



Travel the world stress free
with our coverage

Chola Comprehensive Travel Insurance Policy

KEY FEATURES



Coverage for persons from
90 days to 85 Years of age



Extension upto 185 days
for Single Trip



Family discount



Range of Plans to suit your
travel needs and pocket



Wide Sum Insured options



Wider Coverage including
Rehabilitation and Pediatric Services



One way travel covered upto
a maximum of 120 days



Optional Domestic Cover



Worldwide cashless hospitalisation
and claims settlement through tie-up
with world renowned Europ Assistance

ELIGIBILITY FOR COVERAGE

Indians, NRI or Foreign nationals traveling outside for the purpose of business or leisure with the intention of returning to India.



Self, Spouse, Parents
18 Years to 85 Years of age



Children
90 days to 26 Years of age

TRIP DURATION

Trip Duration	Single Trip (in days)	Annual Multi-trip (in days)
	This type of policy will cover only a single trip under the policy	This type of Policy will cover all the short trips within a period of one year
Minimum trip duration	3	30
Maximum initial trip duration	180	60
Extension		
Minimum extension duration	1	NA
Maximum extension duration	185	NA
Maximum total trip duration	365	30/45/60 (Maximum duration of any one trip)

For customers above 60 yrs, maximum no. of travel days that may be insured under the policy shall be 180 days including extension, if any

GEOGRAPHICAL SCOPE



Worldwide



Asia



Worldwide excluding USA & Canada



Asia excluding Japan

SALIENT FEATURES

- Dental Treatment expenses: Reimbursement of the expenses towards the injury to sound natural teeth, upto the limit mentioned for immediate relief of Dental pain.
- Trip Curtailment: Compensation for non – refundable expenses on Overseas Travel Tickets, Hotel Booking or Scheduled Tour booking up to the limit, if the trip is cut short after departure due to specific reasons mentioned in the policy.
- Personal Liability: Compensation towards any legal liability incurred by you to the third party for any injury to a person or damage to the property.
- Loss of International Driving License: Reimbursement towards the cost of obtaining duplicate or fresh International Driving License either overseas or within 30 days upon return to India upto the limit as mentioned in the Policy.

DETAILS OF PLAN OFFERINGS

Benefits		Travel Plus	Travel Pleasure	Travel Delight	Deductible
Overseas cover (Sum Insured & Deductibles in USD unless specifically mentioned otherwise)	Overseas Medical Expenses (including repatriation of Mortal Remains of USD 7500, Medical Evacuation/ Transportation)	50,000	50,000	50,000	100
		1,00,000	1,00,000	1,00,000	
		2,50,000	2,50,000	2,50,000	
		3,50,000	3,50,000	3,50,000	
		5,00,000	5,00,000	5,00,000	
	Dental Treatment Expenses	200	300	500	50
	Total loss of Checked-In-Baggage and Hand Baggage	250 and 50	500 and 50	1,500 and 50	Nil
	Delay of Checked-In-Baggage	150	200	300	12 hours
	Loss of Passport	150	250	300	30
	Personal Accident – Overseas	15,000	23,000	38,000	Nil
	Personal Liability	50,000	1,00,000	1,00,000	100
	Financial Emergency	200	250	500	Nil
	Loss of International Driving License	100	100	100	25
	Home Burglary	Not applicable	INR 1,00,000	INR 2,00,000	5% of Sum Insured for Home Burglary
	Trip Cancellation		500	1,500	50
	Trip Curtailment		200	1,000	50
	Trip Delay		120 (10/12 hrs)	120 (10/12 hrs)	12 hours
	Missed Flight Connection		200	500	3 hours
	Emergency Telephone charges		100	300	Nil
	Compassionate Visit		1,250	1,500	5 days
	Return of Minor Children		Not applicable	2,000	5 days
	Rental Car Excess Cover			2,000	100
	Adventurous Activities Cover			5,000	24 hours
	Rehabilitation Services			500	50
	Paediatric Services			40	Nil

Optional Overseas covers on payment of additional premium (Sum Insured & Deductible in USD)	Hospital Daily Cash	150 (15/day max 10 days)	250 (25/day max 10 days)	400 (40/day max 10 days)	24 hours
	Hijack Relief	350 (50/day max 7 days)	350 (50/ day max 7 days)	700 (70/day max 10 days)	Nil
	Pre existing illness Extension	upto 5% of the Sum Insured Applicable for Overseas Medical Expenses			Nil
	Ambulatory Care Services	upto 5% of the Sum Insured Applicable for Overseas Medical Expenses			100
	Bounced booking of Hotel	1,500			Nil
Optional Domestic covers on payment of additional premium (Sum Insured in INR)	a.Personal Accident – Domestic	10,00,000	15,00,000	25,00,000	Nil
	b.Accidental Medical Expenses	1,00,000	1,50,000	2,50,000	Nil
	c.Repatriation of Mortal remains	10,000	10,000	10,000	Nil

*Travel Delight Plan is not applicable for insured above 60 yrs of age

PRE-POLICY HEALTH CHECKUP

Medical Examination is required for following persons

- Single Trip policy – Persons beyond 65 years of age
- Annual Multi-trip policy – Persons beyond 60 years of age
- Persons with adverse health history irrespective of age and Sum Insured.

IMPORTANT EXCLUSIONS

(for detailed list of exclusions, please refer to policy terms & conditions available on our website.)

OVERSEAS MEDICAL EXPENSES

- Any treatment arising due to a Pre-existing condition.
- Any treatment if that is the sole reason or one of the reasons for the travel overseas.

TOTAL LOSS OF CHECKED-IN BAGGAGE AND HAND BAGGAGE

- Any electronic, electrical, visual or audio visual equipment, item or aid.
- Any loss due to complete/partial damage for the Checked-in-baggage or Hand Baggage.

PERSONAL LIABILITY

- Any claim or damage resulting from professional activities involving the Insured Person.
- Any willful, malicious or unlawful act.

RENEWAL

- ➔ Annual Multi-trip policy can be renewed before the expiry of the policy or within a grace period of 30 days from the date of expiry of your previous travel policy with us.
- ➔ Single Trip Policy is not renewable
- ➔ Sum Insured can be enhanced at the time of renewal, subject to written application and acceptance by the Company. The coverage for the enhanced Sum Insured shall be as if a new policy is issued for the additional Sum Insured.
- ➔ Any changes to the policy terms subject to approval of Product Management Committee of the Company shall be notified to each policy holder atleast 3 months prior to the date when such revision comes into effect.
- ➔ The policy may be withdrawn from the market subject to approval of the Product Management Committee. We shall notify such withdrawal atleast 3 months prior to the renewal date. Insured will have an option to purchase another policy with similar covers, with available with the company.

CANCELLATION

- ➔ Policy may be cancelled by us on account of misrepresentation, fraud, non-disclosure of material facts or non cooperation of the insured by giving 15 days written notice. On such cancellation, no refund of premium and claim will be payable under the policy.
- ➔ In case of other reasons than the above, 72 hours prior notice will be given to the insured and insured will be entitled for a pro-rata refund of premium for the unexpired period of the policy on the date of cancellation, subject to proposed journey has not commenced.
- ➔ Single trip policy is not cancellable while effective.
- ➔ Policy may be cancelled before commencement of the journey by the proposer provided it is established by the proposer that the proposed journey has not commenced to the satisfaction of the Insurer.
- ➔ On cancellation of the policy by the proposer and where no claim has been reported under this policy, insurer shall deduct cancellation charges, subject to retaining the higher of
 - 25% of the premium or
 - Rs.250/- for individual policies and Rs.500/- for Annual multi-trip policy.

24*7 WORLDWIDE ASSISTANCE

Claims administration through Europe Assistance India Pvt. Ltd., a pioneer in Emergency services with worldwide access and 24*7 service capabilities

HOSPITALISATION SERVICES

- ➔ Access to global network of hospitals and specialist clinics
- ➔ Organising and supervising medical repatriation from abroad to India
- ➔ Information on availability of medical care at your location
- ➔ Information transfer between physicians
- ➔ Monitoring progress on illness

EASY CLAIMS

In case of claims, it is mandatory to first contact Europ Assistance and seek their prior authorization before incurring any expenses. You can contact them any time on the 24*7 Helpline provided in the policy wordings and schedule.

Upon successful validation and checks, we will provide authorization to the hospital for the direct settlement of the bills, so you need not worry about paying in cash.

For non-cashless claims, please provide all the details to Europ Assistance and register the claim. Upon successful validation checks, the claims administrator will advise you on the checklist of documents to be submitted.

Claims Assistance (Europ Assistance India Private Ltd.)

Contact Numbers (24 hours)

Country	Tollfree Number
Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom	00 + 800 9944 1234
Singapore, Thailand	001 + 800 9944 1234
Japan	001 / 010 + 800 9944 1234
Hong Kong	001 / 006 + 800 9944 1234
Australia	0011 + 800 9944 1234
Canada	011 + 800 9944 1234
Israel	00 / 014 + 800 9944 1234
USA	18337426674
Greece	86002038018
All other countries	+91 22 6734 7848 (non-toll free)
Within India	1-800-209-5533 (toll free)
E Mail	cholams@europ-assistance.in
Fax	+91 22 6734 7888
Address	Europ Assistance India Pvt Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400 093

Important: Its mandatory to first contact Europ Assistance (EA) at the numbers mentioned above and seek authorization before incurring any expenses.

About Chola MS

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.



Cholamandalam MS General Insurance Company Limited

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

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CHOLA COMPREHENSIVE TRAVEL INSURANCE POLICY

*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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