

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customercare@cholams.murugappa.com; website: www.cholainsurance.com.

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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 Group EMI Protect					
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				
		<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)	EMI Protect for Hospitalisation EMI Protect for Critical Illness EMI Protect for Personal Accident EMI Protect for Loss of Job Optional Covers Maternity Extension under EMI Protect for Hospitalisation	5 Coverage 1 5 Coverage 2 5 Coverage 3 5 Coverage 4 Endorsement 1				
		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 Company shall not be liable under this Policy for any claim in connection with or in respect of					
		General Exclusions					
		War or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, ionising radiation	6.1				
		Any Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing	6.2				
		Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent	6.3				
		Intentional self-injury or attempted suicide while sane or insane	6.4				
		Any claim incurred after date of proposal/enrolment form and before issuance of policy/Certificate of Insurance where there is change in health status of the member and the same is not communicated to us	6.5				
		Specific Exclusions applicable to EMI Protect for Hospitalisation					
		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.					
		3.Obesity/Weight Control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions: 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): 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: i. Obesity-related cardiomyopathy ii. Coronary heart disease iii. Severe sleep Apnea iv. Uncontrolled Type2 Diabetes					
		4.Change-of-Gender treatments: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex. Code – Excl07					
		5.Cosmetic or plastic Surgery: 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. Code – Excl08					
		6.Hazardous or Adventure sports: 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. Code – Excl09					
		7.Breach of law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. Code – Excl 10					
		8.Excluded Providers: Code- Excl11 :Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.					
		9.Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Excl12					
		10.Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code-Excl13	5 Coverage 1				
		11.. 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. Code – Excl14					
		12.Refractive Error: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres. Code – Excl15					

6	Exclusions (What the policy does not cover)	13.Unproven Treatments: 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. Code –Excl16	5 coverage 2
		14.Sterility and Infertility: Code – Excl17: Expenses related to Sterility and infertility. This includes: (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	
		15.Maternity: Code – Excl18: 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.	
		16.Circumcisions (unless necessitated by illness or injury and forming part of treatment).	
		17.Vaccination or inoculation unless forming a part of post-animal bite treatment	
		18.Sexually transmitted disease or illness	
		19.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. The Items as mentioned above may be amended as per the schedule of benefits being attached to the policy	
		20.Any external congenital diseases, defects or anomalies.	
		21. Any dental treatment or surgery of a corrective, cosmetic or aesthetic nature unless it requires hospitalisation and is carried out under general anesthesia and is necessitated by Illness or Accidental Bodily Injury.	
		22.Any expenses incurred towards hearing aids, eyeglasses or contact lenses	
		23.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	
		24.Claims arising out of the treatment / operation undertaken to cure impotence or to improve potency	
		25.Oral Chemotherapy	
		26.Treatment as a result of natural Perils like avalanche, earthquake, volcanic eruptions.	
		27.Treatment other than Allopathy and AYUSH	
		Specific Exclusions applicable to EMI Protect for Critical Illness	
		1.Any Critical Illness for which treatment, or advice was recommended by or received from a Medical practitioner or was diagnosed before the inception date of the Policy cover with Us	
		2.Any Pre-existing illness, sickness or disease other than those specified as Critical Illness under this Policy	
		3.Any Critical Illness directly caused due to treatment for Alcoholism, drug unless prescribed by a Medical Practitioner or substance abuse or any addictive condition and consequences thereof	
		4.Narcotics used by the Insured Person unless taken as prescribed by a registered Medical	
		5.Any Critical Illness directly caused due to intentional self-injury, suicide or attempted suicide, whether the person is medically sane or insane	
		6.Any Critical Illness directly 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.	
		7.Any Critical Illness 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	
		8. Working in underground mines, tunneling or involving electrical installations with high tension supply, or as race jockeys or circus personnel	
		9. Congenital external diseases, defects or anomalies or in consequence thereof	
		10. Any Critical Illness directly caused by any treatment necessitated due to participation as a professional in hazardous or adventure sport, 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 and selfie accident.	
		11. Participation by the Insured Person in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable	
		12. Any Critical Illness directly caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any Critical Illness directly due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the policy period	
		13. Any Critical Illness directly caused by any unproven/ experimental treatment, service and supplies for or in connection with any treatment. Unproven/ experimental treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.	
		14. Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he/ she is licensed for	
		15. Any Critical Illness directly caused due to any treatment, including surgical management, to change characteristics of the body to those of opposite sex.	
		16. Any Critical Illness directly caused due to cosmetic or plastic surgery or any treatment to change the 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	

		<p>17. Any Critical Illness directly caused due to surgical treatment of obesity that does not fulfil all the below conditions:</p> <p>a. Surgery to be conducted is upon the advice of the Doctor</p> <p>b. The Surgery / Procedure conducted should be supported by clinical protocols</p> <p>c. The member has to be 18 years of age or older and</p> <p>d. Body Mass Index (BMI):</p> <p><input type="checkbox"/> greater than or equal to 40 or</p> <p><input type="checkbox"/> 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:</p> <p>i. Obesity related cardiomyopathy</p> <p>ii. Coronary heart disease</p> <p>iii. Severe Sleep Apnea</p> <p>iv. Uncontrolled Type 2 Diabetes despite optimal therapy</p> <p>18. Any Critical Illness directly caused by treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p> <p>19. Any Critical Illness directly caused by sterility and infertility. This includes:</p> <p>a. Any type of contraception, sterilization</p> <p>b. Assisted Reproductive services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</p> <p>c. Gestational Surrogacy d. Reversal of sterilization</p> <p>Specific Exclusions applicable to EMI Protect for Personal Accident</p> <p>(i) Any claim for disablement of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.</p> <p>(ii) Any claim for disablement of Insured Person</p> <p>a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide;</p> <p>b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.</p> <p>c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world.</p> <p>(iii) Any claim for disablement of Insured Person 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.</p> <p>(iv) Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:</p> <p>A. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.</p> <p>B. Nuclear weapons material</p> <p>C. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>D. Nuclear, chemical and biological terrorism</p> <p>(v) Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.</p> <p>Specific Exclusions applicable to EMI Protect for Loss of Job</p> <p>a. The Company shall not be liable to make any payment under this Policy 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</p> <p>b. The Company shall not be liable to make any payment under this Policy in connection with or in respect of:</p> <p>i. Self employed persons;</p> <p>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;</p> <p>iii. Any voluntary unemployment</p> <p>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</p> <p>v. Unemployment due to downsizing, cost cutting closure.</p> <p>vi. Retrenchment and Lay offs</p> <p>c. Any unemployment from a job under which no salary or any remuneration is provided to the Insured</p> <p>d. Any suspension from employment on account of any pending enquiry being conducted by the employer/Public Authority</p> <p>e. Any unemployment due to resignation, retirement whether voluntary or otherwise</p> <p>f. Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation.</p> <p>g. Second unemployment during the Policy Period.</p> <p>h. Survival period: Survival period for Critical Illness is NIL under this Policy</p>	5 Coverage 3
		<p>Initial Waiting Period: 30 days for all illnesses (not applicable in case of continuous renewal or accidents)</p> <p>Specific Waiting Periods (Not applicable for claims arising due to an accident): a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 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.</p> <p>b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.</p> <p>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.</p> <p>d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.</p> <p>e) List of specific diseases/procedures</p> <p>a. Congenital Internal Anomaly b. Varicose veins and Varicose Ulcers c. Rheumatism and arthritis of any kind</p> <p>d. Treatment of diseases on ears/ tonsils /adenoids /paranasal sinuses / Deviated Nasal Septum e. Stones in the Urinary and Biliary systems</p> <p>f. Gastric or Duodenal Ulcer g. Any type of benign Cyst/ Nodules/ Polyps/ Tumours/ Breast Lumps h. Intervertebral Disc Prolapse, and Degenerative Disc / vertebral Disorders i. Cataract</p> <p>j. Benign Prostatic Hypertrophy k. Myomectomy, Hysterectomy unless because of malignancy l. Dilatation and curettage (D&C) m. Anal Fistula, Fissure and Piles n. All types of Hernia o. Hydrocele p. Chronic Renal Failure</p> <p>q. Joint replacement Surgery unless because of accident</p> <p>Pre-existing Diseases: Covered after 36 consecutive months under the policy</p> <p>Waiting Period: Any Critical Illness diagnosed within the first 90 days from the date of commencement of the Policy is excluded.</p>	<p>A.3</p> <p>A.2</p> <p>A.1</p> <p>5 Coverage 2 B</p>
7	Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage		
	Financial limits of coverage	The policy will pay only up to the limits specified hereunder for the following diseases/procedures:	

8	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>• For Reimbursement of Claim: 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 7 days of such occurrence or commencement 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 - Not Applicable</p> <p>TAT for cashless final bill authorisation - NotApplicable</p> <p>Network Hospital details: Not Applicable</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 blacklisted or from where no claims will be accepted by Insurer - Not Applicable</p> <p>Downloading/getting claim form: 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</p>	8 General Conditions 20
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	Section 9-Grievances Redressal Mechanism
11	Grievances / Complaints	<p>Procedure of Grievance Redressal</p> <p>• Please write to customercare@cholams.murugappa.com to register your 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 – Nodalescalation@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 9-Grievances Redressal Mechanism
12	Things to remember	Free Look Cancellation: Not Applicable	
		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.	8. General Conditions 8
		Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us	
		In case the insured wish to migrate to another policy with the same insurer, he/she has to apply for migration atleast 30 days before the policy renewal date	8. General Conditions 7
		Change in Sum Insured: Not Applicable	
		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	8. General Conditions 10
13	Your Obligations	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. 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.	