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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 Insured	<b>CHOLA SARVA SHAKTI POLICY</b>	
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
		<b>Insured Name</b>	<b>Sum Insured (in Rs.)</b>
		<<Insured 1>>	Rs.
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Personal Accident - Accidental Death (AD) - Fixed Benefit equal to 100% of the Sum Insured	4 Coverages - Section 1A
		Personal Accident - Permanent Total Disability (PTD) - Fixed Benefit equal to 100% of the Sum Insured towards permanent disability listed in the policy	4 Coverages - Section 1B
		Personal Accident - Permanent Partial Disability (PPD) - upto 100% of Cover Sum Insured, based on the type of Permanent Partial Disability listed in the policy	4 Coverages - Section 1C
		Personal Accident - Education Benefit for Dependent Children - Fixed benefit upto 25% of Accidental death or Permanent Total disability Subject to a maximum of Rs. 5 Lacs	4 Coverages - Section 1D
		Personal Accident - Medical Expenses Cover for Accident - Indemnification of medical expenses upto a maximum of SI	4 Coverages - Section 1E
		Personal Accident - Temporary Total Disablement - Fixed Benefit of 1% of opted SI max 50000 or 25% of Monthly income-per week	4 Coverages - Section 1F
		Personal Accident - EMI Protection Benefit - Indemnification of EMI, upto sum Insured	4 Coverages - Section 1G
		Personal Accident - Vehicle Loan Protection Benefit - Indemnification on balance vehicle loan upto the Sum insured	4 Coverages - Section 1H
		Personal Accident - Family Transportation Cover - Indemnification of transport expenses upto the maximum of SI	4 Coverages - Section 1I
		CRITICAL ILLNESS COVER: A-CANCER CARE BENEFIT: Provides for lump sum benefit on diagnosis/treatment of cancer as specified below, upto 150% of sum Insured at various stages: A. Cancer Therapy Benefit: B. Early Stage Cancer diagnosis Benefit: C. Major Stage Cancer Diagnosis Benefit: The benefits under this section extends to any type of cancer including, but not limited to the following: Breast Cancer, Fallopian Tube Cancer, Uterine/Cervical Cancer, Ovarian Cancer, Vaginal Cancer, Colorectal Cancer, Lung Cancer, Kidney Cancer	4 Coverages - Section 2 A
		CRITICAL ILLNESS -B) STANDARD BENEFIT : Provides for lump sum benefit equal to the sum insured in case of diagnosis of any of the 20 Critical illnesses listed and defined in the policy	4 Coverages - Section 2 B
		CRITICAL ILLNESS -C) EXTRA BENEFIT : Provides for lump sum benefit equal to the sum insured in case of diagnosis of any of the 39 Critical illnesses listed and defined in the policy Only one sub-section out of B and C can be offered	4 Coverages - Section 2 C
		<b>Survival Period</b> : Nil Survival period	4 Coverages - Section 2
		A. Health Indemnity Cover: i. In-Patient Hospitalisation ii. Pre Hospitalisation expenses upto 30 days prior to hospitalisation iii. Post Hospitalisation expenses upto 60 days from the date of discharge iv. AYUSH Expenses v. Day Care Procedures vi. Emergency Ambulance upto a maximum of Rs.2000/- per hospitalisation	4 Coverages - Section 3 A
		B. Maternity Expenses upto 2 deliveries including Stem Cell Storage Cover.	4 Coverages - Section 3 B

Medical Termination of Pregnancy Cover –Provides for Lump sum benefit equal to the Sum Insured if the Insured is admitted to the hospital for Medical Termination Pregnancy due to a) Ectopic Pregnancy b) Due to Accidental Injuries c) Any other Pregnancy Complications which in the opinion of the Medical Practitioner is life threatening	4 Coverages - Section 4
Genetic Testing cover for Mother and Child Provides for reimbursement of expenses for undergoing genetic tests by Insured, if the same is based on medical advice, for the purpose of diagnosis or confirmation or treatment of a disease, subject to a maximum of the sum Insured for the section. This cover is also applicable for the tests conducted on biological children of the Insured, if the same is required for diagnosis or confirmation or treatment of disease of the child, provided the child was born after commencement of the policy and during continuous renewal.	4 Coverages - Section 5
EMI benefit on Loss of Job – Provides for payment of EMI of the Insured's loan, subject to a maximum of 3 EMIs, not exceeding the sum insured specified in the policy schedule, if Insured becomes unemployed during the policy period due to the following reasons: “Termination or temporary suspension of the Insured from employment during the policy period imposed on her by the employer, in consequence of an accident sustained or illness contracted by the Insured while the policy is in force, subject to the insurance being in force continuously from the date of accident or date of diagnosis of the illness till the date of insured event”.	4 Coverages - Section 6
Helping Hands Cover In the event of accidental injury or illness to Insured during the policy period resulting in inpatient admission in hospital for treatment for a continuous period of 7 days, the expenses incurred towards engaging the following services shall be reimbursed: The amount payable shall be for a maximum period of 10 days and per day maximum expense of Rs 1000/- for each of the below covers	4 Coverages - Section 7
A. Temporary Domestic Help	4 Coverages - Section 7 A
B. Little Baby Caregiver Help	4 Coverages - Section 7 B
<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>	
The policy does not cover any losses caused directly due to the following	
<b>Exclusions</b>	
<b>Specific Exclusions applicable to Personal accident section</b>	
We will not be liable to make any payment under this Policy, for any claim directly attributable to, or based on, or arising out of, or connected with any of the following:	
1. Any Events/incidences that happened before the policy inception would not be covered. All events should fall under the policy duration	4 Coverages - Section 1, Exclusions 1
2. Any Pre-existing Condition(s) and complications arising out of or resulting therefrom	4 Coverages - Section 1, Exclusions 2
3. Through suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness,	4 Coverages - Section 1, Exclusions 3
4. Whilst engaging in Adventure Sports and/or hazardous activities	4 Coverages - Section 1, Exclusions 4
5. While under the influence of liquor or drugs, alcohol or other intoxicants, unless administered on the advice of a physician. For the purposes of this exclusion, the expression “drug” means any intoxicant other than alcohol, natural or synthetic, or any natural material or any salt, or preparation of such substance or material as may be notified by the Central Government under M V Act and includes a narcotic drug and psychotropic substance as defined in clause (xiv) and clause (xxiii) of section 2 of the Narcotic Drugs and Psychotropic Substances Act, 1985.	4 Coverages - Section 1, Exclusions 5
6. Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony, riot, crime, misdemeanour, civil commotion	4 Coverages - Section 1, Exclusions 6
7. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world,	4 Coverages - Section 1, Exclusions 7
8. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs,	4 Coverages - Section 1, Exclusions 8

9. Arising out of your participation in any police, naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic,	4 Coverages - Section 1, Exclusions 9
10. Consequential losses of any kind or actual or alleged legal liability	4 Coverages - Section 1, Exclusions 10
11. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines	4 Coverages - Section 1, Exclusions 11
12. Any claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date. However, this exclusion shall not apply if the Insured sustains Accidental Bodily Injury which directly and independently of all other causes results in accidental injury, insured under the policy.	4 Coverages - Section 1, Exclusions 12
13. No benefit would be paid under this policy, unless the nature and extent of injury is established medically with appropriate investigation reports and certified by the treating doctor	4 Coverages - Section 1, Exclusions 13
14. 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;	4 Coverages - Section 1, Exclusions 14
15. Dental care or Dental surgery except as occasioned by Accidental Injury	4 Coverages - Section 1, Exclusions 15
<b>Special exclusions applicable for Medical expenses cover for accident:</b>	
In addition to the above Exclusions listed for Personal Accident section, this sub-section shall not cover and no payment shall be made with respect to:	
1. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy.	4 Coverages - Section 1E, Exclusions 1
2. Any stay in Hospital for an Injury due to Accident without undertaking any treatment.	4 Coverages - Section 1E, Exclusions 2
3. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury.	4 Coverages - Section 1E, Exclusions 3
4. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self-medication or any treatment that is not scientifically recognized.	4 Coverages - Section 1E, Exclusions 4
5. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.	4 Coverages - Section 1E, Exclusions 5
6. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner	4 Coverages - Section 1E, Exclusions 6
7. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury.	4 Coverages - Section 1E, Exclusions 7
8. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils.	4 Coverages - Section 1E, Exclusions 8
9. Any other medical or surgical treatment except as may be necessary solely as a result of Injury.	4 Coverages - Section 1E, Exclusions 9
10. Any treatment taken outside India	4 Coverages - Section 1E, Exclusions 10
11. Whilst engaged in adventure sports	4 Coverages - Section 1E, Exclusions 11
12. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.	4 Coverages - Section 1E, Exclusions 12
13. Unproven Treatments Code – Excl16: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.	4 Coverages - Section 1E, Exclusions 13
<b>Specific Exclusions applicable to Critical Illness section</b>	
We shall not be liable to make any payment for any claim directly caused by, based on, arising out of	
1. Any Pre-Existing Disease	4 Coverages - Section 2, Exclusions 1
2. If the Insured does not submit a medical certificate from the Doctor evidencing diagnosis of Illness or Injury or occurrence of the medical event or the undergoing of the medical/surgical procedure.	4 Coverages - Section 2, Exclusions 2
3. Any Event, as stated in this Section, diagnosed before the commencement of the Policy Period.	4 Coverages - Section 2, Exclusions 3

Specific Exclusions applicable to Health Indemnity section	
<p>1. Investigation &amp; Evaluation-Code-Excl04:</p> <p>a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded</p> <p>b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded</p>	4 Coverages - Section 3, Exclusions 1
<p>2. Rest Cure, rehabilitation and respite care-code-Excl05: a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</p> <p>i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.</p> <p>ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.</p>	4 Coverages - Section 3, Exclusions 2
<p>3. Obesity/Weight Control: Code-Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:</p> <p>1) Surgery to be conducted is upon the advice of the Doctor</p> <p>2) The surgery/Procedure conducted should be supported by clinical protocols</p> <p>3) The member has to be 18 years of age or older and</p> <p>4) Body Mass Index (BMI);</p> <p>a) Greater than or equal to 40 or</p> <p>b) Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:</p> <p>i. Obesity-related cardiomyopathy</p> <p>ii. Coronary heart disease</p> <p>iii. Severe sleep Apnea</p> <p>iv. Uncontrolled Type2 Diabetes</p>	4 Coverages - Section 3, Exclusions 3
<p>4. Change-of-Gender treatments: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex. Code-Excl07</p>	4 Coverages - Section 3, Exclusions 4
<p>5. Cosmetic or plastic Surgery: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner. Code-Excl08</p>	4 Coverages - Section 3, Exclusions 5
<p>6. Hazardous or Adventure sports: Expenses related to any treatment, necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. Code-Excl09</p>	4 Coverages - Section 3, Exclusions 6
<p>7. Breach of law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. Code-Excl 10</p>	4 Coverages - Section 3, Exclusions 7
<p>8. Excluded Providers: Code-Excl11: Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses upto the stage of stabilization are payable but not the complete claim</p>	4 Coverages - Section 3, Exclusions 8
<p>9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Excl12</p>	4 Coverages - Section 3, Exclusions 9
<p>10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code-Excl13</p>	4 Coverages - Section 3, Exclusions 10
<p>11. Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure. Code-Excl14</p>	4 Coverages - Section 3, Exclusions 11

## Exclusions (What the policy does not cover)

12. Refractive Error: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries. Code-Excl15	4 Coverages - Section 3, Exclusions 12
13. Unproven Treatments: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. Code-Excl16	4 Coverages - Section 3, Exclusions 13
14. Sterility and Infertility: Code – Excl17 Expenses related to Sterility and infertility. This includes: (i) Any type of contraception, sterilization (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI (iii) Gestational Surrogacy (iv) Reversal of sterilization	4 Coverages - Section 3, Exclusions 14
15. Maternity: Code-Excl18: i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy; ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period	4 Coverages - Section 3, Exclusions 15
16. War or any act of war, invasion, acts of foreign enemies, hostilities whether war be declared or not, civil war, revolution, insurrection, mutiny, martial law.	4 Coverages - Section 3, Exclusions 16
17. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For purpose of this exclusion: a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death. b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.	4 Coverages - Section 3, Exclusions 17
18. Any expenses incurred on Domiciliary Hospitalisation and OPD treatment	4 Coverages - Section 3, Exclusions 18
19. Treatment taken outside the geographical limits of India.	4 Coverages - Section 3, Exclusions 19
20. Treatment other than Allopathy and AYUSH	4 Coverages - Section 3, Exclusions 20
<b>Specific Exclusions applicable to Medical Termination of Pregnancy Cover</b>	
We shall not be liable to make any payment for any claim directly caused by, based on, arising out of	
1. Medical Termination due to any pre-existing condition of the foetus diagnosed prior to the policy inception	4 Coverages - Section 4, Exclusions 1
2. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs unless administered on the advice of a physician or alcohol)	4 Coverages - Section 4, Exclusions 2
3. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction	4 Coverages - Section 4, Exclusions 3
4. Medical Expenses related to Hospitalization for Treatment of any illness/ disease /accident except what is specifically included under the Scope of cover above	4 Coverages - Section 4, Exclusions 4
5. Medical Expenses relating to any hospitalization primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations	4 Coverages - Section 4, Exclusions 5
6. Any fertility, sub fertility, Infertility, sterility, assisted conception operation or sterilization procedure	4 Coverages - Section 4, Exclusions 6
7. Weight management services and treatment related to weight reduction programs including treatment of obesity and treatment of complications directly arising due to Obesity	4 Coverages - Section 4, Exclusions 7

8. Any treatment arising from or traceable to pregnancy, child birth including caesarean section and/or any treatment related to pre and postnatal care and complications arising out of Pregnancy and Childbirth. However, this exclusion will not apply to medical Termination of Pregnancy due to accidental injuries, Ectopic Pregnancy proved by diagnostic means and any other Pregnancy complications certified to be life threatening by the attending medical practitioner.	4 Coverages - Section 4, Exclusions 8
9. Any treatment received outside India is not covered under this policy	4 Coverages - Section 4, Exclusions 9
<b>Specific Exclusions applicable for Genetic testing cover for mother and child</b>	
We shall not be liable to make any payment for any claim directly caused by, based	
1. Test conducted in relation to any Pre-existing disease or condition	4 Coverages - Section 5, Exclusions 1
2. Any fertility, sub fertility, Infertility, sterility, erectile dysfunction, impotence, assisted conception operation or sterilization procedure.	4 Coverages - Section 5, Exclusions 2
3. Any treatment received outside India is not covered under this policy	4 Coverages - Section 6, Exclusions 3
<b>Specific Exclusions applicable for EMI benefit on loss of Job</b>	
We will not pay for any unemployment event that arises because of, is caused by, or is attributable to:	
1. Termination, dismissal, temporary suspension or retrenchment from employment of the Insured Person being attributed to any dishonesty or fraud or poor performance on the part of the Insured Person or his/her wilful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured Person by employer	4 Coverages - Section 6, Exclusions 1
2. Unemployment which has occurred prior to the commencement of the policy period	4 Coverages - Section 6, Exclusions 2
3. Unemployment if it is attributed to any impending job losses due to restructuring, reorganisation, slowdown in Business, weak financial position of the Organization and or any other similar reasons which Insured was aware of at the Commencement of policy period	4 Coverages - Section 6, Exclusions 3
4. Unemployment which follows a period of casual, temporary or occasional or contract work or due to normal or seasonal occurrence which is a regular feature of the employment	4 Coverages - Section 6, Exclusions 4
5. Unemployment if it arises as a result of Termination of Service due to non-renewal of the contract of employment between Insured and her Employer on its expiry or such contract being terminated under a stipulation in that behalf contained therein	4 Coverages - Section 6, Exclusions 5
6. If Insured was/is self-employed either at the commencement date of the policy or during the policy period	4 Coverages - Section 6, Exclusions 6
7. Any unemployment from a job under which no salary or any remuneration is provided to the Insured Person	5 Coverages - Section 6, Exclusions 7
8. Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation.	5 Coverages - Section 6, Exclusions 8
9. Any unemployment due to resignation, voluntary superannuation, voluntary retirement if opted by the Insured on personal grounds or retirement at the age specified for retirement by the employer	6 Coverages - Section 6, Exclusions 9
10. Unemployment if it arises as a result of termination of service on the grounds of pre-existing ailment or disease	6 Coverages - Section 6, Exclusions 10
11. Unemployment arising from or attributable to Your pregnancy or childbirth and/ or any complications directly arising therefrom	7 Coverages - Section 6, Exclusions 11
12. Unemployment which results from deliberate self-inflicted Injury and/or consumption of alcohol and/or drug abuse	7 Coverages - Section 6, Exclusions 12
13. Any unemployment due to death of the Insured Person	8 Coverages - Section 6, Exclusions 13
14. Retrenchment and lay off	8 Coverages - Section 6, Exclusions 14
<b>Specific Exclusions applicable for Helping hands cover</b>	
We will not be liable to make any payment under this Policy, for any claim directly attributable to, or	
1. Any Events/incidences that happened before the policy inception would not be covered.	4 Coverages - Section 7, Exclusions 1
2. Any Pre-existing Condition(s) and complications arising out of or resulting therefrom	4 Coverages - Section 7, Exclusions 2
3. Through suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness	4 Coverages - Section 7, Exclusions 3
4. Whilst engaging in Adventure Sports and/or hazardous activities	4 Coverages - Section 7, Exclusions 4



5. While under the influence of liquor or drugs, alcohol or other intoxicants, unless administered on the advice of a physician. For the purposes of this exclusion, the expression "drug" means any intoxicant other than alcohol, natural or synthetic, or any natural material or any salt, or preparation of such substance or material as may be notified by the Central Government under M V Act and includes a narcotic drug and psychotropic substance as defined in clause (xiv) and clause (xxiii) of section 2 of the Narcotic Drugs and Psychotropic Substances Act, 1985	4 Coverages - Section 7, Exclusions 5
6. Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony, riot, crime, misdemeanour, civil commotion	4 Coverages - Section 7, Exclusions 6
7. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world,	4 Coverages - Section 7, Exclusions 7
8. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs	4 Coverages - Section 7, Exclusions 8
9. Arising out of your participation in any police, naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic,	4 Coverages - Section 7, Exclusions 9
10. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these,	4 Coverages - Section 7, Exclusions 10
11. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines	4 Coverages - Section 7, Exclusions 11
12. Any claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date. However, this exclusion shall not apply if the Insured sustains Accidental Bodily Injury which directly and independently of all other causes results in accidental injury, insured under the policy.	4 Coverages - Section 7, Exclusions 12
13. 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;	4 Coverages - Section 7, Exclusions 13
14. Dental care or Dental surgery except as occasioned by Accidental Injury	4 Coverages - Section 7, Exclusions 14
15. Expenses incurred by the Insured after the expiration date of the policy unless the date of commencement of hospitalisation falls within the policy period	4 Coverages - Section 7, Exclusions 15
<b>Exclusions applicable to all sections under the policy</b>	
1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.	5. General Exclusions applicable to all sections under the policy 5.1
2. Loss, destruction or damage directly caused by a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b. the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof	5. General Exclusions applicable to all sections under the policy 5.2

		<p>3. Terrorism Damage Exclusion Warranty: This Policy excludes loss, damage, cost or expense of whatsoever nature directly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization (s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense of whatsoever nature directly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.</p>	5. General Exclusions applicable to all sections under the policy 5.3
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>a. (Applicable to Health Indemnity Section) Initial Waiting Period:</b> 30 days for all illnesses (not applicable in case of continuous renewal or accidents)</p>	4 Coverage Section 3, waiting period 1.2
		<p><b>b. (Applicable to Health Indemnity Section) Specified surgeries/treatments/diseases</b> are covered after specific waiting period of 24 months</p> <p>i. Benign ENT disorders ii. Tonsillectomy iii. Adenoidectomy iv. Mastoidectomy v. Tympanoplasty vi. Hysterectomy vii. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps viii. Benign prostate hypertrophy ix. Cataract and age related eye ailments x. Gastric/Duodenal Ulcer xi. Gout and Rheumatism xii. Hernia of all types xiii. Hydrocele xiv. Non-infective Arthritis xv. Piles, Fissures and Fistula in anus xvi. Pilonidal sinus, Sinusitis and related disorders xvii. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident xviii. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy xix. Varicose Veins and Varicose ulcers xx. Internal Congenital Anomalies</p>	4 Coverage Section 3, waiting period 1.3
		<p><b>c. (Applicable to Health Indemnity Section) Specified surgeries/treatments/diseases</b> are covered after specific waiting period of 36 months</p> <p>1. Treatment for joint replacement unless arising from accident 2. Age-related Osteoarthritis and Osteoporosis</p>	
		<p><b>d. (Applicable to Health Indemnity Section) Pre-Existing Diseases</b> will be covered after a waiting period of forty eight (36) months of continuous coverage</p>	4 Coverage Section 3, waiting period 1.1
		<p><b>e. Critical Illness</b> is subject to a waiting period of 90 days from the date of commencement of policy period</p>	4 Coverage Section 2 waiting period
		<p><b>f. Maternity Expenses</b> is subject to a waiting period of 24 months from the date of commencement of this policy</p>	4 Coverage Section 3B waiting period
		<p><b>g. EMI Benefit due to loss of Job</b> is subject to a waiting period of 90 days from the date of commencement of policy period, except if the unemployment was caused due to an accident occurring after the policy commencement</p>	4 Coverage Section 6
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	



	<p>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))</p>	Not Applicable	
	iv. Any other limit (as applicable)	Not Applicable	
9	Claims/ Claim Procedure	<b>Claim Intimation process</b>	
		Personal Accident section - Within 30 days from the date of the accident	4 Coverages - Section 1
		Critical Illness section - Within 15 days of first diagnosis of the disease	4 Coverages - Section 2
		Medical Termination of Pregnancy cover section - Within 48 hours of admission to the hospital	4 Coverages - Section 4
		Genetic testing cover for Mother and Child section - Within 48 hours of admission to the hospital	4 Coverages - Section 5
		EMI benefit on Loss of Job section - Within 7 days of Unemployment	4 Coverages - Section 6
		Helping hands cover section - Within 48 hours of admission to the hospital	4 Coverages - Section 7
		<b>Claim Documentation process</b>	
		The documents have to be submitted within 30 days from the date of discharge from the Hospital	
		Health Indemnity Section:	
		<p>• <b>For Cashless Service:</b> Insured can view or download the updated Hospital Network from the Company's website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a></p> <p>• <b>For Reimbursement of Claim:</b> Advance claim intimation of at least 48 hours is required for planned hospitalisation and intimation within 24 hours for emergency hospitalisation. This would help us to pre-process your claim for a smooth experience. Claim Documents as listed in the Policy Terms have to be submitted at the earliest possible opportunity not exceeding 30 days from date of discharge.</p>	4 Coverages - Section 3
		Turn Around Time (TAT) for claims settlement: 30 days from the receipt of last necessary document	
		TAT for Pre-authorisation of cashless facility for initial approval - 60 minutes	
		TAT for cashless final bill authorisation / enhancements - 180 minutes	
		<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	
		<b>Helpline Number:</b> For any assistance on claims, please contact us at our toll free number: 1800-208-9100	
		<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. However, in case of life-threatening situations or following an accident, expenses incurred for the treatment up to the stage of stabilization are payable but not the complete claim.	
		<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:customer@cholams.murugappa.com">customer@cholams.murugappa.com</a> or call us at 1800-208-9100	
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:customer@cholams.murugappa.com">customer@cholams.murugappa.com</a>	7 Resolving issues

11	Grievances / Complaints	<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>	7 Resolving issues
12	Things to remember	<p><b>Free Look Period:</b> : Insured will have a free look period of 30 days from the date of receipt of this policy to review the terms and conditions of the policy and to return the same if not acceptable. Please write to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> for cancellation of the policy during free look period</p>	6 General Terms and conditions 3
		<p><b>Policy renewal:</b> - The health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to Moratorium clause of the policy</p>	6 General Terms and conditions 10
		<p><b>Automatic Termination:</b> The cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Section 1 A Death or Section 1 B Permanent Total Disability</p>	6 General Terms and conditions 23
		<p><b>Migration and Portability: Not Applicable</b></p>	
		<p><b>Change in Sum Insured:</b> Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. The insured may also avail an optional cover or opt out of the optional cover at the time of renewal.</p> <p>If you decide to increase the sum insured or opt for an optional cover or opt out of the optional cover at the time of renewal, the same shall be subject to written application and our acceptance.</p> <p>Addition of section 1G- EMI Protection Benefit, 1H- Vehicle loan Protection Benefit and Section 6- EMI Benefit due to loss of Job, during the policy period is allowed, subject to payment of premium on short period basis for the period of cover</p>	6 General Terms and conditions 22
		<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>	6 General Terms and conditions 4

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:customerare@cholams.murugappa.com">customerare@cholams.murugappa.com</a> to intimate any change to the material information affecting the policy.</p>	
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