

## CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Chola Criticare	
2	Policy Number	<<Policy Number>>	
3	Type of Insurance Policy	Benefit	
4	Sum Insured (Basis) (Along with Amount)	Individual Sum Insured - Where each member has a separate sum insured under the policy Insured Name Sum Insured (SI) (in Rs.) <<Insured 1>> Rs.	Not Applicable
5	Policy Coverage (What the Policy	Lumpsum Benefit on diagnosis of listed Critical Illness The policy does not cover any losses caused directly due to the following	Section 3- Policy Coverage
6	Exclusions (What the policy does not cover)	<b>GENERAL EXCLUSIONS</b>	
		1. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or was diagnosed or was contracted before the inception date of the policy with Us	4.2.1
		2. Any illness, sickness or disease other than those specified as Critical Illness under this Policy	4.2.2
		3. In the event of the death of the Insured Person within the stipulated survival period;	4.2.3
		4. Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practising outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognised or Unproven / Experimental Treatment, or is not medically necessary or any kind of self-medication and its complications;	4.2.4
		5. Any pre-existing disease/condition or any complication arising there from;	4.2.5
		6. loss sustained or contracted in consequence of the Insured Person being under the influence of alcohol, substance, intoxicant, drugs unless administered on the advice of a physician or hallucinogen;	4.2.6
		7. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner	4.2.7
		8. intentionally self-inflicted injury, suicide or any attempt thereof or acts of self-destruction;	4.2.8
		9. any loss caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military or usurped power	4.2.9
		10. any loss caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack;	4.2.10
		11. Any external congenital diseases, defects or anomalies	4.2.11
		12. Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation;	4.2.12
		13. Loss caused by participation of the Insured Person in any flying activity, except as a bona fide, fare paying passenger of a recognised airline on regular routes and on a schedule timetable	4.2.13
		14. loss arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion with criminal intent;	4.2.14
7	Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage	<b>Initial Waiting Period:</b> Any Critical Illness diagnosed within the first 90 days from the date of commencement of the Policy is excluded	4.1 Waiting period
		<b>Survival Period:</b> Survival period of 30/NIL days would be applicable from the date of diagnosis of a condition to be eligible for this benefit. The insured has to survive for a period of 30/NIL days from the date of diagnosis to be eligible for the benefit under the policy. We will not be liable for payment of any claim in the scenario where the insured person expires within the survival period	Section 3- Policy Coverage
	Financial limits of coverage	The policy will pay only up to the limits specified hereunder for the following diseases/procedures:	
	i. Sublimit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following sub-limits:  Not Applicable	

8	ii. Co-Payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	Not Applicable	
	iii. Deductible (It is a specified amount: - upto which an insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount))	Not Applicable	
	iv. Any other limit (as applicable)	Not Applicable	
	<b>Claims / Claims Procedure</b>	<p>• <b>For Cashless Service:</b> Not Applicable</p> <p>Turn Around Time (TAT) for claims settlement: 30 days from the date of receipt of last necessary document</p> <p>TAT for Pre-authorisation of cashless facility - Not Applicable</p> <p>TAT for cashless final bill authorisation - Not Applicable</p> <p><b>Network Hospital details:</b> Not Applicable</p> <p><b>Helpline Number:</b> For any assistance on claims, please contact us at our toll-free number: 1800-208-9100</p> <p><b>Hospitals which are excluded or from where no claims will be accepted by Insurer</b> - Refer to our website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> or Chola MS app for latest list of excluded hospitals, as we will not consider / pay any claim from these hospitals.</p> <p><b>Downloading/getting claim form:</b> Please visit our website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> and download the claim form or write to us at <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> or call us at 1800-208-9100</p>	15. General conditions
10	<b>Policy Servicing</b>	For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a>	Section 6-Grievances Redressal Mechanism
11	<b>Grievances / Complaints</b>	<p>Procedure of Grievance Redressal</p> <p>.Please write to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> to registryour complaint.</p> <p>.In Case of Senior Citizen please write to <a href="mailto:seniorcitizensupport@cholams.murugappa.com">seniorcitizensupport@cholams.murugappa.com</a> or call our Toll free @ 1800 208 9100 ( for Health products )</p> <p>.On lodging the complaint, a complaint reference number will be provided. An acknowledgement will also be sent with the details of turn around time for resolution and complaint registration details.</p> <p>.In case you are not happy with the resolution provided or delay of greater than 7 working days, you may follow the below escalation matrix.</p> <p>Escalation Matrix</p> <p>.In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer</p> <p><a href="mailto:Nodalescalation@cholams.murugappa.com">Nodalescalation@cholams.murugappa.com</a> (Quoting the previous Service request number)</p> <p>.In case you are still unhappy with the response or have not received a response within 7 working days, you may escalate the same to our Chief Grievance Officer - <a href="mailto:GRO@cholams.murugappa.com">GRO@cholams.murugappa.com</a> (Quoting the previous Service request number)</p> <p>.If after having followed the above steps and your issue still remain unresolved, you may approach the Insurance Ombudsman for Redressal. Login to <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> to get details on Insurance Ombudsman Offices</p>	Section 6-Grievances Redressal Mechanism
12	<b>Things to remember</b>	<b>Free Look Cancellation:</b> Not Applicable	
		<p><b>Policy renewal:-</b> Except on grounds of fraud , moral hazard or mis representation or non-co-operation, renewal of your policy shall not be denied. This policy can be renewed 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. The claims if any occurring during the period of break in insurance shall not be payable under the renewed policy.</p> <p><b>Automatic Termination</b></p> <p>This policy shall terminate immediately on the earlier of the following events irrespective of the expiry date mentioned in the policy schedule/Certificate</p> <ul style="list-style-type: none"> <li>• Upon the demise of the Insured person, in which case the Company will refund premium calculated on pro-rata basis for the unexpired period subject there being no claim under the policy.</li> <li>• Upon payment of an admissible claim and settlement of 100% of Sum Insured specified in the Policy Certificate.</li> </ul>	General Conditions 16, 22
		<p><b>Migration:</b> Not Applicable</p> <p><b>Portability</b> - Not Applicable</p>	
		<p><b>Change in Sum Insured:</b>Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. If the Insured Person/Policy holder decides to increase the sum insured at the time of renewal, the Sum Insured revision is subject to written application and our acceptance. 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 applicable waiting periods under the policy</p>	17. General Conditions
13	<b>Your Obligations</b>	<p><b>Moratorium Period:</b> After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits</p>	6. General Conditions
		<p>Insured is at obligation to disclose all pre-existing diseases or condition in the Proposal form. In the event of misrepresentation, misdescription or non-disclosure of any material fact by the Insured, the Policy shall be void and all premium paid hereon shall be forfeited to the Company and no claims shall be payable.</p> <p>Insured can contact our toll free no. 1800 208 9100 or write to us at <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> to intimate any change to the material information affecting the policy.</p>	