

**Chola**

**HOSPITAL CASH**  
HEALTHLINE (Revision)



Out of pocket expenses  
are also an expense.



## Chola Hospital Cash Healthline (Revision)

Now get covered for all your miscellaneous expenses too.

- Daily cash for regular hospitalisation
- Double the daily cash for ICU confinement
- Lump-sum convalescence benefit
- Discount on premium for covering 2 or more members



**Chola MS**  
CALL TOLL FREE

**1800 208 9100**

**SMS CHOLA to 56677\***  
**cholainsurance.com**



GENERAL INSURANCE

With inflation steadily rising by the day, travel, food and other so called small miscellaneous expenses can add to your financial burden during hospitalisation. But with Chola Hospital Cash Healthline, these miscellaneous costs are covered by a fixed daily cash benefit given to you in case of hospitalisation beyond 24 hours. For hospitalisation in an ICU, this cash benefit is doubled for the duration of ICU confinement. If hospitalisation exceeds 20 continuous days, an additional lump-sum convalescence benefit will be paid.

### Relaxed Entry Age

- Proposer, spouse, dependent parents, parents-in-law: 18 to 65 years
  - Siblings: 5 years to 65 years
  - Dependent children: 3 months to 26 years (unmarried female children aged less than 36 years)
- Policy Term: 1/2/3 year options

### Pre-Policy Health Checkup

- No pre-policy health checkup up to 55 years. 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

### Tax Exemption under Section 80 (D) of Income Tax Act

Premium paid under this policy for self, spouse, dependent children and parents is eligible for deduction under Section 80D of Income Tax Act. Tax benefits are subject to change in applicable laws from time to time.

### Family Discount on Premium

5% discount for 2 members and 10% discount for more than 2 members in the same policy

### Plan Options

Benefits	Plan A	Plan B	Plan C
Maximum no. of days per person in a policy period	20 days	20 days	20 days
Hospital Cash Benefit for normal hospitalisation	₹1000 per day	₹2000 per day	₹3000 per day
Hospital Cash Benefit for ICU hospitalisation	Twice the Hospital Cash Benefit for normal hospitalisation per day	Twice the Hospital Cash Benefit for normal hospitalisation per day	Twice the Hospital Cash Benefit for normal hospitalisation per day
Convalescence Benefit-Lump-sum amount after 20 continuous days of hospitalisation (once per policy period)	₹10000	₹15000	₹20000

Benefits	Plan D	Plan E	Plan F
Maximum no. of days per person in a policy period	25 days	25 days	25 days
Hospital Cash Benefit for normal Hospitalisation	₹1000 per day	₹2000 per day	₹3000 per day
Hospital Cash Benefit for ICU hospitalisation	Twice the Hospital Cash Benefit for normal hospitalisation per day	Twice the Hospital Cash Benefit for normal hospitalisation per day	Twice the Hospital Cash Benefit for normal hospitalisation per day
Convalescence Benefit-Lump-sum amount after 20 continuous days of hospitalisation (once per policy period)	₹10000	₹15000	₹20000

**Premium in ₹ (GST extra as applicable)**

ONE YEAR PREMIUM						
Age Bands   Plan	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
90 days to 1 yr	678	1172	1666	604	1153	1699
2-5 yrs	484	788	1092			
6-18 yrs	546	909	1273			
19-35 yrs	720	1257	1794	828	1558	2247
36-45 yrs	744	1304	1864			
46-50 yrs	849	1513	2177			
51-55 yrs	976	1764	2553	1035	1995	2908
56-60 yrs	1213	2236	3258			
61-65 yrs	1433	2673	3914			
*66-70 yrs	2158	4114	6069	1980	3828	5672

TWO YEAR PREMIUM						
Age Bands   Plan	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Less than 1 yr	1275	2203	3132	1136	2166	3194
1 yr	1092	1842	2593			
2-4 yrs	910	1481	2053			
5 yrs	968	1595	2223	1346	2569	3790
6-17 yrs	1026	1709	2393			
18 yrs	1190	2036	2883			
19-34 yrs	1354	2363	3373	1557	2972	4386
35 yrs	1376	2407	3439			
36-44 yrs	1399	2452	3504			
45 yrs	1497	2648	3799	1745	3331	4916
46-49 yrs	1596	2844	4093			
50 yrs	1716	3080	4446			
51-54 yrs	1835	3316	4800	1933	3690	5446
55 yrs	2058	3760	5462			
56-59 yrs	2280	4204	6125			
60 yrs	2487	4614	6742	2838	5447	8056
61-64 yrs	2694	5025	7358			
65 yrs	3376	6380	9384			
*66-69 yrs	4057	7734	11410	3743	7204	10665
70 yrs	5885	11370	16855			
				7197	14013	20829

THREE YEAR PREMIUM						
Age Bands   Plan	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Less than 1 yr	1619	2756	3893			
1 yr	1448	2418	3388			
2-3 yrs	1278	2080	2883			
4 yrs	1332	2187	3042			
5 yrs	1387	2293	3201			
6-16 yrs	1441	2400	3361	1595	3041	4485
17 yrs	1595	2706	3819	1792	3419	5043
18 yrs	1748	3012	4278	1989	3796	5601
19-33 yrs	1901	3318	4736			
34 yrs	1922	3360	4798			
35 yrs	1943	3401	4859			
36-43 yrs	1964	3443	4921	2186	4174	6159
44 yrs	2057	3626	5196	2362	4510	6655
45 yrs	2149	3810	5472	2538	4846	7152
46-48 yrs	2241	3994	5747			
49 yrs	2353	4215	6078			
50 yrs	2465	4436	6409			
51-53 yrs	2577	4657	6740	2714	5182	7648
54 yrs	2785	5072	7360	3561	6827	10091
55 yrs	2994	5488	7981	4409	8472	12534
56-58 yrs	3202	5903	8601			
59 yrs	3396	6288	9178			
60 yrs	3590	6672	9756			
61-63 yrs	3783	7057	10333			
64 yrs	4421	8325	12229			
65 yrs	5059	9593	14126			
*66-68 yrs	5697	10861	16022	5256	10116	14977
69 yrs	7409	14265	21120	8489	16490	24491
70 yrs	9120	17669	26218	11722	22864	34006

\*Applicable for renewal.

The company may from time to time and subject to IRDA approval, revise premium rates based on experience.

The premium rates, terms and conditions at the time of renewal shall apply.

## Renewal

- Lifetime
- Grace period for renewal would be 30 days from date of expiry of previous policy. However, claims during the grace period are not payable.

## Sum insured enhancement

- SI can be changed at the time of renewal, subject to written application and acceptance by the company. The increased SI shall be as if a new policy is issued for the additional SI. The additional SI will be available subject to waiting period as per exclusion of the policy wordings.

## Possibility of revision of terms of the policy including 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 the Product

- 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.

## 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

- You have to submit the duly filled-in and signed claim form\* to us within 30 days of discharge from hospital along with the following documents:
  - Discharge Summary
  - Doctor's Reports
  - Diagnostic Reports
  - First Consultation Paper
  - FIR/MLC copy in case of RTA
- You may submit duplicate copies of the above documents duly attested by the hospital authorities or by the other insurance company if you have submitted the originals for an indemnity claim.

*\*Claim form can be downloaded from our website or can be collected from your nearest Chola MS Branch.*

## Waiting Periods

- Benefits will not be available for pre-existing conditions until 36 months of continuous coverage from first policy start date.
- A waiting period of 30 days will apply to all claims from the commencement date of the policy except in case of accidents.
- Following diseases are excluded during the first two years of inception of policy with the Insurer Congenital Internal Anomaly; Varicose Veins and Varicose Ulcers, Rheumatism and Arthritis of any kind, Treatment of diseases on Ears/ Tonsils/ Adenoids/ Paranasal Sinuses/ Deviated Nasal Septum, Stones in the Urinary and Biliary Systems, Gastric and Duodenal Ulcer, any type of Benign Cyst / Nodules / Polyps /Tumours/ Breast Lumps, Intervertebral Disc

Prolapse and Degenerative Disc/Vertebral Disorders, Cataract, Benign Prostatic Hypertrophy, Myomectomy, Hysterectomy unless because of malignancy, Dilation and Curettage (D&C), Anal Fistula, Fissure and Piles, all types of Hernia, Hydrocele, Chronic Renal Failure, Joint Replacement Surgery unless because of accident. If these diseases are pre-existing at the time of proposal, the same will be considered as per pre-existing exclusion clause under the policy.

For complete list of exclusions, terms and conditions, please read policy wordings available on our website [www.cholainsurance.com](http://www.cholainsurance.com).

## With you when you need us most



For more details on the plans, call us at **1800 208 9100 (toll free)** or **SMS CHOLA to 56677\*** or visit **[www.cholainsurance.com](http://www.cholainsurance.com)**

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**Cholamandalam MS General Insurance Company Limited**

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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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