

A POLICY THAT GIVES MAXIMUM PROTECTION FOR WOMEN.

INTRODUCING CHOLA SARVA SHAKTI POLICY



Chola Sarva Shakti Insurance Policy is a retail insurance product exclusively meant for woman. It is observed that there are some risks, whose propensity is high in respect of woman. This product provides for such covers along with other general insurance needs.

► KEY FEATURES



A DISTINCTIVE all inclusive Health cover exclusively for WOMEN



Cancer covers specific to Women and protection against 39 Critical Illnesses



Insurance for Personal Accident and various contingencies arising from the same



Supports insured's Children's education, offers loan, EMI Protection, reimburse the cost of domestic help and much more



Cancer Screening benefit on 3 claim free renewals



Long Term Insurance with modal premium payment options



Eligibility: Employed / Self Employed / Unemployed Woman between 18 to 65 years. Insured should be a Resident of India



Premium Payment options: Single Premium Payment, Annual, Half-Yearly, Quarterly, Monthly



Policy Tenure: One / Two / Three years



Pre Policy Medical Check up: Not Applicable

► SCOPE OF COVER AND SUM INSURED OPTIONS

- Multiple policies are not permitted for the same Insured.
- It is compulsory to opt for any one of the below covers.
 - Accidental Death or
 - Permanent Total Disability or
 - Cancer Care Benefit or
 - Critical Illness – Standard or Extra benefit

► PERSONAL ACCIDENT (PA) SECTION

Coverage		Sum Insured options
Accidental Death (AD)	100% of Sum Insured	Maximum ₹2 Crores
Permanent Total Disability (PTD)	100% of Sum Insured	Maximum ₹2 Crores
Education Benefit for Dependent children	Fixed benefit to the Dependent Child in the event of AD or PTD of the Insured	25% of Accidental Death or Permanent Total Disability or maximum of ₹5 Lakhs, whichever is lower

Medical Expenses for accident	Reimbursement of Medical expenses incurred towards accidental Inpatient and Outpatient treatment Including AYUSH treatment. Covers Pre & Post hospitalisation expenses	Maximum ₹10 Lakhs
Temporary Total Disablement	Benefit is 1% of SI chosen, max ₹50000 or 25% of Monthly income-per week	Maximum 25 times the monthly income
EMI Protection Benefit	In the event of hospitalisation of the Insured for a minimum period of 7 days for treatment of Accidental injuries and the Insured is prevented to attend to her occupation for atleast 30 days, The policy shall pay 1/3rd of the Sum Insured or EMI, whichever is lower per month towards temporary total disability upto a maximum of 3 months	Maximum ₹5 Lakhs
In the event of Insured holding multiple loans at the time of hospitalisation, the loan with highest EMI shall only be considered for claim payment under EMI Protection Benefit. This cover is applicable for any one loan at any point of time		
Vehicle loan Protection Benefit	Reimbursement of Principal outstanding loan amount of all vehicle laons as on the date of AD or PTD including overdue EMI's of all upto a maximum of 3 EMIs upto the maximum SI	Maximum ₹2 Crores
Family Transportation Cover	Reimbursement of SI opted upto the actual cost of economy class transportaion incurred by one family member to the place where insured is hospitalised	Maximum ₹1 Lakh

Note

Sum Insured under AD, PTD, PPD can be opted between 60 to 120 times of the monthly income of the Insured. In case of non-earning members, the Sum Insured shall be offered upto a maximum of ₹10 Lakhs only

Education Benefit for Dependent children, Medical Expenses for accident, Temporary Total Disablement, EMI Protection Benefit, Vehicle loan Protection Benefit, Family Transportation Cover can be opted only if either AD or PTD or PPD is availed under the policy

Temporary Total Disablement and EMI Benefit due to loss of Job can be offered only in respect of salaried woman only

► CRITICAL ILLNESS (CI) SECTION

Coverage		Sum Insured options
Cancer Care Benefit	Provides for lumpsum benefit on diagnosis/treatment of cancer as specified below, upto 150% of Sum Insured with sub-limits: A. Cancer Therapy Benefit B. Early Stage Cancer diagnosis Benefit C. Major Stage Cancer Diagnosis Benefit	Maximum ₹25 Lakhs
Critical Illness-Standard benefit	100% sum insured in case of diagnosis of any of the 20 Critical illnesses listed and defined in the policy	Maximum ₹25 Lakhs
Critical Illness-Extra benefit	100% of sum insured in case of diagnosis of any of the 39 Critical illnesses listed and defined in the policy	Maximum ₹25 Lakhs

Note: Proposer can opt for either Critical illness Standard or Extra Benefit

CANCER SCREENING BENEFIT ON RENEWAL: On renewal, Insured shall be eligible for cancer screening benefit after 3 continuous claim free years under any of the cover of Critical illness section. Expenses incurred for health check-up which shall include any of the below mentioned tests shall be reimbursed upto 1% of the total sum insured subject to a maximum of ₹10,000/-

- PAP Smear Test
- Mammogram
- Colon Cancer Screening
- Skin Examination

Any unutilised amount shall lapse once the policy expires

► HEALTH SECTION

Coverage		Sum Insured options
A. Health Indemnity Cover	i. In-Patient Hospitalisation	Minimum ₹5 Lakhs upto
	ii. Pre Hospitalisation expenses upto 30 days prior to hospitalization	Maximum of ₹25 Lakhs in multiples of ₹1 Lakh
	iii. Post Hospitalisation expenses upto 60 days from the date of discharge	
	iv. AYUSH Expenses	
	v. Day Care Procedures	
	vi. Emergency Ambulance upto a maximum of ₹2000/- per hospitalisation	
B. Maternity Coverage	Reimbursement of Maternity Expenses upto 2 deliveries including Stem Cell Storage Cover	₹10000/-, ₹15000/-, ₹20000/-, ₹25000/-, ₹30000/-, ₹40000/-, ₹50000/-, ₹75000/-, ₹1 / 1.5 / 2 / 2.5 / 3 / 4 / 5 Lakhs per delivery
	Stem Cell Storage charges shall also be paid within and upto the Maternity limit towards preservation of Stem Cells in the Government authorized Centers or Stem Cell Banks	

Note: Maternity Coverage can be opted only along Health Indemnity Cover. Maternity Sum Insured shall not be higher than the Sum Insured under Health indemnity cover

► MEDICAL TERMINATION OF PREGNANCY COVER

Coverage	Sum Insured options
100% of Sum Insured towards Medical Termination Pregnancy due to a) Ectopic Pregnancy b) Due to Accidental Injuries c) Any other Pregnancy Complications which in the opinion of the Medical Practitioner is life threatening	₹25,000/- ₹50,000/- ₹75,000/- ₹100,000/-

► GENETIC TESTING COVER FOR MOTHER AND CHILD

Coverage	Sum Insured options
Reimbursement of medical expenses incurred to undergo genetic tests of the Insured or her biological children upon the advise of the Medical Practitioner for a diagnosis or confirmation or treatment of a disease	Maximum ₹2.5 Lakhs
Note: For the purpose of this cover, the child should have been born after the commencement of the policy and during continuous renewal	

► EMI BENEFIT DUE TO LOSS OF JOB

Coverage	Sum Insured options
EMI benefit upto a maximum of 3 months in case of Termination or temporary suspension of the Insured from employment due to an accident or illness diagnosed while the policy is in force	The EMI shall be payable as per following terms till the insured is employed again or upto 3 EMI's, whichever is earlier. a. /3rd of the Sum Insured or b. EMI, whichever is lower
	Maximum ₹5 Lakhs

► HELPING HANDS COVER

Coverage	Sum Insured options
Following expenses shall be reimbursed in the event of inpatient hospitalisation of the Insured for treatment of accidental injury or illness for a continuous period of 7 days	
Temporary Domestic Help - Expenses to engage services of domestic help while the Insured is hospitalized, on per day basis upto a maximum of 10 days. Maximum liability shall not exceed a maximum of ₹1000/- per day	Maximum ₹10000/-
Little Baby Caregiver Cover - Expenses incurred to engage services of Care Giver for the Insured's child below 3 completed year of age, while the Insured is hospitalized, on per day basis upto a maximum of 10 days. Amount reimbursable shall not exceed a maximum of ₹1000/- per day	Maximum ₹10000/-

Addition of Covers during the policy period: EMI Protection Benefit, Vehicle loan Protection Benefit under PA Section and EMI Benefit due to loss of Job can be included during the policy period on payment of premium on short period basis, wherever relevant loans are availed during the policy period

► WAITING PERIOD

Critical Illness

- 90 days from the date of commencement of the policy
- Survival Period is 'NIL' for Critical illness section

EMI Benefit due to Loss of Job

- 90 days from policy commencement except due to accident

Health Cover a. Health Indemnity Cover

- Initial Waiting Period of 30 days for illness
- Waiting Period of 24 & 36 months from the date of policy commencement for listed illness
- Waiting period of 36 months for Pre-existing Illness / Disease

Health Cover b. Maternity Cover

- A waiting period of 24 months from the date of commencement of the policy

► IMPORTANT EXCLUSIONS

Below is a partial listing of the policy exclusions. Please refer to the policy clauses for detailed list of exclusions. The Insurer shall not be liable for any claim under any Cover in the policy that is caused by, attributable to, arises out of or is howsoever connected to any of the following:



Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power



Loss, destruction or damage directly or indirectly caused to the property insured by a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b. the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

► CLAIM INTIMATION

Claim Intimation can be registered at any time through our dedicated 24-hour toll free helpline 1800 208 9100

► SPECIFIC CONDITIONS APPLICABLE TO OTHER THAN SINGLE PREMIUM PAYMENT MODE:

If the Insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly,

as mentioned in the policy schedule, the following conditions shall apply (not withstanding any terms contrary elsewhere in the policy)

1. Premium payable for the first 3 Months from the date of commencement of cover has to be paid upfront by way of Cheque/Direct Debit mode and Debit Mandate has to be submitted for the balance premium applicable for the policy period
2. The premium should be paid on or before the respective due date
3. Grace period of 15 days for Monthly and 30 days for Quarterly, Half-yearly and Annual mode would be given to pay the instalment premium due for the policy
4. 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
5. The Insured Person will get the accrued continuity benefit in respect of the 'Waiting Periods', 'Specific Waiting Periods' in the event of payment of premium within the stipulated grace period
6. No interest will be charged if the instalment premium is not paid on due date
7. In case of instalment premium due not received within the grace period, the policy will get cancelled
8. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
9. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy

► RENEWAL OF POLICY

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person

1. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal
2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period
5. No loading shall apply on renewals based on individual claims experience
6. The cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Death or Permanent Total Disability and no Renewal of contract will be permissible

► 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.

► WITHDRAWAL OF PRODUCT

1. 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
2. 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 such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break

► SUM INSURED ENHANCEMENT

Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. The insured may also avail an optional cover or opt out of the optional cover at the time of renewal. If you decide to increase the sum insured or opt for an optional cover or opt out of the optional cover at the time of renewal, the same shall be subject to written application and our acceptance.

Addition of section 1G- EMI Protection Benefit, 1H- Vehicle loan Protection Benefit and Section 6- EMI Benefit due to loss of Job, during the policy period is allowed, subject to payment of premium on short period basis for the period of cover.

► CANCELLATION

1. The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as per the short period scale defined in the policy.
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
2. The Company may cancel the policy at any time on grounds of misrepresentation, 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 misrepresentation, non-disclosure of material facts or fraud

► TERRITORIAL LIMITS

Coverage under Personal Accident is worldwide. Coverage under all other sections is restricted to India only. Our liability shall be to make payment within India and in Indian Rupees only

► DISCOUNTS / LOADING

Policy Term	Long term discount for Single Premium payment
2	5%
3	10%

Payment Mode	Loading %
Monthly	4%
Quarterly	3%
Annually	2%

► PREMIUM ILLUSTRATION

The minimum premium chargeable per policy shall be ₹100/-

Policy Term - One Year / Age - 37 years / Premium payment mode - Single

Covers	Sum Insured
Accidental Death	₹7 Lakhs
Medical Expenses for accident	₹5 Lakhs
EMI Protection Benefit	₹2.5 Lakhs
Health Indemnity Cover	₹3 Lakhs
Total Premium in ₹ (Excl. GST)	₹4,611/-
Total Premium in ₹ (incl. GST)	₹5,440/-

Policy Term - Three Years / Age - 30 years / Premium payment mode - Single

Covers	Sum Insured
Accidental Death	₹ 20 Lakhs
Education Benefit for Dependent children	₹5 Lakhs
EMI Protection Benefit	₹1 Lakh
Health Indemnity Cover	₹4 Lakhs
Maternity Expenses Cover	₹75,000/-
Total Premium in ₹(Excl. GST) after applying long term discount @ 10% for single premium payment	₹47,876/-
Total Premium in ₹(incl. GST)	₹56,493/-

Policy Term - Three Years / Age - 30 years / Premium payment mode - Monthly

Covers	Sum Insured
Accidental Death	₹ 20 Lakhs
Education Benefit for Dependent children	₹5 Lakhs
EMI Protection Benefit	₹1 Lakh
Health Indemnity Cover	₹4 Lakhs
Maternity Expenses Cover	₹75,000/-
Total Premium in ₹ (excl. GST)	₹55,323/-
Total Premium in ₹(incl. GST)	₹65,281/-



Cholamandalam MS General Insurance Company Limited

(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd., Japan)
Regd. Office: Dare House, 2, N.S.C Bose Road, Chennai - 600 001. India.
T: +91-44-4044 5400 | F: +91-44-4044 5550 | E: customercare@cholams.murugappa.com or
Call(Toll Free): 1800 208 9100 or SMS "CHOLA" to 56677* | Visit us at: www.cholainsurance.com

Trade Logo displayed above belongs to "CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED (formerly TI Financial Holdings Limited) and Mitsui Sumitomo Insurance Company Limited and used by Chola MS under License. *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:

CIN: U66030TN2001PLC047977 | IRDA Regn. No.123 | UIN: CHOHLIP21571V012021 | CMS/HEALTH/SARVASHAKTI/BROCHURE/ENG/3772/JUNE2024

CHOLA SARVA SHAKTI POLICY | UIN: CHOHLIP21571V012021