

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd 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; website: 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	FLEXI HEALTH			
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 or Floater Sum Insured - Where all members under the policy have a single sum insured limit which may be utilised by any or all members.	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)	Medical Expenses for Inpatient Hospitalisation of more than 24 hours	4 Policy Coverage 4.1.1		
		Related medical expenses incurred 30 days prior to date of admission	4 Policy Coverage 4.1.2		
		Related medical expenses incurred 60 days from date of discharge	4 Policy Coverage 4.1.3		
		Day care procedures requiring hospitalisation for less than 24 hours	4 Policy Coverage 4.1.4		
		AYUSH Coverage Expenses	4 Policy Coverage 4.1.5		
		Domiciliary Hospitalisation	4 Policy Coverage 4.1.6		
		Organ Donor Hospitalisation Expenses	4 Policy Coverage 4.1.7		
		Emergency Ambulance Expenses - up to 1% of SI subject to a maximum of Rs.2,000/- per hospitalisation	4 Policy Coverage 4.1.8		
		New born Baby Cover - Coverage from Day one provided mother is covered under the policy for 12 continuous months	4 Policy Coverage 4.1.9		
		Additional Covers			
		Sum Insured Restoration for unrelated claims (Applicable for SI Rs.3 lakhs & above): - Sum Insured Restoration up to 100% for unrelated claims in the event of exhaustion or insufficient Sum Insured & Cumulative Bonus. This benefit will not be applicable for claims due to Road Traffic Accidents	4 Policy Coverage 4.2.1		
		Recharge Benefit for related claims (Applicable for SI Rs.3 lakhs & above) - Additional Indemnity up to defined limits for related claims. (Hospitalisation for which claims have already been admitted under the policy). This benefit will not be applicable for claims due to Road Traffic Accidents.	4 Policy Coverage 4.2.2		
		Additional Sum Insured for claims due to Road Traffic Accident (RTA) (Applicable for SI Rs.3 lakhs & above)	4 Policy Coverage 4.2.3		
		Daily Care Benefit - Daily Benefit of Rs.500/- per day towards accompanying person expenses up to a maximum of 10 days per policy period subject to an admissible claim under basic cover	4 Policy Coverage 4.2.4		
Compassionate Travel - Reimbursement of travel expenses up to a maximum of Rs.5000/- per policy year (per annum in case of multi-year tenure) by air incurred to visit the hospitalised insured by an immediate family member for a life-threatening emergency medical condition subject to an admissible claim under basic cover	4 Policy Coverage 4.2.5				
Repatriation of Mortal Remains - Up to Rs.3,000/- subject to an admissible claim under the policy under basic cover	4 Policy Coverage 4.2.6				
Medical Second Opinion - Reimbursement of the cost of obtaining Specialist Medical Opinion up to a maximum of Rs.25,000/- subject to an admissible claim under basic cover	4 Policy Coverage 4.2.7				
		The policy does not cover any losses caused directly due to the following			
		GENERAL EXCLUSIONS			
		1. Investigation & Evaluation-Code-Excl04: a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded	5.b.1		
		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: 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. ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.	5.b.2		
		3. Obesity/Weight Control: Code-Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions: 1) Surgery to be conducted is upon the advice of the Doctor 2) The surgery/Procedure conducted should be supported by clinical protocols 3) The member has to be 18 years of age or older and 4) Body Mass Index (BMI); a) Greater than or equal to 40 or 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: i. Obesity-related cardiomyopathy ii. Coronary heart disease iii. Severe sleep Apnea iv. Uncontrolled Type2 Diabetes	5.b.3		

6

Exclusions (What the policy does not cover)

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	5.b.4
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	5.b.5
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	5.b.6
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	5.b.7
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	5.b.8
9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Excl12	5.b.9
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	5.b.10
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	5.b.11
12. Refractive Error: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries. Code-Excl15	5.b.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	5.b.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	5.b.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	5.b.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.	5.b.16
17. intentional self-injury or attempted suicide whether sane or insane.	5.b.17
18. All expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.	5.b.18
19. Any travel or transportation costs or expenses excluding ambulance charges.	5.b.19
20. Circumcisions (unless necessitated by illness or injury and forming part of treatment).	5.b.20
21. Vaccination or inoculation unless forming a part of post-animal bite treatment.	5.b.21
22. Sexually transmitted disease or illness	5.b.22
23. Durable medical equipment (including but not limited to wheelchairs, crutches, artificial limbs and the like), (namely that equipment used externally from the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose; is generally not useful in the absence of a Illness or Injury and is usable outside of a Hospital) unless required for the treatment of Illness or Accidental Bodily Injury	5.b.23
24. Any external congenital diseases, defects or anomalies	5.b.24
25. Expenses incurred for any dental treatment or surgery of a corrective, cosmetic or aesthetic nature unless it requires hospitalisation and is carried out under general anaesthesia and is necessitated by Illness or Accidental Bodily Injury	5.b.25

		26. Any expenses incurred towards hearing aids, eyeglasses or contact lenses	5.b.26
		27. Independent personal comfort and convenience items or services which are non-medical in nature and are charged separately unless they form part of the room rent	5.b.27
		28. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who shares the same residence as an Insured Person or who is a member of the Insured Person's family like spouse, daughter, son, father, mother, father in law, mother in law & siblings.	5.b.28
		29. Treatment other than Allopathy and AYUSH	5.b.29
		30. Non-medical Expenses incurred during Hospitalisation. The list of such Non medical Expenses is placed at Annexure I.	5.b.30
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: 30 days for all illnesses (not applicable in case of continuous renewal or accidents)	5.a.iii
		Specific Waiting Periods (Not applicable for claims arising due to an accident): 24 months for the diseases/procedures listed below: a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of first 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident. b) In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase. c) If any of the specified disease/procedure falls under the waiting period specified for Pre-existing diseases, then the longer of the two waiting periods shall apply d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion. e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage. f) List of specific diseases/procedures are as below: a. Congenital Internal Anomaly, b. Treatment of diseases on ears/tonsils/adenoids/paranasal sinuses/Deviated Nasal Septum, c. Cataract, d. Benign Prostatic Hypertrophy, e. Myomectomy, Hysterectomy unless because of malignancy, f. All types of Hernia, g. Hydrocele, h. Varicose Veins and Varicose Ulcers, i. Rheumatism and arthritis of any kind, j. Stones in the Urinary and Biliary Systems k. Any type of benign Cyst/Nodules/Polyps/Tumours/Breast Lumps unless malignant, l. Intervertebral Disc Prolapse, and Degenerative Disc/vertebral Disorders m. Dilatation and curettage (D&C) n. Joint replacement Surgery unless because of accident o. ENT disorders & Surgery p. Spondylosis/Spondylitis and other Degenerative Disc Disorders q. Ligament, Tendon and Meniscal tear	5.a.ii
		Pre-existing Diseases: Covered after 36 consecutive months under the policy	5.a.i
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:	
		Room charges beyond Rs.2000/- for Sum Insured of Rs.50,000/-, Rs.1 lakh, Rs.2 lakhs	Policy Coverage 4.1.1
	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	<ul style="list-style-type: none"> • For Cashless Service: Insured can view or download the updated Hospital Network from the Company's website www.cholainsurance.com • For Reimbursement of Claim: 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. 	6. General Conditions 26
		Turn Around Time (TAT) for claims settlement: 30 days from the date of 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	
		Network Hospital details: Download the updated Network Hospitals from www.cholainsurance.com or Chola MS App	

		<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. 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.</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>	
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 7-Grievances Redressal Mechanism
11	Grievances / Complaints	<p>Procedure of Grievance Redressal</p> <ul style="list-style-type: none"> • Please write to customercare@cholams.murugappa.com to register your 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 https://www.cioins.co.in/Ombudsman to get details on Insurance Ombudsman Offices. 	Section 7-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.	6. General Conditions 10
		Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer	
		In case the insured wish to migrate to another policy with the same insurer, he/she has to apply for migration atleast 30 days before the policy renewal date	6. General Conditions 8 and 9
		In case the insured wish to port out of the policy, without break in insurance, he/she has to get in touch with the other insurance company at least 45 days before, but not earlier than 60 days from the policy renewal date to initiate the necessary porting formalities	
		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. The coverage for the increased sum insured shall be as if a new policy is issued for the additional sum insured. The additional Sum Insured will be available subject to 30 days, 2 years and 3 years waiting periods as per waiting periods 5.a.ii and 5.a.iii above	6. General Conditions 30
13	Your Obligations	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	6. General Conditions 12
		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.	