

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> 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](mailto:customercare@cholams.murugappa.com); website: [www.cholainsurance.com](http://www.cholainsurance.com).

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	<b>GROUP DOMESTIC TRIP INSURANCE</b>	
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
		Insured Name	Sum Insured
		<<Insured 1>>	Rs.
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Flight Cancellation	3 Coverage 1
		Flight Delay	3 Coverage 2
		Loss of Checked-in Baggage	3 Coverage 3
		<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>	
6	Exclusions (What the policy does not cover)	The policy does not cover any losses caused directly due to the following <b>GENERAL EXCLUSIONS (applicable to all covers under the policy)</b> The Company will not pay for any claim in respect of any Passenger directly or indirectly for, caused by, arising from or in any way attributable to:  • consequential losses of any kind or actual or alleged legal liability • breach of Government Regulations • any events/incidences that happened before the policy inception would not be covered. All events should fall within the policy duration. However, this exclusion shall not apply to 'Flight Cancellation' to the extent of cover described under Coverage 3.1 of the Policy.	5 General Exclusions
		<b>Specific Exclusions applicable to Loss of Checked-in Baggage :</b> 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: a) any loss due to complete/partial damage for the Checked-in-Baggage; b) any partial loss of the items in the Checked-in-Baggage; c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities; d) any exclusion mentioned in the General Exclusions of this policy.	3.3.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> Not Applicable  <b>Specific Waiting Periods (Not applicable for claims arising due to an accident):</b> Not Applicable  <b>Pre-existing Diseases:</b> Not Applicable	
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	<b>Claim Notification:</b> Notice of the claim to be given to the Assistance Service Provider immediately and not later than 30 days from the date of occurrence of the Insured Event.  <b>Document Submission Procedure:</b> The Passenger shall obtain and furnish the Claim documents as listed below to the Assistance Service Provider immediately and not later than 30 days from the date of occurrence of the Insured Event.  Turn Around Time (TAT) for claims settlement: 30 days TAT for Pre-authorization of cashless facility : Not Applicable TAT for cashless final bill authorisation - Not Applicable <b>Network Hospital details:</b> Not Applicable <b>Hospitals which are blacklisted</b> - Not Applicable  <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:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> or call us at 1800-208-9100	13 Claim Procedure

10	<b>Policy Servicing</b>	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:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a>	Section 7-Grievances Redressal
11	<b>Grievances / Complaints</b>	<p>Procedure of Grievance Redressal</p> <ul style="list-style-type: none"> <li>• Please write to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> to register your complaint.</li> <li>• 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 )</li> <li>• 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.</li> <li>• 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</li> <li>• In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer – <a href="mailto:Nodalescalation@cholams.murugappa.com">Nodalescalation@cholams.murugappa.com</a> (Quoting the previous Service request number)</li> <li>• 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)</li> <li>• 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.</li> </ul>	Section 7-Grievances Redressal
12	<b>Things to remember</b>	<p><b>Free Look Cancellation:</b> Not Applicable</p> <p><b>Policy renewal:</b> xcept on grounds of fraud , moral hazard or mis representation or non-co-operation, renewal of your policy shall not be denied. This policy can be renewed subject to payment of premium prior to expiry of the policy and not later than 30 days grace period posts the expiry of the policy. The claims if any occurring during the period of break in insurance shall not be payable under the renewed policy.</p> <p><b>Migration and Portability:</b> Not Applicable</p> <p><b>Change in Sum Insured:</b> Not Applicable</p> <p><b>Moratorium Period:</b> Not Applicable</p>	6. General Condition 15
13	<b>Your Obligations</b>	<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>	