

## 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	Pradhan Mantri Suraksha Bima Yojana		
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 (SI) (in Rs.)	
		<<Insured 1>>	Rs.	
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Accidental Death		
		Permanent Total Disablement: Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot - 100% of Sum Insured, Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot - 50% of Sum Insured		
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		3.1
		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;		3.2
		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;		3.3
		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,		3.4
		5. Nuclear, Chemical and biological terrorism not covered		3.5
		6. 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;		3.6
		7. 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;		3.7
		8. 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;		3.8
		9. 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		3.9
		10. 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		3.10
		11. Resulting in injury whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs		3.11
		12. Consequential losses of any kind or actual or alleged legal liability		3.12
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		
		Pre-existing Diseases: 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	<div>• For Cashless Service: Not Applicable</div> <div>• For Reimbursement of Claim:</div> <div>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 30 days of such occurrence or commencement</div> <div>Claim Documentation: Claim Documents as listed in the Policy</div> <div>Terms have to be submitted at the earliest possible opportunity not exceeding 30 days from the date of loss</div> <div>Turn Around Time (TAT) for claims settlement: 30 days from the date of receipt of last necessary document</div> <div>TAT for Pre-authorisation of cashless facility for initial approval - Not Applicable</div> <div>TAT for cashless final bill authorisation / enhancements - Not Applicable</div>		4. General Conditions 7

		<p><b>Network Hospital details:</b> Download the updated Network Hospitals from <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> or Chola MS App</p> <p><b>Helpline Number:</b> For any assistance on claims, please contact us at our toll free number: 1800-208-9100</p> <p><b>Hospitals which are excluded or from where no claims will be accepted by Insurer - Not Applicable</b></p> <p><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</p>	
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 5- Grievances Redressal Mechanism
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 5- Grievances Redressal Mechanism
12	<b>Things to remember</b>	<p><b>Free Look Cancellation:</b> Not Applicable</p> <p><b>Policy renewal:</b> 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.</p> <p><b>Migration:</b> Not Applicable</p> <p><b>Portability:</b> Not Applicable</p> <p><b>Change in Sum Insured:</b> Not Applicable</p> <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>	<p>4. General Conditions 11</p> <p>4. General Conditions 27</p>
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>	