

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

**Chola Accident Protection**

CHOPAIP21418V022021

Prospectus

Suitability

- a) The policy covers persons in the age group of 6 months to 69 years. (Persons above the age of 69 years can be covered at the discretion of the company on merits)
- b) The policy will be issued for a 1 year period
- c) This policy can be issued to individual and/or family

Salient Features & Benefits**Covers Offered:**

Payout will be effective for any of the following condition:

- Death by accident (100% of Sum Insured)
- Loss of two limbs or two eyes or one limb and one eye (100% of Sum Insured)
- Complete loss of hearing and Speech (100% of Sum Insured)
- Loss of hearing or speech or sense of taste or smell
- Loss of finger or hand or toes or foot
- Fracture due to an accident.
- Reimbursement of expenses towards transportation of the Family Member to the location of Insured.

Additional Benefits:

- Weekly Compensation to compensate loss of pay due to a disability caused by accident.
- Expenses incurred towards Modification of Residences/Vehicle incase of Permanent total disability.
- Repatriation of mortal remains from the accident site to hospital, residence or cremation ground.
- Cost of Cremation Ceremony to perform cremation.

Optional Cover:

- Hospital Daily Cash provides a Daily allowance for accidental hospitalisation.

Cumulative Bonus

- The basic sum insured for Accidental Death, Permanent Total Disability and Permanent Partial Disability will be increased by 5% on renewals upto a maximum of 3 years period, provided there is no claim under the policy. In case of claim, the cumulative bonus for the subsequent year shall become NIL.

Family Cover:

- Spouse and at most two children can be covered for Accidental Death, Permanent Total Disability and Permanent Partial Disability.
- Fee for Private tuition provides compensation towards not being able to attend school/college due to accident.

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- Hospital Daily cash Floater option for the entire family i.e. the benefit amount is available to the entire family where family members can claim individually or jointly upto the benefit limit.

Sum Insured would Range from: Rs. 5.00 Lakhs to Rs. 3.00 crores

Requirement

- Completed proposal form
- Income support declaration or Proof of income

Special Conditions (applicable to Accidental Death, Permanent Total Disability and Permanent Partial Disability covers):

1. If the accident impairs a number of physical functions, the degree of disablement given in the Table of Benefits will be added together, but liability in any case shall not exceed 100% of the Accidental Death Sum Insured.
2. In the event of an accident to the Aircraft in which the Insured Person is traveling as a fare paying passenger and the body of the Insured Person cannot be located within 365 days from the date of such accident, then We shall pay 100% of the Sum Insured for Death Cover towards loss of life.
3. In the event of Permanent Total Disablement or Permanent Partial Disablement, Insured Person will be under obligation:
 - a) To have himself/herself examined by doctors appointed by Us and We will pay the costs involved thereof.
 - b) To authorize doctors providing treatments or giving expert opinion and any other authority to supply us any information that may be required. If the obligations are not met with, We may be relieved of our liability to pay.
4. The policy will remain live till 100% of the Sum Insured under any one of the Coverage 2.1 or 2.2 is exhausted.
5. Compensation for any other disability arising out of accident to the insured individual/member and not specified above will be decided as assessed by the attending doctor of the Insured and validated on the advise of the Company's panel of medical practitioner

Exclusions (specific to Accident Weekly Benefit)

In addition to the exclusions listed under 4 of the policy, this form shall not cover and no payment shall be made with respect to:

- 1) 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;
- 2) Treatment of hernia resulting from any bodily injury.
- 3) pregnancy and resulting childbirth, miscarriage or diseases of the female organs of reproduction.

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Exclusions (specific to Broken Bones Cover)

In addition to the Exclusions listed below, this policy shall not cover and no payment shall be made with respect to

1. Loss caused directly, wholly or partly by the Insured Person suffering from sickness of disease not resulting in bodily injury;
2. Any fracture resulting from Osteoporosis or a malignant disease where this condition has diagnosed prior to the fracture occurring;
3. While the Insured Person is engaging in any form of aerial flight other than as a passenger;
4. While the Insured Person is participating or training for any sport as a professional.

EXCLUSIONS

This policy does not provide benefit for any death, disability, expense or loss incurred in result of any injury attributable directly to the following:

1. intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane;
2. Injury or Disease directly caused by or contributed by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
3. Injury or Disease directly caused by or contributed by the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;
4. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kings, princes, and people of whatsoever nation condition or quality, , terrorism
5. The Insured Person's participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy with foreign or domestic;
6. loss sustained or contracted in consequence of the Insured being under the influence of alcohol or drugs unless administered on the advice of a physician;
7. any loss of which a contributing cause was the Insured's actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest;
8. any loss sustained whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying otherwise) in any duly licensed standard type of aircraft anywhere in the world;
9. any loss sustained while the Insured is participating in contests of speed using a motorized vehicle or bicycle and/or hunting and/or skiing and/or skydiving and/or gliding and/or mountaineering and/or winter sports;
10. any loss resulting directly from or, contributed or aggravated or prolonged by childbirth or from pregnancy.
11. 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;

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Rating Schedule

The price of an Individual Health insurance policy varies depending of several factors including the following

1. Sum insured
2. Health condition
3. Occupation
4. Moral hazard

Claim Procedure

Claims Notification: It shall be a condition precedent for any claim to be made by you under this policy or for liability attaching to us hereunder that written notice of claim must be given to any loss, or as soon thereafter as reasonably possible, and in any event not later than 30 days of such occurrence or commencement.

Claims Procedure: Besides such immediate notice of occurrence or commencement of loss you shall also furnish further particulars as may be required in the Claim Form provided by us.

Completed Claim Form with written evidence of loss must be furnished to us within thirty (30) days after the date of such loss. Failure to furnish evidence within such time as required shall not invalidate or reduce the claim if you are able to satisfy us that it was not reasonably possible to do so within such time.

You shall obtain and furnish to us all copy of bills, receipts and any other documentation upon which a claim is based. You shall be bound to provide all such additional documents, information and assistance as may be required by Us.

We or our authorized representatives, shall be entitled to make such Enquiry or verification with any person or persons, establishment, institution, hospital, authority, agency as it deems necessary and You or anyone claiming under this Policy shall co-operate, facilitate and assist in such manner as may be necessary for such enquiry or verification by us.

It is essential and imperative that any loss or claim under the policy has to be intimated to us strictly as per the policy conditions to enable us to appoint investigator for loss assessment. This will enable us to render prompt service by way of quick and fair settlement of your claim, which is our primary motto. Any genuine delay, beyond your control will definitely not be a sole cause for rejection of your claim. However any undue delay which could have otherwise been avoided at your end and especially if the delay has hindered conducting investigation on time to make proper assessment, to mitigate further loss, may not only delay the claim settlement but also may result in claim getting rejected on merits.

Claims Documentation

Following documents are to be submitted for processing of the claim:

Death:

1. Duly completed Claim form by the nominee
2. Copy of FIR / Police Report, wherever necessary

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3. Copy of Post Mortem Report/Coroner's report (If postmortem is conducted)
4. Copy of Panchanama / Inquest report
5. Death Certificate
6. Original Policy Certificate for deletion of name of the Insured person from the list.

Permanent Total / Partial Disablement Claims:

1. Duly completed claim Form
2. Report of the attending Doctor confirming disability
3. Admit / Discharge card
4. Investigation reports such as X-rays, Lab test etc
5. FIR/ Police report, wherever necessary

Weekly Benefit

1. Duly completed claim Form
2. Report of the attending Doctor confirming disability
3. Admit / Discharge card
4. Investigation reports such as X-rays, Lab test etc
5. Police report wherever necessary
6. Fitness certificate

Residential Accommodation or Vehicle Modification Benefit

All documents for Permanent total disability along with bills and receipts for expenses incurred for modification of vehicle accommodation.

Broken Bones

Documents as per the Weekly Benefit except confirmation of the doctor regarding disablement

Proof of identity and residence of the beneficiary for claims exceeding Rs 1 Lakh

Claim Settlement(Provision for penal interest)

- The Company shall settle or reject a claim ,as the case may be, within 30 days from the date of receipt of last necessary document
- In case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

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(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the Financial Year in which claim has fallen due)

The documents should be sent to or such other address as may be notified to the Insured:**Chola MS HELP – Health Claims Department**

New No.2, Old No. 234, Parry House,

3rd Floor, N. S. C. Bose Road

Chennai - 600001

Customer Care Toll Free No: 1800-208-9100

E-Mail: customercare@cholams.murugappa.com

Free Look Period

You shall be allowed a 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.

The Insured can return the policy within 30 days of its receipt if he/she is not satisfied with its coverage or terms and conditions. In such a case the policy will be cancelled from date of cancellation request received at Insurer's office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty charges and pro-rata premium from the risk start date till date of cancellation.

Renewal of Policy

- a. We agree to renew your policy except on grounds of moral hazard, misrepresentation, fraud or non-cooperation by the Insured.
- b. This policy can be renewed for a period of 12 months 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. We condone the delay and renew the policy with continuity benefits.
- c. The claims if any occurring during the period of break in insurance shall not be payable under the renewed policy
- d. 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, subject to our acceptance
- e. The Company reserves its rights to revise the premium from time to time subject to approval of the Product Management Committee of the Company.
- f. In case the policy was purchased through any bank or such Institution selling insurance on our behalf the policy can be renewed through the same channel or directly in case the said channel is discontinued at the time of renewal. Insured shall not stand to lose any benefit in case of such direct renewals for which otherwise the Insured is entitled to.
- g. This product may be withdrawn from the market after approval from the Product Management Committee of the Company, giving details of the product and the reasons for withdrawal. We will intimate the Insured person in writing about such withdrawal atleast 3 months prior to the renewal date. The Insured person will have the option to purchase another policy with similar covers if available with the company.

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h. Any revision or modification in a policy subject to the approval from the Product Management Committee of the Company shall be notified to each policy holder at least three months prior to the date when such revision or modification comes into effect. The notice shall set out the reasons for such revision or modification

Cancellation of cover

This policy may be cancelled by us on account of misrepresentation, fraud, and non-disclosure of material facts or non cooperation of the Insured by giving 15 days written notice delivered to, or mailed to the Insured Person's last address as shown in the records. The policy shall be void in case of misrepresentation, fraud or non-disclosure of material facts and all premium paid hereon shall be forfeited to the Company and no claim shall be payable under the policy. Upon cancellation of the policy by us on account of non cooperation, the Insured person shall be entitled to refund of pro-rata premium for the unexpired portion of the policy on the date of cancellation except for those Insured Person(s) for whom a claim has been paid or is payable in the current policy.

The insured person may also cancel the policy at any time in which event, the company shall be entitled to retain premium at Short Period Scale for the expired portion on the date of cancellation. Any excess premium available with us after adjustment at Short Period Scale as provided herein below shall be refunded to the Insured except for those Insured Person(s) for whom a claim has been paid or is payable in the current policy.

Period on Risk	Rate of Premium to be retained
Up to 1 month	0%
Exceeding 1 month up to 3 months	50% of annual premium
Exceeding 3 months up to 6 months	75% of annual premium
Exceeding 6 months up to 8 months	85% of annual premium
Exceeding 8 months	100% of annual premium

Nomination:

The Insured person is entitled at the inception of the policy and at the time of renewal to nominate the person/ persons to whom the money secured by the Policy shall be paid in the event of his death as per the provisions of S.39 of the Insurance Act, 1938. In case the nominee is a minor, the Policyholder can appoint a person who will receive the money secured by the policy in the event of the Policyholder's death during the minority of the nominee.

The details of nomination provided by the Insured will be acknowledged by the Company in the Policy issued by the Company. The Policyholder is entitled to cancel or withdraw the nomination at any time and the Company upon request shall make the necessary endorsement in the Policy.

Assignment

The policy can be assigned subject to applicable laws.

Coverage for Individual

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Benefits / Sum Insured options (in Rs.)	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Crore
Annual Income Eligibility	1 Lac	1.5 Lacs	2 Lacs	3 Lacs	4 Lacs	5 Lacs	10 Lacs	15 Lacs	20 Lacs
Accidental Death	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Crore
Permanent Total Disability	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Crore
Permanent Partial Disability	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	12.5 Lacs	25 Lacs	37.5 Lacs	50 Lacs
Weekly Benefit (Max 100 weeks)	5,000/week	5,000/week	5,000/week	5,000/week	5,000/week	5,000/week	7,500/week	7,500/week	7,500/week
Broken Bones	Rs.50,000/-						Rs.1,00,000/-		
Modification of Residence/Vehicle	Rs.1,00,000/-						Rs.2,00,000/-		
Cost of Transporting Mortal remains	Rs.6,000/-								
Cost of Performance of Death Ceremonies	Rs.5,000/-								
Ambulance Hiring Charges	Rs.1,000/-								
Family Transportation Benefit	Rs.5,000/-			Rs.10,000/-			Rs.15,000/-		

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Hospital Daily Cash - Optional Cover	Rs.500/ day upto 30 days						Rs.1000/ day upto 30 days		
Premium Excl. GST (With Hospital Daily Cash)(Rs.)	1316	1542	1769	2223	2676	3132	5807	8077	10344
Premium Excl. GST (Without Hospital Daily Cash)(Rs.)	908	1134	1362	1815	2270	2722	5263	7532	9846
Coverage for Family									
Benefits / Sum Insured options (in Rs.)	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs	25 Lacs	50 Lacs	75 Lacs	1 Crore
Coverage for individual is as per the previous table. Coverage for Spouse and Children is listed below:									
Accidental Death - Spouse	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs
Permanent Total Disability - Spouse	2.5 Lacs	3.75 Lacs	5 Lacs	7.5 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs	10 Lacs
Permanent Partial Disability - Spouse	1.25 Lacs	1.875 Lacs	2.5 Lacs	3.75 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs	5 Lacs
Accidental Death - Per child	Rs.50,000 /-	Rs.75,000 /-	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	5 Lacs	5 Lacs	5 Lacs
Permanent Total Disability - Per child	Rs.50,000 /-	Rs.75,000 /-	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	5 Lacs	5 Lacs	5 Lacs

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Permanent Partial Disability - Per child	Rs.25,000 /-	Rs.37,500 /-	Rs.50,000 /-	Rs.75,000/-	1 Lac	1.25 Lacs	2.5 Lacs	2.5 Lacs	2.5 Lacs
Tuition fees per child - Rs.250/- per day	Rs.5,000/-								
Coverage under cost of Transporting mortal remains, cost of performance of Death Ceremonies & Ambulance Hiring Charges are same as under individual									
Hospital Daily Cash - Optional Cover	Rs.500/ day upto 30 days						Rs.1000/ day upto 30 days		
Premium Excl. GST (With Hospital Daily Cash)(RS.)	2042	2450	2813	3584	4356	4855	8077	10345	12659
Premium Excl. GST (Without Hospital Daily Cash)(RS.)	1362	1769	2133	2903	3675	4174	7169	9438	11752
*Note: Premium is for self+spouse+2 children									

GRIEVANCES REDRESSAL MECHANISM**Mechanism for Grievance Redressal:-**

In case of any grievance the insured person may contact the company through

Website : www.cholainsurance.com

Toll free : 1800 208 9100

E-Mail : customercare@cholams.murugappa.comCourier : Manager , Customer Care, Chola MS General Insurance Company Limited, Hari Nivas Towers
First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai -600001**Procedure of Grievance Redressal**

- 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)

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- 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 41 of Insurance Act, 1938

Section 41 of Insurance Act, 1938 – Prohibition of Rebates:(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..

Insurance is the subject matter of the solicitation.