

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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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 STUDENT TRAVEL PROTECTION PLAN					
2	Policy Number	<<Policy Number>>					
3	Type of Insurance Policy	Both Indemnity and 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 (in \$)</th></tr><tr><td><<Insured 1>></td><td>Rs.</td></tr></table>	Insured Name	Sum Insured (in \$)	<<Insured 1>>	Rs.	
		Insured Name	Sum Insured (in \$)				
<<Insured 1>>	Rs.						
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	<p>Overseas Medical Expenses - Treatment for an Illness or Accidental Bodily Injury while Overseas, which requires immediate medical attention, incurred in a Hospital taken Overseas. The cover also includes coverage towards 1. Repatriation of Mortal Remains, if the Insured Person dies Overseas due to an Illness or Accidental Bodily Injury,for the cost of transporting the Insured Person's remains to India or for the costs of a burial in the Overseas country. 2. Medical Evacuation/Transportation: If the Insured Person is first diagnosed with an Illness or suffers Accidental Bodily Injury while Overseas and if the Insured Person is transportable from medical point of view, in the opinion of the Overseas Administrator repatriated to India or the country of residence, the Insurer will pay for</p> <p>i. the transportation of the Insured Person (and one other person if medically or officially required) from that Overseas country to India or the place of residence where necessary medical attention can be provided; the coverage for treatment will be upto the Limit of Indemnity for Medical Expenses for a maximum period of 30 days from the date of return.</p> <p>ii. necessary medical care required en route.</p>	2 Scope of Cover 1				
		<p>Medical Expenses Extension:</p> <p>Following benefits have been included under Medical Expenses for the “Platinum Plan” only and are not separate benefits:</p> <p>1 Treatment for mental and nervous disorders, including alcoholism and drug dependency, are covered under this policy, subject to a maximum limit of US\$ 1,000. The payment for medical expenses will be limited to inpatient Hospitalization of more than 24 hours provided by a Hospital /nursing home.</p> <p>2 In-patient medical expenses related to pregnancy are covered to a maximum limit of US\$ 500, after a waiting period of 10 months.</p> <p>3 Medical expenses for inter-collegiate sports injuries are covered under this policy as part of the medical cover. These expenses will be treated as any other medical expenses for an accident, and will be subject to the terms of conditions mentioned in the policy.</p> <p>4 Cancer screening and mammographic examinations on recommendation from physician will be paid under this policy, subject to a maximum limit of US \$ 2,000. Health check up is not included under this benefit.</p> <p>5 Childcare benefits – If the child is above 90 days of age, and is Hospitalized for more than 2 days, for any ailment, Hospital cash benefit of US\$ 100 will be paid, subject to a maximum of 7 days</p>	2 Scope of Cover 2				
		<p>Dental Treatment Expenses -If the Insured Person is first diagnosed with an Illness or suffers Accidental Bodily Injury while Overseas, which requires immediate medical attention, then the Insurer will indemnify the Insured Person for the amount upto the Limit of Indemnity for Dental treatment Expenses required for a natural tooth or teeth to be removed under anesthetic while Overseas.</p>	2 Scope of Cover 3				
		<p>Total Loss of Checked-In-Baggage - If the Insured Person's checked-in accompanying baggage is permanently lost by the carrier (land, sea or air) to whom it was entrusted, then the Insurer will pay up to the Limit of Indemnity towards the Market Value of the lost items less any recovery from any carrier by the Insured Person, subject to terms and conditions</p>	2 Scope of Cover 4				
		<p>Loss of Passport - If the Insured Person loses his passport Overseas, the Insurer will pay the amount up to the Limit of Indemnity towards the Insured Person's reasonable expenses incurred in obtaining a duplicate or fresh passport either overseas or within 30 days upon return to India</p>	2 Scope of Cover 5				
		<p>Personal Liability -The Insurer will indemnify the Insured Person up to the Limit of Indemnity, against any legal liability he incurs to a third party in his private capacity to pay damages for Accidental Bodily Injury or Accidental property damage happening Overseas.</p>	2 Scope of Cover 6				
		<p>Personal Accident - Overseas - If the Insured Person suffers Accidental Bodily Injury while Overseas during Policy Period and this is the sole and direct cause of his Death or Permanent Disability within 12 months, then the Insurer will pay the Insured Person the percentage of the Sum Insured specified for each and every form of condition mentioned in the Policy. The Insurer's maximum liability however should not be more than 100% of the Limit of Indemnity stated in the schedule.</p>	2 Scope of Cover 7				

		<p>Personal Accident – Domestic - If the Insured suffers Accidental Bodily Injury on the way from his residence to the International Airport in India to start his Overseas journey or back to his residence from the International Airport in India on his return from Overseas journey during Policy Period and this is the sole and direct cause of his Death or Permanent Disability within 3 months, then the Insurer will pay the Insured the percentage of the Sum Insured specified for each and every form of condition mentioned in the Policy. The Insurer's maximum liability however should not be more than 100% of the Limit of Indemnity stated in the schedule.</p>	2 Scope of Cover 8
		<p>Study Interruption - The Insurer shall pay the Insured, compensation in the event of Study Interruption upto the amount stated in the Policy Schedule to the Policy, subject to the terms and conditions and exclusions, mentioned in the Policy.</p> <p>Simultaneous claims under 'study interruption' and 'sponsor protection' is not permitted.</p>	2 Scope of Cover 9
		<p>Sponsor Protection - The Insurer shall pay towards Sponsor Protection upto the amount as specified in the Policy Schedule, as per the terms and conditions and exclusions mentioned in the policy. Simultaneous claims under 'study interruption' and 'sponsor protection' is not permitted</p>	2 Scope of Cover 10
		<p>Compassionate Visit - The Insurer shall pay compensation, to the Insured in the event of Compassionate Visit by one Immediate Family Member, upto the amount stated in the Policy Schedule to the Policy, as per the terms and conditions and the exclusions mentioned in the policy.</p>	2 Scope of Cover 11
		<p>Bail Bond - If the Insured is arrested or detained by the police/judicial authorities of the place at which he has specified in the proposal form whilst abroad and if the offence for which he is arrested or detained is bailable, then the amount upto the maximum specified against this benefit in the Policy Schedule to the policy, will be provided to the appropriate authority/court as the bail amount towards the arrest or detention, subject to the terms and conditions and the exclusions mentioned in the policy</p>	2 Scope of Cover 12
		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	
		GENERAL EXCLUSIONS (applicable to all covers under the policy)	
		The Insurer shall not be liable for any claim under any Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:	
		a) any claim relating to events occurring before the commencement of the cover or otherwise outside of the Period of Insurance	3. General Exclusions a
		b) any treatment if that is the sole reason or one of the reasons for the travel Overseas;	3. General Exclusions b
		c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured's return to India;	3. General Exclusions c
		d) treatment by relatives;	3. General Exclusions d
		e) any kind of Consequential loss;	3. General Exclusions e
		f) War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority or terrorism or terrorist acts.	3. General Exclusions f
		g) Any intentional, reckless or criminal act, suicide, or attempted suicide, or the use or abuse of any drugs, alcohol and the like;	3. General Exclusions g
		h) ionising radiation or contamination by radioactivity 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 thereof, or asbestosis or any related condition resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or asbestos products;	3. General Exclusions h
		i) Participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy whether foreign or domestic;	3. General Exclusions i
		j) any loss of which a contributing cause was the Insured's actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest;	3. General Exclusions j
		k) HIV, AIDS and all related medical conditions	3. General Exclusions k
		l) Specific named hazards, hang gliding, mountaineering, rock climbing, sky diving, professional or amateur racing and piloting an aircraft;	3. General Exclusions l
		m) Any condition after the point at which it is certified by the attending Doctor to be of such a nature that further medical treatment may serve to stabilise or maintain it but is unlikely to result in a material improvement within a reasonable timeframe.	3. General Exclusions m
		n) Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sportspersons, unless declared beforehand and necessary applicable premium paid	3. General Exclusions n
		Specific Exclusions applicable to Overseas Medical Expenses: The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:	
		a) any treatment if that is the sole reason or one of the reasons for the travel Overseas	

Exclusions (what the policy does not cover)	<p>b) any treatment, arising due to a Pre-existing condition;</p> <p>c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;</p> <p>d) any Illness and the consequences of such Illnesses:</p> <p>i) existing at the commencement of the travel Overseas;</p> <p>ii) treated in the 48 months before the commencement of the travel Overseas; unless the medical attention is, in the opinion of Overseas Administrator, unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;</p> <p>e) for the treatment of orthopaedic, degenerative or oncologic diseases unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;</p> <p>f) Cancer treatment, unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;</p> <p>g) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);</p> <p>h) Pregnancy or check-ups during pregnancy or termination of pregnancy or childbirth and typical complaints suffered during pregnancy and their consequences (including changes in chronic conditions) unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or that of the unborn child or to relieve acute pain and suffering of either provided that the Insured Person is under 38 years of age and the 30th week of the pregnancy has not been completed;</p> <p>i) Any internal or external Congenital anomalies;</p> <p>j) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;</p> <p>k) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>l) rehabilitation and physiotherapy or the costs of prostheses;</p> <p>m) any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution</p> <p>n) any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 1
	<p>Specific Exclusions applicable to Dental Treatment Expenses: The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:</p> <p>a) any treatment if that is the sole reason or one of the reasons for the travel Overseas</p> <p>b) any treatment, arising due to a Pre-existing condition;</p> <p>c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;</p> <p>d) any Illness and the consequences of such Illnesses:</p> <p>i. existing at the commencement of the travel Overseas;</p> <p>ii. treated in the 24 months before the commencement of the travel Overseas; unless the medical attention is, in the opinion of Overseas Administrator, unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;</p> <p>e) for the treatment of orthopaedic, degenerative or oncologic diseases unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;</p> <p>f) Cancer treatment, unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;</p> <p>g) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);</p> <p>h) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;</p> <p>i) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>j) any exclusion mentioned in the General Exclusions of this policy</p>	2 Scope of Cover 3
	<p>Specific Exclusions applicable to Total Loss of Checked-In-Baggage: 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>a) any electronic, electrical, visual or audio visual equipment, item or aid;</p> <p>b) any kind of precious metals or articles made from any precious metals, cash, currency (Indian or foreign), precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles, deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank notes, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument.;</p> <p>c) any tickets;</p> <p>d) any loss due to complete/partial damage for the Checked-in-Baggage;</p> <p>e) any partial loss of the items in the Checked-in-Baggage;</p>	2 Scope of Cover 4

	<p>f) any item in the Checked-in-Baggage, which is valued above \$ 100 without appropriate proof of ownership;</p> <p>g) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities;</p> <p>h) any exclusion mentioned in the General Exclusions of this policy</p>	
	<p>Specific Exclusions applicable to Loss of Passport - 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>a) any claim not reported within 24 hours of the incident giving rise to the claim;</p> <p>b) 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>c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities.</p> <p>d) any loss arising from due to passport left unattended or forgotten by the Insured Person in the public place or public transport, hotel or apartment</p> <p>e) any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 5
	<p>Specific Exclusions applicable to Personal Liability - 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>a) assumed contractually unless the liability would have existed in the absence of the contract, and only to that extent;</p> <p>b) between Insured's or the Proposer or companion or any relations traveling with the Insured;</p> <p>c) due to the transmission of an Illness by the Insured;</p> <p>d) as a keeper of any animal;</p> <p>e) arising out of the care, custody, control or ownership of a motor vehicle, aircraft or water craft, except for the Insured's hire of non-powered craft for water sport.</p> <p>f) any claim or damage resulting from professional activities involving the Insured.</p> <p>g) any wilful, malicious or unlawful act</p> <p>h) any supply of goods or services on the part of the Insured.</p> <p>i) Insanity, the use of any alcohol /drugs (except as medically prescribed) or drug addiction.</p> <p>j) any ownership or occupation of land or buildings other than the occupation of any temporary residence.</p> <p>k) any exclusion mentioned in the General Exclusions of this policy</p>	2 Scope of Cover 6
	<p>Specific Exclusions applicable to Personal Accident-Overseas - 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>a) any loss resulting directly or indirectly from, any internal or external Congenital conditions;</p> <p>b) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured travels as a fare paying passenger) or parachuting;</p> <p>c) Accidental Bodily Injury due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>d) any loss resulting directly or indirectly from or, contributed or aggravated or prolonged by childbirth or from pregnancy;</p> <p>e) Any loss caused directly or indirectly, wholly or partly by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;</p> <p>f) Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury</p> <p>g) any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 7
	<p>Specific Exclusions applicable to Personal Accident-Domestic - The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:</p> <p>a) any loss resulting directly or indirectly from, any internal or external Congenital anomalies;</p> <p>b) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured travels as a fare paying passenger) or parachuting;</p> <p>c) Accidental Bodily Injury due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>d) any loss resulting directly or indirectly from or, contributed or aggravated or prolonged by childbirth or from pregnancy.</p> <p>e) Any loss caused directly or indirectly, wholly or partly by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;</p>	2 Scope of Cover 8

		f) Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury	2 Scope of Cover 9
		g) Any exclusion mentioned in the General Exclusions of this policy	
		Specific Exclusions applicable to Study Interruption - The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:	
		a) any treatment if that is the sole reason or one of the reasons for the travel Overseas;	
		b) any routine physical check up and / or any related thereto;	
		c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured's return to India;	
		d) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);	
		e) Pregnancy or check-ups during pregnancy or termination of pregnancy or childbirth and typical complaints suffered during pregnancy and their consequences (including changes in chronic conditions).	
		f) Any internal or external Congenital conditions	
		g) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured travels as a fare paying passenger) or parachuting.	
		h) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;	
		i) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Sponsor Protection - 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:	2 Scope of Cover 10
		a) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Compassionate Visit - 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:	2 Scope of Cover 11
		Any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Bail Bond - 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:	2 Scope of Cover 12
		a) any non-bailable offences as per the local Law of the country in which the incident has taken place or occurred whilst the Insured's trip abroad	
		b) any exclusion mentioned in the General Exclusions of this policy	
7	Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage	Initial Waiting Period: Not Applicable	
		Specific Waiting Periods (Not applicable for claims arising due to an accident): Not Applicable	
		Pre-existing Diseases: Not Covered	
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:	
		Overseas Medical Expenses - Coverage for transportation of Mortal Remains shall be limited to \$7500	2 Scope of Cover 2.1
		Personal Accident Domestic - In the event of Accidental death of a minor below 18 years of age, the maximum liability of the Insurer will be INR 100,000.	2 Scope of Cover 2.8
	ii. Co-Payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	Not Applicable	
	iii. Deductible (It is a specified amount: - upto which an insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount)	Overseas Medical Expenses - \$100/Medical Expenses Extension - \$100/Dental Treatment Expenses - \$50/Loss of Passport - \$30	2 Scope of Cover
	iv. Any other limit (as applicable)	Not Applicable	

	Claims / Claims Procedure	<p>• For Cashless Service: 24 Hours Claims Assistance Nos.(TPA:EUROP ASSISTANCE INDIA PVT LTD) USA - 18337426674, Singapore, Thailand - 001 + 800 9944 1234, Japan - 001 / 010 + 800 9944 1234, Hong Kong - 001 / 006 + 800 9944 1234, Australia - 0011 +800 9944 1234, Canada - 011 + 800 9944 1234, Israel - 00 / 014 + 800 9944 1234, Greece - 86002038018, Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom - 00 + 800 9944 1234, All other countries (non toll free number) - +91 22 6734 7848</p> <p>Turn Around Time (TAT) for claims settlement: 10 days</p> <p>TAT for Pre-authorisation of cashless facility - Europe , Australia , Canada developed countries - 24 hours / Africa, Srilanka , middle east , Nepal , South east Asian countries - 4 hours</p> <p>TAT for cashless final bill authorisation - 4 hours</p> <p>Network Hospital details: Not Applicable</p> <p>Helpline Number: 24 Hours Claims Assistance Nos.(TPA:EUROP ASSISTANCE INDIA PVT LTD) USA - 18337426674, Singapore, Thailand - 001 + 800 9944 1234, Japan - 001 / 010 + 800 9944 1234, Hong Kong - 001 / 006 + 800 9944 1234, Australia - 0011 +800 9944 1234, Canada - 011 + 800 9944 1234, Israel - 00 / 014 + 800 9944 1234, Greece - 86002038018, Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom - 00 + 800 9944 1234, All other countries (non toll free number) - +91 22 6734 7848</p> <p>Hospitals which are blacklisted - 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>	4 General condition 8
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 5-Grievances Redressal
11	Grievances / Complaints	<p>Procedure of Grievance Redressal</p> <ul style="list-style-type: none"> • Please write to customercare@cholams.murugappa.com to register your complaint. • In Case of Senior Citizen please write to seniorcitizensupport@cholams.murugappa.com or call our Toll free @ 1800 208 9100 (for Health products) • 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. • 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. Escalation Matrix • In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer – Nodaescalation@cholams.murugappa.com (Quoting the previous Service request number) • 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) • 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. 	Section 5-Grievances Redressal
12	Things to remember	<p>Free Look Cancellation: Not Available</p> <p>Policy renewal: The Insurer shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Insurer under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Insurer and signed by an authorised official of the Insurer</p> <p>Migration and Portability: Not Applicable</p> <p>Change in Sum Insured: Not Applicable</p> <p>Moratorium Period: Not Applicable</p>	4. General Conditions 6
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.	