

**Presenting the Chola Accident Protection,  
which offers the high compensation value.**



**Comprehensive. Instant. Unique.**



**HIGH  
COMPENSATION**



**COMPENSATION  
FOR LOSS OF INCOME**



**COVER FOR TREATMENT  
OF FRACTURE**

 **Chola MS**  
GENERAL INSURANCE

# Chola MS brings you a Personal Accident Insurance Plan that offers more than ever before.



In an uncertain world you never know what's waiting for you around the corner. Now experience complete peace of mind with coverage that offers you more. With a compensation of up to ₹1 crore, we help you get back on your feet when life brings you down. Our simple

## Salient Benefits ✨

### High Compensation

We provide high compensation in the event of permanent loss or disability

### Compensation for loss of income

We understand that an accident will stall your job and livelihood for a while. To help you in such hard times, we offer a weekly compensation for income lost due to disability caused by an accident.

### Expenses for modifying accommodation/vehicle

A permanent total disability may necessitate you to alter your residential accommodation or your vehicle. In that case, we will reimburse the expenses incurred by you for modifying your residential accommodation or your vehicle.

### Cover for treatment of fracture

In case of any fractures caused by an accident, we compensate the money spent on treating your fractures.

### Family Transportation Benefit Covers

Covers the money spent for the transportation of family members to wherever the insured person is.

procedures and smoother claims processes make life easy in tough times. And, in case of loss of life or permanent total disability, we provide immediate compensation to help your family members manage crisis with confidence.

### Care till the end

In case of loss of life, we reimburse the money spent for repatriation of the mortal remains from the accident site to the hospital, residence or cremation ground.

### Ambulance Charges

A lumpsum amount will be paid towards ambulance hiring charges following an accident.

## Other Features

- Hospital daily cash allowance for hospitalisation due to an accident
- The coverage can be extended to the spouse and two children of the insured
- Compensation for students' tuition fee(s) if they cannot attend school/college due to an accident

### Age Limit

Any person between the age group of 18-69 years can avail of the policy. Children up to the age of 25 years can be covered under this policy.

### Geography

Provides cover for accidents that take place anywhere in the world.

**Claim Intimation:** Claims can be registered at any time through our dedicated 24-hour toll free helpline 1800 208 5544.

### **Renewal of Policy**

- a. We agree to renew your policy except on grounds of moral hazard, misrepresentation, fraud or non-cooperation by the Insured.
- b. This policy can be renewed for a period of 12 months subject to payment of premium prior to expiry of the policy and not later than 30 days grace period posts the expiry of the policy. We condone the delay and renew the policy with continuity benefits.
- c. The claims if any occurring during the period of break in insurance shall not be payable under the renewed policy
- d. Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. If you decide to increase the sum insured at the time of renewal, subject to our acceptance
- e. The Company reserves its rights to revise the premium from time to time subject to approval of the Product Management Committee of the Company.
- f. This product may be withdrawn from the market after approval from the Product Management Committee of the Company, giving details of the product and the reasons for withdrawal. We will intimate the Insured person in writing about such withdrawal atleast 3 months prior to the renewal date. The Insured person will have the option to purchase another policy with similar covers if available with the company.
- g. Any revision or modification in a policy subject to the approval from the Product Management Committee of the Company shall be notified to each policy holder at least three months prior to the date when such revision or modification comes into effect. The notice shall set out the reasons for such revision or modification.

### **Cancellation**

The policy may be cancelled by insurer on account of misrepresentation, fraud, and non-disclosure of material facts or non-cooperation of the Insured by giving 15 days written notice to the Insured Person's last address.

The insured person may also cancel the policy at any time in which event, the company shall be entitled to retain premium at Short Period Scale for the expired portion on the date of cancellation.

### **Free Look Period**

You shall be allowed a period of 30 days from the date of receipt of this policy to review the terms and conditions of

the policy and to return the same if not acceptable.

The Insured can return the policy within 30 days of its receipt if he/she is not satisfied with its coverage or terms and conditions. In such a case the policy will be cancelled from date of cancellation request received at Insurer's office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty charges and pro-rata premium from the risk start date till date of cancellation.

### **Exclusion**

The policy does not cover the death, disability, expense or loss incurred by the following reasons:

- Self-inflicted injury, suicide or any other attempted threat while sane or insane.
- War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure or capture, arrests, restraints and detainment of all kings, princes and people of whatsoever nation or condition or quality.
- Participation in naval, military or air force operations, whether in the form of military exercises or war games or actual engagement with the enemy whether foreign or domestic.
- Loss sustained or contracted in consequence of the insured being under the influence of alcohol or drugs unless administered on the advice of a physician

For the complete list of exclusions, please refer to policy wording.

## Chola Accident Protection - Individual

Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Crore
Annual Income Eligibility	1 Lac	1.5 Lacs	2 Lacs	3 Lacs	4 Lacs	5 Lacs	10 Lacs	15 Lacs	20 Lacs
Policy Coverage									
Accidental Death	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr
Permanent Total Disability	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Cr
Permanent Partial Disability	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	12.5 Lacs	25 Lacs	37.5 Lacs	50 Lacs
Weekly Benefit (Max 100 Weeks)	5,000/ week	5,000/ week	5,000/ week	5,000/ week	5,000/ week	5,000/ week	7,500/ week	7,500/ week	7,500/ week
Broken Bone(s)	50,000	50,000	50,000	50,000	50,000	50,000	1 Lac	1 Lac	1 Lac
Modification of Personal Vehicle	1 Lac	1 Lac	1 Lac	1 Lac	1 Lac	1 Lac	2 Lacs	2 Lacs	2 Lacs
Cost of Transporting Mortal Remains	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Cost of Performance of Death Ceremonies	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Ambulance Hiring Charges	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Family Transportation Benefit	5,000	5,000	5,000	10,000	10,000	10,000	15,000	15,000	15,000
Hospital Daily Cash (Upto 30 days) - Optional Cover	500/day	500/day	500/day	500/day	500/day	500/day	1,000/ day	1,000/day	1,000/ day
Premium Excluding GST (With Hospital Daily Cash)	1,316	1,542	1,769	2,223	2,676	3,132	5,807	8,077	10,344
Premium Excluding GST (Without Hospital Daily Cash)	908	1,134	1,362	1,815	2,270	2,722	5,263	7,532	9,846
Premium Including GST (With Hospital Daily Cash)	1,553	1,820	2,087	2,623	3,158	3,696	6,852	9,531	12,206
Premium Including GST (Without Hospital Daily Cash)	1,071	1,338	1,607	2,142	2,679	3,212	6,210	8,888	11,618

## Chola Accident Protection - Family

Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Crore
Coverage for individual is as per table overleaf. Coverage for spouse and children is listed below:									
Accidental Death - Spouse	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs
Permanent Total Disability - Spouse	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs
Permanent Partial Disability - Spouse	1.25 Lacs	1.87 Lacs	2.5 Lacs	3.75 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs
Accidental Death - Per child	50,000	75,000	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	5 Lacs	5 Lacs	5 Lacs
Permanent Total Disability - Per child	50,000	75,000	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	5 Lacs	5 Lacs	5 Lacs
Permanent Partial Disability - Per Child	25,000	37,500	50,000	75,000	1 Lac	1.25 Lacs	2.5 Lacs	2.5 Lacs	2.5 Lacs
Tuition Fees Per Child - ₹ 250 Per day	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Coverage under cost of Transporting Mortal Remains, cost of Performance of Death Ceremonies & Ambulance Hiring Charges are same as under individual									
Hospital Daily Cash (Upto 30 days) - Optional Cover	500/day	500/day	500/day	500/day	500/day	500/day	1,000/ day	1,000/ day	1,000/ day
Premium Excluding GST (With Hospital Daily Cash)	2,042	2,450	2,813	3,584	4,356	4,855	8,077	10,345	12,659
Premium Excluding GST (Without Hospital Daily Cash)	1,362	1,769	2,133	2,903	3,675	4,174	7,169	9,438	11,752
Premium Including GST (With Hospital Daily Cash)	2,410	2,891	3,319	4,229	5,140	5,729	9,531	12,207	14,938
Premium Including GST (Without Hospital Daily Cash)	1,607	2,087	2,517	3,426	4,337	4,925	8,459	11,137	13,867

\*Note: Premium is for self + spouse + 2 children.

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**Cholamandalam MS General Insurance Company Limited**

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

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\*SMS charges as applicable.

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

Prohibition of rebates 41. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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