

PEACE OF MIND ACROSS BORDERS: EXPLORE THE
PRAVASI BHARATIYA BIMA YOJANA



INTRODUCING
**PRAVASI BHARATIYA
BIMA YOJANA**



KEY FEATURES

- ◆ Specialised Overseas Travel Insurance policy for Indian Citizens whilst their stay aboard and having valid visa for the purpose of employment only.
- ◆ Coverage for the Insured and his/her family in India.
- ◆ Accidental Death, PTD, legal expenses related cover and much more.
- ◆ Hospitalisation cover for the family consisting of spouse and two dependent children upto 21 years of age.



ENTRY AGE

18 years to 60 years (All Indian Citizens)



SUM INSURED OPTIONS

- ◆ Rs. 5 Lakhs
- ◆ Rs. 10 Lakhs



POLICY TENURE

Policy can be issued for a period of 6 months / 1 year / 2 years



PRODUCT FEATURES



Personal Accident Benefit

Accidental Death or Permanent Disability of the Insured leading to loss of employment while abroad.



Family Cover

Policy provides hospitalisation benefit cover for Spouse and dependent children upto 21 years of age residing in India, in the event of death/permanent disability of the insured while Overseas.



Repatriation Expenses (Medically unfit body condition / Mortal Remains)

Reimbursement of expenses incurred for transportation of the Insured in a Medically Unfit Body Condition or the Mortal Remains from abroad to India.



Air fare for the Attendant

In the event of the death of the Insured abroad, the Company will reimburse the cost incurred towards Single one way economy class airfare, from and to India, for one attendant.



Employment contingency Expenses

The Company shall reimburse the expenses incurred towards single, one way economy class airfare for the Insured due to non-availability of employment, termination of contract or medically unfit.



Medical Hospitalisation Expenses

If the insured person whilst abroad, in the country of employment, shall contract any disease or suffer from any illness or sustain any bodily injury through accident, then the Company will reimburse the expenses incurred for an inpatient hospitalization.



Maternity Benefit

Reimbursement of medical expenses incurred towards maternity of the Insured provided the treatment is taken as an inpatient in India or country of employment subject to a waiting period of 9 months.



Legal Expenses

Reimbursement of legal expenses incurred by the Insured in any litigation relating to his employment provided the necessity of filing such legal case is certified by the appropriate Ministry of that country.

EXCLUSIONS

The Company shall not be liable to make any payments under any of the Section in this policy in respect of claims

- ◆ Pertaining to events occurring outside the Period of insurance the policy.
- ◆ If the Insured is traveling against the advice of the physician.
- ◆ If the Insured has received any prognosis for a medical condition.
- ◆ If the Insured is taking part in any naval, military or air force operation.
- ◆ Emanating from an Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not).
- ◆ Due to Convalescence, general debility, Run-down condition or rest cure, congenital external disease or defects of anomalies, sterility, venereal disease, intentional self-injury and use of intoxicating drugs / alcohol.
- ◆ Due to expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency syndrome or any Syndrome or any condition of a similar kind commonly referred to as AIDS.
- ◆ Arising out of Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons / materials.
- ◆ Any act of terrorism.
- ◆ Due to repatriation charges / deportation expenses necessitated by termination of contract of the insured if such expenses are to be borne by the employer as per employment contract.
- ◆ Any repatriation charges / transportation expenses necessitated by termination of contract of the insured and consequent deportation on account of misconduct, commission of any criminal offence, etc.
- ◆ Non-medical Expenses incurred during Hospitalisation. The list of such Non-medical Expenses is placed at Annexure 1 of the policy.

RENEWAL OF POLICY

- ◆ We agree to renew your policy unless on grounds of moral hazard, misrepresentation, fraud or non-cooperation by the Insured.
- ◆ The claims if any occurring during the period of break in insurance shall not be payable under the renewed policy
- ◆ The company reserves its rights to vary the premium from time to time subject to approval of approval of the Product Management Committee of the Company.
- ◆ This product may be withdrawn from the market after approval from the Product Management Committee of the Company. We will intimate the Insured person in writing about such withdrawal atleast 30 days prior to the renewal date. The Insured person will have the option to purchase another policy with similar covers if available with the company.

CANCELLATION OF COVER

- ◆ The policy may be cancelled by us on account of misrepresentation, fraud, and non-disclosure of material facts or non cooperation of the insured by giving 15 days written notice.
- ◆ Company may allow cancellation of policy only in case when journey is not undertaken.

FREE LOOK PERIOD

Free look period of 30 days shall be allowed 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.

CLAIM PROCESS

- ◆ Documents to be submitted within 30 days for the claim under Family Expenses cover, Employment Contingency, Medical Hospitalisation expenses, Maternity Expenses and Legal Expenses
- ◆ Documents to be submitted within 90 days for the claim under Repatriation of Remains, Airfare for the Attendant
- ◆ For claim under Personal Accident, documents to be submitted within 12 calender months from the date of occurrence of the event
- ◆ Claim documents as listed in the policy to be submitted along with duly filled in and signed claim form.

GRIEVANCE

- ◆ 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).



Cholamandalam MS General Insurance Company Limited

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

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Prohibition of rebates 41. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: CIN: U66030TN2001PLC047977 | IRDA Regn. No.123 | Pravasi Bharatiya Bima Yojana UIN: IRDA/NL-HLT/CHSGI/P-H/V.I/286/13-14

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