

## 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 RAKSHA KAVACH POLICY		
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	Not Applicable	
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Insured Name	Sum Insured (SI) (in Rs.)	
		<<Insured 1>>	Rs.	
		Basic Covers		
		Section 1 - Critical Illness Benefit - Lumpsum Benefit on diagnosis of listed Critical Illness		8.1 Section 1
		Section 2 - Personal Accident Benefit		8.1 Section 2
		Accidental Death		2.a Section 2
		Permanenet total disability		2.b Section 2
		Education Grant		2.c Section 2
		Territorial Limit		2.d Section 2
		Optional Covers		
		Critical Illness Extension A		8.2 Optional Covers 1
		Critical Illness Extension B		8.2 Optional Covers 2
		Reducing Sum Insured		8.2 Optional Covers 3
		Accidental Dismemberment		8.2 Optional Covers 4
		Permanenet Partial Disability		8.2 Optional Covers 5
		Accidental Medical Expenses		8.2 Optional Covers 6
		Hospital daily cash benefit		8.2 Optional Covers 7
		Coma Benefit		8.2 Optional Covers 8
		Repatriation of Mortal Remains and Funeral Benefit		8.2 Optional Covers 9
		Modification of Vehicle and Residential Accomodation		8.2 Optional Covers 10
		Cost of Road Ambulance		8.2 Optional Covers 11
		Air Ambulance Cover		8.2 Optional Covers 12
		Cost of Crutches / Wheel Chairs		8.2 Optional Covers 13
		Cost of Artificial Limbs		8.2 Optional Covers 14
		Involuntary Loss of Job		8.2 Optional Covers 15
		Monthly EMI Benefit		8.2 Optional Covers 16
		Chola MS Bharat Griha Raksha Policy		8.2 Optional Covers 17
		All risk cover for Jewellery and Valuables		8.2 Optional Covers 18
		Home Burglary		8.2 Optional Covers 19
		Fraudulent Charges		8.2 Optional Covers 20
		ATM Assault and Robbery		8.2 Optional Covers 21
		Lost Wallet Coverage		8.2 Optional Covers 22
Key Replacement Coverage		8.2 Optional Covers 23		
Adventure Sports cover		8.2 Optional Covers 24		
Terrorism cover		8.2 Optional Covers 25		
Outstanding EMI Benefit		8.2 Optional Covers 26		
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. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy;	5.2.1	
		2. Any illness, sickness or disease other than those specified as Critical Illness under this Policy	5.2.2	
		3. In the event of the death of the Insured Person within the stipulated survival period;	5.2.3	
		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;	5.2.4	
		5. Any pre-existing disease/condition or disability or any complication arising there from;	5.2.5	
		6. 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	5.2.6	
		7. 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	5.2.7	
		8. 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	5.2.8	
		9. Any condition caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, whether or not arising out of conditions listed under 5 above	5.2.9	
		10. loss sustained or contracted in consequence of the Insured being under the influence of alcohol, substance, intoxicant, drugs or hallucinogen	5.2.10	
		11. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner	5.2.11	
		12. intentionally self-inflicted injury, suicide or any attempt thereof or acts of self-destruction	5.2.12	
		13. Working in underground mines, tunnelling or involving electrical installations with high tension supply, or as jockeys or circus personnel;	5.2.13	
14. Congenital Anomalies or any complications or conditions arising therefrom including any developmental conditions of the Insured	5.2.14			

15. 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;	5.2.15
16. Any treatment/surgery for change of sex, cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improve physical appearance, surgical and non-surgical treatment of obesity, including morbid obesity and weight control programs, or treatment of an optional nature including complications/illness arising as a consequence thereof;	5.2.16
17. Birth control procedures and hormone replacement therapy;	5.2.17
18. Any loss or treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an accident), childbirth, maternity (including caesarean section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy	5.2.18
19. Any loss caused by or associated with any Venereal disease and sexually transmitted diseases or illness	5.2.19
20. Certification by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's family	5.2.20
21. 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	5.2.21
22. Nuclear, Chemical and biological terrorism Exclusion Clause: The Insurance under this Policy shall not extend to cover Death, disablement or injury, Critical Illness resulting arising 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	5.2.22
23. Consequential losses of any kind or actual or alleged legal liability	5.2.23
24. Any Events/incidences that happened before the Policy period would not be covered. All events should fall under the Policy duration	5.2.24
25. 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	5.2.25
26. Treatment other than Allopathy and AYUSH	5.2.26
27. Experimental or unproven treatment	5.2.27
General Exclusions for Optional covers no. 20 -23	
1. Losses that do not occur within the Policy Period	Optional cover 20-23
2. Losses that result from or related to business pursuits including the Insured's work or profession	
3. Losses caused by illegal acts	
4. Losses that you have intentionally caused;	
5. Losses that result from the direct actions of a relative, or actions that a relative know of or planned	
6. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (Whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.	
7. Losses due to ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel	
8. Losses due to the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.	
9. Losses due to nuclear weapons material.	
10. Terrorism Exclusion Warranty	
Specific Exclusions for Section 2 - Personal Accident Benefit	
a. bacterial infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of disease;	Section 2
b. medical or surgical treatment except as may be necessary solely as a result of Injury;	Section 2
c. Treatment of Hernia resulting from any bodily Injury	
2.c Specific Exclusions for Education Grant	
1. Dependent Children who cease to be enrolled as a full time student on the date of Accident, even if he or she enrolls at a later date.	2.c.i
2. This benefit will not be payable for any term of enrolment as a full time student that begins before that date of the Insured's death.	2.c.ii
Specific Exclusion for Optional Cover - Accidental Dismemberment	
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;	Optional cover 4.b
b. medical or surgical treatment except as may be necessary solely as a result of Injury	

6	Exclusions (What the policy does not cover)	c. Treatment of Hernia resulting from any bodily Injury	Optional cover 5.c
		<b>Specific Exclusion for Optional Cover - Permanent Partial Disability</b>	
		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 6.c
		c. Treatment of Hernia resulting from any bodily Injury	
		<b>Specific Exclusion for Optional Cover - Accidental Medical Expenses</b>	
		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; c. Treatment of Hernia resulting from any bodily Injury	Optional cover 7.b
		2. treatment of any disease, sickness or illness	
		<b>Specific Exclusion for Optional Cover - Hospital Daily Cash Benefit</b>	
		i. any procedure/treatment which is carried out as a Day Care treatment, or which requires less than 24 continuous hours of hospitalisation	Optional cover 15.c
		ii.hospitalisation for the sole purpose of traction, physiotherapy or any ailment for which hospitalisation is not warranted due to advancement in medical technology.	
		<b>Specific Exclusion for Optional Cover - Involuntary Loss of Job</b>	
		a.The Company shall not be liable to make any payment under this Section in the event of termination, dismissal or temporary suspension from employment of the Insured 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	Optional cover 17.F
		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; 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 except in case of Permanent Total Disability v. Unemployment due to downsizing, cost cutting closure. vi. Retrenchment and 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	Optional cover 17.F
		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.	Optional cover 17.F
		<b>Specific Exclusion for Optional Cover -CHOLA MS BHARAT GRIHA RAKSHA POLICY</b>	
		1.Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance	
		2.War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civilwar,mutiny, civil commotion amountingto a popularrising, military rising, rebellion, revolution, insurrection or military or usurped power	Optional cover 17.F
		3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it	
		4.Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination	
		5.Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed	Optional cover 17.F
		6.Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.	
		7.Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event	
		8.Loss or damage to any Insured Property removed from Your Home to any other place.	Optional cover 17.F
		9.Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever	
		10.Any reduction in market value of any Insured Property after its repair or reinstatement	
		11.Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement	Optional cover 17.F
		12.Costs, fees or expenses for preparing any claim	
		<b>Specific Exclusion for Optional Cover -All risk cover for Jewellery and Valuables</b>	
		1.the Excess, stated in the Policy Schedule/Certificate to be borne by the Insured in any one occurrence	Optional cover 17.F
		2.loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the insured, or his representatives, whether such faults or defects were known to the Company or not;	
		3.Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects of mildew or any other gradually operating cause	

		4. Breakage, cracking or scratching or other aesthetic defects or crockery, Glass, Cameras, Binoculars, Lenses, Sculptures, Curios, Pictures, Musical Instruments, Sports Gear and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.	Optional cover 18
		5. Loss or damage caused by mechanical or electrical derangement/breakdown of any article unless caused by accidental external means	
		6. Loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract	
		7. Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;	
		8. Overwinding, denting or internal damage of watches and clocks	
		9. Loss or damage to Money, Securities, Manuscripts, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, Stamps and Travel Tickets or Traveler's Cheque, business books or documents,	
		10. Loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals);	
		11. Loss by theft, howsoever caused.	
		12. Loss or damage whether direct or indirect arising from War, War like operations, Act of Foreign Enemy, Hostilities (whether War be declared or not) Civil War, Rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, Confiscation, Arrests, Restraints and Detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.	
		13. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.	
		14. Loss, destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at sonic or supersonic speeds	
		15. a) Any loss, destruction or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity, from any source whatsoever. b) Any loss, destruction, damage or legal liability, directly or indirectly caused by or contributed to by or arising from Nuclear Weapons Material. 1. Terrorism 2. Consequential loss or legal liability of any kind. 3. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.	
		<b>Specific Exclusion for Optional Cover -Home Burglary</b>	
		1. Gold and Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured	Optional cover 19
		2. Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual loss or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons	
		3. Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other Policy.	
		4. a. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances, unless specifically insured. b. Loss or damage directly or indirectly arising from war, warlike operations and foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by Order of any governments or any other authority. In any action, suit or other proceedings, where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.	
		5. a. Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature-directly or indirectly caused by or contributed to/by or arising from ionising radiation or contamination by radioactivity from any source whatsoever. b. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material or other similar weapons of mass destruction	
		6. Consequential loss or legal liability of any kind	
		7. Claim for interest on any account whatsoever	
		8. Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the insured, unless such key has been obtained by assault or violence or any threat.	
		9. This policy shall cease to attach a. If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights. b. If the insured shall cause or suffer any material alteration to be made in premises or anything to be done whereby the risk is increased c. To any property, the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.	
		<b>Specific Exclusion for Optional Cover - Fraudulent Charges</b>	
		1. Charges made on the Insured's lost or stolen payment card/sim card more than 2 months prior to the first reporting the event to the payment card issuer(s)/mobile telephone service provider and 7 days post reporting of the event to the payment card issuer/mobile telephone service provider;	Optional cover 20
		2. Charges made on the payment card/sim card if the Insured's payment card/sim card has not been lost or stolen;	

		<p>3. Cash advances made with the Insured's lost or stolen payment card;</p> <p>4.Charges incurred by a resident of the Insured's household, or by person entrusted with the Insured's Payment card/sim card</p> <p>5.Any liability arising out of lost or stolen sim card except as provided under benefits of this cover</p> <p>6.Any liability that is paid or payable by the card issuer/mobile telephone service provider.</p> <p><b>Specific Exclusion for Optional Cover - ATM assault and Robbery</b></p> <p>1.Damages and/or disabilities to any third parties;</p> <p>2.Damages or losses to anything other than the money the Insured withdrew from his/her account;</p> <p>3.Damages and/or liabilities that happened before or after the covered robbery period;</p> <p>4.Charges for emergency first aid to anyone other than the Insured.</p> <p><b>Specific Exclusion for Optional Cover -Lost Wallet</b></p> <p>1.transportation tickets, or other similar items that were in the lost or stolen wallet other than the Insured's personal papers and payment cards</p> <p>2.losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;</p> <p>3.Accidental damage to your wallet and items inside;</p> <p>4.any fraudulent/unauthorized charges on the lost or stolen payment cards;</p> <p>5. any identity theft related costs that are caused by lost or stolen person papers or payment cards</p> <p><b>Specific Exclusion for Optional Cover - Key Replacement</b></p> <p>1.Costs other than those listed in the benefits under this cover</p> <p>2.Costs associated with lost or stolen keys for a residence other than the Insured's primary residence</p> <p>3.The cost to replace keys to vehicles that the Insured does not own for personal use;</p> <p><b>Specific Exclusion for Optional Cover - Adventure Sports cover</b></p> <p>a. Any intentional, reckless or criminal act, suicide, or attempted suicide, or the use or abuse of any drugs, alcohol and the like;</p> <p>b.Any Adventurous activities undertaken by the Insured with a Pre-existing Disease / Condition or without a good health condition</p> <p>c. Any exclusion mentioned in the General Exclusions (except exclusion no.5.2.15) of this policy</p>	Optional cover 20
		<p>1.Damages and/or disabilities to any third parties;</p> <p>2.Damages or losses to anything other than the money the Insured withdrew from his/her account;</p> <p>3.Damages and/or liabilities that happened before or after the covered robbery period;</p> <p>4.Charges for emergency first aid to anyone other than the Insured.</p>	Optional cover 21.b
		<p>1.transportation tickets, or other similar items that were in the lost or stolen wallet other than the Insured's personal papers and payment cards</p> <p>2.losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;</p> <p>3.Accidental damage to your wallet and items inside;</p> <p>4.any fraudulent/unauthorized charges on the lost or stolen payment cards;</p> <p>5. any identity theft related costs that are caused by lost or stolen person papers or payment cards</p>	Optional cover 22.b
		<p>1.Costs other than those listed in the benefits under this cover</p> <p>2.Costs associated with lost or stolen keys for a residence other than the Insured's primary residence</p> <p>3.The cost to replace keys to vehicles that the Insured does not own for personal use;</p>	Optional cover 23.b
		<p>a. Any intentional, reckless or criminal act, suicide, or attempted suicide, or the use or abuse of any drugs, alcohol and the like;</p> <p>b.Any Adventurous activities undertaken by the Insured with a Pre-existing Disease / Condition or without a good health condition</p> <p>c. Any exclusion mentioned in the General Exclusions (except exclusion no.5.2.15) of this policy</p>	Optional cover 24.c
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 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 is excluded.	5.1
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: 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:customer@cholams.murugappa.com">customer@cholams.murugappa.com</a> or call us at 1800-208-9100</p>	5. General Conditions
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 <a href="mailto:customer@cholams.murugappa.com">customer@cholams.murugappa.com</a>	Section 7-Grievances Redressal Mechanism

11	Grievances / Complaints	<p>Procedure of Grievance Redressal</p> <p>Please write to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> to register your 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 7-Grievances Redressal Mechanism
12	Things to remember	<p><b>Free Look Cancellation:</b> Not Applicable</p> <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. In the event of payment of 100% of Base Sum Insured, no subsequent renewals can be made for the Policy</p> <p><b>Migration:</b> Not Applicable</p> <p><b>Portability</b> - Not Applicable</p> <p><b>Change in Sum Insured:</b> Not Applicable</p> <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>	<p>9. General Conditions</p> <p>Not Applicable</p> <p>19. General Conditions</p>
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 <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> to intimate any change to the material information affecting the policy.</p>	