

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	Janata Personal Accident Insurance 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		
		<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>>
Insured Name	Sum Insured (SI) (in Rs.)				
<<Insured 1>>	Rs.				
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Base Covers:			
		Accidental Death	7 Benefits 7.1		
		Optional covers			
		Permanent Total Disability Benefit (PTD)	8 Optional Cover 1		
		Permanent Partial Disability (PPD)	8 Optional Cover 2		
		Accidental Medical Reimbursement	8 Optional Cover 3		
		Education Benefit	8 Optional Cover 4		
		External Aids and Appliances	8 Optional Cover 5		
		Terrorism	8 Optional Cover 6		
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					
6	Exclusions (What the policy does not cover)	The policy does not cover any losses caused directly due to the following			
		GENERAL EXCLUSIONS			
		1. intentionally self-inflicted injury, suicide or any attempt thereof, whether sane or insane;	4 General Exclusions 1		
		2. Any Pre-existing condition or any complication arising from the same.	4 General Exclusions 2		
		3. Any kind of murder which was caused by pre-meditated and dominant intention to kill the person. Any murder caused by an act which was originally unintended to kill the person does not fall under this exclusion	4 General Exclusions 3		
		4. Any loss arising out of any kind of insect bite	4 General Exclusions 4		
		5. Any loss directly resulting due to Congenital external defects or anomalies or in consequence thereof	4 General Exclusions 5		
		6. Any loss directly resulting due to Pregnancy or childbirth or in consequence thereof.	4 General Exclusions 6		
		7. Treatment other than Allopathy and AYUSH	4 General Exclusions 7		
		8. 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 General Exclusions 8		
		9. 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 General Exclusions 9		
		10. 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	4 General Exclusions 10		
		11. Nuclear, Chemical and biological terrorism Exclusion Clause: The Insurance under this Policy shall not extend to cover Death, disablement or injury resulting directly 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	4 General Exclusions 11		
		12. 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 General Exclusions 12		
		13. 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 General Exclusions 13		
		14. 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 General Exclusions 14		
		15. 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 General Exclusions 15		
		16. 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 mountaineering and/or winter sports;	4 General Exclusions 16		
		17. Resulting in injury whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs	4 General Exclusions 17		
		18. Consequential losses of any kind or actual or alleged legal liability	4 General Exclusions 18		
19. Any Events/incidences that happened before the policy inception would not be covered. All events should fall under the policy duration.	4 General Exclusions 19				
20. While you are participating or training for any sport as a professional	4 General Exclusions 20				

		<p>21. This Insurance does not cover any loss, damage, cost or expense directly 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.</p>	4 General Exclusions 21
		<p>Specific Exclusions applicable for Accidental Death</p> <p>1) loss caused directly, 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</p>	7 Benefits 7.1
		<p>Specific Exclusions applicable for Accidental Medical Expenses Reimbursement</p> <p>1) Loss caused directly, 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</p> <p>2) Dental care or surgery except as occasioned by Accidental Injury</p>	8 Optional Cover 3
		<p>Specific Exclusions applicable for Education Benefit</p> <p>a. 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.</p> <p>b. 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.</p>	8 Optional Cover 4
	7	<p>Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage</p> <p>Initial Waiting Period: Not Applicable</p> <p>Specific Waiting Periods: Not Applicable</p> <p>Pre-existing Diseases: Not Applicable</p>	
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>• For Reimbursement of Claim:</p> <p>Claims Notification: Claim Intimation must be provided to the Insurer within 30 days from the date of diagnosis/occurrence of the event by telephone through toll free number (1800-208-9100) or in writing by email (customercare@cholams.murugappa.com) / letter).</p> <p>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 - Not Applicable</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 excluded or from where no claims will be accepted by Insurer - Refer to our website www.cholainsurance.com or Chola MS app for latest list of excluded hospitals, as we will not consider / pay any claim from these hospitals.</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>	5 General Condition 14

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 6 -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</p> <p>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 6 -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.	5 General Conditions 21 / 5. General Conditions 28
		Automatic Termination: 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	
		Migration: Not Applicable Portability - Not Applicable	
		Change in Sum Insured: Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. If you decide to increase the sum insured at the time of renewal, the Sum Insured revision is subject to written application and our acceptance	5 General Conditions 22
		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	5 General Conditions 31
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.	