

## 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	Chola Vector Borne Disease Insurance (Group)	
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)	<b>Policy Coverage</b> Lumpsum Benefit on diagnosis and treatment of the listed Vector Borne diseases: Malaria, Dengue, Lymphatic Filariasis, Lala-azar, Japanese Encephalitis, Chikungunya, Zika Virus <b>Optional Covers</b> Restoration benefit Special Condition: On payment of 100% of the Sum Insured for any of the conditions listed above, the policy <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>	3 Policy coverage 7 Optional covers 1 3 Policy Coverage
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 treatment taken for any disease other than the conditions listed in policy coverage. 2. Any condition with respect to the covered benefits, for which the insured was diagnosed, and/or received medical advice/treatment within the waiting period 3. Admission to hospital for less than 24 hours 4. Diagnosis and treatment outside India. However, this exclusion shall not be applicable in the following countries: Canada, Dubai, Hong Kong, Japan, Malaysia, New Zealand, Singapore, Switzerland, USA, and countries of the European Union 5. Any treatment taken on OPD basis 6. Hospitalisation primarily for any purpose which in routine could have been carried out on an OPD basis and which is not followed by an active treatment or intervention during the period of Hospitalisation 7. Treatment in any hospital or any other provider network that We blacklisted as listed in our website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> . However, this exclusion will not apply in case of emergency Hospitalisation, subject to verification of claim. 8. Any treatment other than Allopathy <b>Specific Exclusions for Malaria</b> Any Treatment other than for malaria and its complications Hospitalisation less than 24 hours Any claim of malaria fever during the waiting period <b>Specific Exclusion for Dengue</b> Any Treatment other than for Dengue (as defined above) Hospitalisation less than 24 hours Any claim of Dengue fever during the waiting period <b>Specific Exclusions for Lymphatic Filariasis</b> Any Treatment other than for Lymphatic Filariasis and its complications (as defined above) Hospitalisation less than 24 hours Any claim of Lymphatic Filariasis during the waiting period <b>Specific Exclusions for Kala-azar</b> Any Treatment other than for Kala Azar (as stated above) Hospitalisation less than 24 hours Any claim of Kala Azar during the waiting period <b>Specific Exclusions for Japanese Encephalitis</b> Any treatment other than for Japanese Encephalitis (as stated above) Hospitalisation less than 24 hours Any claim of Japanese Encephalitis fever during the waiting period <b>Specific Exclusions for Chikungunya</b> Any Treatment other than for Chikungunya Hospitalisation less than 24 hours Any claim of Chikungunya during the waiting period <b>Specific Exclusions for Zika Virus</b> Any treatment other than for Zika virus (as stated above) Hospitalisation less than 24 hours Any claim of Zika virus during the waiting period	4.B.1 4.B.2 4.B.3 4.B.4 4.B.5 4.B.6 4.B.7 4.B.8 3 Policy coverage 1 3 Policy coverage 2 3 Policy coverage 3 3 Policy coverage 4 3 Policy coverage 5 3 Policy coverage 6 3 Policy coverage 7
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> The Company shall not be liable for any claim arising for listed conditions diagnosed within 15 days from the first policy commencement date with Us	4.A
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	
	<p><b>Claims / Claims Procedure</b></p>	<p>• <b>For Cashless Service:</b> Not Applicable  • <b>For Reimbursement of Claim:</b>  <b>Claims Notification:</b> 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).  <b>Claim Documentation:</b> 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  <b>Turn Around Time (TAT) for claims settlement:</b> 30 days from the date of receipt of last necessary document  <b>TAT for Pre-authorisation of cashless facility -</b> Not Applicable  <b>TAT for cashless final bill authorisation -</b> Not Applicable  <b>Network Hospital details:</b> Not Applicable  <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 www.cholainsurance.com or Chola MS app for latest list of excluded hospitals, as we will not consider / pay any claim from these hospitals.  <b>Downloading/getting claim form:</b> 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>	12. General Condition
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 customercare@cholams.murugappa.com	Section 6-Grievances Redressal Mechanism
11	<b>Grievances / Complaints</b>	<p>Procedure of Grievance Redressal  .Please write to customercare@cholams.murugappa.com to registryour complaint.  .In Case of Senior Citizen please write to seniorcitizensupport@cholams.murugappa.com or call our Toll free @ 1800 208 9100 ( for Health products )  .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.  .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  .In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer  Nodalescalation@cholams.murugappa.com (Quoting the previous Service request number)  .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)  .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
		<b>Free Look Cancellation:</b> Not Applicable	
		<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.  <b>Automatic Termination:-</b>This policy shall terminate immediately on the earlier of the following events irrespective of the expiry date mentioned in the Policy schedule/Certificate  • Upon the demise of the covered person, in which case the Company will refund premium calculated on pro-rata basis for the unexpired period subject there being no claim under the policy.  • Upon payment of maximum allowable number of claims. However this will not affect the renewal for the subsequent period.</p>	16. General Conditions / 24. General Condition
12	<b>Things to remember</b>	<p><b>Migration:</b> Not Applicable  <b>Portability -</b> Not Applicable</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. 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	19. General Conditions
		<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	26. General Conditions
13	<b>Your Obligations</b>	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.	