

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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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   | 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<br>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            |
|   |  | 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/-  | 4 Policy Coverage 4.1.8   |
|   |  | New born Baby Cover - Coverage from Day one provided mother is covered under the  | 4 Policy Coverage 4.1.9   |
|   |  | Additional Covers   |                           |
|   |  | Sum Insured Restoration for unrelated claims (Applicable for SI Rs.3 lakhs & above): -<br>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 subejct to an admissibel claim 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   |
| Medical Second Opinion - Add On Cover - In the event of any Insured Person, being diagnosed with any Medical Condition during the Policy Year, he or she can obtain the Medical Opinion from the World’s Leading Medical Centres (WLMC) tied up with our Service Provider | 9. Medical second Opinion -Add On Cover  |   |                           |
| Flexi OP Care - Add On Cover - Out-Patient coverage for Consultation, Diagnostics, Pharmacy and other value added and Wellness features on Cashless basis   | 10. Flexi OP Care-Add On Cover   |   |                           |
| Home Care Treatment (Retail) Add-on Cover - Reimburse reasonable and customary charges towards homecare treatment of the listed medical condition   | 11. Home Care Treatment (Retail) Add On Cover  |   |                           |
|   | 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   |   |                           |
|   | The policy does not cover any losses caused directly due to the following  |   |                           |
|   | GENERAL EXCLUSIONS   |   |                           |
|   | 1. Investigation & Evaluation-Code-Excl04:<br>a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded<br>b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded |   |                           |
|   | 6. General Exclusions 6.1  |   |                           |

**Exclusions (What the policy does not cover)**

|   |                             |
|---|-----------------------------|
| <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>  | 6. General Exclusions 6.2   |
| <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> | 6. General Exclusions 6.3   |
| <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>  | 6. General Exclusions 6.4   |
| <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>  | 6. General Exclusions 6.A.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>  | 6. General Exclusions 6.6   |
| <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>   | 6. General Exclusions 6.7   |
| <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>  | 6. General Exclusions 6.8   |
| <p>9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Excl12</p>   | 6. General Exclusions 6.9   |
| <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>   | 6. General Exclusions 6.10  |
| <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>  | 6. General Exclusions 6.11  |
| <p>12. Refractive Error: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries. Code-Excl15</p>   | 6. General Exclusions 6.12  |
| <p>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</p>   | 6. General Exclusions 6.13  |
| <p>14. Sterility and Infertility: Code – Excl17 Expenses related to Sterility and infertility. This includes:</p> <p>(i) Any type of contraception, sterilization</p> <p>(ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</p> <p>(iii) Gestational Surrogacy</p> <p>(iv)Reversal of sterilization</p>   | 6. General Exclusions 6.14  |

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|   |  | 15. Maternity: Code-Excl18:<br>i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy;<br>ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period   | 6. General Exclusions 6.15 |
|   |  | 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.   | 6. General Exclusions 6.16 |
|   |  | 17. intentional self-injury or attempted suicide whether sane or insane.  | 6. General Exclusions 6.17 |
|   |  | 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.  | 6. General Exclusions 6.18 |
|   |  | 19. Any travel or transportation costs or expenses excluding ambulance charges.   | 6. General Exclusions 6.19 |
|   |  | 20. Circumcisions (unless necessitated by illness or injury and forming part of treatment).   | 6. General Exclusions 6.20 |
|   |  | 21. Vaccination or inoculation unless forming a part of post-animal bite treatment.   | 6. General Exclusions 6.21 |
|   |  | 22. Sexually transmitted disease or illness   | 6. General Exclusions 6.22 |
|   |  | 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   | 6. General Exclusions 6.23 |
|   |  | 24. Any external congenital diseases, defects or anomalies  | 6. General Exclusions 6.24 |
|   |  | 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  | 6. General Exclusions 6.25 |
|   |  | 26. Any expenses incurred towards hearing aids, eyeglasses or contact lenses  | 6. General Exclusions 6.26 |
|   |  | 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  | 6. General Exclusions 6.27 |
|   |  | 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.  | 6. General Exclusions 6.28 |
|   |  | 29. Treatment other than Allopathy and AYUSH  | 6. General Exclusions 6.29 |
|   |  | 30. Claims arising out of the treatment/operation undertaken to cure impotence or to improve potency  | 6. General Exclusions 6.30 |
|   |  | 31. Non-medical Expenses incurred during Hospitalisation. The list of such Non medical Expenses is placed at Annexure1.   | 6. General Exclusions 6.31 |
| 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> 30 days for all illnesses (not applicable in case of continuous renewal or accidents)  | 5. Waiting Periods iii     |
|   |  | <b>Specific Waiting Periods (Not applicable for claims arising due to an accident): 24 months for the diseases/procedures listed below:</b> 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.<br>b) In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.<br>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<br>d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.<br>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.<br>f) List of specific diseases/procedures are as below<br>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 r. Genetic Disorders | 5. Waiting Period ii       |

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|----|---|---|---|
|    |   | <b>Pre-existing Diseases:</b> Covered after 36 consecutive months under the policy  | 5. Waiting Period i                               |
|    | <b>Financial limits of coverage</b>   | The policy will pay only up to the limits specified hereunder for the following diseases/procedures:  |   |
|    | <b>i. Sublimit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</b>  | 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                             |
| 8  | <b>ii. Co-Payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)</b>   | A Co-payment of 20% shall be applied on each and every admissible claim, in case of treatment taken in a hospital from Tier1 location and the premium has been paid for Tier 2 Location   | 3. Schedule of Benefits, 4. Policy Coverage 4.2.8 |
|    | <b>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))</b> | Not Applicable  |   |
|    | <b>iv. Any other limit (as applicable)</b>  | Not Applicable  |   |
|    | <b>Claims / Claims Procedure</b>  | <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> <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 for initial approval - 60 minutes</p> <p>TAT for cashless final bill authorisation / enhancements - 180 minutes</p> <p><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</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. 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><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. General Conditions 26                          |
| 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 <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a>   | Section 8-Grievances Redressal Mechanism          |
| 11 | <b>Grievances / Complaints</b>  | <p>Procedure of Grievance Redressal</p> <p>.Please write to <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> to register your 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 -</p> <p><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 8-Grievances Redressal Mechanism          |

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| 12 | <b>Things to remember</b> | <b>Free Look Cancellation:</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   | 7. General Conditions<br>3     |
|    |                           | <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   | 7. General Conditions<br>10    |
|    |                           | <b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer   | 7. General Conditions<br>13,14 |
|    |                           | 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   |                                |
|    |                           | 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  |                                |
|    |                           | <b>Change in Sum Insured:</b> Sum Insured can be changed (increased) only at the time of renewal, subject to reported claim status and health condition of the insured. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.  | 7. General Conditions<br>30    |
| 13 | <b>Your Obligations</b>   | <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 | 7. General Conditions<br>4     |
|    |                           | 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.<br>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.  |                                |