



CHOLA MS
CRITICAL
HEALTHLINE
INSURANCE

Heart Attack, Cancer, Hypertension...

Can burn a hole in your pocket



UIN No.: CHOHLIP21302V022021

Get Chola MS Critical Healthline Insurance

- Gives you lump-sum on diagnosis
- No need for hospitalisation bills



Chola MS
CALL TOLL FREE
1800 208 9100

SMS CHOLA to 56677*
cholainsurance.com



Chola MS

GENERAL INSURANCE

Considering our extended work hours, insufficient physical activity, unhealthy body weight, sedentary lifestyle and vices, it's no surprise that critical health conditions are fast becoming a reality than just a possibility for many of us. And serious illnesses come with serious costs, which, according to a recent WHO survey, 99% of us cannot absorb without a financial shock to the family. It's exactly this situation that a Chola MS Critical Healthline Insurance will help you avoid.

But isn't a standard Medclaim policy enough?

Medclaim covers both minor and critical hospitalisation expenses. But in the case of a critical illness, it does not provide for loss of income, mortgage repayments, educational expenses, additional expenses arising out of prolonged hospitalisation, etc. Chola MS Critical Healthline Insurance, on the other hand, gives you a lump-sum in case you are diagnosed with any of the listed illnesses without asking you for any hospitalisation bill. This ready-in-hand amount will help you manage your critical illness expenses, as well as your other financial commitments, comfortably.

But I already have life insurance!

A life insurance policy pays your family when you are not around. A Chola MS Critical Healthline Insurance pays you if you are diagnosed with a life-threatening disease and survive. The lump-sum amount that you receive will help you overcome any financial hardship that could arise during these troubled times.

Two Critical Healthline Plan options

- Standard Plan** : Covers the first 10 critical illnesses listed below
Advanced Plan : Covers all 12 critical illnesses listed below plus ambulance charges up to ₹1000

Policy Waiting Period

You can make a claim for any of the critical illnesses diagnosed 90 days after the commencement of the policy. This waiting period will not be applicable for renewal policies.

Chola MS Critical Healthline Insurance pays the full Sum Insured towards the following critical illnesses.

You can make a claim if you are diagnosed with a Critical Illness and have survived for a period of 30 days post confirmed diagnosis.

Cancer of Specified Severity

Malignant tumors including leukemia, lymphomas and sarcomas characterised by uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue shall be eligible for a claim.

Stroke resulting in Permanent Symptoms

A stroke happens when blood flow to a part of the brain is interrupted because a blood vessel in the brain is blocked or bursts open. A stroke causing permanent neurological damage which lasts for more than six months is payable under the policy. Reversible ischaemic attacks and traumatic injuries to brain are excluded.

First Heart Attack of Specified Severity

A heart attack is when blood vessels that supply blood to the heart are blocked, preventing enough oxygen from getting to the heart. The heart muscle dies or becomes permanently damaged. Your doctor calls this a myocardial infarction. You can claim for first occurrence of myocardial infarction.

Open Chest CABG

Coronary Artery Disease is a narrowing of the small blood vessels that supply blood and oxygen to the heart. The undergoing of open chest surgery for the treatment of a blockage of one or more coronary arteries with bypass grafts (CABG) is eligible for a claim.

Kidney Failure requiring Regular Dialysis

Kidneys act as filters and remove waste from blood. When kidneys fail to do this, waste builds up in the blood and leads to severe complications. Although it is possible to manage with one kidney, if both kidneys fail completely one will

need long-term dialysis or a transplant. A claim is payable when there is a failure of both the kidneys.

Multiple Sclerosis with Persisting Symptoms

Multiple Sclerosis is caused by damage to the myelin sheath, the protective covering that surrounds nerve cells in the brain and spinal cord. When this nerve covering is damaged, nerve impulses are slowed down or stopped.

Major Organ / Bone Marrow Transplant

Sometimes a major internal organ is so badly affected, the only effective treatment is replacement with a healthy one. This policy covers transplant of a heart, lung, liver, kidney, pancreas (excluding the transplantation of the islets of Langerhans only) or bone marrow.

Permanent Paralysis of Limbs

Paralysis is loss of muscle function for one or more muscles most often caused by damage in the nervous system. A claim is payable for paralysis when there is complete and permanent loss of use of both arms or both legs or one arm and one leg, due to paralysis.

Surgery of Aorta

The Aorta is the main artery that supplies oxygenated blood to all other parts of the body. Blood flow is reduced if the arteries become narrow due to disease of the aorta. This is much like what happens in an old rusty pipe. You can claim if condition needs surgical replacement of your diseased aorta with a graft.

Primary Pulmonary Arterial Hypertension

The pulmonary artery is the blood vessel that carries blood from the heart through the lungs. When the small arteries (blood vessels) of the lung become narrowed, they cannot carry as much blood. When this happens, pressure builds up leading to Right Ventricular Enlargement. Pulmonary hypertension is abnormally high blood pressure in the arteries of the lungs. It makes the right side of the heart need to work harder than normal.

Following additional illnesses covered only in Advanced Plan

Parkinson's Disease

Nerve cells use a brain chemical called dopamine to help control muscle movement. Parkinson's disease occurs when the nerve cells in the brain that make dopamine are slowly destroyed. Without dopamine, the nerve cells in that part of the brain cannot properly send messages. This leads to the loss of muscle function. The damage gets worse with time. In some cases, Parkinson's disease occurs in families. When a young person is affected, it is usually because of a form of the disease that runs in families. You can claim if activities of daily living are affected for at least 6 months.

Motor Neuron Disease with Permanent Symptoms

Motor neurons are the cells that control voluntary muscle activity including speaking, walking, breathing, swallowing and general movement of the body. You can claim if activities of daily living are affected due to disease of Motor Neuron.

This is a simplified explanation of the critical illnesses. For 'exact definitions detailed coverage / exclusions under diseases, please refer policy wordings.

Who can buy?

You can buy this for:

Yourself, Spouse and dependent children

Sum Insured Available

₹ 3 lakh, ₹ 5 lakh, ₹ 10 lakh

Age Limit

Entry age: 5 yrs to 65 yrs

Renewal age: Lifetime renewal for all members

Pre-proposal Health Checkup

No medical checkup up to 55 yrs. Persons above 55 years of age will be required to undergo medical checkup. Cost of pre policy health checkup will be reimbursed up to 50% on issuance of policy.

Income Tax Exemption Under Sec 80 (D)

Up to ₹ 25, 000

Tax benefits are subject to change in applicable laws from time to time.

Premium in Rs (GST extra as applicable)

Standard Plan

Age in Yrs / Sum Insured in ₹	Male			Female		
	₹3 Lakh	₹5 Lakh	₹10 Lakh	₹3 Lakh	₹5 Lakh	₹10 Lakh
5-19	734	980	1594	690	907	1448
20-24	832	1185	2004	804	1139	1912
25-29	985	1481	2597	948	1420	2475
30-34	1221	1917	3668	1157	1810	3276
35-39	1565	2571	5072	1552	2444	4697
40-44	2585	4270	8484	2495	4014	7959
45-49	3674	6039	12012	3465	5665	11265
50-55	4968	8220	16225	4596	7516	14867
56	5852	8979	16847	4985	8168	15725
57	6610	10243	19374	5611	9210	17808
58	7483	11697	22282	6398	10523	20434
59	8484	13366	25620	7303	12030	23448
60	9631	15277	29443	8338	13756	26900
61	10941	17461	33811	9521	15728	30844
62	12435	19951	38791	10870	17976	35340
63	14135	22784	44457	12405	20534	40456
64	16065	26001	50890	14147	23438	46265
65	18252	29645	58179	16122	26729	52846
66*	20725	33767	66422	18355	30451	60290
67*	23517	38420	75728	20876	34652	68692
68*	26662	43663	86214	23716	39386	78161
69*	30201	49560	98009	26911	44711	88811
70*	34174	56183	111254	30499	50691	100770

Advanced Plan

Age in Yrs / Sum Insured in ₹	Male			Female		
	₹3 Lakh	₹5 Lakh	₹10 Lakh	₹3 Lakh	₹5 Lakh	₹10 Lakh
5-19	826	1110	1821	746	999	1630
20-24	969	1347	2295	909	1270	2171
25-29	1147	1644	2888	1097	1583	2799
30-34	1409	2080	3960	1336	1987	3609
35-39	1767	2745	5367	1743	2621	5034
40-44	2808	4469	8785	2688	4212	8310
45-49	3902	6240	12314	3660	5874	11624
50-55	5202	8510	16533	4792	7751	15307
56	6259	9408	17268	5307	8418	16219
57	7017	10672	19795	5931	9490	18315
58	7890	12126	22703	6729	10855	20942
59	8891	13795	26041	7651	12642	23957
60	10038	15706	29864	8658	14152	27414
61	11387	17954	34360	9879	16189	31361
62	12881	20444	39340	11228	18437	35858
63	14580	23277	45006	12763	20995	40973
64	16510	26493	51439	14506	23899	46782
65	18697	30138	58728	16480	27190	53363
66*	21209	34324	67100	18752	30976	60935
67*	24000	38977	76406	21272	35177	69338
68*	27146	44220	86892	24113	39911	78806
69*	30685	50117	98687	27308	45236	89456
70*	34658	56740	111931	30896	51216	101415

* Applicable for renewal.

Renewal

- 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, then the coverage for the increased sum insured shall be as if a new policy is issued for the additional sum insured. The additional Sum Insured will be available Subject to 90 days waiting period as per exclusions stated in the policy.
- e. The Company reserve its rights to revise the premium from time to time subject to approval of the Product Management Committee of the Company.
- f. In case the policy was purchased through any bank or such Institution selling insurance on our behalf the policy can be renewed through the same channel or directly in case the said channel is discontinued at the time of renewal. Insured shall not stand to lose any benefit in case of such direct renewals for which otherwise the Insured is entitled to.
- g. When an insured Person is added to this Policy either by way of endorsement or at the time of renewal the pre-existing disease clause, exclusion and waiting periods will be applicable to that insured considering such policy period as the first policy with us.
- h. This product may be withdrawn from the market by taking 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.
- i. 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.
- j. If a claim was paid during this policy period for any one of the covered critical illness, then this policy stands terminated and shall not be subsequently renewed

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.

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.

Cancellation:

15 days written notice is required for cancellation by either parties

In case of cancellation by you, we will retain a part of the premium for the period for which you were covered under this policy.

Claim Procedure

- On first diagnosis of any of the named critical illnesses, you will have to intimate us by mail or through our toll-free number
- On completion of necessary survival period, you will have to submit a completed claim form along with proof of diagnosis
- We will send you a cheque for the sum insured amount to address mentioned in the policy, if your claim is admissible
- Your policy will terminate immediately on full payment of claim for any of the named critical illnesses
- The policy will be terminated upon the demise of the insured person in which case we will refund the pro-rated premium for the unexpired period subject to no claim.

Main Exclusions

- Any critical illness arising due to any pre-existing disease
- Any critical illness diagnosed within the first 90 days from the date of commencement of the policy. This waiting period will not be applicable for renewal policies
- Intentional self injury and / or the use or misuse of intoxicating drugs and / or alcohol
- Death of insured person before survival period specified for specific diseases

For complete list of exclusions, terms and conditions, please read policy wordings available on our website www.cholainsurance.com

What Chola MS Recommends

A Chola MS Critical Healthline Insurance will protect you with a lump-sum payment against any of the named critical illnesses but you may also get hospitalised for other illnesses / injuries. The cost of such hospitalisation can become a major irritant in your daily finances. We therefore recommend a basic health insurance policy - Chola Flexi Health Supreme - along with a Critical Healthline policy. This would ensure you get complete protection for your health.

Chola Flexi Health Supreme is a unique hospitalisation policy for extended health coverage that would take care of

- Hospitalisation expenses
- 60 days Pre and 120 days Post Hospitalisation under premier plan
- Day care procedures covered upto sum insured

- AYUSH covered upto sum insured
- Maternity expense
- Automatic Sum Insured Restoration
- Lifetime Renewal

For more details on Chola Flexi Health Supreme, contact us now.

Chola MS General Insurance

Cholamandalam MS General Insurance Company Limited is a joint venture between the INR 295 billion Murugappa Group and Mitsui Sumitomo Insurance Company Ltd., Japan. Over the last 14 years, we have insured the health of over 8 million people. Headquartered in Chennai, we have over 110 offices spread across India. Our portfolio of general insurance products include accident, engineering, health, liability, marine, motor, property, travel and rural insurance for individuals as well as corporates.

REACH US THROUGH WHATSAPP



Cholamandalam MS General Insurance Company Limited

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

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Section 41: 1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebates of the whole of the commission payable or any rebate of the premium shown in 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 prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

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

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