

## 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: [customer@cholams.murugappa.com](mailto:customer@cholams.murugappa.com); website: [www.cholainsurance.com](http://www.cholainsurance.com)

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## 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>Chola Group Credit Linked Critical Illness Insurance Policy</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 Insured Name Sum Insured (SI) (in Rs.) <<Insured 1>> Rs.	Not Applicable
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Lumpsum Benefit on diagnosis of listed Critical Illness Accidental Death Benefit (AD) Permanent Total Disability Benefit (PTD) Permanent Partial Disability Benefit (PPD) <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>	Policy Coverage 3 Optional Covers 7.1 Optional Covers 7.2 Optional Covers 7.3
6	Exclusions (What the policy does not cover)	The policy does not cover any losses caused directly due to the following <b>GENERAL EXCLUSIONS</b> 1. Any sexually transmitted diseases or any condition directly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS. 2. War, whether war be declared or not, invasion, act of foreign enemy, hostilities, civil war, insurrection, terrorism or terrorist acts or activities, rebellion, revolution, mutiny, military or usurped power, riot, strike, lockout, military or popular uprising, civil. 3. Commotion, martial law or loot, sack or pillage in connection therewith, confiscation or destruction by any government or public authority or any act or condition incidental to any of the above. 4. Naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combat terrorists, rebels or like. 5. Insured person's participation in any hazardous activities including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock / mountain climbing and the like whether voluntary or paid. 6. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard). 7. Radioactive contamination 8. Consequential losses of any kind, be by the way of loss of profit, loss of business, loss of opportunity, business interruption, market loss or otherwise, or any claim arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever 9. Intentional self Injury and / or the use or misuse of intoxicating drugs and / or alcohol 10. Occupational Disease 11. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian, birth defects and congenital anomalies. <b>7.b General Exclusions (Applicable to Optional Covers 7.1, 7.2 and 7.3):</b> 1. intentionally self-inflicted injury, suicide or any attempt thereof, whether sane or insane; 2. Any Pre-existing condition or any complication arising from the same 3. 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. 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; 5. 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, 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; 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; 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; 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; 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; 11. Resulting in injury whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs 12. Payment of compensation in respect of death or Permanent Total Disablement arising from or resulting directly from any Illness to any Insured Person.	General Exclusions 4.4.1 General Exclusions 4.4.2 General Exclusions 4.4.3 General Exclusions 4.4.4 General Exclusions 4.4.5 General Exclusions 4.4.6 General Exclusions 4.4.7 General Exclusions 4.4.8 General Exclusions 4.4.9 General Exclusions 4.4.10 General Exclusions 4.4.11 General Exclusions 7.b.1 General Exclusions 7.b.2 General Exclusions 7.b.3 General Exclusions 7.b.4 General Exclusions 7.b.5 General Exclusions 7.b.6 General Exclusions 7.b.7 General Exclusions 7.b.8 General Exclusions 7.b.9 General Exclusions 7.b.10 General Exclusions 7.b.11 General Exclusions 7.b.12

		13. Any Events/incidences that happened before the policy inception would not be covered. All events should fall under the policy duration.	General Exclusions 7.b.13
		14. While you are participating or training for any sport as a professional	General Exclusions 7.b.14
		15. Pregnancy Exclusion Clause : The Insurance under this Policy shall not extend to cover death or disablement resulting directly caused the contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.	General Exclusions 7.b.15
7	Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage	<p><b>Initial Waiting Period:</b> Any Critical Illness for which the Insured had shown signs and symptoms or has been diagnosed within the first 90 days from the date of commencement of the Policy is excluded. This is not applicable if caused directly due to an accident during the policy period</p> <p><b>Pre-existing Diseases:</b> Any critical illness arising on account of or in connections with Pre-existing Disease / Condition as defined in the policy wording is excluded from scope of cover.</p>	<p>Waiting Period 4.1</p> <p>Exclusions 4.3</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>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><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</b> - Refer to our website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> or Chola MS app for latest list of excluded hospitals, as we will not consider / pay any claim from these hospitals.</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>	7. Claim Procedure
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 <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a>	Section 6-Grievances Redressal Mechanism

11	Grievances / Complaints	<p>Procedure of Grievance Redressal</p> <p>.Please write to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> to registryour complaint.</p> <p>.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 )</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><a href="mailto:Nodalescalation@cholams.murugappa.com">Nodalescalation@cholams.murugappa.com</a> (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 - <a href="mailto:GRO@cholams.murugappa.com">GRO@cholams.murugappa.com</a> (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 <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> to get details on Insurance Ombudsman Offices</p>	Section 6-Grievances Redressal Mechanism
12	Things to remember	<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>Automatic Termination</b></p> <p>This policy shall terminate immediately with reference to any Insured Person on the earlier of the following events irrespective of the expiry date mentioned in the policy schedule</p> <ul style="list-style-type: none"> <li>• Upon the demise of the covered person, in which case we will refund premium calculated on pro-rata basis for the unexpired period subject there being no claim under the policy.</li> <li>• Upon payment of an admissible claim and settlement of 100% of Sum Insured specified in the Policy Certificate under base cover. However the cover in respect of optional benefits, cover shall continue till the expiry date mentioned in the policy certificate or occurrence of a claim under optional cover upto 100% SI .</li> </ul> <p><b>Migration:</b> Not Applicable</p> <p><b>Portability</b> - Not Applicable</p> <p><b>Change in Sum Insured:</b>e. 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.</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>General Condition 5.10, 5.19</p> <p>General Condition 5.10.e</p> <p>General Condition 5.25</p>
13	Your Obligations	<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>	