

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



<b>CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY</b>			
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	<b>INDIVIDUAL PERSONAL ACCIDENT INSURANCE</b>	
2	Policy Number	<<Policy Number>>	
3	Type of Insurance Policy	Both Indemnity and Benefit	
4	Sum Insured (Basis) (Along with Amount)	Individual Sum Insured	Not Applicable
		Insured Name	Accidental Death Sum Insured (SI) (in Rs.)
		<<Insured 1>>	Rs.
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Accidental Death (AD) - Fixed Benefit equal to 100% of the Sum Insured	2 Coverage 2.1
		Permanent Total Disablement (PTD)-Fixed Benefit equal to 100% of the Sum Insured towards permanent disability listed in the policy	2 Coverage 2.2
		Permanent Partial Disablement (PPD)-upto 100% of Cover Sum Insured, based on the type of Permanent Partial Disability listed in the policy	2 Coverage 2.3
		Repatriation of mortal remains-upto 3% of the AD Sum Insured or a lumpsum of Rs.6000 whichever is lower, from the place of death to the hospital and / or residence and/or cremation and/or burial ground	2 Coverage 2.4
		Cost of cremation Ceremony-actual cost or a lump sum of Rs.5000 whichever is lower, incurred upto the time of cremation and costs incurred for post cremation ceremony.	2 Coverage 2.5
		Ambulance Charges-upto Rs.1000/- towards Ambulance hiring charges following an accident, subject to submission of bill.	2 Coverage 2.6
		Accident Medical reimbursement - Reimbursement upto 40% of admissible claim amount or 10% of principal sum or the actuals, whichever is less towards cost of medical treatment for injury arising out of an accident and there is valid claim under the policy	2 Coverage 2.7
		Accidental weekly benefit-weeklybenefit amount during a period of continuous Temporary Total Disability for a period not exceeding 100 weeks from the date of the accident/bodily injury	2 Coverage 2.8
		Education Benefit-up to 10% of the Sum Insured subject to a maximum of Rs. 25,000/-, provided a claim is admitted under AD or PTD	2 Coverage 2.9
		Modification of Residential Accommodation and Vehicle-Reimbursement 10% of Sum Insured subject to a maximum of Rs. 50,000/- towards modification of Insured's residential accommodation or own vehicle subject to an admissible claim under PTD	2 Coverage 2.10
6	Exclusions (What the policy does not cover)	Broken Bones-Fixed Benefit based on the type of Fracture listed in the policy	2 Coverage 2.11
		<b>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</b>	
		This policy does not provide benefit for any death, disability, expense or loss incurred in	
		<b>GENERAL EXCLUSIONS</b>	
		1. intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane;	4 Exclusions 4.1.1
		2. Injury or Disease directly caused by or contributed by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;	4 Exclusions 4.1.2
		3. Injury or Disease directly caused by or contributed by the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;	4 Exclusions 4.1.3
		4. 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, terrorism	4 Exclusions 4.1.4
		5. 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;	4 Exclusions 4.1.5
		6. 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;	4 Exclusions 4.1.6
6	Exclusions (What the policy does not cover)	7. 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;	4 Exclusions 4.1.7
		8. 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;	4 Exclusions 4.1.8

		9. 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 mountteering and/or winter sports;	4 Exclusions 4.1.9
		10. Any loss resulting directly from or, contributed or aggravated or prolonged by childbirth or from pregnancy.	4 Exclusions 4.1.10
		11. loss caused directly, wholly or partly by:	4 Exclusions 4.1.11
		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 Coverage 2.7
		<b>Specific Exclusions applicable to Accident Medical Expenses</b>	
		In addition to the General Exclusions, this policy shall not cover	
		1) Loss caused directly, wholly or partly by:	
		2) Treatment of hernia resulting from any bodily injury	
		3) Dental care or surgery except as occasioned by Accidental Injury.	
7	Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage	4) Treatment other than Allopathy and AYUSH	2 Coverage 2.8
		<b>Specific Exclusions applicable to Accidental Weekly Benefit</b>	
		In addition to the General Exclusions, this policy shall not cover	
		1) Loss caused directly wholly or partly by:	
		2) Treatment of hernia resulting from any bodily injury	2 Coverage 2.8
		3) Pregnancy and resulting childbirth, miscarriage or diseases of the female	
		<b>Initial Waiting Period: Not Applicable</b>	
		<b>Specific Waiting Periods (Not applicable for claims arising due to an accident): Not Applicable</b>	
		<b>Pre-existing diseases waiting period: Not Applicable</b>	
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)	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	<ul style="list-style-type: none"> <li>• For Cashless Service: Not Applicable</li> <li>• For Reimbursement of Claim:</li> </ul> <b>Claims Notification:</b> 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 <b>Claim Documentation:</b> 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	5 - General Conditions 5.7
		Turn Around Time (TAT) for claims settlement: 30 days from the date of receipt of last	
		TAT for Pre-authorisation of cashless facility - Not Applicable	
		TAT for cashless final bill authorisation - NotApplicable	
		<b>Network Hospital details:</b> Not Applicable	
		<b>Helpline Number:</b> For any assistance on claims, please contact us at our toll free number: 1800-208-9100	
		<b>Hospitals which are blacklisted</b> or from where no claims will be accepted by Insurer - Not Applicable	
		<b>Downloading/getting claim form:</b> Please visit our website www.cholainsurance.com and download the claim form or write to us at customercare@cholams.murugappa.com or call us at 1800-208-9100	
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 customercare@cholams.murugappa.com	6-Grievances

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 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</p> <p>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 -</p> <p><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>	6-Grievances
12	Things to remember	<p><b>Free Look Cancellation:</b> Insured will have a free look period of 30 days from the date of receipt of this policy to review the terms and conditions of the policy and to return the same if not acceptable. Please write to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> for cancellation of the policy during free look period</p>	5 - General Conditions 5.11
		<p><b>Policy renewal:</b> The health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to Moratorium clause of the policy</p> <p><b>Automatic Termination:</b> However, the cover for the Insured Person shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Accidental Death or Permanent Total Disability</p>	5 - General Conditions 5.12, 5.24
		<p><b>Migration:</b> Not Applicable</p>	5 - General Conditions 5.18
		<p><b>Portability</b> - Not Applicable</p>	
		<p><b>Change in Sum Insured:</b> Sum Insured can be changed (increased) only at the time of renewal, subject to reported claim status and health condition and our acceptance</p>	5 - General Conditions 5.12.d
13	Your Obligations	<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>	5 - General Conditions 5.27
		<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>	