



STAY FLEXI! STAY HEALTHY!



Up to
10% discount
available for
single premium
payment for
long term
policies!



**Recharge
Benefit for
Related Claim**



**Cashless Hospitalization
Across 11000+ Network
Hospitals in India**



**100%
Restoration of
Unrelated Claim**

Life is all about flexibility!

We are proud to bring you Flexihealth, a health insurance that moulds itself around your life. Now, you can personalise your policy and premium plans. You can pick alternate treatments besides allopathy. Our hassle-free claim benefits include home treatments too. We offer lifetime renewals and so much more!

Stay flexi. Stay healthy!

Key Product Features

- Flexible sum insured options: ₹5/ 7.5/ 10/ 15/ 20/ 25 lakhs
- Rates based on location of the member
- Age based premium
- **Restore Benefit** - Sum Insured Restoration up to 100% for unrelated claims in the event of exhaustion of Sum Insured & Bonus
- **Recharge Benefit** - Additional protection up to defined limits for related claims
- **Additional Sum Insured** for claims due to **Road Traffic Accident**
- **Daily Care Benefit** - Daily Benefit of ₹500 per day towards accompanying person expenses
- Waiting period of only 36 months for pre-existing conditions/ disease
- Tax exemption under 'Section 80D' of the Income Tax Act[@]
- No third party administrator, direct claim settlement
- Lifelong renewability

Policy Term

- 1 / 2 / 3 Years

Pre-Policy Health Check-up

- Applicable for those above 50 years of age

Entry Age

- Adult - 18 to 65 years
- Children - 03 months to 26 years

Coverage Options

Individual Cover

- The policy holder can avail cover for all family members (Self, spouse, children, dependent parents, dependent parents-in law and dependent siblings) on Individual sum insured basis
- Each person covered will have an independent sum insured limit within the same policy

Family Floater Cover

- Self, spouse and children up to a maximum of 6 members can be covered on family floater basis.

Product Benefits

Basic Covers

Inpatient Hospitalisation Expenses	• Covered	AYUSH Coverage	• Covered
Pre-Hospitalisation Expenses	• Up to 30 days	Domiciliary Hospitalisation Cover	• Covered
Post-Hospitalisation Expenses	• Up to 60 days	Organ Donor Hospitalisation Expenses	• Covered
Day Care Procedures	• 539+ daycare covered	[@] (Tax benefits are subject to change as per applicable laws from time to time)	

Product Benefits

Basic Covers

Emergency Ambulance Expenses	Up to 1% of SI subject to a maximum of ₹2,000 per hospitalisation
New born Baby Cover	Coverage from day one subject to the mother being covered under the policy for a period of 12 months continuously without break

Additional Covers (over and above the basic sum insured)

Sum Insured Restoration For Unrelated Claims	<ul style="list-style-type: none"> 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
Recharge Benefit For Related Claims	<ul style="list-style-type: none"> 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
Additional Sum Insured For Claims Due To Road Traffic Accident (RTA)	<ul style="list-style-type: none"> Up to 25% of SI subject to a maximum of ₹3 lakhs once during the policy period Restoration and Recharge Benefit will not be applicable for claims due to road traffic accidents
Daily Care Benefit	<ul style="list-style-type: none"> Daily benefit of ₹500 per day towards accompanying person's expenses up to a maximum of 10 days per policy period
Compassionate Travel	<ul style="list-style-type: none"> Reimbursement of travel expenses up to ₹5000 by air incurred to visit the hospitalized insured by an immediate family member for a life threatening emergency medical condition
Repatriation of Mortal Remains	<ul style="list-style-type: none"> Up to ₹3,000 subject to an admissible claim under the policy
Medical Second Opinion	<ul style="list-style-type: none"> Reimbursement of cost of obtaining specialist medical opinion up to a maximum of ₹25,000

Sublimits/Co-Payments

Co-payment	<ul style="list-style-type: none"> A Co-payment of 20% shall be applied on each and every admissible claim in case of treatment taken in a hospital from Tier 1 location and the premium has been paid for Tier 2 location
Room Rent limits	<ul style="list-style-type: none"> No room rent limits

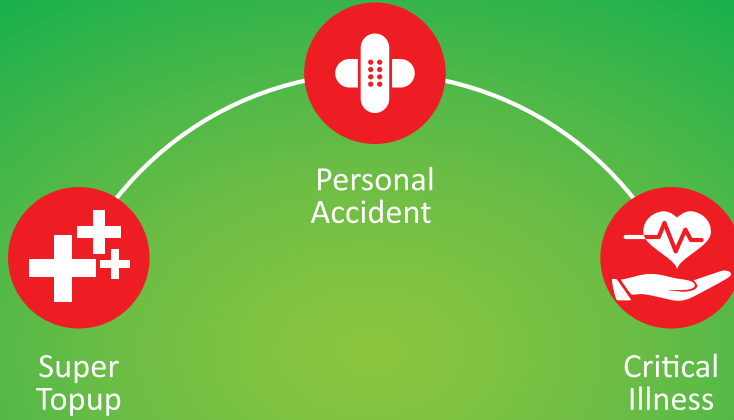
Waiting Periods

30-Day Waiting Period	Applicable
2 Year Waiting Period For Listed Illness	Applicable
Pre-Existing Disease	36 Months

Renewal Benefits

Cumulative Bonus	10% every claim free year up to a maximum of 50%
Reduction in Cumulative Bonus	10%
Health Check-up	Once in two claim-free years up to defined limits

With you when you need us most



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1800 208 9100 or SMS "CHOLA FLEXI" to 56677*

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*SMS charges as applicable

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Terms and Conditions apply.

Prohibition of rebates 41. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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