

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 HEALTH AND ACCIDENT PLAN FOR EDUCATIONAL INSTITUTIONS					
2	Policy Number	<<Policy Number>>					
3	Type of Insurance Policy	Benefit and Indemnity					
4	Sum Insured (Basis) (Along with Amount)	Individual Sum Insured - Where each member has a separate sum insured under the policy	Not Applicable				
		<table><tr><th>Insured Name</th><th>Sum Insured (SI) (in Rs.)</th></tr><tr><td><<Insured 1>></td><td>Rs.</td></tr></table>	Insured Name	Sum Insured (SI) (in Rs.)	<<Insured 1>>	Rs.	
Insured Name	Sum Insured (SI) (in Rs.)						
<<Insured 1>>	Rs.						
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Section 1 - Personal Accident (PA) Covers - Accidental Death Benefit (AD)	Section 1.1				
		Section 1 - Personal Accident (PA) Covers -Permanent Total Disability Benefit (PTD)	Section 1.2				
		Section 1 - Personal Accident (PA) Covers -Permanent Partial Disability Benefit (PPD)	Section 1.3				
		Section 1 - Personal Accident (PA) Covers - Accidental Dismemberment	Optional Cover - Section 1.1				
		Section 1 - Personal Accident (PA) Covers - Accidental Medical Expenses Reimbursement – In-Patient (IP)&Out-Patient (OP)	Optional Cover - Section 1.2				
		Section 1 - Personal Accident (PA) Covers - Temporary Total Disablement (TTD)	Optional Cover - Section 1.3				
		Section 1 - Personal Accident (PA) Covers - Educational Encouragement Grant Cover	Optional Cover - Section 1.4				
		Section 1 - Personal Accident (PA) Covers - Modification of Residential Accommodation and Vehicle	Optional Cover - Section 1.5				
		Section 1 - Personal Accident (PA) Covers - Broken Bones Benefit	Optional Cover - Section 1.6				
		Section 1 - Personal Accident (PA) Covers - External Aids & Appliances	Optional Cover - Section 1.7				
		Section 1 - Personal Accident (PA) Covers - Burn Injury Benefit	Optional Cover - Section 1.8				
		Section 1 - Personal Accident (PA) Covers - Terrorism Cover	Optional Cover - Section 1.9				
		Section 2 - Health Indemnity Covers - Health Indemnity	Optional Cover - Section 2.10				
		Section 3 - Other Additional Covers - Critical Illness Benefit	Optional Cover - Section 3.11				
		Section 3 - Other Additional Covers - Compassionate Visit	Optional Cover - Section 3.12				
		Section 3 - Other Additional Covers - Convalescence Benefit	Optional Cover - Section 3.13				
		Section 3 - Other Additional Covers - Hospital Daily Cash - Illness or Accident	Optional Cover - Section 3.14				
		Section 3 - Other Additional Covers - Adventure Sports Activity Cover	Optional Cover - Section 3.15				
		Section 3 - Other Additional Covers - EMI Benefit due to Loss of Job	Optional Cover - Section 3.16				
		Section 3 - Other Additional Covers - Loss of Gadgets	Optional Cover - Section 3.17				
		Section 3 - Other Additional Covers - Accidental Damage to Spectacles	Optional Cover - Section 3.18				
		The benefit applicable to the Insured under the policy will depend on the plan and Sum Insured opted and as mentioned in the Policy Schedule					
				The policy does not cover any losses caused directly due to the following			
				GENERAL EXCLUSIONS			
				1. intentionally self-inflicted injury, suicide or any attempt thereof, whether sane or insane;	6.1		
		2. Pregnancy or childbirth or in consequence thereof.	6.2				
		3. Sexually Transmitted diseases or illness	6.3				
		4. Congenital external defects or anomalies or in consequence thereof.	6.4				
		5. Injury or Disease caused by or contributed by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;	6.5				
		6. Injury or Disease caused by or contributed by the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;	6.6				
		7. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kings, princes, and people of whatsoever nation condition or quality.	6.7				
		8. Nuclear, Chemical and biological terrorism Exclusion Clause: o The Insurance under this Policy shall not extend to cover Death, disablement or injury resulting out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss. - For the purpose of this endorsement “Nuclear, chemical, biological terrorism” shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. - “Chemical” agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property. - “Biological” agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.	6.8				
		9. The Insured Person ’s participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy with foreign or domestic;	6.9				
		10. loss sustained or contracted in consequence of the Insured being under the influence of alcohol or drugs unless administered on the advice of a physician;	6.1				
		11. any loss of which a contributing cause was the Insured ’ s actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest;	6.11				
		12. any loss sustained whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying otherwise) in any duly licensed standard type of aircraft anywhere in the world;	6.12				
		13. any loss sustained while the Insured is participating in contests of speed using a motorized vehicle or bicycle and/or hunting and/or skiing and/or skydiving and/or gliding and/or mountaineering and/or winter sports;	6.13				
		14. Resulting in injury whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs	6.14				

6	Exclusions (What the policy does not cover)	15. Consequential losses of any kind or actual or alleged legal liability	6.15
		16. Any Events/incidences that happened before the policy inception would not be covered. All events should fall under the policy duration.	6.16
		17. While you are participating or training for any sport as a professional.	6.17
		18. Any loss due to Vector borne disease	6.18
		19. Injury or disablement of Insured resulting (a) from engaging in or participation in adventure sports including but not limited to winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorised vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters, participation in any professional sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured is untrained, unless specifically covered under the Policy; (b) caused by venereal disease or insanity.	6.19
		20. This Insurance does not cover any loss, damage, cost or expense arising out of or due to any act of terrorism. For the purpose of this Exclusion, an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public, or any section of the public in fear.	6.2
		21. Treatment other than Allopathy and AYUSH.	6.21
		Exclusions applicable to ACCIDENTAL DEATH	Section 1.1
		In addition to the General Exclusions listed in Section 6 of the policy, this policy shall not cover and no payment shall be made with respect to:	
		1) loss caused wholly or partly by: a. bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease; b. medical or surgical treatment except as may be necessary solely as a result of Injury;	Optional Cover - Section 1.1
		Specific Exclusions applicable to Accidental Dismemberment: In addition to General Exclusions listed in Section 6 of the Policy, this Policy shall not cover any losses caused due to the following: 1. Any Pre-existing condition or any complication arising from the same	
		Specific Exclusions applicable to Accidental Medical Expenses Reimbursement – In-Patient (IP) & Out-Patient (OP): In addition to the General Exclusions listed in Section 6 of the policy, this Policy shall not cover and no payment shall be made with respect to: 1) Loss caused wholly or partly by: a. Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease; b. Medical or surgical treatment except as may be necessary solely as a result of Injury; 2) Treatment of hernia resulting from any bodily injury.	Optional Cover - Section 1.2
		Specific Exclusions applicable to Temporary Total Disablement (TTD): In addition to General Exclusions listed in Section 6 of the Policy, this Policy shall not cover any losses caused due to the following: 1. Any Pre-existing condition or any complication arising from the same.	
		Exclusions applicable to BROKEN BONES BENEFIT: In addition to the General Exclusions listed in Section 6 of the policy, this policy shall not cover and no payment shall be made with respect to: 1) Loss caused wholly or partly by the Insured Person suffering from sickness not resulting in bodily injury 2) Any fracture resulting from Osteoporosis or a malignant disease where this condition has been diagnosed prior to the fracture occurring. 3) While the Insured Person in engaging in any form of aerial flight other than as a passenger 4) While the Insured Person in participating or training for any sport as a professional. 5) Any Pre-existing condition or any complication arising from the same.	Optional Cover - Section 1.3
		Specific Exclusions applicable to Burn Injury Benefit: In addition to General Exclusions listed in Section 6 of the Policy, this Policy shall not cover any losses caused due to the following: 1. Any Pre-existing condition or any complication arising from the same.	
		Specific Exclusions applicable to Health Indemnity In addition to the General Exclusions listed in Section 6 of the policy, this policy shall not cover any losses caused due to the following: 1. Investigation & Evaluation – Code – Excl04: a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded 2. Rest Cure, rehabilitation and respite care – code – Excl05: a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes: i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons. ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.	Optional Cover - Section 1.6
			Optional Cover - Section 1.8

<p>3. Obesity/Weight Control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:</p> <ol style="list-style-type: none"> 1) Surgery to be conducted is upon the advice of the Doctor 2) The surgery/Procedure conducted should be supported by clinical protocols 3) The member has to be 18 years of age or older and 4) Body Mass Index (BMI); <ol style="list-style-type: none"> a) Greater than or equal to 40 or b) Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: <ol style="list-style-type: none"> i. Obesity-related cardiomyopathy ii. Coronary heart disease iii. Severe sleep Apnea iv. Uncontrolled Type2 Diabetes 	
4. Change-of-Gender treatments: Code – Excl07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.	
5. Cosmetic or plastic Surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.	
6. Hazardous or Adventure sports: Code – Excl09: Expenses related to any treatment, necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.	
7. Code – Excl14 Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure.	
8. Refractive Error: Code – Excl15: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.	Optional Cover - Section 2.10
9. Unproven Treatments Code – Excl16: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.	
10. Sterility and Infertility: Code – Excl17: Expenses related to Sterility and infertility. This includes: <ol style="list-style-type: none"> (i) Any type of contraception, sterilization (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI (iii) Gestational Surrogacy (iv) Reversal of sterilization 	
11. Maternity: Code – Excl18: <ol style="list-style-type: none"> i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy; ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period. 	
12. Any travel or transportation costs or expenses excluding ambulance charges.	
13. Circumcisions (unless necessitated by illness or injury and forming part of treatment).	
14. Vaccination or inoculation unless forming a part of post-animal bite treatment.	
15. Durable medical equipment (including but not limited to wheelchairs, crutches, artificial limbs and the like), (namely that equipment used externally from the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose; is generally not useful in the absence of a Illness or Injury and is usable outside of a Hospital) unless required for the treatment of Illness or Accidental Bodily Injury.	
16. Any external congenital diseases, defects or anomalies.	
17. Expenses incurred for any dental treatment or surgery of a corrective, cosmetic or aesthetic nature unless it requires hospitalisation and is carried out under general anaesthesia and is necessitated by Illness or Accidental Bodily Injury.	
18. Any expenses incurred towards hearing aids, eyeglasses or contact lenses.	
19. Independent personal comfort and convenience items or services which are non-medical in nature and are charged separately unless they form part of the room rent.	
20. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who shares the same residence as an Insured Person or who is a member of the Insured Person's family like spouse, daughter, son, father, mother, father in law, mother in law & siblings.	
21. Claims arising out of the treatment / operation undertaken to cure impotence or to improve potency.	
22. Non medical Expenses incurred during Hospitalisation. The list of such Non medical Expenses is placed at Annexure I of the Policy Wordings	
Specific Exclusions applicable to Adventure Sports Activity Cover:	
In addition to the General Exclusions listed in Section 6 of the policy, this policy shall not cover any losses caused due to the following:	Optional Cover - Section 3.15

		<p>a) Any Adventurous activities undertaken by the Insured with a Pre-existing Disease / Condition or without a good health condition. b) Any exclusion mentioned in the General Exclusions (except exclusion no.6.18) of this policy.</p> <p>Specific Exclusions applicable to EMI Benefit due to Loss of Job:</p> <p>a. The Company shall not be liable to make any payment under this Endorsement in the event of termination, dismissal, temporary suspension from employment of the Insured Parent being attributed to any dishonesty or fraud or poor performance on the part of the Insured or his willful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured by the employer. b. The Company shall not be liable to make any payment under this Policy in connection with or in respect of: i. Self employed persons; ii. Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or any claim relating to an employee not on the direct rolls of the employer; iii. Any voluntary unemployment iv. Unemployment at the time of inception of the Policy or arising within the first 90 days of inception of the Policy Period. v. Retrenchment or lay offs c. Any unemployment from a job under which no salary or any remuneration is provided to the Insured d. Any suspension from employment on account of any pending enquiry being conducted by the employer/Public Authority e. Any unemployment due to resignation, retirement whether voluntary or otherwise f. Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation. g. Second unemployment during the Policy Period.</p> <p>Specific Exclusions applicable to Loss of Gadgets:</p> <p>The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:</p> <p>1) Any loss to the Gadgets other than the devices defined under the cover; 2) Loss or erasure of, or any damage, distortion or corruption to records, data programs and software. 3) Indirect loss of any kind; 4) any loss or damage to the Gadgets caused due to the Insured Persons fault; 5) any loss or destruction which will be paid or refunded by a Third Party who is legally liable for the loss or damage 6) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police.</p>	<p>Optional Cover - Section 3.16</p> <p>Optional Cover - Section 3.17</p>
7	<p>Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage</p>	<p>Initial Waiting Period: Applicable to Health Indemnity: i. 30-day waiting period – Code – Excl03 a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered. b) This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months. c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.</p> <p>Initial Waiting Period: Applicable to Critical Illness Benefit: This policy will not pay for any Critical Illness for which the insured had shown signs and symptoms or has been diagnosed within the first 90 days from the date of commencement of the policy.</p> <p>Specific Waiting Periods: Applicable to Health Indemnity: ii. Specified disease/procedure waiting period – Code – Excl02: a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of first 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident. b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. c) If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply. d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion. e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage. f) List of specific diseases/procedures are as below a. Congenital Internal Anomaly b. Treatment of diseases on ears/ tonsils /adenoids /paranasal sinuses / Deviated Nasal Septum c. Benign Prostatic Hypertrophy d. All types of Hernia e. Hydrocele f. Varicose Veins and Varicose Ulcers g. Rheumatism and arthritis of any kind h. Stones in the Urinary and Biliary Systems i. Any type of benign Cyst/ Nodules/ Polyps/ Tumours/ Breast Lumps unless malignant j. Intervertebral Disc Prolapse, and Degenerative Disc / vertebral Disorders k. Dilatation and curettage (D&C) l. Joint replacement Surgery unless because of accident m. ENT disorders & Surgery n. Spondylosis / Spondylitis and other Degenerative Disc Disorders o. Ligament, Tendon and Meniscal tear</p> <p>Pre-existing Diseases: Applicable to Health Indemnity: iii. Pre-Existing Diseases – Code – Excl01: a) Expenses related to the treatment of a Pre-Existing Disease(PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer. b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. c) If the Insured Person is continuously covered without any break as defined under the portability norms stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage. d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.</p>	<p>Optional Cover - Section 2.10</p> <p>Optional Cover - Section 3.11</p> <p>Optional Cover - Section 2.10</p> <p>Optional Cover - Section 2.10</p>

8	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	
	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	
	Claims / Claims Procedure	<p>• For Cashless Service (Health and PA Hospitalisation sections) : Insured can view or download the updated Hospital Network from the Company's website www.cholainsurance.com</p> <p>• For Reimbursement of Claim (Health and PA Hospitalisation sections): Advance claim intimation of at least 48 hours is required for planned hospitalisation and intimation within 24 hours for emergency hospitalisation. This would help us to pre-process your claim for a smooth experience. Claim Documents as listed in the Policy Terms have to be submitted at the earliest possible opportunity not exceeding 30 days from date of discharge</p> <p>• For Reimbursement of Claim (Other than Health and PA Hospitalisation sections) :</p> <p>Claims Notification: Written notice of claim must be given to any loss, or as soon thereafter as reasonably possible, and in any event not later than 30 days of such occurrence or commencement</p> <p>Claim Documentation: Claim Documents as listed in the Policy Terms have to be submitted at the earliest possible opportunity not exceeding 30 days from the date of loss</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 for initial approval - 60 minutes (Health and PA Hospitalisation sections)</p> <p>TAT for cashless final bill authorisation / enhancements - 180 minutes (Health and PA Hospitalisation sections)</p> <p>Network Hospital details (Health and PA Hospitalisation sections): Download the updated Network Hospitals from www.cholainsurance.com or Chola MS App</p> <p>Helpline Number: For any assistance on claims, please contact us at our toll-free number: 1800-208-9100</p> <p>Hospitals which are excluded or from where no claims will be accepted by Insurer - Refer to our website www.cholainsurance.com or Chola MS app for latest list of excluded hospitals, as we will not consider / pay any claim from these hospitals.</p> <p>Downloading/getting claim form: Please visit our website www.cholainsurance.com and download the claim form or write to us at customer@cholams.murugappa.com or call us at 1800-208-9100</p>	14. Claim Procedure / Optional Cover - Section 2.10
10	Policy Servicing	For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at customer@cholams.murugappa.com	Section 8-Grievances Redressal Mechanism

11	Grievances / Complaints	<p>Procedure of Grievance Redressal</p> <p>.Please write to customercare@cholams.murugappa.com to registeryour complaint.</p> <p>.In Case of Senior Citizen please write to seniorcitizensupport@cholams.murugappa.com 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>Nodaescalation@cholams.murugappa.com (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 - GRO@cholams.murugappa.com (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 https://www.cioins.co.in/Ombudsman to get details on Insurance Ombudsman Offices</p>	Section 8-Grievances Redressal Mechanism
12	Things to remember	Free Look Cancellation: Not Applicable	
		<p>Policy renewal:- 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>	20 General Conditions
		<p>Migration: Not Applicable</p> <p>Portability - Not Applicable</p>	
		<p>Change in Sum Insured: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 decides to increase the Sum Insured at the time of renewal, subject to our acceptance, then 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 30 days, 2 years and 3 year waiting periods.</p>	23 General Conditions
		<p>Moratorium Period: 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>	27 General Conditions
13	Your Obligations	<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 customercare@cholams.murugappa.com to intimate any change to the material information affecting the policy.</p>	