24,805 | 26,724 |
| 63 | 13,661 | 16,386 | 17,923 | 18,215 | 19,533 | 22,019 | 22,334 | 23,959 | 26,128 | 28,149 |
| 64 | 14,554 | 17,458 | 19,094 | 19,406 | 20,811 | 23,459 | 23,794 | 25,526 | 27,836 | 29,989 |
| 65 | 15,505 | 18,598 | 20,342 | 20,673 | 22,170 | 24,991 | 25,348 | 27,193 | 29,654 | 31,948 |
| 66 | 16,517 | 19,812 | 21,669 | 22,022 | 23,617 | 26,622 | 27,002 | 28,967 | 31,589 | 34,033 |
| 67 | 17,593 | 21,103 | 23,081 | 23,458 | 25,156 | 28,357 | 28,762 | 30,855 | 33,648 | 36,251 |
| 68 | 18,739 | 22,477 | 24,584 | 24,985 | 26,794 | 30,204 | 30,635 | 32,865 | 35,839 | 38,612 |
| 69 | 19,958 | 23,939 | 26,184 | 26,610 | 28,537 | 32,169 | 32,628 | 35,002 | 38,171 | 41,123 |
| 70 | 21,255 | 25,495 | 27,885 | 28,340 | 30,392 | 34,259 | 34,749 | 37,277 | 40,651 | 43,796 |
| 71 | 20,023 | 24,018 | 26,269 | 26,697 | 28,630 | 32,274 | 32,735 | 35,117 | 38,295 | 41,258 |
| 72 | 21,322 | 25,575 | 27,973 | 28,429 | 30,487 | 34,367 | 34,858 | 37,395 | 40,779 | 43,934 |
| 73 | 22,703 | 27,233 | 29,786 | 30,271 | 32,463 | 36,594 | 37,117 | 39,818 | 43,422 | 46,781 |
| 74 | 24,173 | 28,996 | 31,714 | 32,231 | 34,565 | 38,963 | 39,520 | 42,396 | 46,233 | 49,809 |
| 75 | 25,737 | 30,871 | 33,765 | 34,316 | 36,800 | 41,483 | 42,076 | 45,138 | 49,223 | 53,031 |
| >75 | 27,400 | 32,866 | 35,947 | 36,533 | 39,178 | 44,164 | 44,795 | 48,054 | 52,404 | 56,458 |

1 Adult + 3 Child

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| Sum Insured (in ₹) | | | | | | | | | | |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
| 91 days - 18 | 9,489 | 9,981 | 10,428 | 10,833 | 11,196 | 11,522 | 11,810 | 12,064 | 12,284 | 12,471 |
| 19 | 9,640 | 10,140 | 10,594 | 11,005 | 11,374 | 11,705 | 11,998 | 12,256 | 12,479 | 12,670 |
| 20 | 9,790 | 10,298 | 10,759 | 11,176 | 11,552 | 11,887 | 12,185 | 12,446 | 12,673 | 12,867 |
| 21 | 9,939 | 10,455 | 10,923 | 11,347 | 11,728 | 12,069 | 12,371 | 12,637 | 12,867 | 13,063 |
| 22 | 10,088 | 10,611 | 11,087 | 11,517 | 11,903 | 12,249 | 12,556 | 12,826 | 13,059 | 13,259 |
| 23 | 10,236 | 10,767 | 11,249 | 11,685 | 12,078 | 12,429 | 12,740 | 13,013 | 13,251 | 13,453 |
| 24 | 10,382 | 10,921 | 11,410 | 11,853 | 12,251 | 12,607 | 12,922 | 13,200 | 13,440 | 13,646 |
| 25 | 10,528 | 11,074 | 11,570 | 12,019 | 12,422 | 12,783 | 13,104 | 13,385 | 13,629 | 13,837 |
| 26 | 10,672 | 11,226 | 11,729 | 12,183 | 12,593 | 12,959 | 13,283 | 13,568 | 13,815 | 14,027 |
| 27 | 10,815 | 11,376 | 11,886 | 12,346 | 12,761 | 13,132 | 13,461 | 13,750 | 14,000 | 14,214 |
| 28 | 10,956 | 11,525 | 12,041 | 12,508 | 12,928 | 13,303 | 13,637 | 13,929 | 14,183 | 14,400 |
| 29 | 11,096 | 11,671 | 12,194 | 12,667 | 13,093 | 13,473 | 13,810 | 14,107 | 14,364 | 14,583 |
| 30 | 11,234 | 11,816 | 12,346 | 12,824 | 13,255 | 13,640 | 13,982 | 14,282 | 14,542 | 14,765 |
| 31 | 11,370 | 11,959 | 12,495 | 12,980 | 13,416 | 13,805 | 14,151 | 14,455 | 14,718 | 14,943 |
| 32 | 11,503 | 12,100 | 12,642 | 13,132 | 13,573 | 13,968 | 14,318 | 14,625 | 14,891 | 15,119 |
| 33 | 11,635 | 12,238 | 12,787 | 13,283 | 13,729 | 14,128 | 14,481 | 14,792 | 15,062 | 15,292 |
| 34 | 11,764 | 12,374 | 12,929 | 13,430 | 13,881 | 14,284 | 14,642 | 14,956 | 15,229 | 15,462 |
| 35 | 11,891 | 12,508 | 13,068 | 13,575 | 14,031 | 14,438 | 14,800 | 15,117 | 15,393 | 15,628 |
| 36 | 12,015 | 12,638 | 13,204 | 13,716 | 14,177 | 14,589 | 14,954 | 15,275 | 15,553 | 15,791 |
| 37 | 12,136 | 12,765 | 13,337 | 13,854 | 14,320 | 14,736 | 15,105 | 15,429 | 15,710 | 15,950 |
| 38 | 12,254 | 12,889 | 13,467 | 13,989 | 14,459 | 14,879 | 15,252 | 15,579 | 15,863 | 16,105 |
| 39 | 12,368 | 13,010 | 13,593 | 14,120 | 14,594 | 15,018 | 15,394 | 15,725 | 16,011 | 16,256 |
| 40 | 12,480 | 13,127 | 13,715 | 14,247 | 14,726 | 15,154 | 15,533 | 15,866 | 16,156 | 16,402 |
| 41 | 12,588 | 13,241 | 13,834 | 14,370 | 14,853 | 15,284 | 15,667 | 16,003 | 16,295 | 16,544 |
| 42 | 12,691 | 13,350 | 13,948 | 14,489 | 14,975 | 15,411 | 15,797 | 16,136 | 16,430 | 16,681 |
| 43 | 12,791 | 13,455 | 14,058 | 14,603 | 15,093 | 15,532 | 15,921 | 16,263 | 16,559 | 16,812 |
| 44 | 12,887 | 13,556 | 14,163 | 14,712 | 15,206 | 15,648 | 16,040 | 16,384 | 16,683 | 16,938 |
| 45 | 12,978 | 13,652 | 14,263 | 14,816 | 15,314 | 15,759 | 16,154 | 16,500 | 16,801 | 17,058 |
| 46 | 15,759 | 16,577 | 17,319 | 17,991 | 18,595 | 19,135 | 19,615 | 20,035 | 20,401 | 20,712 |
| 47 | 15,896 | 16,721 | 17,470 | 18,147 | 18,757 | 19,302 | 19,785 | 20,210 | 20,578 | 20,893 |
| 48 | 16,004 | 16,834 | 17,588 | 18,270 | 18,884 | 19,433 | 19,919 | 20,347 | 20,718 | 21,034 |
| 49 | 16,079 | 16,914 | 17,671 | 18,357 | 18,973 | 19,524 | 20,013 | 20,443 | 20,816 | 21,134 |
| 50 | 16,821 | 17,694 | 18,486 | 19,203 | 19,848 | 20,425 | 20,936 | 21,386 | 21,776 | 22,108 |
| 51 | 17,589 | 18,501 | 19,330 | 20,080 | 20,754 | 21,357 | 21,892 | 22,362 | 22,769 | 23,117 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 52 | 17,923 | 18,853 | 19,697 | 20,461 | 21,149 | 21,763 | 22,308 | 22,787 | 23,202 | 23,557 |
| 53 | 18,403 | 19,357 | 20,225 | 21,009 | 21,715 | 22,346 | 22,905 | 23,397 | 23,823 | 24,187 |
| 54 | 18,911 | 19,892 | 20,783 | 21,589 | 22,314 | 22,962 | 23,537 | 24,042 | 24,481 | 24,855 |
| 55 | 19,593 | 20,610 | 21,533 | 22,368 | 23,119 | 23,791 | 24,387 | 24,910 | 25,364 | 25,752 |
| 56 | 20,666 | 21,738 | 22,711 | 23,592 | 24,385 | 25,093 | 25,721 | 26,273 | 26,752 | 27,161 |
| 57 | 21,792 | 22,923 | 23,950 | 24,879 | 25,714 | 26,461 | 27,124 | 27,706 | 28,211 | 28,642 |
| 58 | 22,976 | 24,168 | 25,251 | 26,230 | 27,111 | 27,899 | 28,598 | 29,211 | 29,744 | 30,198 |
| 59 | 24,220 | 25,476 | 26,618 | 27,650 | 28,579 | 29,409 | 30,146 | 30,793 | 31,354 | 31,833 |
| 60 | 25,526 | 26,850 | 28,053 | 29,141 | 30,120 | 30,995 | 31,771 | 32,453 | 33,045 | 33,550 |
| 61 | 26,897 | 28,293 | 29,560 | 30,706 | 31,738 | 32,660 | 33,478 | 34,197 | 34,820 | 35,352 |
| 62 | 28,337 | 29,807 | 31,142 | 32,350 | 33,436 | 34,408 | 35,270 | 36,027 | 36,683 | 37,244 |
| 63 | 29,847 | 31,396 | 32,802 | 34,074 | 35,219 | 36,242 | 37,150 | 37,947 | 38,639 | 39,229 |
| 64 | 31,799 | 33,449 | 34,947 | 36,302 | 37,522 | 38,612 | 39,579 | 40,428 | 41,165 | 41,794 |
| 65 | 33,876 | 35,633 | 37,230 | 38,673 | 39,972 | 41,134 | 42,164 | 43,069 | 43,854 | 44,524 |
| 66 | 36,087 | 37,959 | 39,659 | 41,197 | 42,581 | 43,818 | 44,915 | 45,879 | 46,715 | 47,429 |
| 67 | 38,439 | 40,433 | 42,244 | 43,882 | 45,356 | 46,674 | 47,843 | 48,870 | 49,761 | 50,521 |
| 68 | 40,942 | 43,066 | 44,995 | 46,740 | 48,310 | 49,713 | 50,958 | 52,052 | 53,001 | 53,811 |
| 69 | 43,605 | 45,867 | 47,922 | 49,780 | 51,452 | 52,947 | 54,273 | 55,438 | 56,449 | 57,311 |
| 70 | 46,439 | 48,848 | 51,036 | 53,015 | 54,796 | 56,388 | 57,800 | 59,041 | 60,117 | 61,035 |
| 71 | 43,748 | 46,017 | 48,078 | 49,943 | 51,620 | 53,120 | 54,451 | 55,619 | 56,633 | 57,498 |
| 72 | 46,585 | 49,002 | 51,197 | 53,182 | 54,969 | 56,566 | 57,982 | 59,227 | 60,306 | 61,228 |
| 73 | 49,604 | 52,177 | 54,514 | 56,628 | 58,531 | 60,231 | 61,740 | 63,065 | 64,214 | 65,195 |
| 74 | 52,815 | 55,555 | 58,044 | 60,294 | 62,320 | 64,130 | 65,737 | 67,147 | 68,371 | 69,416 |
| 75 | 56,231 | 59,148 | 61,798 | 64,194 | 66,351 | 68,278 | 69,988 | 71,490 | 72,793 | 73,906 |
| >75 | 59,865 | 62,970 | 65,791 | 68,343 | 70,638 | 72,691 | 74,511 | 76,110 | 77,497 | 78,682 |

| 1 Adult + 4 Child | | | | | | | | | | |
|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
| 18 | 5,212 | 6,251 | 6,837 | 6,949 | 7,452 | 8,400 | 8,520 | 9,140 | 9,967 | 10,738 |
| 19 | 5,287 | 6,342 | 6,937 | 7,050 | 7,560 | 8,522 | 8,644 | 9,273 | 10,112 | 10,894 |
| 20 | 5,362 | 6,432 | 7,035 | 7,150 | 7,667 | 8,643 | 8,766 | 9,404 | 10,256 | 11,049 |
| 21 | 5,436 | 6,521 | 7,132 | 7,248 | 7,773 | 8,762 | 8,888 | 9,534 | 10,397 | 11,202 |
| 22 | 5,510 | 6,609 | 7,228 | 7,346 | 7,878 | 8,881 | 9,007 | 9,663 | 10,538 | 11,353 |
| 23 | 5,582 | 6,695 | 7,323 | 7,443 | 7,981 | 8,997 | 9,126 | 9,790 | 10,676 | 11,502 |
| 24 | 5,653 | 6,781 | 7,417 | 7,538 | 8,083 | 9,112 | 9,242 | 9,915 | 10,812 | 11,648 |

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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 25 | 5,723 | 6,865 | 7,509 | 7,631 | 8,184 | 9,225 | 9,357 | 10,038 | 10,946 | 11,793 |
| 26 | 5,792 | 6,948 | 7,599 | 7,723 | 8,282 | 9,336 | 9,470 | 10,159 | 11,078 | 11,935 |
| 27 | 5,860 | 7,029 | 7,688 | 7,813 | 8,379 | 9,445 | 9,580 | 10,277 | 11,208 | 12,075 |
| 28 | 5,926 | 7,109 | 7,775 | 7,902 | 8,474 | 9,552 | 9,689 | 10,394 | 11,335 | 12,211 |
| 29 | 5,991 | 7,186 | 7,860 | 7,988 | 8,567 | 9,657 | 9,795 | 10,508 | 11,459 | 12,345 |
| 30 | 6,055 | 7,262 | 7,943 | 8,073 | 8,657 | 9,759 | 9,898 | 10,619 | 11,580 | 12,476 |
| 31 | 6,116 | 7,336 | 8,024 | 8,155 | 8,746 | 9,858 | 9,999 | 10,727 | 11,698 | 12,603 |
| 32 | 6,176 | 7,408 | 8,103 | 8,235 | 8,831 | 9,955 | 10,097 | 10,832 | 11,813 | 12,726 |
| 33 | 6,234 | 7,478 | 8,179 | 8,313 | 8,914 | 10,049 | 10,192 | 10,934 | 11,924 | 12,846 |
| 34 | 6,291 | 7,546 | 8,253 | 8,387 | 8,995 | 10,139 | 10,284 | 11,033 | 12,031 | 12,962 |
| 35 | 6,345 | 7,611 | 8,324 | 8,460 | 9,072 | 10,227 | 10,373 | 11,128 | 12,135 | 13,074 |
| 36 | 6,397 | 7,673 | 8,392 | 8,529 | 9,147 | 10,311 | 10,458 | 11,219 | 12,234 | 13,181 |
| 37 | 6,447 | 7,733 | 8,458 | 8,595 | 9,218 | 10,391 | 10,539 | 11,306 | 12,330 | 13,283 |
| 38 | 6,494 | 7,790 | 8,520 | 8,659 | 9,286 | 10,467 | 10,617 | 11,389 | 12,420 | 13,381 |
| 39 | 6,539 | 7,843 | 8,579 | 8,719 | 9,350 | 10,540 | 10,690 | 11,468 | 12,506 | 13,473 |
| 40 | 6,581 | 7,894 | 8,634 | 8,775 | 9,410 | 10,608 | 10,759 | 11,542 | 12,587 | 13,561 |
| 41 | 6,621 | 7,941 | 8,686 | 8,828 | 9,467 | 10,671 | 10,824 | 11,611 | 12,662 | 13,642 |
| 42 | 6,657 | 7,985 | 8,734 | 8,876 | 9,519 | 10,730 | 10,884 | 11,676 | 12,733 | 13,717 |
| 43 | 6,691 | 8,026 | 8,778 | 8,921 | 9,567 | 10,785 | 10,939 | 11,735 | 12,797 | 13,787 |
| 44 | 6,721 | 8,062 | 8,818 | 8,962 | 9,611 | 10,834 | 10,988 | 11,788 | 12,855 | 13,849 |
| 45 | 6,749 | 8,095 | 8,854 | 8,998 | 9,650 | 10,877 | 11,033 | 11,836 | 12,907 | 13,905 |
| 46 | 8,169 | 9,798 | 10,717 | 10,892 | 11,680 | 13,167 | 13,355 | 14,327 | 15,623 | 16,832 |
| 47 | 8,213 | 9,851 | 10,775 | 10,951 | 11,743 | 13,238 | 13,427 | 14,404 | 15,708 | 16,923 |
| 48 | 8,240 | 9,884 | 10,811 | 10,987 | 11,783 | 13,282 | 13,472 | 14,452 | 15,761 | 16,980 |
| 49 | 8,250 | 9,896 | 10,824 | 11,000 | 11,797 | 13,298 | 13,488 | 14,469 | 15,779 | 17,000 |
| 50 | 8,599 | 10,314 | 11,281 | 11,465 | 12,295 | 13,860 | 14,058 | 15,081 | 16,446 | 17,718 |
| 51 | 8,957 | 10,743 | 11,751 | 11,942 | 12,807 | 14,436 | 14,643 | 15,708 | 17,130 | 18,455 |
| 52 | 9,090 | 10,904 | 11,926 | 12,120 | 12,998 | 14,652 | 14,861 | 15,943 | 17,386 | 18,730 |
| 53 | 9,294 | 11,148 | 12,194 | 12,392 | 13,290 | 14,981 | 15,195 | 16,300 | 17,776 | 19,151 |
| 54 | 9,530 | 11,431 | 12,503 | 12,707 | 13,627 | 15,361 | 15,580 | 16,714 | 18,227 | 19,637 |
| 55 | 9,852 | 11,817 | 12,925 | 13,136 | 14,087 | 15,879 | 16,106 | 17,278 | 18,842 | 20,300 |
| 56 | 10,367 | 12,436 | 13,601 | 13,823 | 14,824 | 16,710 | 16,949 | 18,182 | 19,828 | 21,362 |
| 57 | 10,907 | 13,083 | 14,310 | 14,543 | 15,596 | 17,580 | 17,832 | 19,129 | 20,861 | 22,474 |
| 58 | 11,472 | 13,761 | 15,051 | 15,296 | 16,404 | 18,491 | 18,755 | 20,120 | 21,941 | 23,639 |
| 59 | 12,064 | 14,470 | 15,827 | 16,085 | 17,249 | 19,444 | 19,722 | 21,157 | 23,072 | 24,857 |
| 60 | 12,682 | 15,212 | 16,638 | 16,909 | 18,134 | 20,441 | 20,734 | 22,242 | 24,255 | 26,132 |
| 61 | 13,329 | 15,988 | 17,487 | 17,772 | 19,059 | 21,484 | 21,791 | 23,377 | 25,493 | 27,465 |
| 62 | 14,005 | 16,799 | 18,374 | 18,674 | 20,026 | 22,574 | 22,897 | 24,563 | 26,786 | 28,858 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 63 | 14,712 | 17,647 | 19,301 | 19,616 | 21,036 | 23,713 | 24,052 | 25,802 | 28,137 | 30,314 |
| 64 | 15,674 | 18,801 | 20,563 | 20,898 | 22,412 | 25,263 | 25,625 | 27,489 | 29,977 | 32,296 |
| 65 | 16,698 | 20,029 | 21,906 | 22,263 | 23,875 | 26,914 | 27,298 | 29,285 | 31,935 | 34,406 |
| 66 | 17,787 | 21,336 | 23,336 | 23,716 | 25,433 | 28,670 | 29,079 | 31,195 | 34,019 | 36,651 |
| 67 | 18,947 | 22,726 | 24,857 | 25,262 | 27,091 | 30,539 | 30,975 | 33,229 | 36,237 | 39,040 |
| 68 | 20,180 | 24,206 | 26,476 | 26,907 | 28,855 | 32,527 | 32,992 | 35,393 | 38,596 | 41,582 |
| 69 | 21,493 | 25,781 | 28,198 | 28,657 | 30,732 | 34,643 | 35,138 | 37,695 | 41,107 | 44,287 |
| 70 | 22,890 | 27,456 | 30,030 | 30,520 | 32,730 | 36,894 | 37,422 | 40,145 | 43,778 | 47,165 |
| 71 | 20,894 | 25,062 | 27,411 | 27,858 | 29,875 | 33,677 | 34,158 | 36,644 | 39,961 | 43,052 |
| 72 | 22,249 | 26,687 | 29,189 | 29,665 | 31,813 | 35,861 | 36,374 | 39,020 | 42,552 | 45,844 |
| 73 | 23,690 | 28,417 | 31,081 | 31,587 | 33,874 | 38,185 | 38,731 | 41,549 | 45,310 | 48,815 |
| 74 | 25,224 | 30,256 | 33,093 | 33,632 | 36,067 | 40,657 | 41,238 | 44,239 | 48,243 | 51,975 |
| 75 | 26,856 | 32,213 | 35,233 | 35,808 | 38,400 | 43,287 | 43,905 | 47,100 | 51,363 | 55,337 |
| >75 | 28,591 | 34,295 | 37,510 | 38,121 | 40,882 | 46,084 | 46,743 | 50,144 | 54,683 | 58,912 |

| 1 Adult + 4 Child | | | | | | | | | | |
|------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
| 91 days - 18 | 11,387 | 11,977 | 12,514 | 12,999 | 13,436 | 13,826 | 14,172 | 14,476 | 14,740 | 14,966 |
| 19 | 11,552 | 12,151 | 12,696 | 13,188 | 13,631 | 14,027 | 14,378 | 14,687 | 14,954 | 15,183 |
| 20 | 11,716 | 12,323 | 12,876 | 13,375 | 13,824 | 14,226 | 14,582 | 14,895 | 15,166 | 15,398 |
| 21 | 11,878 | 12,494 | 13,054 | 13,560 | 14,015 | 14,422 | 14,784 | 15,101 | 15,376 | 15,611 |
| 22 | 12,038 | 12,662 | 13,229 | 13,742 | 14,204 | 14,617 | 14,983 | 15,304 | 15,583 | 15,821 |
| 23 | 12,196 | 12,828 | 13,403 | 13,923 | 14,390 | 14,809 | 15,179 | 15,505 | 15,788 | 16,029 |
| 24 | 12,351 | 12,992 | 13,574 | 14,101 | 14,574 | 14,998 | 15,373 | 15,703 | 15,989 | 16,234 |
| 25 | 12,505 | 13,153 | 13,743 | 14,276 | 14,755 | 15,184 | 15,564 | 15,898 | 16,188 | 16,435 |
| 26 | 12,655 | 13,312 | 13,908 | 14,448 | 14,933 | 15,367 | 15,752 | 16,090 | 16,383 | 16,633 |
| 27 | 12,803 | 13,467 | 14,071 | 14,616 | 15,107 | 15,546 | 15,936 | 16,278 | 16,574 | 16,828 |
| 28 | 12,948 | 13,620 | 14,230 | 14,782 | 15,278 | 15,722 | 16,116 | 16,462 | 16,762 | 17,018 |
| 29 | 13,090 | 13,769 | 14,386 | 14,944 | 15,446 | 15,894 | 16,293 | 16,642 | 16,945 | 17,204 |
| 30 | 13,228 | 13,915 | 14,538 | 15,102 | 15,609 | 16,062 | 16,465 | 16,818 | 17,125 | 17,386 |
| 31 | 13,363 | 14,056 | 14,686 | 15,256 | 15,768 | 16,226 | 16,633 | 16,990 | 17,299 | 17,564 |
| 32 | 13,494 | 14,194 | 14,830 | 15,405 | 15,923 | 16,385 | 16,796 | 17,156 | 17,469 | 17,736 |
| 33 | 13,621 | 14,328 | 14,970 | 15,550 | 16,073 | 16,540 | 16,954 | 17,318 | 17,633 | 17,903 |
| 34 | 13,744 | 14,457 | 15,105 | 15,691 | 16,218 | 16,689 | 17,107 | 17,474 | 17,792 | 18,064 |
| 35 | 13,863 | 14,582 | 15,235 | 15,826 | 16,357 | 16,833 | 17,254 | 17,624 | 17,946 | 18,220 |

Arogya Sanjeevani Policy, Chola MS
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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 36 | 13,976 | 14,701 | 15,360 | 15,955 | 16,491 | 16,971 | 17,396 | 17,769 | 18,093 | 18,369 |
| 37 | 14,085 | 14,816 | 15,479 | 16,080 | 16,620 | 17,103 | 17,531 | 17,907 | 18,234 | 18,512 |
| 38 | 14,188 | 14,925 | 15,593 | 16,198 | 16,742 | 17,228 | 17,660 | 18,039 | 18,368 | 18,648 |
| 39 | 14,287 | 15,028 | 15,701 | 16,310 | 16,858 | 17,347 | 17,782 | 18,163 | 18,495 | 18,777 |
| 40 | 14,379 | 15,125 | 15,802 | 16,415 | 16,967 | 17,460 | 17,897 | 18,281 | 18,614 | 18,898 |
| 41 | 14,465 | 15,216 | 15,897 | 16,514 | 17,068 | 17,564 | 18,004 | 18,391 | 18,726 | 19,012 |
| 42 | 14,545 | 15,300 | 15,985 | 16,605 | 17,163 | 17,662 | 18,104 | 18,492 | 18,829 | 19,117 |
| 43 | 14,619 | 15,377 | 16,066 | 16,689 | 17,250 | 17,751 | 18,195 | 18,586 | 18,925 | 19,214 |
| 44 | 14,685 | 15,447 | 16,139 | 16,765 | 17,328 | 17,831 | 18,278 | 18,670 | 19,011 | 19,301 |
| 45 | 14,745 | 15,509 | 16,204 | 16,833 | 17,398 | 17,904 | 18,352 | 18,746 | 19,087 | 19,379 |
| 46 | 17,848 | 18,773 | 19,614 | 20,375 | 21,059 | 21,671 | 22,214 | 22,691 | 23,104 | 23,457 |
| 47 | 17,944 | 18,875 | 19,720 | 20,485 | 21,173 | 21,788 | 22,334 | 22,814 | 23,229 | 23,584 |
| 48 | 18,004 | 18,938 | 19,787 | 20,554 | 21,244 | 21,862 | 22,409 | 22,890 | 23,307 | 23,663 |
| 49 | 18,025 | 18,960 | 19,810 | 20,578 | 21,269 | 21,887 | 22,435 | 22,917 | 23,335 | 23,691 |
| 50 | 18,787 | 19,762 | 20,647 | 21,448 | 22,168 | 22,812 | 23,384 | 23,885 | 24,321 | 24,692 |
| 51 | 19,569 | 20,584 | 21,506 | 22,340 | 23,091 | 23,761 | 24,357 | 24,879 | 25,333 | 25,720 |
| 52 | 19,861 | 20,891 | 21,827 | 22,673 | 23,435 | 24,116 | 24,720 | 25,250 | 25,710 | 26,103 |
| 53 | 20,307 | 21,360 | 22,317 | 23,182 | 23,961 | 24,657 | 25,275 | 25,817 | 26,288 | 26,689 |
| 54 | 20,822 | 21,902 | 22,883 | 23,770 | 24,569 | 25,282 | 25,916 | 26,472 | 26,954 | 27,366 |
| 55 | 21,525 | 22,642 | 23,656 | 24,573 | 25,399 | 26,137 | 26,791 | 27,366 | 27,865 | 28,291 |
| 56 | 22,651 | 23,826 | 24,894 | 25,859 | 26,728 | 27,504 | 28,193 | 28,798 | 29,323 | 29,771 |
| 57 | 23,831 | 25,067 | 26,190 | 27,205 | 28,119 | 28,936 | 29,661 | 30,297 | 30,850 | 31,321 |
| 58 | 25,065 | 26,365 | 27,546 | 28,615 | 29,576 | 30,435 | 31,198 | 31,867 | 32,448 | 32,944 |
| 59 | 26,357 | 27,724 | 28,966 | 30,090 | 31,100 | 32,004 | 32,806 | 33,510 | 34,120 | 34,642 |
| 60 | 27,709 | 29,146 | 30,452 | 31,633 | 32,695 | 33,645 | 34,488 | 35,228 | 35,870 | 36,418 |
| 61 | 29,122 | 30,633 | 32,005 | 33,246 | 34,363 | 35,361 | 36,247 | 37,025 | 37,700 | 38,276 |
| 62 | 30,599 | 32,187 | 33,629 | 34,933 | 36,106 | 37,155 | 38,086 | 38,903 | 39,612 | 40,217 |
| 63 | 32,143 | 33,811 | 35,325 | 36,695 | 37,928 | 39,030 | 40,007 | 40,866 | 41,611 | 42,247 |
| 64 | 34,245 | 36,022 | 37,635 | 39,095 | 40,408 | 41,582 | 42,623 | 43,538 | 44,332 | 45,009 |
| 65 | 36,482 | 38,374 | 40,093 | 41,648 | 43,047 | 44,298 | 45,407 | 46,382 | 47,227 | 47,949 |
| 66 | 38,862 | 40,878 | 42,710 | 44,366 | 45,856 | 47,188 | 48,370 | 49,408 | 50,309 | 51,078 |
| 67 | 41,396 | 43,543 | 45,494 | 47,258 | 48,845 | 50,264 | 51,523 | 52,629 | 53,588 | 54,407 |
| 68 | 44,091 | 46,378 | 48,456 | 50,335 | 52,026 | 53,537 | 54,878 | 56,056 | 57,078 | 57,950 |
| 69 | 46,959 | 49,395 | 51,608 | 53,609 | 55,410 | 57,020 | 58,448 | 59,703 | 60,791 | 61,720 |
| 70 | 50,011 | 52,605 | 54,962 | 57,093 | 59,011 | 60,726 | 62,247 | 63,582 | 64,741 | 65,730 |
| 71 | 45,650 | 48,018 | 50,169 | 52,114 | 53,865 | 55,430 | 56,818 | 58,037 | 59,095 | 59,998 |
| 72 | 48,611 | 51,132 | 53,423 | 55,494 | 57,359 | 59,025 | 60,503 | 61,802 | 62,928 | 63,890 |
| 73 | 51,760 | 54,446 | 56,885 | 59,090 | 61,075 | 62,850 | 64,424 | 65,807 | 67,006 | 68,030 |

Arogya Sanjeevani Policy, Chola MS
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| | | | | | | | | | | |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 74 | 55,111 | 57,970 | 60,567 | 62,916 | 65,029 | 66,919 | 68,595 | 70,067 | 71,344 | 72,434 |
| 75 | 58,676 | 61,720 | 64,485 | 66,985 | 69,235 | 71,247 | 73,031 | 74,599 | 75,958 | 77,119 |
| >75 | 62,468 | 65,708 | 68,652 | 71,314 | 73,709 | 75,851 | 77,751 | 79,419 | 80,867 | 82,103 |

| 2 Adult | | | | | | | | | | |
|----------------------------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
| 18 | 2,606 | 3,126 | 3,419 | 3,474 | 3,726 | 4,200 | 4,260 | 4,570 | 4,984 | 5,369 |
| 19 | 2,679 | 3,214 | 3,515 | 3,572 | 3,831 | 4,319 | 4,380 | 4,699 | 5,124 | 5,521 |
| 20 | 2,755 | 3,304 | 3,614 | 3,673 | 3,939 | 4,440 | 4,503 | 4,831 | 5,268 | 5,676 |
| 21 | 2,831 | 3,396 | 3,715 | 3,775 | 4,049 | 4,564 | 4,629 | 4,966 | 5,415 | 5,834 |
| 22 | 2,910 | 3,491 | 3,818 | 3,880 | 4,161 | 4,690 | 4,757 | 5,104 | 5,566 | 5,996 |
| 23 | 2,990 | 3,587 | 3,923 | 3,987 | 4,276 | 4,820 | 4,889 | 5,244 | 5,719 | 6,162 |
| 24 | 3,072 | 3,685 | 4,031 | 4,097 | 4,393 | 4,952 | 5,023 | 5,388 | 5,876 | 6,331 |
| 25 | 3,156 | 3,786 | 4,141 | 4,208 | 4,513 | 5,087 | 5,160 | 5,536 | 6,037 | 6,504 |
| 26 | 3,242 | 3,889 | 4,253 | 4,323 | 4,636 | 5,225 | 5,300 | 5,686 | 6,200 | 6,680 |
| 27 | 3,330 | 3,994 | 4,368 | 4,439 | 4,761 | 5,367 | 5,443 | 5,839 | 6,368 | 6,861 |
| 28 | 3,419 | 4,101 | 4,486 | 4,559 | 4,889 | 5,511 | 5,590 | 5,996 | 6,539 | 7,045 |
| 29 | 3,510 | 4,211 | 4,606 | 4,681 | 5,020 | 5,658 | 5,739 | 6,157 | 6,714 | 7,233 |
| 30 | 3,604 | 4,323 | 4,728 | 4,805 | 5,153 | 5,809 | 5,892 | 6,321 | 6,893 | 7,426 |
| 31 | 3,699 | 4,437 | 4,853 | 4,932 | 5,290 | 5,963 | 6,048 | 6,488 | 7,075 | 7,623 |
| 32 | 3,797 | 4,554 | 4,981 | 5,062 | 5,429 | 6,120 | 6,207 | 6,659 | 7,262 | 7,824 |
| 33 | 3,897 | 4,674 | 5,112 | 5,195 | 5,572 | 6,280 | 6,370 | 6,834 | 7,452 | 8,029 |
| 34 | 3,998 | 4,796 | 5,246 | 5,331 | 5,717 | 6,445 | 6,537 | 7,012 | 7,647 | 8,239 |
| 35 | 4,102 | 4,921 | 5,382 | 5,470 | 5,866 | 6,612 | 6,707 | 7,195 | 7,846 | 8,453 |
| 36 | 4,208 | 5,048 | 5,521 | 5,611 | 6,018 | 6,783 | 6,880 | 7,381 | 8,049 | 8,672 |
| 37 | 4,317 | 5,178 | 5,664 | 5,756 | 6,173 | 6,958 | 7,058 | 7,571 | 8,256 | 8,895 |
| 38 | 4,428 | 5,311 | 5,809 | 5,904 | 6,331 | 7,137 | 7,239 | 7,765 | 8,468 | 9,123 |
| 39 | 4,541 | 5,447 | 5,957 | 6,055 | 6,493 | 7,319 | 7,424 | 7,964 | 8,685 | 9,357 |
| 40 | 4,656 | 5,585 | 6,109 | 6,209 | 6,658 | 7,505 | 7,613 | 8,167 | 8,906 | 9,595 |
| 41 | 4,775 | 5,727 | 6,264 | 6,366 | 6,827 | 7,696 | 7,806 | 8,374 | 9,132 | 9,838 |
| 42 | 4,895 | 5,872 | 6,422 | 6,527 | 6,999 | 7,890 | 8,003 | 8,585 | 9,362 | 10,086 |
| 43 | 5,018 | 6,019 | 6,584 | 6,691 | 7,175 | 8,088 | 8,204 | 8,801 | 9,598 | 10,340 |
| 44 | 5,144 | 6,170 | 6,749 | 6,859 | 7,355 | 8,291 | 8,410 | 9,021 | 9,838 | 10,599 |
| 45 | 5,272 | 6,324 | 6,917 | 7,030 | 7,539 | 8,498 | 8,619 | 9,247 | 10,084 | 10,864 |
| 46 | 6,518 | 7,818 | 8,551 | 8,690 | 9,319 | 10,505 | 10,655 | 11,431 | 12,465 | 13,430 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 47 | 6,695 | 8,031 | 8,784 | 8,927 | 9,573 | 10,792 | 10,946 | 11,742 | 12,805 | 13,796 |
| 48 | 6,867 | 8,237 | 9,009 | 9,156 | 9,819 | 11,069 | 11,227 | 12,044 | 13,134 | 14,150 |
| 49 | 7,031 | 8,434 | 9,225 | 9,375 | 10,054 | 11,333 | 11,495 | 12,332 | 13,448 | 14,488 |
| 50 | 7,499 | 8,995 | 9,838 | 9,999 | 10,723 | 12,087 | 12,260 | 13,152 | 14,342 | 15,452 |
| 51 | 7,997 | 9,592 | 10,492 | 10,663 | 11,435 | 12,890 | 13,074 | 14,025 | 15,295 | 16,478 |
| 52 | 8,314 | 9,973 | 10,908 | 11,086 | 11,888 | 13,401 | 13,592 | 14,582 | 15,901 | 17,131 |
| 53 | 8,713 | 10,452 | 11,431 | 11,618 | 12,459 | 14,044 | 14,245 | 15,282 | 16,665 | 17,954 |
| 54 | 9,047 | 10,852 | 11,870 | 12,063 | 12,937 | 14,583 | 14,791 | 15,868 | 17,304 | 18,642 |
| 55 | 9,473 | 11,363 | 12,428 | 12,631 | 13,545 | 15,269 | 15,487 | 16,614 | 18,118 | 19,519 |
| 56 | 10,098 | 12,113 | 13,248 | 13,464 | 14,439 | 16,276 | 16,509 | 17,710 | 19,313 | 20,807 |
| 57 | 10,764 | 12,911 | 14,121 | 14,351 | 15,391 | 17,349 | 17,597 | 18,877 | 20,586 | 22,179 |
| 58 | 11,472 | 13,761 | 15,051 | 15,296 | 16,404 | 18,491 | 18,755 | 20,120 | 21,941 | 23,639 |
| 59 | 12,227 | 14,666 | 16,041 | 16,302 | 17,482 | 19,707 | 19,989 | 21,443 | 23,384 | 25,193 |
| 60 | 13,030 | 15,629 | 17,094 | 17,373 | 18,631 | 21,001 | 21,302 | 22,852 | 24,920 | 26,848 |
| 61 | 13,884 | 16,654 | 18,216 | 18,512 | 19,853 | 22,379 | 22,699 | 24,351 | 26,555 | 28,609 |
| 62 | 14,794 | 17,746 | 19,409 | 19,726 | 21,154 | 23,846 | 24,187 | 25,946 | 28,295 | 30,484 |
| 63 | 15,763 | 18,907 | 20,680 | 21,017 | 22,539 | 25,407 | 25,770 | 27,645 | 30,147 | 32,479 |
| 64 | 16,793 | 20,144 | 22,032 | 22,391 | 24,012 | 27,068 | 27,455 | 29,453 | 32,119 | 34,603 |
| 65 | 17,890 | 21,459 | 23,471 | 23,854 | 25,581 | 28,836 | 29,248 | 31,376 | 34,216 | 36,863 |
| 66 | 19,058 | 22,860 | 25,003 | 25,410 | 27,250 | 30,718 | 31,157 | 33,424 | 36,449 | 39,269 |
| 67 | 20,300 | 24,350 | 26,632 | 27,066 | 29,026 | 32,720 | 33,187 | 35,602 | 38,825 | 41,828 |
| 68 | 21,622 | 25,935 | 28,367 | 28,829 | 30,916 | 34,850 | 35,349 | 37,921 | 41,353 | 44,552 |
| 69 | 23,028 | 27,622 | 30,212 | 30,704 | 32,928 | 37,118 | 37,648 | 40,387 | 44,043 | 47,450 |
| 70 | 24,525 | 29,417 | 32,175 | 32,700 | 35,067 | 39,530 | 40,095 | 43,012 | 46,905 | 50,534 |
| 71 | 26,117 | 31,327 | 34,264 | 34,823 | 37,344 | 42,096 | 42,698 | 45,805 | 49,951 | 53,814 |
| 72 | 27,811 | 33,359 | 36,487 | 37,081 | 39,766 | 44,826 | 45,467 | 48,776 | 53,190 | 57,305 |
| 73 | 29,613 | 35,521 | 38,851 | 39,484 | 42,343 | 47,731 | 48,413 | 51,936 | 56,637 | 61,018 |
| 74 | 31,530 | 37,821 | 41,366 | 42,040 | 45,084 | 50,821 | 51,548 | 55,299 | 60,304 | 64,969 |
| 75 | 33,570 | 40,267 | 44,042 | 44,759 | 48,000 | 54,108 | 54,882 | 58,875 | 64,204 | 69,171 |
| >75 | 35,739 | 42,869 | 46,888 | 47,652 | 51,102 | 57,605 | 58,428 | 62,680 | 68,353 | 73,641 |

| 2 Adult | | | | | | | | | | |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
| 91 days - 18 | 5,693 | 5,989 | 6,257 | 6,500 | 6,718 | 6,913 | 7,086 | 7,238 | 7,370 | 7,483 |
| 19 | 5,854 | 6,158 | 6,434 | 6,683 | 6,908 | 7,108 | 7,286 | 7,443 | 7,578 | 7,694 |

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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 20 | 6,018 | 6,331 | 6,614 | 6,871 | 7,101 | 7,308 | 7,491 | 7,652 | 7,791 | 7,910 |
| 21 | 6,186 | 6,507 | 6,799 | 7,062 | 7,300 | 7,512 | 7,700 | 7,865 | 8,008 | 8,131 |
| 22 | 6,358 | 6,688 | 6,987 | 7,258 | 7,502 | 7,720 | 7,913 | 8,083 | 8,231 | 8,356 |
| 23 | 6,533 | 6,872 | 7,180 | 7,459 | 7,709 | 7,933 | 8,132 | 8,306 | 8,458 | 8,587 |
| 24 | 6,713 | 7,061 | 7,377 | 7,663 | 7,921 | 8,151 | 8,355 | 8,534 | 8,690 | 8,823 |
| 25 | 6,896 | 7,254 | 7,579 | 7,873 | 8,137 | 8,373 | 8,583 | 8,767 | 8,927 | 9,064 |
| 26 | 7,083 | 7,451 | 7,784 | 8,086 | 8,358 | 8,601 | 8,816 | 9,005 | 9,170 | 9,310 |
| 27 | 7,275 | 7,652 | 7,995 | 8,305 | 8,584 | 8,833 | 9,054 | 9,249 | 9,417 | 9,561 |
| 28 | 7,470 | 7,858 | 8,210 | 8,528 | 8,814 | 9,071 | 9,298 | 9,497 | 9,670 | 9,818 |
| 29 | 7,670 | 8,068 | 8,429 | 8,756 | 9,050 | 9,313 | 9,546 | 9,751 | 9,929 | 10,081 |
| 30 | 7,874 | 8,282 | 8,654 | 8,989 | 9,291 | 9,561 | 9,800 | 10,011 | 10,193 | 10,349 |
| 31 | 8,083 | 8,502 | 8,883 | 9,227 | 9,537 | 9,814 | 10,060 | 10,276 | 10,463 | 10,623 |
| 32 | 8,296 | 8,726 | 9,117 | 9,470 | 9,789 | 10,073 | 10,325 | 10,547 | 10,739 | 10,903 |
| 33 | 8,513 | 8,955 | 9,356 | 9,719 | 10,045 | 10,337 | 10,596 | 10,824 | 11,021 | 11,189 |
| 34 | 8,736 | 9,189 | 9,600 | 9,973 | 10,308 | 10,607 | 10,873 | 11,106 | 11,309 | 11,481 |
| 35 | 8,963 | 9,428 | 9,850 | 10,232 | 10,576 | 10,883 | 11,156 | 11,395 | 11,603 | 11,780 |
| 36 | 9,195 | 9,672 | 10,105 | 10,497 | 10,850 | 11,165 | 11,444 | 11,690 | 11,903 | 12,085 |
| 37 | 9,432 | 9,921 | 10,366 | 10,768 | 11,129 | 11,453 | 11,739 | 11,991 | 12,210 | 12,397 |
| 38 | 9,674 | 10,176 | 10,632 | 11,044 | 11,415 | 11,747 | 12,041 | 12,299 | 12,523 | 12,715 |
| 39 | 9,921 | 10,436 | 10,903 | 11,326 | 11,707 | 12,047 | 12,349 | 12,614 | 12,843 | 13,040 |
| 40 | 10,174 | 10,702 | 11,181 | 11,614 | 12,005 | 12,353 | 12,663 | 12,935 | 13,170 | 13,372 |
| 41 | 10,432 | 10,973 | 11,464 | 11,909 | 12,309 | 12,667 | 12,984 | 13,262 | 13,504 | 13,711 |
| 42 | 10,695 | 11,250 | 11,754 | 12,210 | 12,620 | 12,986 | 13,312 | 13,597 | 13,845 | 14,057 |
| 43 | 10,964 | 11,533 | 12,049 | 12,517 | 12,937 | 13,313 | 13,646 | 13,939 | 14,193 | 14,410 |
| 44 | 11,239 | 11,822 | 12,351 | 12,830 | 13,261 | 13,647 | 13,988 | 14,289 | 14,549 | 14,771 |
| 45 | 11,519 | 12,117 | 12,660 | 13,150 | 13,592 | 13,987 | 14,337 | 14,645 | 14,912 | 15,140 |
| 46 | 14,240 | 14,979 | 15,650 | 16,257 | 16,803 | 17,291 | 17,724 | 18,104 | 18,434 | 18,716 |
| 47 | 14,628 | 15,387 | 16,076 | 16,700 | 17,261 | 17,762 | 18,207 | 18,598 | 18,937 | 19,226 |
| 48 | 15,004 | 15,782 | 16,489 | 17,128 | 17,704 | 18,218 | 18,674 | 19,075 | 19,423 | 19,720 |
| 49 | 15,363 | 16,160 | 16,883 | 17,538 | 18,127 | 18,654 | 19,121 | 19,531 | 19,887 | 20,191 |
| 50 | 16,384 | 17,234 | 18,006 | 18,704 | 19,333 | 19,894 | 20,393 | 20,830 | 21,210 | 21,534 |
| 51 | 17,472 | 18,379 | 19,202 | 19,947 | 20,617 | 21,216 | 21,747 | 22,214 | 22,619 | 22,964 |
| 52 | 18,165 | 19,108 | 19,964 | 20,738 | 21,434 | 22,057 | 22,610 | 23,095 | 23,516 | 23,875 |
| 53 | 19,037 | 20,025 | 20,922 | 21,733 | 22,463 | 23,116 | 23,695 | 24,204 | 24,645 | 25,021 |
| 54 | 19,767 | 20,793 | 21,724 | 22,567 | 23,325 | 24,002 | 24,604 | 25,132 | 25,590 | 25,981 |
| 55 | 20,697 | 21,771 | 22,746 | 23,628 | 24,422 | 25,131 | 25,761 | 26,314 | 26,793 | 27,203 |
| 56 | 22,063 | 23,207 | 24,247 | 25,187 | 26,033 | 26,790 | 27,461 | 28,050 | 28,561 | 28,998 |
| 57 | 23,517 | 24,737 | 25,845 | 26,847 | 27,749 | 28,555 | 29,271 | 29,899 | 30,444 | 30,909 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|----------|----------|
| 58 | 25,065 | 26,365 | 27,546 | 28,615 | 29,576 | 30,435 | 31,198 | 31,867 | 32,448 | 32,944 |
| 59 | 26,713 | 28,099 | 29,358 | 30,496 | 31,521 | 32,437 | 33,249 | 33,962 | 34,581 | 35,110 |
| 60 | 28,468 | 29,945 | 31,286 | 32,499 | 33,591 | 34,567 | 35,433 | 36,193 | 36,853 | 37,416 |
| 61 | 30,335 | 31,909 | 33,339 | 34,631 | 35,795 | 36,835 | 37,757 | 38,568 | 39,270 | 39,870 |
| 62 | 32,323 | 34,000 | 35,523 | 36,901 | 38,140 | 39,248 | 40,231 | 41,095 | 41,844 | 42,483 |
| 63 | 34,439 | 36,226 | 37,849 | 39,316 | 40,637 | 41,818 | 42,865 | 43,785 | 44,583 | 45,264 |
| 64 | 36,691 | 38,595 | 40,323 | 41,887 | 43,294 | 44,552 | 45,668 | 46,648 | 47,498 | 48,224 |
| 65 | 39,088 | 41,115 | 42,957 | 44,623 | 46,122 | 47,462 | 48,651 | 49,695 | 50,601 | 51,374 |
| 66 | 41,638 | 43,798 | 45,760 | 47,535 | 49,132 | 50,559 | 51,825 | 52,938 | 53,902 | 54,726 |
| 67 | 44,352 | 46,653 | 48,743 | 50,633 | 52,334 | 53,855 | 55,203 | 56,388 | 57,416 | 58,293 |
| 68 | 47,240 | 49,691 | 51,917 | 53,930 | 55,742 | 57,362 | 58,798 | 60,060 | 61,155 | 62,089 |
| 69 | 50,314 | 52,924 | 55,294 | 57,439 | 59,368 | 61,093 | 62,623 | 63,967 | 65,133 | 66,128 |
| 70 | 53,583 | 56,363 | 58,888 | 61,171 | 63,226 | 65,063 | 66,693 | 68,124 | 69,366 | 70,426 |
| 71 | 57,062 | 60,022 | 62,711 | 65,143 | 67,331 | 69,287 | 71,023 | 72,547 | 73,869 | 74,998 |
| 72 | 60,763 | 63,915 | 66,778 | 69,368 | 71,698 | 73,781 | 75,629 | 77,252 | 78,660 | 79,862 |
| 73 | 64,701 | 68,057 | 71,106 | 73,863 | 76,344 | 78,562 | 80,530 | 82,258 | 83,758 | 85,037 |
| 74 | 68,889 | 72,463 | 75,709 | 78,645 | 81,287 | 83,648 | 85,743 | 87,584 | 89,180 | 90,543 |
| 75 | 73,345 | 77,150 | 80,606 | 83,732 | 86,544 | 89,059 | 91,289 | 93,248 | 94,948 | 96,399 |
| >75 | 78,085 | 82,135 | 85,815 | 89,142 | 92,137 | 94,814 | 97,188 | 99,274 | 1,01,084 | 1,02,628 |

2 Adult + 1 Child

Sum Insured (in ₹)

| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 18 | 3,474 | 4,168 | 4,558 | 4,632 | 4,968 | 5,600 | 5,680 | 6,093 | 6,645 | 7,159 |
| 19 | 3,555 | 4,264 | 4,663 | 4,739 | 5,083 | 5,729 | 5,811 | 6,234 | 6,798 | 7,324 |
| 20 | 3,636 | 4,361 | 4,770 | 4,848 | 5,199 | 5,861 | 5,944 | 6,377 | 6,954 | 7,492 |
| 21 | 3,719 | 4,460 | 4,879 | 4,958 | 5,317 | 5,994 | 6,079 | 6,522 | 7,112 | 7,662 |
| 22 | 3,802 | 4,561 | 4,989 | 5,070 | 5,437 | 6,129 | 6,216 | 6,669 | 7,272 | 7,835 |
| 23 | 3,887 | 4,663 | 5,100 | 5,183 | 5,559 | 6,266 | 6,355 | 6,818 | 7,435 | 8,010 |
| 24 | 3,974 | 4,766 | 5,213 | 5,298 | 5,682 | 6,405 | 6,496 | 6,969 | 7,600 | 8,188 |
| 25 | 4,061 | 4,871 | 5,328 | 5,415 | 5,807 | 6,546 | 6,639 | 7,122 | 7,767 | 8,368 |
| 26 | 4,150 | 4,978 | 5,444 | 5,533 | 5,934 | 6,689 | 6,784 | 7,278 | 7,937 | 8,551 |
| 27 | 4,240 | 5,085 | 5,562 | 5,653 | 6,062 | 6,834 | 6,931 | 7,436 | 8,109 | 8,736 |
| 28 | 4,331 | 5,195 | 5,682 | 5,774 | 6,192 | 6,980 | 7,080 | 7,595 | 8,283 | 8,924 |
| 29 | 4,423 | 5,306 | 5,803 | 5,898 | 6,325 | 7,129 | 7,231 | 7,758 | 8,460 | 9,114 |
| 30 | 4,517 | 5,418 | 5,926 | 6,023 | 6,459 | 7,280 | 7,384 | 7,922 | 8,639 | 9,307 |

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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 31 | 4,612 | 5,532 | 6,051 | 6,149 | 6,594 | 7,434 | 7,540 | 8,088 | 8,821 | 9,503 |
| 32 | 4,708 | 5,647 | 6,177 | 6,277 | 6,732 | 7,589 | 7,697 | 8,257 | 9,005 | 9,701 |
| 33 | 4,806 | 5,764 | 6,305 | 6,408 | 6,872 | 7,746 | 7,857 | 8,428 | 9,191 | 9,902 |
| 34 | 4,905 | 5,883 | 6,435 | 6,539 | 7,013 | 7,905 | 8,018 | 8,602 | 9,380 | 10,106 |
| 35 | 5,005 | 6,003 | 6,566 | 6,673 | 7,156 | 8,067 | 8,182 | 8,777 | 9,572 | 10,312 |
| 36 | 5,106 | 6,125 | 6,699 | 6,808 | 7,301 | 8,230 | 8,348 | 8,955 | 9,766 | 10,522 |
| 37 | 5,209 | 6,248 | 6,834 | 6,945 | 7,448 | 8,396 | 8,516 | 9,136 | 9,963 | 10,733 |
| 38 | 5,313 | 6,373 | 6,971 | 7,084 | 7,597 | 8,564 | 8,686 | 9,319 | 10,162 | 10,948 |
| 39 | 5,419 | 6,500 | 7,109 | 7,225 | 7,748 | 8,734 | 8,859 | 9,504 | 10,364 | 11,166 |
| 40 | 5,526 | 6,628 | 7,249 | 7,368 | 7,901 | 8,906 | 9,034 | 9,691 | 10,568 | 11,386 |
| 41 | 5,634 | 6,758 | 7,391 | 7,512 | 8,056 | 9,081 | 9,211 | 9,881 | 10,775 | 11,609 |
| 42 | 5,744 | 6,889 | 7,535 | 7,658 | 8,213 | 9,258 | 9,390 | 10,073 | 10,985 | 11,835 |
| 43 | 5,855 | 7,023 | 7,681 | 7,806 | 8,371 | 9,437 | 9,571 | 10,268 | 11,197 | 12,063 |
| 44 | 5,967 | 7,157 | 7,828 | 7,956 | 8,532 | 9,618 | 9,755 | 10,465 | 11,412 | 12,295 |
| 45 | 6,081 | 7,294 | 7,978 | 8,108 | 8,695 | 9,801 | 9,941 | 10,664 | 11,630 | 12,529 |
| 46 | 7,474 | 8,964 | 9,805 | 9,965 | 10,686 | 12,046 | 12,218 | 13,107 | 14,294 | 15,399 |
| 47 | 7,633 | 9,155 | 10,014 | 10,177 | 10,914 | 12,303 | 12,478 | 13,386 | 14,598 | 15,727 |
| 48 | 7,783 | 9,335 | 10,211 | 10,377 | 11,128 | 12,544 | 12,724 | 13,649 | 14,885 | 16,036 |
| 49 | 7,922 | 9,502 | 10,393 | 10,563 | 11,327 | 12,769 | 12,951 | 13,894 | 15,151 | 16,323 |
| 50 | 8,399 | 10,074 | 11,019 | 11,198 | 12,009 | 13,537 | 13,731 | 14,730 | 16,063 | 17,306 |
| 51 | 8,903 | 10,679 | 11,681 | 11,871 | 12,731 | 14,351 | 14,556 | 15,615 | 17,028 | 18,345 |
| 52 | 9,201 | 11,037 | 12,071 | 12,268 | 13,156 | 14,830 | 15,042 | 16,137 | 17,598 | 18,959 |
| 53 | 9,585 | 11,497 | 12,575 | 12,780 | 13,705 | 15,449 | 15,670 | 16,810 | 18,331 | 19,749 |
| 54 | 9,922 | 11,901 | 13,017 | 13,229 | 14,187 | 15,993 | 16,221 | 17,401 | 18,976 | 20,444 |
| 55 | 10,357 | 12,423 | 13,588 | 13,809 | 14,809 | 16,694 | 16,932 | 18,164 | 19,809 | 21,341 |
| 56 | 11,007 | 13,203 | 14,440 | 14,676 | 15,738 | 17,741 | 17,995 | 19,304 | 21,051 | 22,680 |
| 57 | 11,696 | 14,030 | 15,345 | 15,595 | 16,724 | 18,853 | 19,122 | 20,514 | 22,370 | 24,101 |
| 58 | 12,428 | 14,908 | 16,305 | 16,571 | 17,771 | 20,032 | 20,318 | 21,797 | 23,770 | 25,609 |
| 59 | 13,205 | 15,839 | 17,324 | 17,606 | 18,881 | 21,284 | 21,588 | 23,159 | 25,255 | 27,208 |
| 60 | 14,028 | 16,827 | 18,405 | 18,705 | 20,059 | 22,612 | 22,935 | 24,604 | 26,831 | 28,906 |
| 61 | 14,903 | 17,876 | 19,551 | 19,870 | 21,309 | 24,020 | 24,364 | 26,136 | 28,502 | 30,707 |
| 62 | 15,830 | 18,988 | 20,768 | 21,106 | 22,635 | 25,515 | 25,880 | 27,763 | 30,276 | 32,618 |
| 63 | 16,813 | 20,168 | 22,059 | 22,418 | 24,041 | 27,100 | 27,488 | 29,488 | 32,157 | 34,644 |
| 64 | 17,913 | 21,487 | 23,501 | 23,884 | 25,613 | 28,873 | 29,285 | 31,416 | 34,260 | 36,910 |
| 65 | 19,083 | 22,890 | 25,036 | 25,444 | 27,286 | 30,758 | 31,198 | 33,468 | 36,498 | 39,321 |
| 66 | 20,328 | 24,384 | 26,670 | 27,104 | 29,067 | 32,765 | 33,234 | 35,652 | 38,879 | 41,886 |
| 67 | 21,653 | 25,973 | 28,408 | 28,871 | 30,961 | 34,901 | 35,400 | 37,976 | 41,413 | 44,617 |
| 68 | 23,063 | 27,664 | 30,258 | 30,751 | 32,977 | 37,174 | 37,705 | 40,449 | 44,110 | 47,522 |

Arogya Sanjeevani Policy, Chola MS
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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 69 | 24,563 | 29,464 | 32,226 | 32,751 | 35,123 | 39,592 | 40,158 | 43,080 | 46,979 | 50,613 |
| 70 | 26,160 | 31,379 | 34,320 | 34,880 | 37,405 | 42,165 | 42,768 | 45,880 | 50,032 | 53,903 |
| 71 | 26,988 | 32,372 | 35,406 | 35,983 | 38,589 | 43,499 | 44,121 | 47,331 | 51,616 | 55,608 |
| 72 | 28,738 | 34,471 | 37,703 | 38,317 | 41,092 | 46,321 | 46,983 | 50,401 | 54,964 | 59,215 |
| 73 | 30,600 | 36,705 | 40,146 | 40,800 | 43,755 | 49,322 | 50,027 | 53,667 | 58,525 | 63,052 |
| 74 | 32,581 | 39,081 | 42,745 | 43,442 | 46,587 | 52,515 | 53,266 | 57,142 | 62,314 | 67,134 |
| 75 | 34,689 | 41,609 | 45,510 | 46,251 | 49,600 | 55,912 | 56,711 | 60,838 | 66,344 | 71,476 |
| >75 | 36,930 | 44,298 | 48,451 | 49,240 | 52,806 | 59,525 | 60,376 | 64,769 | 70,632 | 76,095 |

| 2 Adult + 1 Child | | | | | | | | | | |
|---------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
| 91 days - 18 | 7,591 | 7,985 | 8,342 | 8,666 | 8,957 | 9,217 | 9,448 | 9,651 | 9,827 | 9,977 |
| 19 | 7,766 | 8,169 | 8,535 | 8,866 | 9,164 | 9,430 | 9,666 | 9,874 | 10,054 | 10,207 |
| 20 | 7,944 | 8,356 | 8,731 | 9,069 | 9,374 | 9,646 | 9,888 | 10,100 | 10,284 | 10,441 |
| 21 | 8,125 | 8,546 | 8,929 | 9,275 | 9,587 | 9,865 | 10,112 | 10,329 | 10,518 | 10,678 |
| 22 | 8,308 | 8,739 | 9,130 | 9,484 | 9,803 | 10,088 | 10,340 | 10,562 | 10,755 | 10,919 |
| 23 | 8,493 | 8,934 | 9,334 | 9,696 | 10,022 | 10,313 | 10,571 | 10,798 | 10,995 | 11,163 |
| 24 | 8,682 | 9,132 | 9,541 | 9,911 | 10,244 | 10,542 | 10,806 | 11,038 | 11,239 | 11,411 |
| 25 | 8,873 | 9,333 | 9,751 | 10,129 | 10,470 | 10,774 | 11,044 | 11,281 | 11,486 | 11,662 |
| 26 | 9,067 | 9,537 | 9,964 | 10,350 | 10,698 | 11,009 | 11,285 | 11,527 | 11,737 | 11,916 |
| 27 | 9,263 | 9,743 | 10,180 | 10,575 | 10,930 | 11,248 | 11,529 | 11,777 | 11,991 | 12,175 |
| 28 | 9,462 | 9,953 | 10,399 | 10,802 | 11,165 | 11,489 | 11,777 | 12,030 | 12,249 | 12,436 |
| 29 | 9,664 | 10,165 | 10,621 | 11,033 | 11,403 | 11,735 | 12,028 | 12,287 | 12,511 | 12,702 |
| 30 | 9,869 | 10,381 | 10,846 | 11,266 | 11,645 | 11,983 | 12,283 | 12,547 | 12,776 | 12,971 |
| 31 | 10,076 | 10,599 | 11,074 | 11,503 | 11,890 | 12,235 | 12,542 | 12,811 | 13,044 | 13,243 |
| 32 | 10,287 | 10,820 | 11,305 | 11,743 | 12,138 | 12,490 | 12,803 | 13,078 | 13,316 | 13,520 |
| 33 | 10,500 | 11,044 | 11,539 | 11,987 | 12,389 | 12,749 | 13,069 | 13,349 | 13,592 | 13,800 |
| 34 | 10,716 | 11,272 | 11,777 | 12,233 | 12,644 | 13,012 | 13,337 | 13,624 | 13,872 | 14,084 |
| 35 | 10,935 | 11,502 | 12,017 | 12,483 | 12,902 | 13,277 | 13,610 | 13,902 | 14,155 | 14,372 |
| 36 | 11,156 | 11,735 | 12,261 | 12,736 | 13,164 | 13,547 | 13,886 | 14,184 | 14,442 | 14,663 |
| 37 | 11,381 | 11,972 | 12,508 | 12,993 | 13,429 | 13,819 | 14,166 | 14,470 | 14,733 | 14,958 |
| 38 | 11,609 | 12,211 | 12,758 | 13,253 | 13,698 | 14,096 | 14,449 | 14,759 | 15,028 | 15,258 |
| 39 | 11,839 | 12,453 | 13,011 | 13,516 | 13,970 | 14,376 | 14,736 | 15,052 | 15,326 | 15,561 |
| 40 | 12,073 | 12,699 | 13,268 | 13,783 | 14,245 | 14,659 | 15,027 | 15,349 | 15,629 | 15,868 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|----------|----------|----------|----------|
| 41 | 12,309 | 12,948 | 13,528 | 14,053 | 14,525 | 14,947 | 15,321 | 15,650 | 15,935 | 16,178 |
| 42 | 12,549 | 13,200 | 13,791 | 14,326 | 14,807 | 15,237 | 15,619 | 15,954 | 16,245 | 16,493 |
| 43 | 12,791 | 13,455 | 14,058 | 14,603 | 15,093 | 15,532 | 15,921 | 16,263 | 16,559 | 16,812 |
| 44 | 13,037 | 13,713 | 14,327 | 14,883 | 15,383 | 15,830 | 16,226 | 16,575 | 16,877 | 17,135 |
| 45 | 13,285 | 13,975 | 14,601 | 15,167 | 15,676 | 16,132 | 16,536 | 16,891 | 17,199 | 17,461 |
| 46 | 16,329 | 17,176 | 17,945 | 18,641 | 19,267 | 19,827 | 20,324 | 20,760 | 21,138 | 21,461 |
| 47 | 16,676 | 17,541 | 18,327 | 19,038 | 19,677 | 20,249 | 20,756 | 21,202 | 21,588 | 21,918 |
| 48 | 17,004 | 17,886 | 18,687 | 19,412 | 20,064 | 20,647 | 21,164 | 21,618 | 22,012 | 22,349 |
| 49 | 17,308 | 18,206 | 19,022 | 19,760 | 20,423 | 21,017 | 21,543 | 22,005 | 22,407 | 22,749 |
| 50 | 18,350 | 19,302 | 20,167 | 20,949 | 21,653 | 22,282 | 22,840 | 23,330 | 23,755 | 24,118 |
| 51 | 19,452 | 20,462 | 21,378 | 22,207 | 22,953 | 23,620 | 24,212 | 24,731 | 25,182 | 25,567 |
| 52 | 20,103 | 21,146 | 22,093 | 22,950 | 23,721 | 24,410 | 25,021 | 25,558 | 26,024 | 26,422 |
| 53 | 20,941 | 22,027 | 23,014 | 23,907 | 24,710 | 25,428 | 26,065 | 26,624 | 27,109 | 27,523 |
| 54 | 21,678 | 22,803 | 23,824 | 24,748 | 25,579 | 26,323 | 26,982 | 27,561 | 28,063 | 28,492 |
| 55 | 22,629 | 23,803 | 24,869 | 25,833 | 26,701 | 27,477 | 28,165 | 28,769 | 29,294 | 29,741 |
| 56 | 24,048 | 25,296 | 26,429 | 27,454 | 28,376 | 29,201 | 29,932 | 30,574 | 31,132 | 31,607 |
| 57 | 25,555 | 26,881 | 28,085 | 29,174 | 30,154 | 31,030 | 31,807 | 32,490 | 33,082 | 33,588 |
| 58 | 27,154 | 28,563 | 29,842 | 30,999 | 32,041 | 32,972 | 33,797 | 34,523 | 35,152 | 35,689 |
| 59 | 28,850 | 30,347 | 31,706 | 32,936 | 34,042 | 35,031 | 35,909 | 36,679 | 37,348 | 37,919 |
| 60 | 30,650 | 32,240 | 33,685 | 34,991 | 36,166 | 37,217 | 38,149 | 38,968 | 39,678 | 40,284 |
| 61 | 32,560 | 34,249 | 35,783 | 37,171 | 38,420 | 39,536 | 40,526 | 41,396 | 42,150 | 42,794 |
| 62 | 34,586 | 36,380 | 38,010 | 39,484 | 40,810 | 41,996 | 43,048 | 43,972 | 44,773 | 45,457 |
| 63 | 36,735 | 38,641 | 40,372 | 41,937 | 43,346 | 44,606 | 45,723 | 46,704 | 47,555 | 48,282 |
| 64 | 39,137 | 41,168 | 43,012 | 44,680 | 46,180 | 47,522 | 48,712 | 49,758 | 50,665 | 51,439 |
| 65 | 41,694 | 43,857 | 45,821 | 47,598 | 49,197 | 50,626 | 51,894 | 53,008 | 53,974 | 54,799 |
| 66 | 44,414 | 46,718 | 48,811 | 50,704 | 52,407 | 53,930 | 55,280 | 56,467 | 57,496 | 58,374 |
| 67 | 47,309 | 49,763 | 51,993 | 54,009 | 55,823 | 57,445 | 58,884 | 60,147 | 61,244 | 62,179 |
| 68 | 50,390 | 53,004 | 55,378 | 57,526 | 59,458 | 61,186 | 62,718 | 64,064 | 65,232 | 66,228 |
| 69 | 53,668 | 56,452 | 58,981 | 61,268 | 63,326 | 65,166 | 66,798 | 68,231 | 69,475 | 70,537 |
| 70 | 57,155 | 60,120 | 62,814 | 65,249 | 67,441 | 69,401 | 71,139 | 72,666 | 73,990 | 75,121 |
| 71 | 58,964 | 62,023 | 64,801 | 67,314 | 69,575 | 71,597 | 73,390 | 74,965 | 76,331 | 77,498 |
| 72 | 62,789 | 66,046 | 69,004 | 71,680 | 74,088 | 76,241 | 78,150 | 79,827 | 81,282 | 82,524 |
| 73 | 66,857 | 70,326 | 73,476 | 76,325 | 78,889 | 81,181 | 83,214 | 85,000 | 86,549 | 87,872 |
| 74 | 71,186 | 74,878 | 78,233 | 81,266 | 83,996 | 86,437 | 88,602 | 90,503 | 92,153 | 93,561 |
| 75 | 75,790 | 79,721 | 83,293 | 86,523 | 89,429 | 92,027 | 94,332 | 96,357 | 98,113 | 99,612 |
| >75 | 80,687 | 84,873 | 88,675 | 92,114 | 95,208 | 97,974 | 1,00,428 | 1,02,583 | 1,04,453 | 1,06,049 |

2 Adult + 2 Child

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| Sum Insured (in ₹) | | | | | | | | | | |
|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
| 18 | 4,343 | 5,209 | 5,698 | 5,791 | 6,210 | 7,000 | 7,100 | 7,617 | 8,306 | 8,949 |
| 19 | 4,430 | 5,314 | 5,812 | 5,906 | 6,334 | 7,140 | 7,242 | 7,769 | 8,472 | 9,128 |
| 20 | 4,517 | 5,419 | 5,927 | 6,023 | 6,459 | 7,281 | 7,385 | 7,923 | 8,640 | 9,308 |
| 21 | 4,606 | 5,525 | 6,043 | 6,141 | 6,586 | 7,424 | 7,530 | 8,078 | 8,809 | 9,490 |
| 22 | 4,695 | 5,631 | 6,159 | 6,260 | 6,713 | 7,567 | 7,675 | 8,234 | 8,979 | 9,674 |
| 23 | 4,784 | 5,739 | 6,277 | 6,379 | 6,841 | 7,712 | 7,822 | 8,391 | 9,151 | 9,859 |
| 24 | 4,875 | 5,847 | 6,396 | 6,500 | 6,970 | 7,857 | 7,970 | 8,550 | 9,323 | 10,045 |
| 25 | 4,966 | 5,957 | 6,515 | 6,621 | 7,101 | 8,004 | 8,118 | 8,709 | 9,498 | 10,232 |
| 26 | 5,057 | 6,066 | 6,635 | 6,743 | 7,232 | 8,152 | 8,268 | 8,870 | 9,673 | 10,421 |
| 27 | 5,150 | 6,177 | 6,756 | 6,866 | 7,363 | 8,300 | 8,419 | 9,032 | 9,849 | 10,611 |
| 28 | 5,243 | 6,288 | 6,878 | 6,990 | 7,496 | 8,450 | 8,571 | 9,194 | 10,027 | 10,802 |
| 29 | 5,336 | 6,400 | 7,000 | 7,115 | 7,630 | 8,601 | 8,723 | 9,358 | 10,205 | 10,995 |
| 30 | 5,430 | 6,513 | 7,124 | 7,240 | 7,764 | 8,752 | 8,877 | 9,523 | 10,385 | 11,188 |
| 31 | 5,524 | 6,626 | 7,248 | 7,366 | 7,899 | 8,904 | 9,032 | 9,689 | 10,566 | 11,383 |
| 32 | 5,619 | 6,740 | 7,372 | 7,492 | 8,035 | 9,057 | 9,187 | 9,855 | 10,747 | 11,579 |
| 33 | 5,715 | 6,855 | 7,498 | 7,620 | 8,172 | 9,211 | 9,343 | 10,023 | 10,930 | 11,776 |
| 34 | 5,811 | 6,970 | 7,624 | 7,748 | 8,309 | 9,366 | 9,500 | 10,191 | 11,114 | 11,973 |
| 35 | 5,907 | 7,086 | 7,750 | 7,876 | 8,447 | 9,521 | 9,658 | 10,360 | 11,298 | 12,172 |
| 36 | 6,004 | 7,202 | 7,877 | 8,005 | 8,585 | 9,677 | 9,816 | 10,530 | 11,483 | 12,371 |
| 37 | 6,101 | 7,318 | 8,005 | 8,135 | 8,724 | 9,834 | 9,975 | 10,701 | 11,669 | 12,572 |
| 38 | 6,199 | 7,435 | 8,133 | 8,265 | 8,864 | 9,991 | 10,134 | 10,872 | 11,856 | 12,773 |
| 39 | 6,297 | 7,553 | 8,261 | 8,396 | 9,004 | 10,149 | 10,294 | 11,043 | 12,043 | 12,974 |
| 40 | 6,395 | 7,671 | 8,390 | 8,527 | 9,144 | 10,307 | 10,455 | 11,216 | 12,231 | 13,177 |
| 41 | 6,493 | 7,789 | 8,519 | 8,658 | 9,285 | 10,466 | 10,616 | 11,388 | 12,419 | 13,380 |
| 42 | 6,592 | 7,907 | 8,648 | 8,789 | 9,426 | 10,625 | 10,777 | 11,561 | 12,608 | 13,583 |
| 43 | 6,691 | 8,026 | 8,778 | 8,921 | 9,567 | 10,785 | 10,939 | 11,735 | 12,797 | 13,787 |
| 44 | 6,790 | 8,145 | 8,908 | 9,053 | 9,709 | 10,944 | 11,101 | 11,908 | 12,986 | 13,991 |
| 45 | 6,889 | 8,263 | 9,038 | 9,185 | 9,851 | 11,104 | 11,263 | 12,082 | 13,176 | 14,195 |
| 46 | 8,429 | 10,111 | 11,059 | 11,239 | 12,053 | 13,587 | 13,781 | 14,784 | 16,122 | 17,369 |
| 47 | 8,570 | 10,280 | 11,243 | 11,427 | 12,254 | 13,813 | 14,011 | 15,030 | 16,391 | 17,659 |
| 48 | 8,698 | 10,434 | 11,412 | 11,598 | 12,437 | 14,020 | 14,221 | 15,255 | 16,636 | 17,923 |
| 49 | 8,813 | 10,571 | 11,562 | 11,750 | 12,601 | 14,204 | 14,407 | 15,456 | 16,855 | 18,159 |
| 50 | 9,299 | 11,154 | 12,199 | 12,398 | 13,296 | 14,988 | 15,202 | 16,308 | 17,784 | 19,160 |
| 51 | 9,810 | 11,767 | 12,870 | 13,079 | 14,027 | 15,811 | 16,037 | 17,204 | 18,762 | 20,213 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 52 | 10,088 | 12,100 | 13,235 | 13,450 | 14,424 | 16,260 | 16,492 | 17,692 | 19,294 | 20,786 |
| 53 | 10,456 | 12,542 | 13,718 | 13,941 | 14,951 | 16,853 | 17,094 | 18,338 | 19,998 | 21,545 |
| 54 | 10,797 | 12,950 | 14,165 | 14,395 | 15,438 | 17,402 | 17,651 | 18,935 | 20,649 | 22,246 |
| 55 | 11,241 | 13,484 | 14,748 | 14,988 | 16,074 | 18,119 | 18,378 | 19,715 | 21,500 | 23,163 |
| 56 | 11,916 | 14,293 | 15,633 | 15,888 | 17,038 | 19,206 | 19,481 | 20,898 | 22,790 | 24,552 |
| 57 | 12,629 | 15,149 | 16,569 | 16,839 | 18,058 | 20,356 | 20,647 | 22,150 | 24,154 | 26,023 |
| 58 | 13,384 | 16,054 | 17,559 | 17,846 | 19,138 | 21,573 | 21,881 | 23,474 | 25,598 | 27,578 |
| 59 | 14,183 | 17,012 | 18,607 | 18,910 | 20,280 | 22,860 | 23,187 | 24,874 | 27,126 | 29,224 |
| 60 | 15,027 | 18,025 | 19,715 | 20,037 | 21,487 | 24,222 | 24,568 | 26,355 | 28,741 | 30,964 |
| 61 | 15,921 | 19,097 | 20,887 | 21,228 | 22,765 | 25,661 | 26,028 | 27,922 | 30,450 | 32,805 |
| 62 | 16,865 | 20,230 | 22,127 | 22,487 | 24,115 | 27,184 | 27,573 | 29,579 | 32,256 | 34,751 |
| 63 | 17,864 | 21,428 | 23,437 | 23,819 | 25,544 | 28,794 | 29,206 | 31,331 | 34,167 | 36,810 |
| 64 | 19,032 | 22,829 | 24,970 | 25,377 | 27,214 | 30,677 | 31,115 | 33,380 | 36,401 | 39,217 |
| 65 | 20,276 | 24,321 | 26,601 | 27,034 | 28,992 | 32,681 | 33,148 | 35,560 | 38,779 | 41,778 |
| 66 | 21,599 | 25,908 | 28,336 | 28,798 | 30,883 | 34,813 | 35,311 | 37,880 | 41,309 | 44,504 |
| 67 | 23,006 | 27,596 | 30,183 | 30,675 | 32,896 | 37,083 | 37,612 | 40,349 | 44,002 | 47,405 |
| 68 | 24,505 | 29,393 | 32,149 | 32,673 | 35,039 | 39,497 | 40,062 | 42,977 | 46,867 | 50,492 |
| 69 | 26,099 | 31,305 | 34,240 | 34,798 | 37,318 | 42,067 | 42,668 | 45,772 | 49,916 | 53,777 |
| 70 | 27,795 | 33,340 | 36,465 | 37,060 | 39,743 | 44,800 | 45,441 | 48,747 | 53,159 | 57,271 |
| 71 | 27,858 | 33,416 | 36,549 | 37,144 | 39,834 | 44,902 | 45,544 | 48,858 | 53,281 | 57,402 |
| 72 | 29,665 | 35,583 | 38,919 | 39,553 | 42,417 | 47,815 | 48,498 | 52,027 | 56,737 | 61,125 |
| 73 | 31,587 | 37,889 | 41,441 | 42,116 | 45,166 | 50,913 | 51,641 | 55,399 | 60,413 | 65,086 |
| 74 | 33,632 | 40,342 | 44,124 | 44,843 | 48,090 | 54,209 | 54,984 | 58,985 | 64,324 | 69,300 |
| 75 | 35,808 | 42,951 | 46,978 | 47,743 | 51,200 | 57,716 | 58,540 | 62,800 | 68,485 | 73,782 |
| >75 | 38,121 | 45,727 | 50,014 | 50,829 | 54,509 | 61,445 | 62,323 | 66,858 | 72,910 | 78,550 |

| 2 Adult + 2 Child | | | | | | | | | | |
|------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
| 91 days - 18 | 9,489 | 9,981 | 10,428 | 10,833 | 11,196 | 11,522 | 11,810 | 12,064 | 12,284 | 12,471 |
| 19 | 9,679 | 10,181 | 10,637 | 11,049 | 11,420 | 11,752 | 12,047 | 12,305 | 12,529 | 12,721 |
| 20 | 9,870 | 10,382 | 10,847 | 11,268 | 11,646 | 11,985 | 12,285 | 12,549 | 12,777 | 12,972 |
| 21 | 10,063 | 10,585 | 11,059 | 11,488 | 11,874 | 12,219 | 12,525 | 12,794 | 13,027 | 13,226 |
| 22 | 10,258 | 10,790 | 11,273 | 11,710 | 12,103 | 12,455 | 12,767 | 13,041 | 13,279 | 13,482 |
| 23 | 10,453 | 10,996 | 11,488 | 11,934 | 12,335 | 12,693 | 13,011 | 13,290 | 13,532 | 13,739 |
| 24 | 10,651 | 11,203 | 11,705 | 12,159 | 12,568 | 12,933 | 13,257 | 13,541 | 13,788 | 13,999 |

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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 25 | 10,850 | 11,412 | 11,924 | 12,386 | 12,802 | 13,174 | 13,504 | 13,794 | 14,045 | 14,260 |
| 26 | 11,050 | 11,623 | 12,144 | 12,615 | 13,038 | 13,417 | 13,753 | 14,048 | 14,304 | 14,523 |
| 27 | 11,251 | 11,835 | 12,365 | 12,845 | 13,276 | 13,662 | 14,004 | 14,305 | 14,565 | 14,788 |
| 28 | 11,454 | 12,048 | 12,588 | 13,076 | 13,515 | 13,908 | 14,257 | 14,562 | 14,828 | 15,054 |
| 29 | 11,658 | 12,263 | 12,812 | 13,309 | 13,756 | 14,156 | 14,511 | 14,822 | 15,092 | 15,323 |
| 30 | 11,864 | 12,479 | 13,038 | 13,544 | 13,999 | 14,405 | 14,766 | 15,083 | 15,358 | 15,592 |
| 31 | 12,070 | 12,696 | 13,265 | 13,779 | 14,242 | 14,656 | 15,023 | 15,345 | 15,625 | 15,864 |
| 32 | 12,278 | 12,914 | 13,493 | 14,016 | 14,487 | 14,908 | 15,281 | 15,609 | 15,894 | 16,137 |
| 33 | 12,486 | 13,134 | 13,722 | 14,254 | 14,733 | 15,161 | 15,541 | 15,875 | 16,164 | 16,411 |
| 34 | 12,696 | 13,354 | 13,953 | 14,494 | 14,981 | 15,416 | 15,802 | 16,141 | 16,435 | 16,686 |
| 35 | 12,906 | 13,576 | 14,184 | 14,734 | 15,229 | 15,672 | 16,064 | 16,409 | 16,708 | 16,963 |
| 36 | 13,118 | 13,799 | 14,417 | 14,976 | 15,479 | 15,928 | 16,327 | 16,678 | 16,982 | 17,241 |
| 37 | 13,330 | 14,022 | 14,650 | 15,218 | 15,729 | 16,186 | 16,592 | 16,948 | 17,257 | 17,520 |
| 38 | 13,544 | 14,246 | 14,884 | 15,462 | 15,981 | 16,445 | 16,857 | 17,219 | 17,533 | 17,801 |
| 39 | 13,757 | 14,471 | 15,119 | 15,706 | 16,233 | 16,705 | 17,123 | 17,491 | 17,810 | 18,082 |
| 40 | 13,972 | 14,697 | 15,355 | 15,951 | 16,486 | 16,965 | 17,390 | 17,763 | 18,087 | 18,364 |
| 41 | 14,187 | 14,923 | 15,592 | 16,196 | 16,740 | 17,227 | 17,658 | 18,037 | 18,366 | 18,646 |
| 42 | 14,403 | 15,150 | 15,828 | 16,442 | 16,995 | 17,488 | 17,926 | 18,311 | 18,645 | 18,930 |
| 43 | 14,619 | 15,377 | 16,066 | 16,689 | 17,250 | 17,751 | 18,195 | 18,586 | 18,925 | 19,214 |
| 44 | 14,835 | 15,605 | 16,304 | 16,936 | 17,505 | 18,013 | 18,465 | 18,861 | 19,205 | 19,498 |
| 45 | 15,052 | 15,833 | 16,542 | 17,183 | 17,760 | 18,277 | 18,734 | 19,136 | 19,485 | 19,783 |
| 46 | 18,417 | 19,373 | 20,240 | 21,025 | 21,732 | 22,363 | 22,923 | 23,415 | 23,842 | 24,206 |
| 47 | 18,724 | 19,696 | 20,578 | 21,376 | 22,094 | 22,736 | 23,305 | 23,805 | 24,239 | 24,610 |
| 48 | 19,005 | 19,990 | 20,886 | 21,696 | 22,425 | 23,076 | 23,654 | 24,162 | 24,602 | 24,978 |
| 49 | 19,254 | 20,253 | 21,161 | 21,981 | 22,719 | 23,380 | 23,965 | 24,479 | 24,926 | 25,306 |
| 50 | 20,316 | 21,370 | 22,328 | 23,193 | 23,973 | 24,669 | 25,287 | 25,830 | 26,300 | 26,702 |
| 51 | 21,433 | 22,544 | 23,554 | 24,468 | 25,290 | 26,024 | 26,676 | 27,249 | 27,745 | 28,169 |
| 52 | 22,041 | 23,184 | 24,222 | 25,162 | 26,007 | 26,763 | 27,433 | 28,022 | 28,532 | 28,968 |
| 53 | 22,845 | 24,030 | 25,106 | 26,080 | 26,956 | 27,739 | 28,434 | 29,044 | 29,574 | 30,025 |
| 54 | 23,589 | 24,813 | 25,924 | 26,930 | 27,834 | 28,643 | 29,360 | 29,990 | 30,537 | 31,003 |
| 55 | 24,560 | 25,835 | 26,992 | 28,039 | 28,980 | 29,822 | 30,569 | 31,225 | 31,795 | 32,280 |
| 56 | 26,034 | 27,385 | 28,611 | 29,721 | 30,719 | 31,612 | 32,404 | 33,099 | 33,702 | 34,217 |
| 57 | 27,593 | 29,025 | 30,325 | 31,501 | 32,559 | 33,505 | 34,344 | 35,081 | 35,721 | 36,266 |
| 58 | 29,243 | 30,760 | 32,138 | 33,384 | 34,505 | 35,508 | 36,397 | 37,178 | 37,856 | 38,434 |
| 59 | 30,987 | 32,595 | 34,055 | 35,376 | 36,564 | 37,626 | 38,569 | 39,396 | 40,114 | 40,727 |
| 60 | 32,833 | 34,536 | 36,083 | 37,482 | 38,742 | 39,867 | 40,866 | 41,743 | 42,503 | 43,153 |
| 61 | 34,785 | 36,589 | 38,228 | 39,711 | 41,045 | 42,237 | 43,295 | 44,224 | 45,030 | 45,718 |
| 62 | 36,849 | 38,760 | 40,496 | 42,067 | 43,480 | 44,743 | 45,864 | 46,848 | 47,702 | 48,431 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|--------|----------|----------|----------|----------|----------|
| 63 | 39,031 | 41,056 | 42,895 | 44,558 | 46,055 | 47,393 | 48,580 | 49,623 | 50,527 | 51,299 |
| 64 | 41,583 | 43,740 | 45,700 | 47,472 | 49,067 | 50,492 | 51,757 | 52,868 | 53,831 | 54,654 |
| 65 | 44,300 | 46,598 | 48,685 | 50,573 | 52,272 | 53,790 | 55,138 | 56,321 | 57,347 | 58,224 |
| 66 | 47,190 | 49,638 | 51,862 | 53,873 | 55,682 | 57,300 | 58,735 | 59,996 | 61,089 | 62,023 |
| 67 | 50,266 | 52,874 | 55,242 | 57,384 | 59,312 | 61,035 | 62,564 | 63,907 | 65,071 | 66,066 |
| 68 | 53,539 | 56,317 | 58,839 | 61,121 | 63,174 | 65,010 | 66,638 | 68,068 | 69,309 | 70,368 |
| 69 | 57,022 | 59,980 | 62,667 | 65,097 | 67,284 | 69,239 | 70,973 | 72,496 | 73,817 | 74,945 |
| 70 | 60,728 | 63,878 | 66,739 | 69,328 | 71,656 | 73,738 | 75,585 | 77,207 | 78,614 | 79,816 |
| 71 | 60,866 | 64,024 | 66,892 | 69,486 | 71,820 | 73,906 | 75,757 | 77,383 | 78,794 | 79,998 |
| 72 | 64,814 | 68,176 | 71,230 | 73,993 | 76,478 | 78,700 | 80,671 | 82,402 | 83,904 | 85,186 |
| 73 | 69,014 | 72,594 | 75,846 | 78,787 | 81,434 | 83,800 | 85,899 | 87,742 | 89,341 | 90,706 |
| 74 | 73,482 | 77,294 | 80,756 | 83,888 | 86,706 | 89,225 | 91,460 | 93,423 | 95,125 | 96,579 |
| 75 | 78,235 | 82,293 | 85,980 | 89,314 | 92,314 | 94,996 | 97,375 | 99,465 | 1,01,278 | 1,02,825 |
| >75 | 83,290 | 87,611 | 91,536 | 95,085 | 98,279 | 1,01,135 | 1,03,668 | 1,05,893 | 1,07,823 | 1,09,470 |

2 Adult + 3 Child

Sum Insured (in ₹)

| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 18 | 5,212 | 6,251 | 6,837 | 6,949 | 7,452 | 8,400 | 8,520 | 9,140 | 9,967 | 10,738 |
| 19 | 5,305 | 6,363 | 6,960 | 7,073 | 7,586 | 8,551 | 8,673 | 9,304 | 10,146 | 10,931 |
| 20 | 5,399 | 6,476 | 7,083 | 7,199 | 7,720 | 8,702 | 8,827 | 9,469 | 10,326 | 11,125 |
| 21 | 5,493 | 6,589 | 7,207 | 7,324 | 7,854 | 8,854 | 8,980 | 9,634 | 10,506 | 11,318 |
| 22 | 5,587 | 6,702 | 7,330 | 7,450 | 7,989 | 9,006 | 9,134 | 9,799 | 10,686 | 11,513 |
| 23 | 5,682 | 6,815 | 7,454 | 7,575 | 8,124 | 9,158 | 9,289 | 9,965 | 10,866 | 11,707 |
| 24 | 5,776 | 6,928 | 7,578 | 7,701 | 8,259 | 9,310 | 9,443 | 10,130 | 11,047 | 11,902 |
| 25 | 5,871 | 7,042 | 7,702 | 7,827 | 8,394 | 9,462 | 9,598 | 10,296 | 11,228 | 12,097 |
| 26 | 5,965 | 7,155 | 7,826 | 7,954 | 8,530 | 9,615 | 9,752 | 10,462 | 11,409 | 12,291 |
| 27 | 6,060 | 7,269 | 7,950 | 8,080 | 8,665 | 9,767 | 9,907 | 10,628 | 11,590 | 12,486 |
| 28 | 6,154 | 7,382 | 8,074 | 8,206 | 8,800 | 9,920 | 10,061 | 10,793 | 11,770 | 12,681 |
| 29 | 6,249 | 7,495 | 8,198 | 8,332 | 8,935 | 10,072 | 10,216 | 10,959 | 11,951 | 12,875 |
| 30 | 6,343 | 7,608 | 8,322 | 8,457 | 9,070 | 10,224 | 10,370 | 11,124 | 12,131 | 13,070 |
| 31 | 6,437 | 7,721 | 8,445 | 8,583 | 9,204 | 10,375 | 10,523 | 11,289 | 12,311 | 13,263 |
| 32 | 6,531 | 7,833 | 8,568 | 8,707 | 9,338 | 10,526 | 10,677 | 11,454 | 12,490 | 13,456 |
| 33 | 6,624 | 7,946 | 8,690 | 8,832 | 9,472 | 10,677 | 10,829 | 11,617 | 12,669 | 13,649 |
| 34 | 6,717 | 8,057 | 8,813 | 8,956 | 9,605 | 10,827 | 10,982 | 11,781 | 12,847 | 13,841 |
| 35 | 6,810 | 8,168 | 8,934 | 9,080 | 9,737 | 10,976 | 11,133 | 11,943 | 13,024 | 14,032 |

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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 36 | 6,902 | 8,279 | 9,055 | 9,202 | 9,869 | 11,125 | 11,284 | 12,105 | 13,200 | 14,221 |
| 37 | 6,993 | 8,389 | 9,175 | 9,325 | 10,000 | 11,272 | 11,433 | 12,265 | 13,375 | 14,410 |
| 38 | 7,084 | 8,498 | 9,294 | 9,446 | 10,130 | 11,419 | 11,582 | 12,425 | 13,549 | 14,597 |
| 39 | 7,175 | 8,606 | 9,413 | 9,566 | 10,259 | 11,564 | 11,729 | 12,583 | 13,722 | 14,783 |
| 40 | 7,264 | 8,713 | 9,530 | 9,685 | 10,387 | 11,708 | 11,876 | 12,740 | 13,893 | 14,968 |
| 41 | 7,353 | 8,820 | 9,646 | 9,804 | 10,514 | 11,851 | 12,021 | 12,895 | 14,063 | 15,150 |
| 42 | 7,440 | 8,925 | 9,762 | 9,921 | 10,639 | 11,993 | 12,164 | 13,049 | 14,230 | 15,331 |
| 43 | 7,527 | 9,029 | 9,875 | 10,036 | 10,763 | 12,133 | 12,306 | 13,202 | 14,396 | 15,510 |
| 44 | 7,613 | 9,132 | 9,988 | 10,151 | 10,886 | 12,271 | 12,446 | 13,352 | 14,560 | 15,687 |
| 45 | 7,698 | 9,233 | 10,099 | 10,263 | 11,006 | 12,407 | 12,584 | 13,500 | 14,722 | 15,861 |
| 46 | 9,385 | 11,258 | 12,313 | 12,514 | 13,420 | 15,128 | 15,344 | 16,460 | 17,950 | 19,339 |
| 47 | 9,507 | 11,404 | 12,473 | 12,676 | 13,594 | 15,324 | 15,543 | 16,674 | 18,183 | 19,590 |
| 48 | 9,614 | 11,532 | 12,613 | 12,819 | 13,747 | 15,496 | 15,717 | 16,861 | 18,387 | 19,810 |
| 49 | 9,703 | 11,639 | 12,730 | 12,938 | 13,874 | 15,640 | 15,864 | 17,018 | 18,558 | 19,994 |
| 50 | 10,199 | 12,233 | 13,380 | 13,598 | 14,583 | 16,438 | 16,673 | 17,886 | 19,505 | 21,014 |
| 51 | 10,716 | 12,854 | 14,059 | 14,288 | 15,322 | 17,272 | 17,519 | 18,794 | 20,495 | 22,080 |
| 52 | 10,975 | 13,164 | 14,398 | 14,633 | 15,692 | 17,689 | 17,942 | 19,248 | 20,990 | 22,613 |
| 53 | 11,327 | 13,587 | 14,861 | 15,103 | 16,197 | 18,258 | 18,519 | 19,866 | 21,664 | 23,340 |
| 54 | 11,671 | 14,000 | 15,312 | 15,562 | 16,688 | 18,812 | 19,081 | 20,469 | 22,322 | 24,049 |
| 55 | 12,125 | 14,544 | 15,908 | 16,167 | 17,338 | 19,544 | 19,823 | 21,266 | 23,191 | 24,984 |
| 56 | 12,825 | 15,383 | 16,825 | 17,099 | 18,337 | 20,671 | 20,966 | 22,492 | 24,528 | 26,425 |
| 57 | 13,562 | 16,268 | 17,793 | 18,083 | 19,392 | 21,860 | 22,172 | 23,786 | 25,939 | 27,945 |
| 58 | 14,340 | 17,201 | 18,814 | 19,120 | 20,505 | 23,114 | 23,444 | 25,150 | 27,427 | 29,548 |
| 59 | 15,161 | 18,186 | 19,890 | 20,215 | 21,678 | 24,437 | 24,786 | 26,590 | 28,996 | 31,239 |
| 60 | 16,026 | 19,224 | 21,026 | 21,368 | 22,916 | 25,832 | 26,201 | 28,107 | 30,652 | 33,023 |
| 61 | 16,939 | 20,318 | 22,223 | 22,585 | 24,221 | 27,303 | 27,693 | 29,708 | 32,397 | 34,903 |
| 62 | 17,901 | 21,472 | 23,485 | 23,868 | 25,596 | 28,853 | 29,266 | 31,395 | 34,237 | 36,885 |
| 63 | 18,915 | 22,689 | 24,816 | 25,220 | 27,046 | 30,488 | 30,924 | 33,174 | 36,177 | 38,975 |
| 64 | 20,152 | 24,172 | 26,438 | 26,869 | 28,815 | 32,482 | 32,946 | 35,343 | 38,542 | 41,524 |
| 65 | 21,468 | 25,751 | 28,165 | 28,624 | 30,697 | 34,603 | 35,098 | 37,652 | 41,060 | 44,236 |
| 66 | 22,869 | 27,432 | 30,003 | 30,492 | 32,700 | 36,861 | 37,388 | 40,108 | 43,739 | 47,122 |
| 67 | 24,360 | 29,220 | 31,959 | 32,480 | 34,832 | 39,264 | 39,825 | 42,723 | 46,590 | 50,194 |
| 68 | 25,946 | 31,122 | 34,040 | 34,595 | 37,100 | 41,821 | 42,418 | 45,505 | 49,624 | 53,462 |
| 69 | 27,634 | 33,147 | 36,254 | 36,845 | 39,513 | 44,541 | 45,178 | 48,465 | 52,852 | 56,940 |
| 70 | 29,430 | 35,301 | 38,610 | 39,240 | 42,081 | 47,436 | 48,114 | 51,615 | 56,286 | 60,640 |
| 71 | 28,729 | 34,460 | 37,691 | 38,305 | 41,078 | 46,306 | 46,967 | 50,385 | 54,946 | 59,196 |
| 72 | 30,592 | 36,695 | 40,135 | 40,789 | 43,743 | 49,309 | 50,014 | 53,653 | 58,510 | 63,035 |
| 73 | 32,574 | 39,073 | 42,736 | 43,433 | 46,577 | 52,504 | 53,255 | 57,130 | 62,301 | 67,120 |

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| | | | | | | | | | | |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 74 | 34,683 | 41,603 | 45,503 | 46,244 | 49,593 | 55,903 | 56,702 | 60,828 | 66,334 | 71,465 |
| 75 | 36,927 | 44,293 | 48,446 | 49,235 | 52,800 | 59,519 | 60,370 | 64,763 | 70,625 | 76,088 |
| >75 | 39,313 | 47,156 | 51,577 | 52,417 | 56,212 | 63,365 | 64,271 | 68,948 | 75,189 | 81,005 |

| 2 Adult + 3 Child | | | | | | | | | | |
|--------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|
| Sum Insured (in ₹) | | | | | | | | | | |
| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
| 91 days - 18 | 11,387 | 11,977 | 12,514 | 12,999 | 13,436 | 13,826 | 14,172 | 14,476 | 14,740 | 14,966 |
| 19 | 11,591 | 12,192 | 12,738 | 13,232 | 13,677 | 14,074 | 14,427 | 14,736 | 15,005 | 15,234 |
| 20 | 11,796 | 12,408 | 12,964 | 13,466 | 13,919 | 14,323 | 14,682 | 14,997 | 15,270 | 15,504 |
| 21 | 12,001 | 12,624 | 13,190 | 13,701 | 14,161 | 14,573 | 14,938 | 15,258 | 15,536 | 15,774 |
| 22 | 12,207 | 12,841 | 13,416 | 13,936 | 14,404 | 14,823 | 15,194 | 15,520 | 15,803 | 16,044 |
| 23 | 12,413 | 13,057 | 13,642 | 14,171 | 14,647 | 15,073 | 15,451 | 15,782 | 16,070 | 16,315 |
| 24 | 12,620 | 13,275 | 13,869 | 14,407 | 14,891 | 15,324 | 15,707 | 16,045 | 16,337 | 16,587 |
| 25 | 12,827 | 13,492 | 14,096 | 14,643 | 15,135 | 15,575 | 15,965 | 16,307 | 16,604 | 16,858 |
| 26 | 13,033 | 13,709 | 14,323 | 14,879 | 15,379 | 15,825 | 16,222 | 16,570 | 16,872 | 17,130 |
| 27 | 13,240 | 13,927 | 14,550 | 15,115 | 15,622 | 16,076 | 16,479 | 16,833 | 17,139 | 17,401 |
| 28 | 13,446 | 14,144 | 14,777 | 15,350 | 15,866 | 16,327 | 16,736 | 17,095 | 17,407 | 17,673 |
| 29 | 13,652 | 14,361 | 15,004 | 15,586 | 16,109 | 16,577 | 16,993 | 17,357 | 17,674 | 17,944 |
| 30 | 13,858 | 14,577 | 15,230 | 15,821 | 16,352 | 16,827 | 17,249 | 17,619 | 17,940 | 18,214 |
| 31 | 14,064 | 14,793 | 15,456 | 16,055 | 16,595 | 17,077 | 17,504 | 17,880 | 18,206 | 18,484 |
| 32 | 14,269 | 15,009 | 15,681 | 16,289 | 16,836 | 17,325 | 17,759 | 18,141 | 18,471 | 18,753 |
| 33 | 14,473 | 15,223 | 15,905 | 16,522 | 17,077 | 17,573 | 18,013 | 18,400 | 18,735 | 19,022 |
| 34 | 14,676 | 15,437 | 16,129 | 16,754 | 17,317 | 17,820 | 18,267 | 18,659 | 18,999 | 19,289 |
| 35 | 14,878 | 15,650 | 16,351 | 16,985 | 17,556 | 18,066 | 18,518 | 18,916 | 19,261 | 19,555 |
| 36 | 15,080 | 15,862 | 16,572 | 17,215 | 17,793 | 18,310 | 18,769 | 19,172 | 19,521 | 19,819 |
| 37 | 15,280 | 16,072 | 16,792 | 17,443 | 18,029 | 18,553 | 19,018 | 19,426 | 19,780 | 20,082 |
| 38 | 15,478 | 16,281 | 17,011 | 17,670 | 18,264 | 18,795 | 19,265 | 19,679 | 20,037 | 20,344 |
| 39 | 15,676 | 16,489 | 17,227 | 17,895 | 18,497 | 19,034 | 19,511 | 19,929 | 20,293 | 20,603 |
| 40 | 15,871 | 16,694 | 17,442 | 18,119 | 18,727 | 19,271 | 19,754 | 20,178 | 20,546 | 20,860 |
| 41 | 16,065 | 16,898 | 17,655 | 18,340 | 18,956 | 19,507 | 19,995 | 20,424 | 20,796 | 21,114 |
| 42 | 16,256 | 17,100 | 17,866 | 18,559 | 19,182 | 19,739 | 20,234 | 20,668 | 21,045 | 21,366 |
| 43 | 16,446 | 17,299 | 18,074 | 18,775 | 19,406 | 19,970 | 20,470 | 20,909 | 21,290 | 21,615 |
| 44 | 16,633 | 17,496 | 18,280 | 18,989 | 19,627 | 20,197 | 20,703 | 21,147 | 21,532 | 21,861 |
| 45 | 16,818 | 17,690 | 18,483 | 19,200 | 19,845 | 20,421 | 20,933 | 21,382 | 21,772 | 22,104 |
| 46 | 20,506 | 21,569 | 22,536 | 23,410 | 24,196 | 24,899 | 25,523 | 26,070 | 26,545 | 26,951 |

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| | | | | | | | | | | |
|-----|--------|--------|--------|--------|----------|----------|----------|----------|----------|----------|
| 47 | 20,772 | 21,850 | 22,829 | 23,714 | 24,510 | 25,223 | 25,854 | 26,409 | 26,890 | 27,301 |
| 48 | 21,005 | 22,095 | 23,084 | 23,980 | 24,785 | 25,505 | 26,144 | 26,705 | 27,192 | 27,607 |
| 49 | 21,200 | 22,300 | 23,299 | 24,203 | 25,016 | 25,742 | 26,387 | 26,953 | 27,445 | 27,864 |
| 50 | 22,282 | 23,438 | 24,488 | 25,438 | 26,292 | 27,056 | 27,734 | 28,329 | 28,846 | 29,286 |
| 51 | 23,413 | 24,627 | 25,731 | 26,728 | 27,626 | 28,429 | 29,141 | 29,766 | 30,309 | 30,772 |
| 52 | 23,978 | 25,222 | 26,352 | 27,374 | 28,293 | 29,115 | 29,845 | 30,485 | 31,041 | 31,515 |
| 53 | 24,749 | 26,032 | 27,199 | 28,253 | 29,202 | 30,051 | 30,804 | 31,465 | 32,038 | 32,528 |
| 54 | 25,500 | 26,823 | 28,024 | 29,111 | 30,089 | 30,963 | 31,739 | 32,420 | 33,011 | 33,515 |
| 55 | 26,492 | 27,867 | 29,115 | 30,244 | 31,260 | 32,168 | 32,974 | 33,681 | 34,295 | 34,819 |
| 56 | 28,020 | 29,473 | 30,794 | 31,988 | 33,062 | 34,023 | 34,875 | 35,623 | 36,273 | 36,827 |
| 57 | 29,631 | 31,169 | 32,565 | 33,828 | 34,964 | 35,980 | 36,881 | 37,672 | 38,359 | 38,945 |
| 58 | 31,331 | 32,957 | 34,433 | 35,768 | 36,970 | 38,044 | 38,997 | 39,834 | 40,560 | 41,180 |
| 59 | 33,125 | 34,843 | 36,404 | 37,815 | 39,086 | 40,221 | 41,229 | 42,113 | 42,881 | 43,536 |
| 60 | 35,015 | 36,832 | 38,482 | 39,974 | 41,317 | 42,517 | 43,582 | 44,517 | 45,329 | 46,021 |
| 61 | 37,009 | 38,929 | 40,673 | 42,250 | 43,669 | 44,938 | 46,064 | 47,052 | 47,910 | 48,642 |
| 62 | 39,111 | 41,140 | 42,983 | 44,650 | 46,150 | 47,491 | 48,680 | 49,725 | 50,631 | 51,405 |
| 63 | 41,327 | 43,471 | 45,418 | 47,180 | 48,764 | 50,181 | 51,438 | 52,542 | 53,500 | 54,317 |
| 64 | 44,029 | 46,313 | 48,388 | 50,265 | 51,953 | 53,462 | 54,801 | 55,978 | 56,998 | 57,869 |
| 65 | 46,905 | 49,339 | 51,549 | 53,548 | 55,347 | 56,955 | 58,381 | 59,634 | 60,721 | 61,649 |
| 66 | 49,966 | 52,558 | 54,912 | 57,042 | 58,958 | 60,671 | 62,190 | 63,525 | 64,683 | 65,671 |
| 67 | 53,223 | 55,984 | 58,492 | 60,760 | 62,801 | 64,626 | 66,244 | 67,666 | 68,899 | 69,952 |
| 68 | 56,689 | 59,629 | 62,300 | 64,716 | 66,890 | 68,834 | 70,558 | 72,072 | 73,386 | 74,507 |
| 69 | 60,376 | 63,508 | 66,353 | 68,926 | 71,242 | 73,312 | 75,148 | 76,760 | 78,159 | 79,354 |
| 70 | 64,300 | 67,635 | 70,665 | 73,406 | 75,871 | 78,076 | 80,031 | 81,749 | 83,239 | 84,511 |
| 71 | 62,768 | 66,024 | 68,982 | 71,657 | 74,064 | 76,216 | 78,125 | 79,802 | 81,256 | 82,498 |
| 72 | 66,839 | 70,307 | 73,456 | 76,305 | 78,868 | 81,160 | 83,192 | 84,978 | 86,526 | 87,848 |
| 73 | 71,171 | 74,863 | 78,216 | 81,249 | 83,979 | 86,419 | 88,583 | 90,484 | 92,133 | 93,541 |
| 74 | 75,778 | 79,709 | 83,280 | 86,509 | 89,415 | 92,013 | 94,318 | 96,342 | 98,098 | 99,597 |
| 75 | 80,679 | 84,865 | 88,666 | 92,105 | 95,199 | 97,965 | 1,00,418 | 1,02,573 | 1,04,443 | 1,06,039 |
| >75 | 85,893 | 90,349 | 94,396 | 98,057 | 1,01,350 | 1,04,295 | 1,06,907 | 1,09,202 | 1,11,192 | 1,12,891 |

2 Adult + 4 Child

Sum Insured (in ₹)

| Age (in years) (in years) | 50,000 | 1,00,000 | 1,50,000 | 2,00,000 | 2,50,000 | 3,00,000 | 3,50,000 | 4,00,000 | 4,50,000 | 5,00,000 |
|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 18 | 6,080 | 7,293 | 7,977 | 8,107 | 8,694 | 9,800 | 9,940 | 10,664 | 11,629 | 12,528 |
| 19 | 6,180 | 7,413 | 8,108 | 8,240 | 8,837 | 9,962 | 10,104 | 10,839 | 11,820 | 12,735 |

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| | | | | | | | | | | |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 20 | 6,280 | 7,533 | 8,240 | 8,374 | 8,980 | 10,123 | 10,268 | 11,015 | 12,012 | 12,941 |
| 21 | 6,380 | 7,653 | 8,370 | 8,507 | 9,123 | 10,284 | 10,431 | 11,190 | 12,203 | 13,146 |
| 22 | 6,480 | 7,772 | 8,501 | 8,639 | 9,265 | 10,444 | 10,593 | 11,364 | 12,393 | 13,351 |
| 23 | 6,579 | 7,891 | 8,631 | 8,772 | 9,407 | 10,604 | 10,755 | 11,538 | 12,582 | 13,555 |
| 24 | 6,677 | 8,009 | 8,760 | 8,903 | 9,548 | 10,763 | 10,916 | 11,711 | 12,771 | 13,759 |
| 25 | 6,775 | 8,127 | 8,889 | 9,034 | 9,688 | 10,921 | 11,077 | 11,883 | 12,958 | 13,961 |
| 26 | 6,873 | 8,244 | 9,017 | 9,164 | 9,827 | 11,078 | 11,236 | 12,054 | 13,145 | 14,162 |
| 27 | 6,970 | 8,360 | 9,144 | 9,293 | 9,966 | 11,234 | 11,395 | 12,224 | 13,330 | 14,361 |
| 28 | 7,066 | 8,476 | 9,270 | 9,421 | 10,104 | 11,389 | 11,552 | 12,393 | 13,514 | 14,560 |
| 29 | 7,161 | 8,590 | 9,395 | 9,548 | 10,240 | 11,543 | 11,708 | 12,560 | 13,697 | 14,756 |
| 30 | 7,256 | 8,703 | 9,519 | 9,674 | 10,375 | 11,695 | 11,862 | 12,726 | 13,877 | 14,951 |
| 31 | 7,349 | 8,816 | 9,642 | 9,799 | 10,509 | 11,846 | 12,015 | 12,890 | 14,056 | 15,144 |
| 32 | 7,442 | 8,927 | 9,763 | 9,922 | 10,641 | 11,995 | 12,166 | 13,052 | 14,233 | 15,334 |
| 33 | 7,533 | 9,036 | 9,883 | 10,044 | 10,772 | 12,142 | 12,316 | 13,212 | 14,408 | 15,522 |
| 34 | 7,623 | 9,144 | 10,002 | 10,165 | 10,901 | 12,288 | 12,463 | 13,370 | 14,580 | 15,708 |
| 35 | 7,712 | 9,251 | 10,118 | 10,283 | 11,028 | 12,431 | 12,608 | 13,526 | 14,750 | 15,891 |
| 36 | 7,800 | 9,356 | 10,233 | 10,400 | 11,153 | 12,572 | 12,751 | 13,679 | 14,917 | 16,071 |
| 37 | 7,886 | 9,459 | 10,346 | 10,514 | 11,275 | 12,710 | 12,892 | 13,830 | 15,082 | 16,248 |
| 38 | 7,970 | 9,560 | 10,456 | 10,627 | 11,396 | 12,846 | 13,030 | 13,978 | 15,243 | 16,422 |
| 39 | 8,053 | 9,659 | 10,565 | 10,737 | 11,514 | 12,979 | 13,165 | 14,123 | 15,401 | 16,592 |
| 40 | 8,133 | 9,756 | 10,671 | 10,844 | 11,630 | 13,109 | 13,297 | 14,264 | 15,556 | 16,759 |
| 41 | 8,212 | 9,850 | 10,774 | 10,950 | 11,742 | 13,237 | 13,426 | 14,403 | 15,706 | 16,921 |
| 42 | 8,289 | 9,943 | 10,875 | 11,052 | 11,852 | 13,360 | 13,551 | 14,537 | 15,853 | 17,080 |
| 43 | 8,364 | 10,032 | 10,973 | 11,151 | 11,959 | 13,481 | 13,673 | 14,668 | 15,996 | 17,233 |
| 44 | 8,436 | 10,119 | 11,068 | 11,248 | 12,062 | 13,597 | 13,792 | 14,795 | 16,134 | 17,382 |
| 45 | 8,506 | 10,203 | 11,159 | 11,341 | 12,162 | 13,710 | 13,906 | 14,918 | 16,268 | 17,527 |
| 46 | 10,341 | 12,404 | 13,567 | 13,788 | 14,787 | 16,668 | 16,907 | 18,137 | 19,778 | 21,308 |
| 47 | 10,445 | 12,528 | 13,703 | 13,926 | 14,935 | 16,835 | 17,076 | 18,318 | 19,976 | 21,521 |
| 48 | 10,529 | 12,630 | 13,814 | 14,039 | 15,056 | 16,972 | 17,214 | 18,467 | 20,138 | 21,696 |
| 49 | 10,594 | 12,707 | 13,899 | 14,125 | 15,148 | 17,076 | 17,320 | 18,580 | 20,262 | 21,829 |
| 50 | 11,098 | 13,313 | 14,561 | 14,798 | 15,869 | 17,889 | 18,144 | 19,465 | 21,227 | 22,869 |
| 51 | 11,622 | 13,941 | 15,248 | 15,496 | 16,618 | 18,733 | 19,001 | 20,383 | 22,228 | 23,948 |
| 52 | 11,862 | 14,228 | 15,562 | 15,815 | 16,960 | 19,119 | 19,392 | 20,803 | 22,686 | 24,441 |
| 53 | 12,199 | 14,632 | 16,004 | 16,265 | 17,443 | 19,662 | 19,943 | 21,394 | 23,331 | 25,135 |
| 54 | 12,546 | 15,049 | 16,459 | 16,728 | 17,939 | 20,222 | 20,511 | 22,003 | 23,995 | 25,851 |
| 55 | 13,009 | 15,605 | 17,068 | 17,346 | 18,602 | 20,969 | 21,269 | 22,816 | 24,882 | 26,806 |
| 56 | 13,733 | 16,473 | 18,017 | 18,311 | 19,637 | 22,136 | 22,452 | 24,086 | 26,266 | 28,298 |
| 57 | 14,495 | 17,387 | 19,017 | 19,327 | 20,726 | 23,363 | 23,697 | 25,422 | 27,723 | 29,867 |

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|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 58 | 15,296 | 18,348 | 20,068 | 20,395 | 21,872 | 24,655 | 25,007 | 26,827 | 29,255 | 31,518 |
| 59 | 16,139 | 19,359 | 21,174 | 21,519 | 23,077 | 26,013 | 26,385 | 28,305 | 30,867 | 33,255 |
| 60 | 17,025 | 20,422 | 22,336 | 22,700 | 24,344 | 27,442 | 27,834 | 29,859 | 32,562 | 35,081 |
| 61 | 17,957 | 21,540 | 23,559 | 23,943 | 25,676 | 28,944 | 29,357 | 31,494 | 34,344 | 37,001 |
| 62 | 18,937 | 22,714 | 24,844 | 25,249 | 27,077 | 30,523 | 30,959 | 33,212 | 36,218 | 39,019 |
| 63 | 19,966 | 23,949 | 26,194 | 26,621 | 28,549 | 32,182 | 32,642 | 35,017 | 38,186 | 41,140 |
| 64 | 21,272 | 25,515 | 27,907 | 28,362 | 30,416 | 34,286 | 34,776 | 37,307 | 40,683 | 43,830 |
| 65 | 22,661 | 27,182 | 29,730 | 30,215 | 32,402 | 36,526 | 37,048 | 39,743 | 43,341 | 46,693 |
| 66 | 24,140 | 28,956 | 31,670 | 32,186 | 34,517 | 38,909 | 39,465 | 42,337 | 46,169 | 49,740 |
| 67 | 25,713 | 30,843 | 33,734 | 34,284 | 36,767 | 41,445 | 42,037 | 45,096 | 49,178 | 52,982 |
| 68 | 27,387 | 32,851 | 35,931 | 36,517 | 39,161 | 44,144 | 44,775 | 48,033 | 52,381 | 56,432 |
| 69 | 29,169 | 34,988 | 38,268 | 38,892 | 41,708 | 47,016 | 47,687 | 51,157 | 55,788 | 60,103 |
| 70 | 31,065 | 37,262 | 40,755 | 41,420 | 44,419 | 50,071 | 50,787 | 54,482 | 59,413 | 64,009 |
| 71 | 29,599 | 35,504 | 38,833 | 39,466 | 42,323 | 47,709 | 48,391 | 51,912 | 56,611 | 60,990 |
| 72 | 31,519 | 37,807 | 41,352 | 42,025 | 45,068 | 50,803 | 51,529 | 55,279 | 60,283 | 64,946 |
| 73 | 33,562 | 40,257 | 44,031 | 44,749 | 47,989 | 54,095 | 54,868 | 58,861 | 64,189 | 69,154 |
| 74 | 35,734 | 42,863 | 46,882 | 47,646 | 51,096 | 57,597 | 58,421 | 62,672 | 68,344 | 73,631 |
| 75 | 38,046 | 45,636 | 49,914 | 50,727 | 54,400 | 61,323 | 62,199 | 66,725 | 72,765 | 78,393 |
| >75 | 40,504 | 48,585 | 53,139 | 54,005 | 57,916 | 65,286 | 66,219 | 71,037 | 77,467 | 83,459 |

2 Adult + 4 Child

Sum Insured (in ₹)

| Age (in years) (in years) | 5,50,000 | 6,00,000 | 6,50,000 | 7,00,000 | 7,50,000 | 8,00,000 | 8,50,000 | 9,00,000 | 9,50,000 | 10,00,000 |
|------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 91 days - 18 | 13,284 | 13,973 | 14,599 | 15,166 | 15,675 | 16,130 | 16,534 | 16,889 | 17,197 | 17,460 |
| 19 | 13,503 | 14,204 | 14,840 | 15,416 | 15,933 | 16,396 | 16,807 | 17,168 | 17,481 | 17,748 |
| 20 | 13,722 | 14,434 | 15,080 | 15,665 | 16,191 | 16,662 | 17,079 | 17,445 | 17,763 | 18,035 |
| 21 | 13,940 | 14,663 | 15,320 | 15,914 | 16,448 | 16,926 | 17,350 | 17,723 | 18,046 | 18,321 |
| 22 | 14,157 | 14,891 | 15,559 | 16,162 | 16,705 | 17,190 | 17,621 | 17,999 | 18,327 | 18,607 |
| 23 | 14,374 | 15,119 | 15,796 | 16,409 | 16,960 | 17,453 | 17,890 | 18,274 | 18,607 | 18,891 |
| 24 | 14,589 | 15,346 | 16,033 | 16,655 | 17,214 | 17,715 | 18,158 | 18,548 | 18,886 | 19,175 |
| 25 | 14,803 | 15,571 | 16,269 | 16,900 | 17,467 | 17,975 | 18,425 | 18,821 | 19,164 | 19,456 |
| 26 | 15,016 | 15,795 | 16,503 | 17,143 | 17,719 | 18,234 | 18,690 | 19,091 | 19,439 | 19,736 |
| 27 | 15,228 | 16,018 | 16,736 | 17,385 | 17,969 | 18,491 | 18,954 | 19,361 | 19,713 | 20,015 |
| 28 | 15,438 | 16,239 | 16,967 | 17,625 | 18,217 | 18,746 | 19,215 | 19,628 | 19,985 | 20,291 |
| 29 | 15,647 | 16,458 | 17,196 | 17,862 | 18,462 | 18,999 | 19,475 | 19,893 | 20,255 | 20,565 |
| 30 | 15,853 | 16,675 | 17,422 | 18,098 | 18,706 | 19,249 | 19,732 | 20,155 | 20,522 | 20,836 |

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|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 31 | 16,057 | 16,890 | 17,647 | 18,331 | 18,947 | 19,498 | 19,986 | 20,415 | 20,787 | 21,105 |
| 32 | 16,259 | 17,103 | 17,869 | 18,562 | 19,186 | 19,743 | 20,237 | 20,672 | 21,049 | 21,370 |
| 33 | 16,459 | 17,313 | 18,088 | 18,790 | 19,421 | 19,985 | 20,486 | 20,926 | 21,307 | 21,633 |
| 34 | 16,656 | 17,520 | 18,305 | 19,015 | 19,653 | 20,225 | 20,731 | 21,176 | 21,562 | 21,891 |
| 35 | 16,850 | 17,724 | 18,518 | 19,236 | 19,883 | 20,460 | 20,973 | 21,423 | 21,813 | 22,146 |
| 36 | 17,041 | 17,925 | 18,728 | 19,454 | 20,108 | 20,692 | 21,210 | 21,666 | 22,060 | 22,398 |
| 37 | 17,229 | 18,123 | 18,934 | 19,669 | 20,329 | 20,920 | 21,444 | 21,904 | 22,304 | 22,644 |
| 38 | 17,413 | 18,316 | 19,137 | 19,879 | 20,547 | 21,144 | 21,673 | 22,139 | 22,542 | 22,886 |
| 39 | 17,594 | 18,506 | 19,335 | 20,085 | 20,760 | 21,363 | 21,898 | 22,368 | 22,776 | 23,124 |
| 40 | 17,770 | 18,692 | 19,529 | 20,287 | 20,968 | 21,577 | 22,118 | 22,592 | 23,004 | 23,356 |
| 41 | 17,942 | 18,873 | 19,719 | 20,483 | 21,171 | 21,787 | 22,332 | 22,811 | 23,227 | 23,582 |
| 42 | 18,110 | 19,050 | 19,903 | 20,675 | 21,369 | 21,990 | 22,541 | 23,025 | 23,444 | 23,803 |
| 43 | 18,273 | 19,221 | 20,082 | 20,861 | 21,562 | 22,188 | 22,744 | 23,232 | 23,656 | 24,017 |
| 44 | 18,431 | 19,388 | 20,256 | 21,042 | 21,748 | 22,380 | 22,941 | 23,433 | 23,860 | 24,225 |
| 45 | 18,584 | 19,548 | 20,424 | 21,216 | 21,929 | 22,566 | 23,131 | 23,627 | 24,058 | 24,426 |
| 46 | 22,594 | 23,766 | 24,831 | 25,794 | 26,660 | 27,435 | 28,122 | 28,726 | 29,249 | 29,696 |
| 47 | 22,820 | 24,004 | 25,079 | 26,052 | 26,927 | 27,709 | 28,403 | 29,013 | 29,542 | 29,993 |
| 48 | 23,006 | 24,199 | 25,283 | 26,263 | 27,146 | 27,934 | 28,634 | 29,248 | 29,782 | 30,237 |
| 49 | 23,146 | 24,347 | 25,438 | 26,424 | 27,312 | 28,105 | 28,809 | 29,427 | 29,964 | 30,422 |
| 50 | 24,249 | 25,506 | 26,649 | 27,682 | 28,612 | 29,444 | 30,181 | 30,829 | 31,391 | 31,870 |
| 51 | 25,393 | 26,710 | 27,907 | 28,989 | 29,963 | 30,833 | 31,606 | 32,284 | 32,872 | 33,375 |
| 52 | 25,916 | 27,260 | 28,481 | 29,586 | 30,580 | 31,468 | 32,256 | 32,948 | 33,549 | 34,062 |
| 53 | 26,652 | 28,035 | 29,291 | 30,427 | 31,449 | 32,363 | 33,173 | 33,885 | 34,503 | 35,030 |
| 54 | 27,411 | 28,833 | 30,124 | 31,292 | 32,344 | 33,283 | 34,117 | 34,849 | 35,484 | 36,026 |
| 55 | 28,424 | 29,898 | 31,238 | 32,449 | 33,539 | 34,514 | 35,378 | 36,137 | 36,796 | 37,358 |
| 56 | 30,005 | 31,562 | 32,976 | 34,255 | 35,405 | 36,434 | 37,346 | 38,148 | 38,843 | 39,437 |
| 57 | 31,670 | 33,312 | 34,805 | 36,154 | 37,369 | 38,455 | 39,418 | 40,264 | 40,998 | 41,624 |
| 58 | 33,420 | 35,154 | 36,729 | 38,153 | 39,435 | 40,580 | 41,597 | 42,489 | 43,264 | 43,925 |
| 59 | 35,262 | 37,091 | 38,752 | 40,255 | 41,607 | 42,816 | 43,889 | 44,830 | 45,648 | 46,345 |
| 60 | 37,198 | 39,128 | 40,880 | 42,466 | 43,892 | 45,167 | 46,299 | 47,292 | 48,154 | 48,890 |
| 61 | 39,234 | 41,269 | 43,118 | 44,790 | 46,294 | 47,640 | 48,833 | 49,881 | 50,790 | 51,566 |
| 62 | 41,374 | 43,520 | 45,470 | 47,233 | 48,820 | 50,238 | 51,496 | 52,601 | 53,560 | 54,379 |
| 63 | 43,623 | 45,886 | 47,942 | 49,801 | 51,473 | 52,969 | 54,296 | 55,461 | 56,472 | 57,335 |
| 64 | 46,475 | 48,886 | 51,076 | 53,057 | 54,839 | 56,433 | 57,846 | 59,087 | 60,164 | 61,084 |
| 65 | 49,511 | 52,080 | 54,413 | 56,523 | 58,421 | 60,119 | 61,624 | 62,947 | 64,094 | 65,074 |
| 66 | 52,742 | 55,478 | 57,963 | 60,211 | 62,233 | 64,042 | 65,645 | 67,054 | 68,276 | 69,320 |
| 67 | 56,180 | 59,094 | 61,741 | 64,136 | 66,290 | 68,216 | 69,924 | 71,425 | 72,727 | 73,838 |
| 68 | 59,838 | 62,942 | 65,762 | 68,312 | 70,606 | 72,658 | 74,478 | 76,076 | 77,463 | 78,646 |

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|---------------|--------|--------|--------|----------|----------|----------|----------|----------|----------|----------|
| 69 | 63,730 | 67,037 | 70,039 | 72,756 | 75,199 | 77,384 | 79,323 | 81,025 | 82,502 | 83,762 |
| 70 | 67,872 | 71,393 | 74,591 | 77,484 | 80,086 | 82,413 | 84,477 | 86,290 | 87,863 | 89,206 |
| 71 | 64,670 | 68,025 | 71,072 | 73,829 | 76,308 | 78,526 | 80,492 | 82,220 | 83,718 | 84,998 |
| 72 | 68,865 | 72,437 | 75,682 | 78,617 | 81,258 | 83,619 | 85,713 | 87,553 | 89,148 | 90,511 |
| 73 | 73,327 | 77,131 | 80,586 | 83,712 | 86,523 | 89,037 | 91,267 | 93,226 | 94,925 | 96,376 |
| 74 | 78,074 | 82,125 | 85,804 | 89,131 | 92,125 | 94,802 | 97,176 | 99,261 | 1,01,071 | 1,02,615 |
| 75 | 83,124 | 87,436 | 91,353 | 94,896 | 98,083 | 1,00,933 | 1,03,461 | 1,05,682 | 1,07,608 | 1,09,252 |
| >75 | 88,496 | 93,087 | 97,257 | 1,01,028 | 1,04,422 | 1,07,456 | 1,10,147 | 1,12,511 | 1,14,561 | 1,16,312 |

Discounts:

Discount for direct business 15%

| FAMILY SIZE DISCOUNT FOR INDIVIDUAL POLICIES | |
|---|-------------------------------------|
| Size of the Family | Discount (%) on base Premium |
| 1 member | 0 |
| 2 members | 5% |
| 3 to 5 members | 7.5% |
| > 5 members | 10% |

Long term discount:

| Policy Term | Discount (%) |
|--------------------|---------------------|
| 1 year | 0% |
| 2 years | -5.00% |
| 3 years | -10.00% |

Loading for Payment of Premium in Instalments:

| Premium Payment options | Loading % |
|--------------------------------|------------------|
| Annual | 0% |
| Half-Yearly | 2.00% |
| Quarterly | 3.00% |
| Monthly | 4.00% |

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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 | 3579 | 5 Lakhs | 3579 | 5% | 23,951 | 5 Lakhs | 22,246 | NIL | 22,246 | 5 Lakhs |
| | 23 | 4108 | 5 Lakhs | 4108 | | | 5 Lakhs | | | | |
| | 48 | 9433 | 5 Lakhs | 9433 | | | 5 Lakhs | | | | |
| 54 | 12428 | 5 Lakhs | 12428 | 5 Lakhs | | | | | | | |
| Total premium for all members of the family is Rs. 29,548/-, when each member is covered separately. | | | Total premium for all members of the family is Rs.29548/-, when they are covered under a single policy. | | | | Total premium when policy is opted on floater basis is Rs.22,246/- | | | | |

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| | | |
|--|--|---|
| 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. | | |

Illustration 1

| Policy Details | | | | |
|--|-------------------|-------------------|-------------------|-------------------------|
| Policy Type | Individual Basis | | | |
| Fresh/Renewal | Fresh | | | |
| Policy Term | 3 years | | | |
| Mode of Premium Payment | Half-Yearly | | | |
| Number of Members in the Family | 7 | | | |
| Business Source | Direct | | | |
| Member | Year 1 Age | Year 2 Age | Year 3 Age | Base Sum Insured |
| Self | 34 | 35 | 36 | 7,50,000 |
| Spouse | 28 | 29 | 30 | 4,00,000 |
| Child 1 | 7 | 8 | 9 | 3,00,000 |
| Child 2 | 6 | 7 | 8 | 3,00,000 |
| Child 3 | 1 | 2 | 3 | 3,00,000 |
| Parent 1 | 56 | 57 | 58 | 3,00,000 |
| Parent 2 | 59 | 60 | 61 | 3,00,000 |

| Office Premium Calculation | | | |
|---|-------------------------------------|---------------|---------------|
| Year | Year 1 | Year 2 | Year 3 |
| Self | 6,872 | 7,051 | 7,233 |
| Spouse | 3,998 | 4,105 | 4,214 |
| Child 1 | 2,800 | 2,800 | 2,800 |
| Child 2 | 2,800 | 2,800 | 2,800 |
| Child 3 | 2,800 | 2,800 | 2,800 |
| Parent 1 | 10,851 | 11,566 | 12,327 |
| Parent 2 | 13,138 | 14,001 | 14,919 |
| Office Premium Per-Year | 43,258 | 45,122 | 47,094 |
| Total Office Premium before discount and loading (T1) | 43,258 + 45,122 + 47,094 = 1,35,474 | | |
| Discount based on Family Size(r1) | -10.00% | | |
| Long Term Discount(r2) | 0.00% | | |

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| | |
|--|--|
| Loading for Mode of Premium Payment(r3) | 2.00% |
| Total Office Premium (T2) = (T1) * (1 + r1) * (1 + r2) * (1 + r3) | 1,35,474 * (1 - 10.00%) * (1 + 2.00%) = 1,24,366 |
| Discount in-lieu-of Intermediation(r4) | -15.00% |
| Final Office Premium (F) = (T2) * (1 + r4) | 1,24,366 * (1 - 15.00%) = 1,05,711 |

Illustration 2

| Policy Details | | | |
|---------------------------------|------------------|------------|------------------|
| Policy Type | Individual Basis | | |
| Fresh/Renewal | Fresh | | |
| Policy Term | 2 years | | |
| Mode of Premium Payment | Single | | |
| Number of Members in the Family | 3 | | |
| Business Source | Non-Direct | | |
| Member | Year 1 Age | Year 2 Age | Base Sum Insured |
| Self | 34 | 35 | 7,50,000 |
| Spouse | 28 | 29 | 4,00,000 |
| Child 1 | 7 | 8 | 3,00,000 |

| Office Premium Calculation | | |
|--|---|--------|
| Year | Year 1 | Year 2 |
| Self | 6,872 | 7,051 |
| Spouse | 3,998 | 4,105 |
| Child 1 | 2,800 | 2,800 |
| Office Premium Per-Year | 13,669 | 13,955 |
| Total Office Premium before discount and loading (T1) | 13,669 + 13,955 = 27,625 | |
| Discount based on Family Size(r1) | -7.50% | |
| Long Term Discount(r2) | -5.00% | |
| Loading for Mode of Premium Payment(r3) | 0.00% | |
| Total Office Premium (T2) = (T1) * (1 + r1) * (1 + r2) * (1 + r3) | 27,625 * (1 - 7.50%) * (1 - 5.00%) = 24,275 | |
| Discount in-lieu-of Intermediation(r4) | 0.00% | |
| Final Office Premium (F) = (T2) * (1 + r4) | 24,275 | |

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Illustration 3

| Policy Details | | | |
|---------------------------------|----------------------|------------|------------|
| Policy Type | Family floater Basis | | |
| Fresh/Renewal | Fresh | | |
| Policy Term | 3 years | | |
| Mode of Premium Payment | Half-Yearly | | |
| Number of Members in the Family | 5 | | |
| Business Source | Direct | | |
| Base Sum Insured | 10,00,000 | | |
| Member | Year 1 Age | Year 2 Age | Year 3 Age |
| Self | 34 | 35 | 36 |
| Spouse | 28 | 29 | 30 |
| Child 1 | 7 | 8 | 9 |
| Child 2 | 6 | 7 | 8 |
| Child 3 | 1 | 2 | 3 |

| Office Premium Calculation | | | |
|---|-----------------------------------|--------|--------|
| Year | Year 1 | Year 2 | Year 3 |
| Office Premium Per-Year | 19,289 | 19,555 | 19,819 |
| Total Office Premium before discount and loading (T1) | 19,289 + 19,555 + 19,819 = 58,663 | | |
| Long Term Discount(r1) | 0.00% | | |
| Loading for Mode of Premium Payment(r2) | 2.00% | | |
| Total Office Premium (T2) = (T1) * (1 + r1) * (1 + r2) | 58,663 * (1 + 2.00%) = 59,836 | | |
| Discount in-lieu-of Intermediation (r3) | -15.00% | | |
| Final Office Premium (F) = (T2) * (1 + r3) | 59,836 * (1 - 15.00%) = 50,861 | | |

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Illustration 4

| Policy Details | |
|--|------------------|
| Policy Type | Individual Basis |
| Fresh/Renewal | Fresh |
| Policy Term | 1 year |
| Mode of Premium Payment | Monthly |
| Number of Members in the Family | 2 |
| Business Source | Non-Direct |
| Base Sum Insured | 8,00,000 |
| Member | Age |
| Self | 41 |
| Spouse | 42 |

| Office Premium Calculation | |
|---|----------------------------------|
| Office Premium Per-Year | 21,366 |
| Total Office Premium before discount and loading(T1) | 21,366 |
| Long Term Discount(r1) | 0.00% |
| Loading for Mode of Premium Payment(r2) | 4.00% |
| Total Office Premium (T2) = (T1) * (1 + r1) * (1 + r2) | $21,366 * (1 + 4.00\%) = 22,221$ |
| Discount in-lieu-of Intermediation (r3) | 0.00% |
| Final Office Premium (F) = (T2) * (1 + r3) | 22,221 |

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**Arogya Sanjeevani Policy, Chola MS****CHOHLIP20035V021920****Prospectus****FLEXI OP CARE ADD ON COVER****(UIN: CHOHLIA23045V012223)**

(In case you opt for the Flexi OP Care Add On Cover, to avail the benefits please download the digital platform from the link <https://vsyt.me/o/d>)

The Proposer shall have an option to avail Flexi OP Care-Add-on Cover, on payment of additional premium along with Flexi Health

OPD treatment means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

Minor illness or injuries require you to visit the doctor, buy medicines or diagnose through a lab test and these costs may seem lower than cost of major illness or admission in hospital. But as a matter of fact, Outpatient (OP) costs account for more than half of the healthcare costs in India. OP costs are frequent and can significantly impact your savings accumulated over a long time.

To address this issue, Chola MS has designed an add-on cover that gives you a seamless experience with

- Unlimited In person and Teleconsultations from Network Facility
- Prescribed Diagnostics
- Dental OPD
- Discounted health check-ups
- Discounted pharmacy
- Cashless claim process
- Integrated Network of OP service providers

1. Suitability

- a. It is hereby agreed and understood that this Add on Cover can be bought only along with the Base Policy and cannot be bought in isolation or as a separate product.
- b. The Add on Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Base Policy.
- c. The Add on Cover shall be available under your policy only if the same is specifically opted on payment of applicable premium and specified in the Policy Schedule.
- d. The coverage under the Add-on cover will be on Individual basis
- e. The Add-on cover cannot be opted during mid-term of Base Policy
- f. Lifelong renewal along with the Base Policy
- g. Any discount and loading applicable, if any on Base Policy will not be applicable on this Add-on cover
- h. The list of Health Insurance Products for which the Add-on cover benefit option is available, is placed at Annexure 1.

2. Persons Covered:

Insured persons who have opted for the Company's Base Policy as defined, can buy this Add-on for insured himself/herself and or his/her family members as listed below and covered under the Base Policy.

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- i. Legally wedded spouse
- ii. Children upto 4 (i.e. natural or legally adopted) and
- iii. Parents/ Parents in law

3. Entry Age:

The Add-on cover shall follow the Entry age as applicable under the Base Product

4. Tenure:

This Add-on cover shall be issued for a term of 1 or 2 or 3 years as per the tenure of the Base Policy. ie. If Base Policy is for one year, then the Add-on shall be for 1 year and if Base policy is for two years, then the Add-on shall be for 2 years etc.

5. Specific condition:

This add-on cover can be only availed during the first policy purchase and not allowed during renewal of the Base Health Policy, already held by the Policyholder.

6. Applicability:

On opting for the ‘Flexi OP Care’ by paying applicable premium, the same will be applicable for all the Insured members covered under the Base Individual or Family Floater policy.

7. Coverage

During every Policy Year under the Add-on, Insured Person will be eligible for coverage as per the plan selected from the below table. Plan opted at policy level shall be applicable separately for each Insured Person covered under this Add on, even if the Base Policy is Individual Sum Insured plan or floater plan. This cover will be applicable each year for Add-on cover period, more than one year.

Benefits applicable for Individual Insured will be based on the Plan opted under the Add-on cover.

| Coverage / Plan | | | Flexi OP Care 1 | Flexi OP Care 2 | Flexi OP Care 3 | Flexi OP Care 4 |
|--------------------|---------------------------------------|-------------------------------|---|--|---|--|
| BASE COVERS | Out-Patient (OPD) Consultation | Tele-consultation | Not Available | Not Available | Unlimited no. of Tele-consultations with General Practitioner from Network Facility | Unlimited no. of Tele-consultations with General Practitioner from Network Facility including Dental consultations |
| | | In-person consultation | Unlimited no. of in-person consultations from Network | Unlimited no. of in-person consultations from Network Facility upto a maximum of | Unlimited no. of in-person consultations from Network | Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per |

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| | | | | | | |
|-----------------------------|-----------------------------------|--|--|--|--|--|
| | | | Facility upto a maximum of Rs. 600/- per consultation on cashless basis | Rs. 600/- per consultation on cashless basis including Dental | Facility upto a maximum of Rs. 600/- per consultation on cashless basis | consultation on cashless basis including Dental |
| | Prescription Diagnostics | | Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis | Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis | Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis | Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis |
| | | | | | | |
| VALUE ADDED SERVICES | Discounted Pharmacy | | Not Available | Not Available | Discount as applicable on every purchase of pharmacy from the Network Facility on the Digital platform | Discount as applicable on every purchase of pharmacy from the Network Facility on the Digital platform |
| | Discounted Health Checkups | | Not Available | Not Available | Discount on Health Check up's as applicable from the Network Facility on the Digital platform | Discount on Health Check up's as applicable from the Network Facility on the Digital platform |

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| | | | | | |
|--------------------------|---|--|--|---------------|--|
| | Dental Benefits | Not Available | 1. Dental cleaning from the Network facility 2. One IOPA X-ray (if prescribed) from the Network Facility 3. Discount as applicable on all treatment procedures from the Network facility on the Digital platform | Not Available | 1. Dental cleaning from the Network facility 2. One IOPA X-ray (if prescribed) from the Network Facility 3. Discount as applicable on all treatment procedures from the Network facility on the Digital platform |
| | Vision Benefits | Not Available | Lenskart Gold Membership | Not Available | Lenskart Gold Membership |
| | | | | | |
| WELLNESS SERVICES | Daily Health Management & Fitness programs | Step Tracking, Calorie Counter, Sleep Tracking, Personalized Fitness programs; Mental Health Podcasts across an array of topics such as Yoga, Meditation, Mindfulness, Dance Fitness, Specialist Medical Sessions etc. | | | |

Note:

1. Tele-consultations also include Covid Risk assessment.
2. The Benefits and services availed under this Add on Cover is purely based on the Insured Person's own discretion and at own risk. The services provided under the various covers are via third party health service providers/ network providers/ and the Insurer is not responsible for liability arising out of the services provided by these third parties.

COVERAGE

Out-Patient services (OPD) listed under Base Cover of this Add-on, can be availed only on cashless basis on the digital platform subject to waiting periods, exclusions, terms and conditions of the Add-on cover. The listed covers, Value Added Services and Wellness Services shall be provided through our Service Provider subject to availability at the time of appointment.

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A. BASE COVERS:

- 1. OPD Consultation:** If at any time during the policy period, the Insured Person suffers from any illness/injury, he or she can avail Out-Patient Tele-consultation or In-Person Consultation upto the limit as mentioned under this Add-on, from a General Medical Practitioner in the network, listed on the Digital Platform of the respective service provider’s application.

The scope of cover under this benefit shall be restricted to charges incurred towards Doctor Consultation. No other charges shall be covered.

- 2. Prescribed Diagnostics:** If at any time during the policy period, the Insured Person suffers from any illness / injury, he or she can avail Outpatient diagnostic tests on cashless basis upto the limit as mentioned under this Add-on, from the Network facility on the Digital platform of the respective service provider’s application.

Specific Conditions applicable to Prescribed Diagnostics:

Insured Person has to upload the Prescription of the Medical Practitioner for the respective diagnostic tests to avail this service.

The cost of only those diagnostic test prescribed by doctors from the Network Facility on the Digital Platform shall be admissible following Tele-consultation/In-Person Consultation availed through the app. No other charges shall be admissible under the cover.

Specific Exclusions applicable to Prescribed Diagnostics:

Genetic studies shall be excluded from the scope of this cover.

B. VALUE ADDED SERVICES:

The Insured shall be eligible to avail the Value Added Services as listed below on the Digital platform, during the policy period:

- 3. Discounted Pharmacy:** Purchase of Medicines at his/her own expense from the Network facility on the Digital platform and avail discount as applicable on every purchase. Prescription from the Medical Practitioner is mandatory for every Pharmacy Purchase under the cover.
- 4. Discounted health check-ups:** Avail Health check-ups from the Network Facility on the Digital platform at his/her own expense with a discount as applicable at the time of the Health Checkup.
- 5. Dental Benefits:** Following services relating to dental can be availed on cashless basis from the network facility on the Digital platform, during the policy period:

- Dental cleaning (prophylactic teeth cleaning) once in a policy year from the Network facility

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- IOPA X-ray- which shows the entire root and a dentist can look for infections, widened pdl space, bone loss (horizontal/ vertical) or bony defect can be availed (if prescribed) once in a policy year from the Network Facility as prescribed by the dentist
- Discounts can be availed on all treatment procedures as prescribed by the dentist from the Network facility on the Digital platform

C. WELLNESS SERVICES:

The Insured Person shall be eligible to avail the following wellness services on the Digital platform of the respective service provider's application, during the policy period:

6. Daily Health Management:

- Step Tracking
- Calorie Counter
- Sleep Tracking

7. Fitness Program: Personalized Fitness programs & Mental Health Podcasts across an array of topics such as Yoga, Meditation, Mindfulness, Dance Fitness, Specialist Medical Sessions etc.**Specific Conditions applicable to the Add-on Cover:**

1. All the consultations, diagnostic tests & pharmacy expenses are covered only if they are scheduled via the Digital Platform.
2. Any consultation done outside of the portal, will not be covered
3. Any amount over and above the limits as mentioned in the Schedule of Benefits has to be borne by the Insured.
4. Only those persons named as insured Persons in the Add-on cover shall be covered.
5. Utilizing this facility alone will not amount to making a claim under any health insurance policy
6. No OP Services under the Add-on can be availed during the break in insurance

WAITING PERIOD & GENERAL EXCLUSIONS:**A. WAITING PERIOD:****15-day waiting period- Code- Excl03:**

- a) Expenses related to the treatment of any illness within 15 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.

B. GENERAL EXCLUSIONS:

The add-on does not cover any expenses incurred directly, caused by, arising from or in any way attributable to any of the following:

i. STANDARD EXCLUSIONS:**1. 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:

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- 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.

ii. SPECIFIC EXCLUSIONS:

- a. Tele-consultation, In person consultation and Prescription Diagnostics taken outside the Digital platform is not covered under the Add-on cover
- b. If the Tele-consultation, In Person Consultation and Prescription Diagnostics is not availed in the policy year during the Policy Period, the benefit cannot be carried forward to the subsequent policy year during the policy period.
- c. Disease arising out of involvement in illegal activities or substance abuse.
- d. Treatment other than Allopathy and AYUSH
- e. Inpatient treatments & day-care procedures are not covered under the policy.
- f. No medical equipment and associated consumables will be covered under the policy (Example – BP Machine, Thermometer, Syringes, Nebulizer, Hot Water Bags, etc.)
- g. Vitamins and tonics used for the treatment of injury or disease will not be covered
- h. Food, Food Supplements or Dietary Pills (Example – Horlicks, Glucose, Whey Protein, etc.).
- i. Non-Medical Expenses - Registration Fee, Admission Fee, Telephone Charges, Cafeteria Charges, etc.
- j. Consultation with Nutritionists - Available only online through the digital platform
- k. Physiotherapy and any other therapies are not covered

GENERAL CONDITIONS:

The Add on Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Base Policy.

1. Notification:

- a. Any and all notices and declarations for the attention of the Insurer shall be in writing and shall be delivered to the Insurer's address as specified in the Policy Schedule.
- b. Any and all notices and declarations for the attention of any or all of the insured Persons shall be in writing and shall be sent to the Policyholder's address as specified in the Policy Schedule.

2. Claims procedure:

- a. Cashless facility is available only at Network facility on the Digital platform. The Service Provider reserves the right to modify, add or restrict any Network Provider Cashless facility at their sole discretion.
- b. Claims under the Add-on will be adjudicated only on cashless basis via the Digital platform and are subject to the terms, conditions, waiting periods and exclusions of the Add-on cover.

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- c. Wherever the services availed exceed the eligibility as applicable under the Add-on for the respective Insured, the difference shall have to be paid directly to the Network Provider by the Insured person/claimant.
- d. The diagnostics and Pharmacy services shall only be covered for prescriptions by a Network Medical Practitioner through the Digital Platform.

Steps to avail the cashless cover:

Step 1: Insured person shall receive an activation SMS or WhatsApp message with the link to download the Digital Platform

Step 1: Start downloading the Digital platform of the Service Provider as per the link shared or as mentioned in the Policy Schedule

Step 2: Insured person has to sign up from his/her registered mobile number and verify with One Time Password (OTP).

Step 3: The app will display the details of benefits available for the insured and his/her family and then they can choose the service such as Teleconsultation, Physical Consultation, Diagnostics, Pharmacy purchase as required. Insured Person shall have to raise a request through Digital platform and the appointment details shall be available on the platform.

3. Territorial Limits:

The Add-on cover is applicable within the territorial boundaries of India.

4. Transfer:

Benefits under this Add-on cover is not transferrable to anyone else.

5. Validity of the Cover:

The Add-on cover for the Insured will terminate at the earliest of the following occurrence

- The expiry date mentioned in the Policy schedule
- In case of death of the Insured
- The date of cancellation of this Add-on cover by either Policy holder or Insurer in accordance with the terms and conditions of the Base policy.

6. Disclaimer:

The Service under this add-on is provided by Visit Health Private Limited (Visit Health), an independent Company not affiliated to us. Cholamandalam MS General Insurance Company has entered into an agreement with Visit Health Private Limited, to provide OP services through the Network Facility with Visit Health. Visit Health provides the digital platform and connect the Network Facilities such as hospitals, day, diagnostic centers, Pharmacies and provide necessary services to the Insured Persons who have availed this add-on on payment of applicable premium

In the event of any change in the Service Provider or inclusion of a new Service Provider in future, the same shall be disclosed in the policy to the Policyholders.

Premium applicable for Flexi OP Care Add On Cover (Excluding GST):

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Premium per person per annum
Policy Period: One Year

| Premium in Rs. (per member, per year) – excluding GST | | | |
|---|-----------------|-----------------|-----------------|
| Flexi OP Care 1 | Flexi OP Care 2 | Flexi OP Care 3 | Flexi OP Care 4 |
| ₹ 265 | ₹ 399 | ₹ 1,199 | ₹ 1,332 |

Discounts:

| Discount in Lieu of Intermediation | |
|------------------------------------|-------------------------|
| Intermediation Channel | Discount (%) on Premium |
| Direct | 15.00% |

| Long Term Discount | |
|--------------------|--------------|
| Term | Discount (%) |
| 1 year | 0.00% |
| 2 years | 5.00% |
| 3 years | 10.00% |

ILLUSTRATION

| Plan | Flexi OP Care 2 |
|---|--|
| Premium per member | ₹ 399 |
| Number of Members Covered | 4 |
| Policy Term | 3 |
| Total Premium for 3 years for 4 members | $3 \times 4 \times 399 = ₹ 4,788.00$ |
| Long Term Discount | $₹ 4,788.00 \times 10.00\% = ₹ 478.80$ |
| Total Premium after Long-Term Discount | $4,788.00 - 478.80 = ₹ 4,309.20$ |
| Direct Sale Discount | $15.00\% \times 4,309.20 = ₹ 646.38$ |
| Final Premium | $4,309.20 - 646.38 = ₹ 3,662.82$ |

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Section 11 – Home Care Treatment –Add on Cover
(on payment of additional premium)
UIN:CHOHLIA22201V012122

GENERAL CONDITIONS

1. It is agreed and understood that this Add On Cover can only be bought along with the Underlying Plan and cannot be bought in isolation or as a separate product.
2. The Add On Cover is subject to the terms and conditions stated below and the Policy terms, exclusions, conditions and applicable endorsements of the Underlying Plan.
3. The Add On Cover shall be available under your policy only if the same is specifically opted on payment of applicable premium and specified in the Policy Schedule.
4. All applicable Terms, Exclusions and Conditions of the Underlying Policy shall apply to the Add on Cover.
5. The list of Health Insurance Products for which the Add-on cover benefit option is available, is placed at Annexure 2.

SUM INSURED

- a. Daily limit options – Rs.1000/- to Rs. 10,000/- per day in multiples of Rs.500/-
- b. Number of days – 5 / 7 / 10 / 15 / 20 / 25 / 30 / 45 / 60 days per annum

PERSONS COVERED

- Proposer can cover Self, Spouse, upto 4 children, Parents and Parents-in-law

TYPE OF COVER

- a. This add-on cover can be availed on Individual or Family floater basis
- b. On Individual basis, it is our maximum liability for each Insured Person for any and all benefits claimed for during the Annual Period (i.e. per annum for multi-year tenure) within the policy period, unless otherwise specified and
- c. In relation to a Family Floater, it is our maximum liability for any and all claims made by all the Insured persons during the Annual Period (i.e. per annum for multi-year tenure) within the Policy period, unless otherwise specified.
- d. Sum Insured Restoration, if any available under Base Policy shall not be applicable for Home care Treatment under this Add-on cover.

TENURE & ENTRY AGE:

- Add-on cover shall follow the tenure and Entry age as applicable under the Base Product

COVERAGE

Homecare Treatment:

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This Add-on cover will reimburse the Reasonable and Customary charges medical expenses upto the daily limit as opted and mentioned in the Policy Schedule/Certificate towards Homecare Treatment for the following medical conditions during the policy period upto the maximum number of days opted and mentioned in the policy schedule/certificate per annum, subject to the specific conditions mentioned below.

1. Gastroenteritis
2. Chemotherapy
3. Pancreatitis
4. Dengue
5. Chronic obstructive pulmonary disease management
6. Hepatitis
7. COVID-19

Specific Conditions:

- a. The treatment in normal course would require care and In-patient treatment at a hospital but is actually taken at home, provided that:
 - i. The Medical Practitioner advises the Insured person in writing to undergo treatment at home
 - ii. There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
 - iii. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.
 - iv. This add on cover shall reimburse the following medical expenses incurred during Home care treatment subject to the terms, conditions, waiting periods and exclusions applicable under the Base policy, to which the Add-on cover is linked with.
 - a. Diagnostic tests undergone at home or at diagnostics centre as prescribed by the Medical practitioner
 - b. Medicines prescribed in writing
 - c. Consultation charges of the medical practitioner
 - d. Nursing charges related to medical staff
 - e. Medical procedures limited to parenteral administration of medicines
 - f. Consumables as listed in Annexure 1 of this cover
- b. Pre-hospitalisation and Post hospitalisation expenses shall not be payable under this cover.
- c. Claim under this cover shall be on Reimbursement basis.

GENERAL CONDITIONS**Claim Procedure:**

If You happen to suffer Accidental Bodily Injury or is diagnosed with an Illness which gives rise to or may give rise to a claim, then it is a condition precedent to our liability that You shall immediately :

- a. Give us notice of the claim irrespective of notice provided to any other insurer for the same illness in case you are holding multiple insurance policies.
- b. Expeditiously give or arrange for us to be provided with any and all information and documentation in respect of the claim and/or our liability for it that may be requested by the Us

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c. Claim intimation has to be given to us in writing or mail (E mail: customercare@cholams.murugappa.com) or phone (@ Toll free no. 1800-208-9100) within seven days from the date of hospitalization/injury/death.

Claim documentation submission:

Claim documents as applicable for the In-patient hospitalization cover under the Base policy to be submitted with 30 days of completion of the treatment.

Territorial Limits

The Insurer’s liability to make any payment towards illness or accidental injury shall be to make payment within India and in Indian Rupees only for medical services or procedures rendered in or undertaken within India.

Premium in Rs (Excl. GST)

Policy Term – One Year

| Maximum Number of Days of Home Care Treatment: 5 days per annum | | | | | | | | | | |
|---|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 15.90 | 19.12 | 22.98 | 27.63 | 33.23 | 39.95 | 48.03 | 57.75 | 69.43 | 83.47 |
| 1,500 | 23.87 | 28.68 | 34.48 | 41.47 | 49.85 | 59.93 | 72.05 | 86.62 | 104.13 | 125.20 |
| 2,000 | 31.82 | 38.25 | 45.98 | 55.28 | 66.47 | 79.90 | 96.07 | 115.50 | 138.85 | 166.93 |
| 2,500 | 39.77 | 47.82 | 57.48 | 69.10 | 83.08 | 99.88 | 120.08 | 144.37 | 173.57 | 208.67 |
| 3,000 | 47.72 | 57.37 | 68.97 | 82.92 | 99.70 | 119.85 | 144.10 | 173.23 | 208.28 | 250.40 |
| 3,500 | 55.67 | 66.93 | 80.47 | 96.75 | 116.32 | 139.83 | 168.12 | 202.12 | 242.98 | 292.13 |
| 4,000 | 63.63 | 76.50 | 91.97 | 110.57 | 132.92 | 159.82 | 192.13 | 230.98 | 277.70 | 333.87 |
| 4,500 | 71.58 | 86.05 | 103.47 | 124.38 | 149.53 | 179.78 | 216.15 | 259.87 | 312.42 | 375.60 |
| 5,000 | 79.53 | 95.62 | 114.95 | 138.20 | 166.15 | 199.77 | 240.17 | 288.73 | 347.13 | 417.33 |
| 5,500 | 85.30 | 102.55 | 123.28 | 148.22 | 178.20 | 214.25 | 257.57 | 309.67 | 372.30 | 447.60 |
| 6,000 | 90.67 | 109.00 | 131.05 | 157.55 | 189.42 | 227.73 | 273.78 | 329.15 | 395.73 | 475.77 |

Arogya Sanjeevani Policy, Chola MS
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| Maximum Number of Days of Home Care Treatment: 5 days per annum | | | | | | | | | | |
|---|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 6,500 | 95.63 | 114.98 | 138.23 | 166.18 | 199.80 | 240.22 | 288.80 | 347.20 | 417.42 | 501.85 |
| 7,000 | 100.22 | 120.48 | 144.85 | 174.13 | 209.35 | 251.70 | 302.60 | 363.80 | 437.38 | 525.85 |
| 7,500 | 104.38 | 125.50 | 150.88 | 181.40 | 218.08 | 262.18 | 315.22 | 378.97 | 455.60 | 547.75 |
| 8,000 | 108.17 | 130.03 | 156.33 | 187.97 | 225.97 | 271.67 | 326.62 | 392.68 | 472.10 | 567.58 |
| 8,500 | 111.55 | 134.10 | 161.22 | 193.83 | 233.03 | 280.17 | 336.83 | 404.95 | 486.85 | 585.32 |
| 9,000 | 114.53 | 137.68 | 165.53 | 199.02 | 239.27 | 287.65 | 345.83 | 415.78 | 499.87 | 600.97 |
| 9,500 | 117.12 | 140.80 | 169.27 | 203.50 | 244.67 | 294.15 | 353.63 | 425.17 | 511.15 | 614.53 |
| 10,000 | 119.30 | 143.43 | 172.43 | 207.30 | 249.23 | 299.63 | 360.25 | 433.10 | 520.70 | 626.00 |

| Maximum Number of Days of Home Care Treatment: 7 days per annum | | | | | | | | | | |
|---|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 16.90 | 20.32 | 24.43 | 29.37 | 35.30 | 42.45 | 51.03 | 61.35 | 73.77 | 88.68 |
| 1,500 | 25.35 | 30.48 | 36.65 | 44.05 | 52.97 | 63.67 | 76.55 | 92.03 | 110.65 | 133.03 |
| 2,000 | 33.80 | 40.63 | 48.85 | 58.73 | 70.62 | 84.90 | 102.07 | 122.72 | 147.53 | 177.37 |
| 2,500 | 42.25 | 50.80 | 61.07 | 73.42 | 88.27 | 106.12 | 127.58 | 153.38 | 184.42 | 221.72 |
| 3,000 | 50.70 | 60.95 | 73.28 | 88.10 | 105.92 | 127.35 | 153.10 | 184.07 | 221.30 | 266.05 |
| 3,500 | 59.15 | 71.12 | 85.50 | 102.78 | 123.58 | 148.57 | 178.62 | 214.75 | 258.18 | 310.40 |
| 4,000 | 67.60 | 81.27 | 97.72 | 117.47 | 141.23 | 169.80 | 204.13 | 245.42 | 295.07 | 354.73 |
| 4,500 | 76.05 | 91.43 | 109.93 | 132.15 | 158.88 | 191.02 | 229.65 | 276.10 | 331.95 | 399.08 |
| 5,000 | 84.50 | 101.60 | 122.13 | 146.85 | 176.53 | 212.25 | 255.17 | 306.78 | 368.83 | 443.42 |

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**Arogya Sanjeevani Policy, Chola MS****CHOHLIP20035V021920****Prospectus**

| Maximum Number of Days of Home Care Treatment: 7 days per annum | | | | | | | | | | |
|---|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 5,500 | 90.63 | 108.9 7 | 131.0 0 | 157.4 8 | 189.3 3 | 227.6 3 | 273.6 7 | 329.0 2 | 395.5 7 | 475.5 7 |
| 6,000 | 96.33 | 115.8 2 | 139.2 3 | 167.4 0 | 201.2 5 | 241.9 7 | 290.9 0 | 349.7 3 | 420.4 7 | 505.5 0 |
| 6,500 | 101.6 2 | 122.1 7 | 146.8 7 | 176.5 8 | 212.2 8 | 255.2 3 | 306.8 5 | 368.9 0 | 443.5 2 | 533.2 2 |
| 7,000 | 106.4 7 | 128.0 0 | 153.9 0 | 185.0 2 | 222.4 3 | 267.4 3 | 321.5 2 | 386.5 5 | 464.7 2 | 558.7 2 |
| 7,500 | 110.9 2 | 133.3 3 | 160.3 2 | 192.7 3 | 231.7 2 | 278.5 7 | 334.9 2 | 402.6 5 | 484.0 8 | 581.9 8 |
| 8,000 | 114.9 2 | 138.1 7 | 166.1 2 | 199.7 0 | 240.1 0 | 288.6 5 | 347.0 3 | 417.2 2 | 501.6 0 | 603.0 5 |
| 8,500 | 118.5 2 | 142.4 8 | 171.3 0 | 205.9 5 | 247.6 0 | 297.6 7 | 357.8 8 | 430.2 7 | 517.2 8 | 621.9 0 |
| 9,000 | 121.6 8 | 146.3 0 | 175.8 8 | 211.4 5 | 254.2 2 | 305.6 3 | 367.4 5 | 441.7 7 | 531.1 2 | 638.5 2 |
| 9,500 | 124.4 3 | 149.6 0 | 179.8 5 | 216.2 3 | 259.9 5 | 312.5 3 | 375.7 3 | 451.7 3 | 543.1 0 | 652.9 3 |
| 10,000 | 126.7 5 | 152.3 8 | 183.2 2 | 220.2 7 | 264.8 2 | 318.3 7 | 382.7 5 | 460.1 7 | 553.2 3 | 665.1 3 |

| Maximum Number of Days of Home Care Treatment: 10 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 18.88 | 22.72 | 27.30 | 32.82 | 39.47 | 47.45 | 57.03 | 68.57 | 82.45 | 99.12 |
| 1,500 | 28.33 | 34.07 | 40.95 | 49.23 | 59.20 | 71.17 | 85.55 | 102.8 7 | 123.6 7 | 148.6 8 |
| 2,000 | 37.78 | 45.42 | 54.60 | 65.65 | 78.92 | 94.88 | 114.0 8 | 137.1 5 | 164.8 8 | 198.2 3 |
| 2,500 | 47.22 | 56.77 | 68.25 | 82.07 | 98.65 | 118.6 0 | 142.6 0 | 171.4 3 | 206.1 2 | 247.8 0 |
| 3,000 | 56.67 | 68.13 | 81.90 | 98.47 | 118.3 8 | 142.3 3 | 171.1 2 | 205.7 2 | 247.3 3 | 297.3 5 |
| 3,500 | 66.12 | 79.48 | 95.55 | 114.8 8 | 138.1 2 | 166.0 5 | 199.6 3 | 240.0 2 | 288.5 5 | 346.9 2 |
| 4,000 | 75.55 | 90.83 | 109.2 0 | 131.3 0 | 157.8 5 | 189.7 7 | 228.1 5 | 274.3 0 | 329.7 7 | 396.4 7 |

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**Arogya Sanjeevani Policy, Chola MS****CHOHLIP20035V021920****Prospectus**

| Maximum Number of Days of Home Care Treatment: 10 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 4,500 | 85.00 | 102.18 | 122.87 | 147.70 | 177.58 | 213.50 | 256.67 | 308.58 | 371.00 | 446.03 |
| 5,000 | 94.45 | 113.55 | 136.52 | 164.12 | 197.32 | 237.22 | 285.20 | 342.87 | 412.22 | 495.58 |
| 5,500 | 101.28 | 121.78 | 146.40 | 176.02 | 211.62 | 254.42 | 305.87 | 367.73 | 442.10 | 531.52 |
| 6,000 | 107.67 | 129.43 | 155.62 | 187.10 | 224.93 | 270.43 | 325.12 | 390.87 | 469.93 | 564.97 |
| 6,500 | 113.57 | 136.53 | 164.15 | 197.35 | 237.27 | 285.25 | 342.95 | 412.30 | 495.68 | 595.95 |
| 7,000 | 119.00 | 143.07 | 172.00 | 206.78 | 248.62 | 298.90 | 359.35 | 432.02 | 519.40 | 624.43 |
| 7,500 | 123.95 | 149.03 | 179.17 | 215.40 | 258.97 | 311.35 | 374.32 | 450.02 | 541.03 | 650.45 |
| 8,000 | 128.45 | 154.42 | 185.65 | 223.20 | 268.35 | 322.62 | 387.87 | 466.30 | 560.62 | 674.00 |
| 8,500 | 132.45 | 159.25 | 191.45 | 230.18 | 276.73 | 332.70 | 399.98 | 480.88 | 578.13 | 695.07 |
| 9,000 | 136.00 | 163.50 | 196.57 | 236.33 | 284.13 | 341.58 | 410.68 | 493.73 | 593.60 | 713.65 |
| 9,500 | 139.07 | 167.20 | 201.02 | 241.67 | 290.53 | 349.30 | 419.95 | 504.88 | 606.98 | 729.75 |
| 10,000 | 141.67 | 170.32 | 204.77 | 246.18 | 295.97 | 355.82 | 427.78 | 514.30 | 618.33 | 743.38 |

| Maximum Number of Days of Home Care Treatment: 15 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 19.88 | 23.90 | 28.73 | 34.55 | 41.53 | 49.93 | 60.03 | 72.18 | 86.78 | 104.33 |
| 1,500 | 29.82 | 35.85 | 43.10 | 51.83 | 62.32 | 74.92 | 90.07 | 108.28 | 130.17 | 156.50 |
| 2,000 | 39.77 | 47.82 | 57.48 | 69.10 | 83.08 | 99.88 | 120.08 | 144.37 | 173.57 | 208.67 |
| 2,500 | 49.70 | 59.77 | 71.85 | 86.38 | 103.85 | 124.85 | 150.10 | 180.47 | 216.95 | 260.83 |
| 3,000 | 59.65 | 71.72 | 86.22 | 103.65 | 124.62 | 149.82 | 180.12 | 216.55 | 260.35 | 313.00 |

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| Maximum Number of Days of Home Care Treatment: 15 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 3,500 | 69.58 | 83.67 | 100.58 | 120.93 | 145.38 | 174.78 | 210.15 | 252.65 | 303.73 | 365.17 |
| 4,000 | 79.53 | 95.62 | 114.95 | 138.20 | 166.15 | 199.77 | 240.17 | 288.73 | 347.13 | 417.33 |
| 4,500 | 89.47 | 107.57 | 129.32 | 155.48 | 186.93 | 224.73 | 270.18 | 324.83 | 390.52 | 469.50 |
| 5,000 | 99.42 | 119.52 | 143.70 | 172.75 | 207.70 | 249.70 | 300.20 | 360.92 | 433.92 | 521.67 |
| 5,500 | 106.62 | 128.18 | 154.12 | 185.28 | 222.75 | 267.80 | 321.97 | 387.08 | 465.37 | 559.48 |
| 6,000 | 113.33 | 136.25 | 163.82 | 196.93 | 236.77 | 284.67 | 342.23 | 411.45 | 494.67 | 594.70 |
| 6,500 | 119.55 | 143.72 | 172.80 | 207.73 | 249.75 | 300.27 | 361.00 | 434.00 | 521.78 | 627.30 |
| 7,000 | 125.27 | 150.60 | 181.05 | 217.67 | 261.70 | 314.62 | 378.25 | 454.75 | 546.73 | 657.30 |
| 7,500 | 130.48 | 156.87 | 188.60 | 226.75 | 272.60 | 327.73 | 394.02 | 473.70 | 569.52 | 684.70 |
| 8,000 | 135.20 | 162.55 | 195.42 | 234.95 | 282.47 | 339.60 | 408.28 | 490.85 | 590.12 | 709.47 |
| 8,500 | 139.43 | 167.63 | 201.53 | 242.28 | 291.30 | 350.20 | 421.03 | 506.18 | 608.57 | 731.65 |
| 9,000 | 143.15 | 172.12 | 206.92 | 248.77 | 299.08 | 359.57 | 432.28 | 519.72 | 624.83 | 751.20 |
| 9,500 | 146.38 | 176.00 | 211.58 | 254.38 | 305.83 | 367.68 | 442.05 | 531.45 | 638.93 | 768.17 |
| 10,000 | 149.12 | 179.28 | 215.53 | 259.13 | 311.55 | 374.55 | 450.30 | 541.38 | 650.87 | 782.50 |

| Maximum Number of Days of Home Care Treatment: 20 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 20.88 | 25.10 | 30.18 | 36.28 | 43.62 | 52.43 | 63.05 | 75.80 | 91.12 | 109.55 |
| 1,500 | 31.32 | 37.65 | 45.27 | 54.42 | 65.42 | 78.65 | 94.57 | 113.68 | 136.68 | 164.33 |
| 2,000 | 41.75 | 50.20 | 60.35 | 72.55 | 87.23 | 104.87 | 126.08 | 151.58 | 182.25 | 219.10 |

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| Maximum Number of Days of Home Care Treatment: 20 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 2,500 | 52.20 | 62.75 | 75.43 | 90.70 | 109.03 | 131.10 | 157.60 | 189.48 | 227.80 | 273.88 |
| 3,000 | 62.63 | 75.30 | 90.53 | 108.83 | 130.85 | 157.32 | 189.13 | 227.38 | 273.37 | 328.65 |
| 3,500 | 73.07 | 87.85 | 105.62 | 126.98 | 152.65 | 183.53 | 220.65 | 265.27 | 318.93 | 383.43 |
| 4,000 | 83.52 | 100.40 | 120.70 | 145.12 | 174.47 | 209.75 | 252.17 | 303.17 | 364.48 | 438.20 |
| 4,500 | 93.95 | 112.95 | 135.78 | 163.25 | 196.27 | 235.97 | 283.68 | 341.07 | 410.05 | 492.98 |
| 5,000 | 104.38 | 125.50 | 150.88 | 181.40 | 218.08 | 262.18 | 315.22 | 378.97 | 455.60 | 547.75 |
| 5,500 | 111.95 | 134.60 | 161.82 | 194.55 | 233.88 | 281.20 | 338.07 | 406.43 | 488.63 | 587.47 |
| 6,000 | 119.00 | 143.07 | 172.00 | 206.78 | 248.62 | 298.90 | 359.35 | 432.02 | 519.40 | 624.43 |
| 6,500 | 125.52 | 150.92 | 181.43 | 218.13 | 262.23 | 315.28 | 379.05 | 455.70 | 547.87 | 658.67 |
| 7,000 | 131.53 | 158.13 | 190.10 | 228.55 | 274.78 | 330.35 | 397.17 | 477.50 | 574.07 | 690.17 |
| 7,500 | 137.00 | 164.72 | 198.03 | 238.08 | 286.23 | 344.12 | 413.72 | 497.38 | 597.98 | 718.93 |
| 8,000 | 141.97 | 170.68 | 205.20 | 246.70 | 296.58 | 356.57 | 428.68 | 515.38 | 619.63 | 744.95 |
| 8,500 | 146.40 | 176.02 | 211.60 | 254.40 | 305.85 | 367.72 | 442.08 | 531.50 | 638.98 | 768.22 |
| 9,000 | 150.32 | 180.72 | 217.27 | 261.20 | 314.03 | 377.55 | 453.90 | 545.70 | 656.08 | 788.77 |
| 9,500 | 153.70 | 184.80 | 222.17 | 267.10 | 321.12 | 386.07 | 464.15 | 558.02 | 670.88 | 806.57 |
| 10,000 | 156.58 | 188.25 | 226.32 | 272.08 | 327.12 | 393.28 | 472.82 | 568.45 | 683.42 | 821.63 |

| Maximum Number of Days of Home Care Treatment: 25 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 21.37 | 25.70 | 30.90 | 37.15 | 44.65 | 53.68 | 64.55 | 77.60 | 93.28 | 112.17 |

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| Maximum Number of Days of Home Care Treatment: 25 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,500 | 32.07 | 38.55 | 46.33 | 55.72 | 66.98 | 80.53 | 96.82 | 116.40 | 139.93 | 168.23 |
| 2,000 | 42.75 | 51.40 | 61.78 | 74.28 | 89.32 | 107.37 | 129.08 | 155.20 | 186.58 | 224.32 |
| 2,500 | 53.43 | 64.25 | 77.23 | 92.85 | 111.63 | 134.22 | 161.37 | 194.00 | 233.23 | 280.40 |
| 3,000 | 64.12 | 77.08 | 92.68 | 111.43 | 133.97 | 161.05 | 193.63 | 232.80 | 279.87 | 336.48 |
| 3,500 | 74.82 | 89.93 | 108.13 | 130.00 | 156.28 | 187.90 | 225.90 | 271.58 | 326.52 | 392.55 |
| 4,000 | 85.50 | 102.78 | 123.58 | 148.57 | 178.62 | 214.75 | 258.17 | 310.38 | 373.17 | 448.63 |
| 4,500 | 96.18 | 115.63 | 139.02 | 167.13 | 200.95 | 241.58 | 290.45 | 349.18 | 419.82 | 504.72 |
| 5,000 | 106.87 | 128.48 | 154.47 | 185.72 | 223.27 | 268.43 | 322.72 | 387.98 | 466.45 | 560.80 |
| 5,500 | 114.62 | 137.80 | 165.67 | 199.18 | 239.47 | 287.88 | 346.12 | 416.12 | 500.27 | 601.45 |
| 6,000 | 121.83 | 146.47 | 176.10 | 211.72 | 254.53 | 306.02 | 367.90 | 442.30 | 531.77 | 639.30 |
| 6,500 | 128.52 | 154.50 | 185.75 | 223.32 | 268.48 | 322.78 | 388.07 | 466.55 | 560.92 | 674.35 |
| 7,000 | 134.65 | 161.88 | 194.63 | 234.00 | 281.32 | 338.22 | 406.62 | 488.87 | 587.73 | 706.60 |
| 7,500 | 140.27 | 168.63 | 202.75 | 243.75 | 293.05 | 352.32 | 423.57 | 509.23 | 612.22 | 736.05 |
| 8,000 | 145.35 | 174.73 | 210.08 | 252.57 | 303.65 | 365.07 | 438.90 | 527.67 | 634.38 | 762.68 |
| 8,500 | 149.88 | 180.20 | 216.65 | 260.47 | 313.13 | 376.47 | 452.62 | 544.15 | 654.20 | 786.52 |
| 9,000 | 153.90 | 185.02 | 222.43 | 267.43 | 321.52 | 386.53 | 464.72 | 558.70 | 671.70 | 807.55 |
| 9,500 | 157.37 | 189.20 | 227.47 | 273.47 | 328.77 | 395.27 | 475.20 | 571.32 | 686.85 | 825.77 |
| 10,000 | 160.30 | 192.73 | 231.70 | 278.57 | 334.92 | 402.65 | 484.08 | 581.98 | 699.68 | 841.20 |

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**Arogya Sanjeevani Policy, Chola MS****CHOHLIP20035V021920****Prospectus**

| Maximum Number of Days of Home Care Treatment: 30 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 21.87 | 26.30 | 31.62 | 38.00 | 45.70 | 54.93 | 66.05 | 79.40 | 95.47 | 114.77 |
| 1,500 | 32.80 | 39.45 | 47.42 | 57.02 | 68.53 | 82.40 | 99.07 | 119.10 | 143.18 | 172.15 |
| 2,000 | 43.75 | 52.58 | 63.23 | 76.02 | 91.38 | 109.87 | 132.08 | 158.80 | 190.92 | 229.53 |
| 2,500 | 54.68 | 65.73 | 79.03 | 95.02 | 114.23 | 137.33 | 165.12 | 198.50 | 238.65 | 286.92 |
| 3,000 | 65.62 | 78.88 | 94.83 | 114.02 | 137.08 | 164.80 | 198.13 | 238.20 | 286.38 | 344.30 |
| 3,500 | 76.55 | 92.03 | 110.65 | 133.02 | 159.93 | 192.27 | 231.15 | 277.90 | 334.12 | 401.68 |
| 4,000 | 87.48 | 105.18 | 126.45 | 152.03 | 182.77 | 219.73 | 264.18 | 317.60 | 381.85 | 459.07 |
| 4,500 | 98.42 | 118.33 | 142.25 | 171.03 | 205.62 | 247.20 | 297.20 | 357.32 | 429.57 | 516.45 |
| 5,000 | 109.35 | 131.47 | 158.07 | 190.03 | 228.47 | 274.67 | 330.22 | 397.02 | 477.30 | 573.83 |
| 5,500 | 117.28 | 141.00 | 169.52 | 203.82 | 245.03 | 294.58 | 354.17 | 425.80 | 511.90 | 615.43 |
| 6,000 | 124.67 | 149.88 | 180.20 | 216.63 | 260.45 | 313.13 | 376.45 | 452.58 | 544.13 | 654.17 |
| 6,500 | 131.50 | 158.10 | 190.07 | 228.52 | 274.73 | 330.30 | 397.10 | 477.40 | 573.95 | 690.03 |
| 7,000 | 137.78 | 165.65 | 199.17 | 239.43 | 287.87 | 346.08 | 416.08 | 500.23 | 601.40 | 723.03 |
| 7,500 | 143.53 | 172.57 | 207.45 | 249.42 | 299.87 | 360.50 | 433.42 | 521.07 | 626.47 | 753.17 |
| 8,000 | 148.72 | 178.80 | 214.97 | 258.45 | 310.72 | 373.55 | 449.10 | 539.93 | 649.13 | 780.42 |
| 8,500 | 153.37 | 184.38 | 221.68 | 266.52 | 320.42 | 385.23 | 463.13 | 556.80 | 669.42 | 804.80 |
| 9,000 | 157.47 | 189.32 | 227.62 | 273.65 | 328.98 | 395.53 | 475.52 | 571.70 | 687.32 | 826.33 |
| 9,500 | 161.03 | 193.60 | 232.75 | 279.82 | 336.42 | 404.45 | 486.25 | 584.60 | 702.83 | 844.98 |
| 10,000 | 164.03 | 197.22 | 237.10 | 285.05 | 342.70 | 412.00 | 495.33 | 595.52 | 715.95 | 860.75 |

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| Maximum Number of Days of Home Care Treatment: 45 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 22.37 | 26.90 | 32.33 | 38.87 | 46.73 | 56.18 | 67.55 | 81.20 | 97.63 | 117.38 |
| 1,500 | 33.55 | 40.33 | 48.50 | 58.30 | 70.10 | 84.27 | 101.32 | 121.82 | 146.45 | 176.07 |
| 2,000 | 44.73 | 53.78 | 64.67 | 77.73 | 93.47 | 112.37 | 135.08 | 162.42 | 195.27 | 234.75 |
| 2,500 | 55.92 | 67.23 | 80.83 | 97.18 | 116.83 | 140.45 | 168.87 | 203.02 | 244.08 | 293.43 |
| 3,000 | 67.10 | 80.68 | 97.00 | 116.62 | 140.20 | 168.55 | 202.63 | 243.62 | 292.88 | 352.13 |
| 3,500 | 78.28 | 94.12 | 113.17 | 136.05 | 163.57 | 196.63 | 236.42 | 284.22 | 341.70 | 410.82 |
| 4,000 | 89.47 | 107.57 | 129.32 | 155.48 | 186.93 | 224.73 | 270.18 | 324.83 | 390.52 | 469.50 |
| 4,500 | 100.65 | 121.02 | 145.48 | 174.92 | 210.28 | 252.82 | 303.95 | 365.43 | 439.33 | 528.18 |
| 5,000 | 111.85 | 134.47 | 161.65 | 194.35 | 233.65 | 280.92 | 337.73 | 406.03 | 488.15 | 586.88 |
| 5,500 | 119.95 | 144.22 | 173.38 | 208.43 | 250.60 | 301.28 | 362.22 | 435.47 | 523.55 | 629.43 |
| 6,000 | 127.50 | 153.28 | 184.28 | 221.57 | 266.37 | 320.23 | 385.02 | 462.88 | 556.50 | 669.05 |
| 6,500 | 134.48 | 161.68 | 194.38 | 233.70 | 280.97 | 337.80 | 406.12 | 488.25 | 587.00 | 705.72 |
| 7,000 | 140.92 | 169.42 | 203.68 | 244.88 | 294.40 | 353.95 | 425.53 | 511.60 | 615.07 | 739.47 |
| 7,500 | 146.80 | 176.48 | 212.17 | 255.08 | 306.68 | 368.70 | 443.27 | 532.92 | 640.70 | 770.28 |
| 8,000 | 152.10 | 182.87 | 219.85 | 264.32 | 317.77 | 382.05 | 459.32 | 552.20 | 663.88 | 798.15 |
| 8,500 | 156.85 | 188.58 | 226.72 | 272.58 | 327.70 | 393.98 | 473.67 | 569.47 | 684.63 | 823.10 |
| 9,000 | 161.05 | 193.62 | 232.78 | 279.87 | 336.47 | 404.52 | 486.33 | 584.68 | 702.93 | 845.10 |
| 9,500 | 164.68 | 198.00 | 238.03 | 286.18 | 344.07 | 413.65 | 497.30 | 597.88 | 718.80 | 864.18 |
| 10,000 | 167.77 | 201.70 | 242.48 | 291.53 | 350.48 | 421.37 | 506.60 | 609.05 | 732.23 | 880.32 |

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| Maximum Number of Days of Home Care Treatment: 60 days per annum | | | | | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| Per-Day Limit | 0 to 17 yrs | 18 to 25 yrs | 26 to 35 yrs | 36 to 45 yrs | 46 to 50 yrs | 51 to 55 yrs | 56 to 60 yrs | 61 to 65 yrs | 66 to 70 yrs | >=71 yrs |
| 1,000 | 22.87 | 27.48 | 33.05 | 39.73 | 47.77 | 57.43 | 69.05 | 83.02 | 99.80 | 119.98 |
| 1,500 | 34.30 | 41.23 | 49.57 | 59.60 | 71.65 | 86.15 | 103.57 | 124.52 | 149.70 | 179.98 |
| 2,000 | 45.73 | 54.98 | 66.10 | 79.47 | 95.53 | 114.87 | 138.10 | 166.02 | 199.60 | 239.97 |
| 2,500 | 57.17 | 68.72 | 82.62 | 99.33 | 119.42 | 143.58 | 172.62 | 207.53 | 249.50 | 299.97 |
| 3,000 | 68.60 | 82.47 | 99.15 | 119.20 | 143.32 | 172.30 | 207.13 | 249.03 | 299.40 | 359.95 |
| 3,500 | 80.03 | 96.22 | 115.67 | 139.07 | 167.20 | 201.02 | 241.67 | 290.53 | 349.30 | 419.95 |
| 4,000 | 91.47 | 109.97 | 132.20 | 158.93 | 191.08 | 229.73 | 276.18 | 332.05 | 399.20 | 479.93 |
| 4,500 | 102.90 | 123.70 | 148.72 | 178.80 | 214.97 | 258.43 | 310.72 | 373.55 | 449.10 | 539.93 |
| 5,000 | 114.33 | 137.45 | 165.25 | 198.67 | 238.85 | 287.15 | 345.23 | 415.05 | 499.00 | 599.92 |
| 5,500 | 122.62 | 147.42 | 177.23 | 213.07 | 256.17 | 307.98 | 370.27 | 445.15 | 535.18 | 643.42 |
| 6,000 | 130.33 | 156.70 | 188.38 | 226.48 | 272.28 | 327.35 | 393.57 | 473.17 | 568.87 | 683.92 |
| 6,500 | 137.48 | 165.28 | 198.72 | 238.90 | 287.22 | 345.30 | 415.15 | 499.10 | 600.05 | 721.40 |
| 7,000 | 144.05 | 173.18 | 208.22 | 250.32 | 300.95 | 361.82 | 435.00 | 522.97 | 628.73 | 755.90 |
| 7,500 | 150.05 | 180.40 | 216.88 | 260.75 | 313.48 | 376.90 | 453.12 | 544.77 | 654.93 | 787.40 |
| 8,000 | 155.48 | 186.93 | 224.73 | 270.18 | 324.83 | 390.53 | 469.52 | 564.48 | 678.63 | 815.90 |
| 8,500 | 160.35 | 192.77 | 231.77 | 278.63 | 334.98 | 402.73 | 484.18 | 582.12 | 699.85 | 841.38 |
| 9,000 | 164.63 | 197.93 | 237.95 | 286.08 | 343.95 | 413.50 | 497.13 | 597.68 | 718.57 | 863.88 |
| 9,500 | 168.35 | 202.40 | 243.33 | 292.53 | 351.70 | 422.83 | 508.35 | 611.17 | 734.78 | 883.38 |
| 10,000 | 171.48 | 206.17 | 247.87 | 298.00 | 358.27 | 430.73 | 517.85 | 622.58 | 748.50 | 899.88 |

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FLOATER PREMIUM RATES

For Spouse:

The premium rate for insured and spouse under floater policy is calculated with a floater factor of 50% i.e. the premium rate for insured and spouse under the floater policy is 1.5 times that of eldest (between the primary insured and spouse) insured's premium rate.

For Children:

The premium rate for insured and one child under a floater policy is calculated with the following floater factors:

| Age | Child 1 | Child 2 | Child 3 | Child 4 |
|--------------|---------|---------|---------|---------|
| 0 to 17 yrs | - | - | - | - |
| 18 to 25 yrs | 40% | 40% | 30% | 25% |
| 26 to 35 yrs | 30% | 30% | 25% | 20% |
| 36 to 45 yrs | 25% | 25% | 20% | 15% |
| 46 to 50 yrs | 20% | 20% | 15% | 10% |
| 51 to 55 yrs | 15% | 15% | 10% | 10% |
| 56 to 60 yrs | 10% | 10% | 10% | 10% |
| 61 to 65 yrs | 10% | 10% | 10% | 10% |
| 66 to 70 yrs | 10% | 10% | 10% | 10% |
| >=71 yrs | 10% | 10% | 10% | 10% |

The floater factors are applied on the age of the eldest (between the primary insured and spouse) insured's premium rate.

For Parents/Parents-in-Law:

The premium rate for parents/parents-in-law under a floater policy is calculated as 70% of the rate of the respective member under individual sum insured basis.

DISCOUNTS/LOADINGS

| Discount in Lieu of Intermediation | |
|------------------------------------|-------------------------|
| Intermediation Channel | Discount (%) on Premium |
| Direct | 15% |

| Family Discount for Individual Policy | |
|---------------------------------------|--------------|
| Size of the Family | Discount (%) |
| 1 | 0 |
| 2 | 5% |
| 3-5 | 7.5% |
| >5 | 10% |

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| Long Term Discount | |
|--------------------|-----------------------|
| Term | Discount % on Premium |
| 1 | No Discount |
| 2 | 5% |
| 3 | 10% |

ILLUSTRATIONS

| Illustration 1 | | | |
|---|-------------------------------------|----------|----------|
| Base Policy Individual / Family Floater | Individual | | |
| Per-Day Limit | ₹ 6,000 | | |
| Term (as per the underlying base policy) | 3 years | | |
| Maximum number of days payable | 10 days | | |
| Number of Members | 3 | | |
| Intermediary Channel | Direct | | |
| Year | 1 | 2 | 3 |
| Age | | | |
| Self | 29 | 30 | 31 |
| Spouse | 25 | 26 | 27 |
| Parent 1 | 57 | 58 | 59 |
| Office Premium for 10 days option for a per-day limit of ₹ 6,000 | | | |
| Self | ₹ 155.62 | ₹ 155.62 | ₹ 155.62 |
| Spouse | ₹ 129.43 | ₹ 155.62 | ₹ 155.62 |
| Parent 1 | ₹ 325.12 | ₹ 325.12 | ₹ 325.12 |
| Total Office Premium Per-Year | ₹ 610.17 | ₹ 636.35 | ₹ 636.35 |
| Long Term Discount | - | 5.00% | 10.00% |
| Total Office Premium Per-Year after Long Term Discount | ₹ 610.17 | ₹ 604.53 | ₹ 572.72 |
| Total Office Premium for the 3 years (T1) | 610.17 + 604.53 + 572.72 = 1,787.41 | | |
| Discount Based on Family Size | 1,787.41 * -7.50% = -134.06 | | |
| Total Office Premium for the 3 years (T2) | 1,787.41 -134.06 = 1,653.36 | | |
| Discount in-lieu-of Intermediation | 1,653.36 * -15.00% = -248.00 | | |
| Final Office Premium (T) | 1,653.36 -248.00 = 1,405.35 | | |

| Illustration 2 | |
|---|----------------|
| Base Policy Individual / Family Floater | Family Floater |
| Per-Day Limit | ₹ 7,500 |
| Term (as per the underlying base policy) | 3 years |
| Maximum number of days payable | 45 days |

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| | | | |
|---|-------------------------------------|-----------------------------|--------------------------------|
| Number of Members | 5 | | |
| Intermediary Channel | Direct | | |
| Year | 1 | 2 | 3 |
| Age | | | |
| Self | 34 | 35 | 36 |
| Spouse | 35 | 36 | 37 |
| Child 1 | 7 | 8 | 9 |
| Child 2 | 5 | 6 | 7 |
| Parent 1 | 59 | 60 | 61 |
| Office Premium for 45 days option for a per-day limit of ₹ 7,500 | | | |
| Spouse | ₹ 212.17 | ₹ 255.08 | ₹ 255.08 |
| Self | 212.17 * 50.00% = 106.08 | 255.08 * 50.00% = 127.54 | 255.08 * 50.00% = 127.54 |
| Child 1 | 212.17 * 30.00% = 63.65 | 255.08 * 25.00% = 63.77 | 255.08 * 25.00% = 63.77 |
| Child 2 | 212.17 * 30.00% = 63.65 | 255.08 * 25.00% = 63.77 | 255.08 * 25.00% = 63.77 |
| Parent 1 | 443.27 * 70.00% = 310.29 | 443.27 * 70.00% = 310.29 | 532.92 * 70.00% = 373.04 |
| Total Office Premium Per-Year | ₹ 755.84 | ₹ 820.45 | ₹ 883.21 |
| Long Term Discount | - | 5.00% | 10.00% |
| Total Office Premium Per-Year after Long Term Discount | ₹ 755.84 | ₹ 779.43 | ₹ 794.89 |
| Total Office Premium for the 3 years (T1) | 755.84 + 779.43 + 794.89 = 2,330.15 | | |
| Discount Based on Family Size | Not Applicable | | |
| Total Office Premium for the 3 years (T2) | 2,330.15 | | |
| Discount in-lieu-of Intermediation | 2,330.15 * -15.00% = -349.52 | | |
| Final Office Premium (T) | 2,330.15 -349.52 = 1,980.63 | | |

Annexure 1 (attached to and forming part of Add-on cover wordings)

| Sl. No. | Annexure 1 - List of Consumables covered under the policy |
|----------------|--|
| 1 | BELTS/ BRACES |
| 2 | COLD PACK/HOT PACK |
| 3 | CARRY BAGS |
| 4 | LEGGINGS |

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| | |
|----|---|
| 5 | SANITARY PAD |
| 6 | CREPE BANDAGE |
| 7 | DIAPER OF ANY TYPE |
| 8 | EYELET COLLAR |
| 9 | SLINGS |
| 10 | SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED |
| 11 | SURCHARGES |
| 12 | MEDICAL CERTIFICATE |
| 13 | MEDICAL RECORDS |
| 14 | WALKING AIDS CHARGES |
| 15 | SPIROMETRE |
| 16 | STEAM INHALER |
| 17 | THERMOMETER |
| 18 | CERVICAL COLLAR |
| 19 | SPLINT |
| 20 | DIABETIC FOOT WEAR |
| 21 | LUMBO SACRAL BELT |
| 22 | NIMBUS BED OR WATER OR AIR BED CHARGES |
| 23 | ABDOMINAL BINDER |
| 24 | SUGAR FREE TABLETS |
| 25 | ECG ELECTRODES |
| 26 | KIDNEY TRAY |
| 27 | OUNCE GLASS |
| 28 | PELVIC TRACTION BELT |
| 29 | PAN CAN |
| 30 | TROLLY COVER |
| 31 | UROMETER, URINE JUG |
| 32 | PULSEOXYMETER CHARGES |
| 33 | Glucometer& Strips |
| 34 | URINE BAG |

GRIEVANCES REDRESSAL MECHANISM

Mechanism for Grievance Redressal:-

In case of any grievance the insured person may contact the company through

Website : www.cholainsurance.com

Toll free : 1800 208 9100

E-Mail : customercare@cholams.murugappa.com

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Courier : Manager , Customer Care, Chola MS General Insurance Company Limited, Hari Nivas Towers
First Floor, #163, Thambu Chetty Street, Parry’s Corner, Chennai -600001

Procedure of Grievance Redressal

- Please write to customercare@cholams.murugappa.com to register your complaint.
- In Case of Senior Citizen please write to seniorcitizensupport@cholams.murugappa.com or call our Toll free @ 1800 208 9100 (for Health products)
- On lodging the complaint, a complaint reference number will be provided. An acknowledgement will also be sent with the details of turn around time for resolution and complaint registration details.
- In case you are not happy with the resolution provided or delay of greater than 7 working days, you may follow the below escalation matrix.

Escalation Matrix

- In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer – Nodalescalation@cholams.murugappa.com (Quoting the previous Service request number)
- In case you are still unhappy with the response or have not received a response within 7 working days, you may escalate the same to our Chief Grievance Officer - GRO@cholams.murugappa.com (Quoting the previous Service request number)
- If after having followed the above steps and your issue still remain unresolved, you may approach the Insurance Ombudsman for Redressal. Login to <https://www.cioins.co.in/Ombudsman> to get details on Insurance Ombudsman Offices.

Section 41 of Insurance Act, 1938

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 totake or renew or continue an insurance in respect of any kind of risk relating to livesor 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.