

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 FLEXI SUPER TOPUP INSURANCE
CHOHLIP23049V022223****Prospectus**

Chola Flexi Super Topup Insurance is an aggregate Topup plan that provides coverage for higher medical expenses for families on a floating Sum Insured basis or on Individual Sum Insured basis.

1. Suitability

This Insurance is aimed at customers who have capacity to meet the Medical Expenses related to claims of smaller size without insurance and are looking for insurance cover specifically to take care of large claims. Customers who already have an Insurance Policy for certain limit either as individual policies or under their corporate group policies but are looking for additional protection can avail flexi Super Topup Insurance.

This Insurance will reimburse you upto the Sum insured in excess of deductible either on Individual or Floater Sum Insured basis in respect of medically necessary costs as detailed in the policy.

2. Applicability

- Cover under this policy is available as
 1. Individual Cover - Individual Sum insured for each members covered under the policy. Coverage of Self/Proposer is not mandatory under Individual Cover.
 2. Family Floater Cover– Single Sum Insured floats among the family members covered under the policy. Coverage of Self/Proposer is mandatory under Family Floater Cover.

3. Age Limit

- Any person aged between 3 months and 70 years of age can avail the Insurance.
- Proposer should be 18 years of age (completed age).
- Maximum entry age for children is 26 years.

4. Coverage Types

- You can cover all your family members (Self, Spouse, Children, Parents and other family members like Parents in Laws, Grand Father, Grand Mother, Grand Son, Grand Daughter, Daughter in Law, Son in Law, Sister, Brother in Law, Brother, Sister in Law, Nephew, Niece) on Individual Sum Insured Basis. Each covered person will have an independent Sum Insured limit within the same policy.
- You can cover yourself, spouse, dependent Children upto 4 and Parents on floater Sum Insured basis. The Floater Sum insured will float over all the covered family members. The proposer may chose to add parents to the floater wherein additional loading on premium would be applicable
- The premium paid for family members other than self, spouse, Dependent children and parents are not eligible for IT exemption under 80D.
- This policy can be renewed lifelong subject to payment of renewal premium and Policy Terms and conditions.

5. Policy Tenure

This policy can be availed for a policy term of 1 Year / 2 Years / 3 Years.

6. Summary of Benefits

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Prospectus

In the event of **Insured Person** suffering from an illness or Accident during the Policy Period that requires hospitalisation on an Inpatient basis or treatment defined as a **Day Care Procedure**, then this policy will pay for the Medical Expenses for the benefits mentioned below in excess of the **Deductible** stated in the **Policy Schedule**.

The **deductible** will apply over aggregate of all admissible claims under the policy per annum.

In case of Individual Cover, the deductible will be applied over the aggregate of all the admissible claims made by the **Insured Person**.

In case of Family Floater Cover, the deductible will be applied over the aggregate of all the admissible claims made by all **Insured Persons** in the family.

ELIGIBILITY		
Entry Age		
Minimum	Children-3 months, Adults- 18 Years	
Maximum	Children-26 Years , Adults- 70 years	
Pre-Policy Health Check Up	Above 55 years of age	
Reimbursement of Pre-Policy Health Check Up Cost	100% on Policy Approval	
Renewal Age Limit	Life Long	
Policy Term	1year/2years/3years	
PLANS	SILVER	GOLD
In Patient Hospitalisation Expenses	Covered	Covered
Pre-Hospitalization Expenses	Not Covered	60 days
Post-Hospitalization Expenses	Not Covered	90 days
Emergency Ambulance Expenses	Covered	Covered
Day Care Procedures	Covered	Covered
Domiciliary Hospitalisation	Covered	Covered
AYUSH Coverage Expenses	Covered	Covered
Expenses considered for aggregate deductible	In Patient Hospitalisation Expenses	In Patient Hospitalisation Expenses
	Emergency Ambulance Expenses	Pre-Hospitalization Expenses
	Day Care Procedures	Post-Hospitalization Expenses
	Domiciliary Hospitalisation	Emergency Ambulance Expenses
	AYUSH Coverage Expenses	Day Care Procedures
		Domiciliary Hospitalisation AYUSH Coverage Expenses
WAITING PERIOD		
Initial waiting period of 30 days	Applicable	Applicable
Specific waiting period Applicable	12 months	12 months
Waiting period for Pre-existing Disease	36 months	36 months
SUM INSURED OPTIONS AVAILABLE UNDER BOTH PLANS OF THE POLICY		
Sum Insured (SI) Options (in Rs. lacs)	Deductible Options (in Rs. lacs)	
3	1/2/3	

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Prospectus

5	2/3/4/5/10
7.5	3/4/5/7.5
10	5/7.5/10
15	5/10
20	5/10/15
From Rs.25 Lakhs to Rs.45 Lakhs in multiples of Rs.5 Lacs	Rs.5 Lacs to Rs.20 lacs in multiples of Rs.5 Lacs
50	5/10/15/20/25
75	Rs.10 Lakhs to Rs.50 lacs in multiples of Rs.5 Lacs
From Rs.1 Crore to Rs.5 Crores in multiples of Rs.50 Lakhs	Rs.15 Lakhs to Rs.1 Crore in multiples of Rs.5 Lakhs

- The benefit applicable to you will depend on the Plan and Sum Insured opted by you as shown in your **Policy Schedule**.
- We will pay for Medical Expenses incurred in a Day Care Procedure/ Treatment that requires less than 24 hours of hospitalisation, upto Sum Insured mentioned in the policy schedule, if it is performed in a network hospital. In case the procedure is performed in a non network hospital, the same must be pre-authorised by us.

Note:

In case of Individual cover, the benefits shown in the table above will represent our maximum liability for each **Insured Person** for any and all claims made during the Annual Period (i.e. per annum for multi year tenure) within the **policy period**.

In case of **Family floater** cover, the benefits shown in the table above will represent our maximum liability for any and all claims made by all Insured person(s) in the family during the Annual Period (i.e. per annum for multi year tenure) within the policy period.

7. Deductible

Deductible is a cost sharing requirement under this Policy that provides that the Company will not be liable for medical expenses upto a specified rupee amount of the covered expenses, which will apply before any benefits are payable by the Insurer. A deductible does not reduce the Sum Insured. Deductible opted as per the Schedule will apply over aggregate of all admissible claims under the policy per annum by insured (Individual cover) or insured family (in case of Family Floater cover).

Illustration	
Sum Insured opted by the Insured	Rs.5,00,000/-
Deductible opted	Rs.3,00,000/- Deductible will apply over aggregate of all admissible claims policy per annum by insured (Individual cover) or insured family of Family Floater cover).
Policy Period	01-Jan-2020 to 31-Dec-2020
Individual Cover	

CHOLA FLEXI SUPER TOPUP INSURANCE
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Prospectus

Claim	Month	Claim Amount	Deductible Applicable	Claim admissible under Chola Flexi Super Topup Insurance
1	June	Rs.150000/-	Rs.150000/-	Nil
2	September	Rs.250000/-	Rs.150000/-	Rs.1,00,000/-
Total		Rs.400000/-	Rs.300000/-	
Family Floater Cover				
Claim	Month	Claim Amount	Deductible Applicable	Claim admissible under Chola Flexi Super Topup Insurance
1 - Insured 1	April	Rs.75000/-	Rs.75000/-	Nil
2 - Insured 3	August	Rs.200000/-	Rs.200000/-	Nil
3 - Insured 4	November	Rs.400000/-	Rs.25000/-	Rs.375000/-
Total		Rs.675000/-	Rs.300000/-	

8. Discounts

Family Discount for Individual policy:

Size of the Family	Discount (%) on Premium
1	0
2	5%
3-5	7.5%
>5	10%

Tenure Discount:

Policy Term	% of Discount on premium
2 Years	5%
3 Years	10%

Discount in lieu of Intermediation:

Intermediation Channel	Discount
Direct (Internet & Other than Internet)	15%

Underwriting Loading

Risk loading may be applied on premium payable (excluding taxes and cess) based on the details of the Insured Persons, including the health status, habits and lifestyle, past medical records, declarations on the Proposal Form and results of the Pre-Policy medical check-up. The maximum risk loading for an individual shall not exceed 100%.

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These loadings are applicable from commencement date of policy including subsequent renewal(s). These loadings may only be applied if the proposal is accepted with the declared illness/ with the deviated value of medical test report, at the time of underwriting and only if the proposed policyholder accepts these loadings being applied for the underlying illness/condition at the time of underwriting.

A specific exclusion with waiting period may be applied on a medical condition/disease depending on the medical test done based on the Proposed Insured person's medical history and declarations as part of special conditions on the Policy with due consent from the policyholder.

9. Premium Payment

- Premium for multiyear policies will be collected upfront.
- Rates premium calculation:
 - Primary Insured (Self) +Spouse: The premium rate for insured and spouse under floater policy is calculated with a floater factor of 50% i.e. the premium rate for insured and spouse under the floater policy is 1.5 times that of eldest (between the primary insured and spouse) insured's premium rate.
 - Primary Insured (Self)+Parent: The premium rate for insured and one parent under floater policy is calculated with a floater factor of 150% i.e. the premium rate for insured and one parent under the floater policy is 2.5 times that of the eldest (between the primary insured and spouse) insured's premium rate. The same floater factor will be applicable if the second parent is added in the policy.
- Completed age of the Insured Person (in case of Individual Cover) and age of the oldest member of family (in case of Family floater Cover) at inception of the policy will be considered for the purpose of premium calculation.
- AML norms as per IRDA guidelines currently in force shall be insisted upon.

10. Renewal of Policy

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.

- i. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience.

CHOLA FLEXI SUPER TOPUP INSURANCE
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Prospectus

11. Possibility of Revision of Terms of the policy including the Premium Rates:

The company may revise or modify the terms of the policy including the premium rates with prior approval of the Product Management Committee, of the Company. The insured person shall be notified three months before the changes are effected.

12. Withdrawal of the Product

- i. In the likelihood of this product being withdrawn in future, the company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured person will have the option to migrate to similar health insurance product available with the company at the time of renewal with all the accrued continuity benefits to the extent of Sum Insured, cumulative bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

13. Enhancement of Sum Insured or Deductible

Sum insured or **Deductible** can be enhanced only at the time of renewal subject to reported claim status and health condition of the **insured**. If the **Insured** decides to increase the **Sum Insured** or **Deductible** at the time of renewal, subject to our acceptance, then 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 day, 1 year and 3 year / 4 year (waiting period of pre-existing condition) waiting periods as per exclusions 4.2 and 4.3 of the Policy Terms.

Sum Insured Enhancement will not be considered for

- a. Insured Persons over 65 years of age
- b. Insured Persons suffering from one or more of the following illnesses/conditions:
 - i. Diabetes
 - ii. Hypertension
 - iii. Chronic condition as defined in the policy

14. Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date. If such person is presently covered and has been continuously covered without any lapses under any Health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits to the extent of Sum Insured, cumulative bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

16. Migration

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy atleast 30 days before the policy renewal date. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits to the extent of Sum Insured, cumulative

CHOLA FLEXI SUPER TOPUP INSURANCE

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Prospectus

bonus if any, Specific waiting periods, waiting period for pre-existing disease in the previous policy, moratorium period, provided the policy was renewed continuously without a break.

17. 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.

15. Free Look Period

Every policyholder of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy and to return the same if not acceptable.

Free Look Period shall not be applicable on renewals or at the time of porting/migrating the policy.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges, where the risk has not commenced or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover, expenses if any incurred by the Company on medical examination of the policyholder and stamp duty charges or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period, expenses if any incurred by the Company on medical examination of the policyholder and stamp duty charges

16. Cancellation of Policy

- i. The policyholder may cancel this policy at any time during the term, by giving 7 days written notice in writing and in such an event, the Company shall
 - a. refund proportionate premium for the unexpired policy period, if the term of policy upto one year and there is no claim(s) made during the policy period
 - b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced

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Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

17. Claim Procedure

If the **Insured Person(s)** suffer from **Accidental** Bodily Injury or is diagnosed with an Illness which gives rise to or may give rise to a claim under this policy, then it is a condition precedent to our liability that the Insured shall immediately:

- Give us notice of the claim at the earliest irrespective of notice provided to any other **insurer** for the same illness in case the Insured Person(s) hold multiple insurance policies
- Expediently give or arrange for us to be provided with any and all information and documentation in respect of the claim and/or our liability for it that may be requested by us
- If the Insured has any other insurance **policy** in addition to this Super Topup Insurance as on the date of claim which also covers any claim (in part or in whole) being made under this policy, then the Insured will have the right to require a settlement of his claim in terms of any of his policies. The insurer chosen by the Insured shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen policy.

Provided further that, if the amount to be claimed under the policy chosen by the Insured, exceeds the sum insured under the policy after considering the deductibles or co-pay (if applicable), the insured shall have the right to choose the insurers from whom he/she wants to claim the balance amount. In such cases the respective insurers shall indemnify the hospitalisation costs in accordance with the terms and conditions of the chosen policy.

- If the Insured make the first claim from the primary insurer and have not intimated Us immediately along with the other **Insurer** expecting that the total claim would not exceed the **sum insured** limit of such insurance, it would not amount to delayed intimation provided however that the **Insured** intimate Us immediately when the cost of treatment is likely to exceed the deductible amount under this policy or before the discharge, whichever is earlier

Type of hospitalization	Claim Intimation - Turn Around Time	
Cashless - Admission in Network Hospital	Planned Hospitalization: pre-authorization has to be obtained 72 hours prior to the date of planned admission	Emergency Hospitalization: within 48 hours of an emergency admission
Reimbursement - Admission in Non - Network Hospital (E mail: customercare@cholams.murugappa.com) or phone (@ Toll free no. 1800-208-9100)	Planned Hospitalization - Claim intimation has to be given to us on email or at the Toll free Number within 48 hours for planned hospitalization	Emergency Hospitalization: Claim intimation has to be given to us on email or at the Toll free Number within 24 hours of an emergency hospitalization

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Prospectus

17.1 Cashless Claims

Obtain our pre-authorisation for any medical treatment in any of our network hospitals as well as identified list of hospitals by GIC for common empanelment through anywhere cashless facility.

Insured can view or download the updated Hospital Network from the Company's website www.cholainsurance.com as well as Chola MS mobile application. Pre-authorisation request shall, if we are satisfied as to the validity of the claim, specify

1. the treatment authorised;
2. the place at which it has been authorised, and
3. Any other conditions applicable to either.

17.2 Reimbursement Claims

1. Upon Hospitalisation, the **Insured Person** or his/her dependents shall provide us with fully particularised details of the quantum of the claim to be reimbursed and all other information and documentation in respect of the claim and/ or our liability as listed below at the earliest possible opportunity not exceeding 30 days from date of discharge.

2. We shall be under no obligation to pay or arrange to make payment for any claim until and unless it is satisfied as to the validity and quantum of the claim.

3. The Insured shall obtain and furnish to the Company all copy of bills, receipts and any other documentation upon which a claim is based. `Except in cases where a fraud is suspected, ordinarily no document not listed in the policy terms and conditions shall be deemed 'necessary'. The expenses towards doctors' fees for any additional medical examination required by us, at the time of claim shall be borne by us.

4. We shall only make payment (unless already paid direct to the service provider/ hospital) to the **Insured** or his/her Nominee.

5. **Insured** hereby acknowledge and agree that the payment of any claim by or on behalf of us shall not constitute on the part of us any guarantee or assurance as to the quality or effectiveness of any medical treatment obtained by the Insured, it being agreed and recognised by the **Insured** that we are not in any way responsible or liable for the availability or quality of any service (medical or otherwise) rendered by any institution (including a Network Hospital) whether pre-authorised or not.

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

- Claim Form duly filled and signed by patient/ Insured.
- Original Discharge summary in the hospital letter head with the seal and sign of the doctor with complete details of diagnosis, treatment given, treatment advised etc
- Original Main bill from the hospital with cost wise break up.
- Original payment receipt (Receipt should have Serial No)
- Original investigation reports (such as X Ray, Lab Reports, Scan reports etc) – These are required for supporting the ailment, hence all reports taken prior / at the time or after the hospitalization are required.
- All pharmacy bills should be accompanied with relevant prescriptions. Bills should contain date and patient name. If pharmacy is charged in the Main Hospital bill, then proper itemized break up of those medicines should be obtained from the hospital.
- Implant stickers or invoice where ever applicable
- In case of Road traffic accident (RTA), copy of FIR and/or Medico legal Certificate (MLC) would be required.

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Prospectus

- AML documents in case the claimed amount is above 1 lac
- Bank details along with the cancelled cheque for claim payment through NEFT

Note: When original bills, receipts, prescriptions, reports and other documents are submitted to the other insurer or to the reimbursement provider, verified photocopies attested by such other organisation/provider have to be submitted to us.

Our Customer Support and Claims Office contact details are as detailed below for the purpose of claim intimation, submission or for any queries / grievances:

Chola MS customer support operates 24/7 basis and the contact details are:

- Toll Free Phone No: **1800-208-9100**
- E-Mail: customercare@cholams.murugappa.com

Address of Chola MS Health Claims Office:**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

17.3 Claim Settlement(Provision for Penal interest)

- i. 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
- ii. 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.
- iii. 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.
- iv. 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.

(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)

17.4 TPA

There is no TPA tie –up envisaged for this product. Any arrangement in future will be disclosed in the Policy to the Policyholders

17.5 Delay in intimation of claim

CHOLA FLEXI SUPER TOPUP INSURANCE

CHOHLIP23049V022223

Prospectus

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 claim, which is our primary motto. Any genuine delay, beyond the **Insured's** control will definitely not be a sole cause for rejection of the claim. However any undue delay which could have otherwise been avoided at Insured's end and especially if the delay has hindered conducting investigation on time to make proper assessment, to mitigate further loss, if any may not only delay the claim settlement but also may result in claim getting rejected on merits.

17.6 Complete Discharge

Any payment to the policyholder, insured person or his/her nominees or his/her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim

18. Waiting Periods

30-day waiting period – Code – Excl03

- a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

Specified disease/procedure waiting period – Code – Excl02:

- a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of first 12 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. Varicose veins and Varicose Ulcers
 - c. Knee Replacement Surgery (other than caused by an Accident), Arthritis, Gout, Rheumatism, Osteoarthritis and Osteoporosis
 - d. Treatment of diseases on ears/ tonsils /adenoids /paranasal sinuses / Deviated Nasal Septum
 - e. Stones in the Urinary and Biliary systems
 - f. Gastric or Duodenal Ulcer
 - g. Any type of benign Cyst/ Nodules/ Polyps/ Tumours/ Breast Lumps

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Prospectus

h. Prolapse of Inter-vertebral discs (other than caused by Accident), all Vertebrae Disorders, including but not limited to Spondylitis, Spondylitis, Spondylolisthesis etc.

i. Cataract

j. Benign Prostatic Hypertrophy

k. Myomectomy, Hysterectomy unless because of malignancy

l. Dilatation and curettage (D&C)

m. Anal Fistula, Fissure and Piles

n. All types of Hernia

o. Hydrocele

p. Chronic Renal Failure

q. Joint replacement Surgery unless because of accident

Pre-Existing Diseases – Code – Excl01:

- i.** Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
- ii.** In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii.** If the Insured Person is continuously covered without any break as defined under the norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- iv.** Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by the Insurer.

19. General Exclusions

The policy does not cover any losses caused directly due to the following:

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.

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:
- b.** 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.
- c.** Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

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

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977



CHOLA FLEXI SUPER TOPUP INSURANCE

CHOHLIP23049V022223

Prospectus

- 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

4. Change-of-Gender treatments: Code – Excl07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

5. Cosmetic or plastic Surgery: Code –Excl-08 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.

6. Hazardous or Adventure sports: Code – Excl09: 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.

7. Breach of law: Code – Excl 10 : Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent and intentional self-injury or attempted suicide whether sane or insane

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.

9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Excl12)

10. Excl-13: 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.

11. Excl 14: 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.

12. Refractive Error: Code – Excl15: Expenses related to the treatment for correction of eye sight due to refractive

CHOLA FLEXI SUPER TOPUP INSURANCE

CHOHLIP23049V022223

Prospectus

13. Unproven Treatments Code – Excl16: 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.

14. Sterility and Infertility: Code – Excl17: Expenses related to Sterility and infertility. This includes:

- a) Any type of contraception, sterilization
- b) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c) Gestational Surrogacy
- d) Reversal of sterilization

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.

16. Congenital anomaly /illness / diseases / condition which are external.

17. Pre & Post hospitalisation expenses of the organ donor and consequential loss to such organ donor.

18. Injury / illness directly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operations (whether war be declared or not), ionising radiation, contamination by Radioactive material, nuclear fuel or nuclear waste or from the combustion of nuclear fuel, civil war, revolution, insurrection, mutiny, martial law.

19. 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

20. Circumcisions (unless necessitated by illness or injury and forming part of treatment)

21. 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.

22. Conditions for which treatment could have been done on an OPD basis without any Hospitalisation and Outpatient treatment.

23. Vaccination or inoculation and immunisations (except in case of post-bite treatment);

24. Any treatments or Investigation taken outside India

25. Treatment other than Allopathy and AYUSH

26. Non medical Expenses incurred during Hospitalisation. The list of such Non-medical Expenses is placed at Annexure1 of the Policy wordings

Exclusions applicable to Domiciliary Hospitalisation

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

No payment will be made under this benefit if the condition for which the Insured Person requires medical treatment towards following ailments:

1. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza
2. Arthritis, Gout and Rheumatism,
3. Chronic Nephritis and Nephritic Syndrome,
4. Diarrhoea and all type of Dysenteries including Gastroenteritis,
5. Diabetes Mellitus and Insupidus,
6. Epilepsy,
7. Hypertension,
8. Pyrexia of unknown Origin.

20. Multiple Policies

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be treated as the Primary Insurer and shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy/policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the Primary Insurer shall seek the details of other available policies of the policyholder and shall coordinate with other Insurers to ensure settlement of the balance amount as per the policy conditions.
- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

21. Proposal Stage Requirements and Medical Check-up

The criteria for the Pre-policy medical Check –up (PPMC) Tests will be as illustrated below:

PPMC Condition	Decision
Age Up to 18	Straight through processing (STP)
Age 18 to 55 years & Sum insured up to Rs.25 Lakhs	Straight through processing (STP)
Age 18 to 55 years & Sum insured Above Rs. 25Lakhs	PPMC
Age above 55 and any Sum insured	PPMC
Any age/ or SI with Health disclosure /Claim declaration	UW referral

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V02223**

Prospectus

The PPMC Tests details is as per the following table:

PPMC
MER/Tele-MER/ Video MER
Hba1c
ECG
Urine Routine
CBC with ESR
Ser. Creatinine
Lipid profile Tests
SGPT

In case the reports are normal, the proposal can be accepted as per normal rates and terms. In case the result in any of these tests are not normal, the same will be sent for medical opinion of the company doctor and based on the opinion, risk loading shall be applicable

For any proposal with a Health disclosure and /or Claim declaration - Tele-Underwriting will be conducted based on the Underwriter's decision.

PPMC reports will shared with customer for only approved cases.

22. Cost of Pre Insurance Health Check up

Based on acceptance of the proposal and issuance of policy, we would reimburse to the insured 100% of the cost of examination. This will be provided as refund of expenses for pre-policy health check-up to the proposer after policy issuance.

Original receipt for medical tests undergone is required to be submitted to us for reimbursement. This has to be claimed within 30 days of approval of policy

23. Disclosure to Information Norm

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

(Explanation: “Material facts” for the purpose of this policy shall mean all relevant information sought by the Company in the proposal/enrolment form and other connected documents to enable it to take informed decision in the context of underwriting the risk.)

24. Misdescription

In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured person(s), the policy shall be void and all premium paid hereon shall be forfeited to the Company and no claim shall be payable under the policy

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

25. Nomination

The policyholder is required at the inception of the policy and at the time of renewal to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

26. Premium Rates

Premium rates for One year and excluding GST is provided in the below table:

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

DEDUCTIBLE 1,00,000**OFFICE PREMIUM - GOLD PLAN - 1A**

DEDUCTIBLE	1,00,000
SUM INSURED	3,00,000
< 19	1196
19	1227
20	1258
21	1290
22	1324
23	1357
24	1392
25	1428
26	1464
27	1502
28	1540
29	1580
30	1620
31	1662
32	1705
33	1748
34	1793
35	1839
36	1886
37	1934
38	1984
39	2035
40	2087
41	2140
42	2195
43	2251
44	2309
45	2368
46	2429
47	2491
48	2555
49	2621
50	2704
51	2917
52	3148
53	3396
54	3665
55	3954
56	4266
57	4603
58	4966

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

DEDUCTIBLE	1,00,000
SUM INSURED	3,00,000
59	5359
60	5782
61	6238
62	6731
63	7262
64	7836
65	8455
66	8852
67	9268
68	9704
69	10160
70	10638
71	11138
72	11662
73	12211
74	12785
75	13386
> 75	14015

Office Premium - Silver Plan - 1A

Deductible	1,00,000
Sum Insured	3,00,000
< 19	1017
19	1043
20	1069
21	1097
22	1125
23	1154
24	1183
25	1214
26	1245
27	1277
28	1309
29	1343
30	1377
31	1413
32	1449
33	1486
34	1524
35	1563
36	1603

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

DEDUCTIBLE	1,00,000
SUM INSURED	3,00,000
37	1644
38	1686
39	1730
40	1774
41	1819
42	1866
43	1914
44	1963
45	2013
46	2065
47	2118
48	2172
49	2227
50	2298
51	2480
52	2676
53	2887
54	3115
55	3361
56	3626
57	3913
58	4221
59	4555
60	4914
61	5303
62	5721
63	6173
64	6660
65	7186
66	7524
67	7878
68	8249
69	8636
70	9042
71	9468
72	9913
73	10379
74	10867
75	11378
> 75	11913

Deductible 2,00,000**Office Premium - Gold Plan - 1A**

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, “DARE House”, 2, N.S.C. Bose Road, Chennai – 600 001.

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	2,00,000	
Sum Insured	3,00,000	5,00,000
< 19	975	1382
19	1000	1418
20	1026	1454
21	1052	1491
22	1079	1529
23	1107	1569
24	1135	1609
25	1164	1650
26	1194	1692
27	1225	1736
28	1256	1780
29	1288	1826
30	1321	1872
31	1355	1920
32	1390	1970
33	1426	2020
34	1462	2072
35	1500	2125
36	1538	2179
37	1577	2235
38	1618	2292
39	1659	2351
40	1702	2411
41	1745	2473
42	1790	2537
43	1836	2602
44	1883	2668
45	1931	2737
46	1981	2807
47	2031	2879
48	2084	2952
49	2137	3028
50	2205	3124
51	2379	3371
52	2567	3637
53	2770	3925
54	2988	4234
55	3224	4569
56	3479	4930
57	3753	5319
58	4050	5739
59	4370	6192
60	4715	6681

IRDA Regn. No.123; **PAN** AABCC6633K; **CIN** U66030TN2001PLC047977



Prospectus

Office Premium - Silver Plan - 1A

Deductible	2,00,000	
Sum Insured	3,00,000	5,00,000
< 19	829	1175
19	850	1205
20	872	1236
21	894	1267
22	917	1300
23	941	1333
24	965	1367
25	990	1402
26	1015	1438
27	1041	1475
28	1068	1513
29	1095	1552
30	1123	1592
31	1152	1632
32	1181	1674
33	1212	1717
34	1243	1761
35	1275	1806
36	1307	1852
37	1341	1900
38	1375	1949

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	2,00,000	
Sum Insured	3,00,000	5,00,000
39	1410	1999
40	1446	2050
41	1484	2102
42	1522	2156
43	1561	2211
44	1601	2268
45	1642	2326
46	1684	2386
47	1727	2447
48	1771	2510
49	1816	2574
50	1874	2656
51	2022	2865
52	2182	3092
53	2354	3336
54	2540	3599
55	2741	3883
56	2957	4190
57	3190	4521
58	3442	4878
59	3714	5263
60	4007	5679
61	4324	6127
62	4665	6611
63	5034	7133
64	5431	7696
65	5860	8304
66	6136	8694
67	6424	9103
68	6726	9531
69	7042	9979
70	7374	10449
71	7720	10940
72	8083	11454
73	8463	11993
74	8861	12557
75	9278	13147
> 75	9714	13766

Deductible 3,00,000**Office Premium - Gold Plan - 1A**

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	3,00,000		
Sum Insured	3,00,000	5,00,000	7,50,000
< 19	719	1048	1385
19	737	1075	1420
20	756	1103	1457
21	775	1131	1494
22	795	1160	1533
23	816	1190	1572
24	836	1220	1612
25	858	1252	1653
26	880	1284	1696
27	902	1317	1739
28	926	1350	1784
29	949	1385	1829
30	974	1420	1876
31	999	1457	1924
32	1024	1494	1974
33	1050	1532	2024
34	1077	1572	2076
35	1105	1612	2129
36	1133	1653	2184
37	1162	1696	2240
38	1192	1739	2297
39	1223	1784	2356
40	1254	1829	2416
41	1286	1876	2478
42	1319	1924	2542
43	1353	1973	2607
44	1387	2024	2674
45	1423	2076	2742
46	1459	2129	2813
47	1497	2184	2885
48	1535	2240	2959
49	1575	2297	3034
50	1625	2370	3131
51	1753	2557	3378
52	1891	2759	3645
53	2041	2977	3933
54	2202	3212	4243
55	2376	3466	4578

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	3,00,000		
Sum Insured	3,00,000	5,00,000	7,50,000
56	2563	3739	4940
57	2766	4035	5330
58	2984	4353	5751
59	3220	4697	6205
60	3474	5068	6695
61	3748	5468	7223
62	4044	5900	7794
63	4364	6366	8409
64	4708	6868	9073
65	5080	7411	9790
66	5319	7759	10250
67	5569	8124	10732
68	5831	8506	11237
69	6105	8906	11765
70	6392	9325	12318
71	6692	9763	12897
72	7007	10222	13504
73	7337	10703	14139
74	7682	11206	14804
75	8043	11733	15500
> 75	8421	12285	16229
Office Premium - Silver Plan - 1A			
Deductible	3,00,000		
Sum Insured	3,00,000	5,00,000	7,50,000
< 19	611	891	1177
19	627	914	1207
20	643	937	1238
21	659	961	1270
22	676	986	1303
23	693	1011	1336
24	711	1037	1370
25	729	1064	1405
26	748	1091	1441
27	767	1119	1478
28	787	1148	1516
29	807	1177	1555
30	828	1207	1595

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	3,00,000		
Sum Insured	3,00,000	5,00,000	7,50,000
31	849	1238	1636
32	871	1270	1678
33	893	1302	1721
34	916	1336	1765
35	939	1370	1810
36	963	1405	1856
37	988	1441	1904
38	1013	1478	1953
39	1039	1516	2003
40	1066	1555	2054
41	1093	1595	2107
42	1121	1636	2161
43	1150	1677	2216
44	1179	1720	2273
45	1210	1765	2331
46	1241	1810	2391
47	1272	1856	2452
48	1305	1904	2515
49	1338	1952	2579
50	1381	2015	2661
51	1490	2174	2871
52	1608	2345	3098
53	1735	2530	3343
54	1872	2730	3607
55	2019	2946	3892
56	2179	3178	4199
57	2351	3429	4530
58	2536	3700	4888
59	2737	3992	5274
60	2953	4308	5691
61	3186	4648	6140
62	3438	5015	6625
63	3709	5411	7148
64	4002	5838	7712
65	4318	6299	8321
66	4521	6595	8712
67	4733	6905	9122
68	4956	7230	9551

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	3,00,000		
Sum Insured	3,00,000	5,00,000	7,50,000
69	5189	7570	10000
70	5433	7926	10470
71	5689	8299	10963
72	5956	8689	11478
73	6236	9097	12018
74	6529	9525	12583
75	6836	9973	13175
> 75	7158	10442	13794

Deductible 4,00,000**Office Premium - Gold Plan - 1A**

Deductible	4,00,000	
Sum Insured	5,00,000	7,50,000
< 19	774	1037
19	793	1064
20	814	1091
21	835	1119
22	856	1148
23	878	1177
24	900	1207
25	923	1238
26	947	1270
27	971	1303
28	996	1336
29	1022	1370
30	1048	1405
31	1075	1441
32	1102	1478
33	1131	1516
34	1159	1555
35	1189	1595
36	1220	1636
37	1251	1678
38	1283	1721
39	1316	1765
40	1350	1810
41	1384	1856
42	1420	1904
43	1456	1953
44	1493	2003
45	1532	2054
46	1571	2107

IRDA Regn. No.123; **PAN** AABCC6633K; **CIN** U66030TN2001PLC047977



Prospectus

Page 28 of 182

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, “DARE House”, 2, N.S.C. Bose Road, Chennai – 600 001.

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	4,00,000	
Sum Insured	5,00,000	7,50,000
25	785	1053
26	805	1080
27	826	1107
28	847	1136
29	868	1165
30	891	1195
31	914	1225
32	937	1257
33	961	1289
34	986	1322
35	1011	1356
36	1037	1390
37	1063	1426
38	1091	1462
39	1118	1500
40	1147	1538
41	1177	1578
42	1207	1618
43	1238	1660
44	1269	1702
45	1302	1746
46	1335	1791
47	1369	1836
48	1404	1884
49	1440	1932
50	1486	1993
51	1604	2151
52	1730	2320
53	1867	2504
54	2014	2701
55	2173	2915
56	2345	3145
57	2530	3393
58	2730	3661
59	2946	3950
60	3178	4262
61	3429	4599
62	3700	4962
63	3992	5354
64	4307	5776
65	4647	6232
66	4866	6525
67	5095	6832

CHOLA FLEXI SUPER TOPUP INSURANCE
CHOHLIP23049V022223
Prospectus

Deductible	4,00,000	
Sum Insured	5,00,000	7,50,000
68	5334	7154
69	5585	7490
70	5848	7842
71	6123	8211
72	6410	8597
73	6712	9001
74	7027	9424
75	7358	9868
> 75	7704	10332

Deductible 5,00,000
Office Premium – Gold Plan

Deductible	5,00,000					
Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
< 19	548	743	912	1199	1443	1658
19	562	762	936	1230	1480	1700
20	576	782	960	1262	1518	1744
21	591	802	984	1294	1557	1788
22	606	823	1010	1327	1597	1834
23	621	844	1035	1361	1637	1881
24	637	865	1062	1396	1679	1930
25	654	887	1089	1432	1722	1979
26	670	910	1117	1469	1767	2030
27	688	933	1146	1506	1812	2082
28	705	957	1175	1545	1858	2135
29	723	982	1205	1584	1906	2190
30	742	1007	1236	1625	1955	2246
31	761	1033	1268	1667	2005	2303
32	780	1059	1300	1709	2056	2362
33	800	1087	1334	1753	2109	2423
34	821	1114	1368	1798	2163	2485
35	842	1143	1403	1844	2218	2549
36	863	1172	1439	1891	2275	2614
37	886	1202	1476	1940	2333	2681
38	908	1233	1513	1989	2393	2750
39	932	1265	1552	2040	2454	2820
40	955	1297	1592	2093	2517	2892
41	980	1330	1633	2146	2582	2966
42	1005	1364	1675	2201	2648	3042
43	1031	1399	1717	2258	2716	3120
44	1057	1435	1761	2316	2785	3200
45	1084	1472	1807	2375	2857	3282

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	5,00,000					
Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
46	1112	1510	1853	2436	2930	3366
47	1141	1548	1900	2498	3005	3453
48	1170	1588	1949	2562	3082	3541
49	1200	1629	1999	2628	3161	3632
50	1238	1681	2063	2711	3262	3747
51	1336	1813	2225	2926	3519	4043
52	1441	1956	2401	3157	3797	4363
53	1555	2111	2591	3406	4097	4707
54	1678	2278	2795	3675	4420	5079
55	1810	2457	3016	3965	4769	5480
56	1953	2651	3254	4278	5146	5913
57	2107	2861	3511	4616	5552	6379
58	2274	3087	3788	4980	5991	6883
59	2453	3330	4088	5373	6464	7427
60	2647	3593	4410	5798	6974	8013
61	2856	3877	4759	6256	7525	8646
62	3081	4183	5134	6749	8119	9329
63	3325	4514	5540	7282	8760	10065
64	3587	4870	5977	7857	9452	10860
65	3871	5255	6449	8478	10198	11717
66	4053	5502	6752	8877	10678	12268
67	4243	5760	7070	9294	11180	12845
68	4443	6031	7402	9731	11706	13449
69	4651	6315	7750	10189	12256	14082
70	4870	6612	8115	10668	12833	14744
71	5099	6923	8496	11169	13436	15437
72	5339	7248	8896	11694	14068	16163
73	5590	7589	9314	12244	14729	16923
74	5853	7946	9752	12820	15422	17719
75	6128	8319	10211	13423	16147	18552
> 75	6416	8711	10691	14054	16906	19424

Deductible	5,00,000				
Sum Insured	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
< 19	1852	2031	2198	2355	2503
19	1900	2083	2254	2415	2567
20	1948	2137	2312	2477	2633
21	1998	2191	2371	2540	2701
22	2050	2248	2432	2606	2770
23	2102	2305	2494	2672	2841
24	2156	2364	2558	2741	2913
25	2211	2425	2624	2811	2988
26	2268	2487	2691	2883	3065

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	5,00,000				
Sum Insured	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
27	2326	2551	2760	2957	3143
28	2385	2616	2831	3033	3224
29	2447	2683	2903	3110	3306
30	2509	2752	2978	3190	3391
31	2574	2822	3054	3272	3478
32	2640	2895	3132	3356	3567
33	2707	2969	3213	3442	3658
34	2777	3045	3295	3530	3752
35	2848	3123	3379	3620	3848
36	2921	3203	3466	3713	3947
37	2995	3285	3555	3808	4048
38	3072	3369	3646	3906	4152
39	3151	3455	3739	4006	4258
40	3232	3544	3835	4108	4367
41	3314	3635	3933	4214	4479
42	3399	3728	4034	4322	4594
43	3487	3823	4137	4432	4712
44	3576	3921	4243	4546	4832
45	3667	4022	4352	4662	4956
46	3761	4125	4464	4782	5083
47	3858	4231	4578	4904	5214
48	3957	4339	4695	5030	5347
49	4058	4450	4816	5159	5484
50	4187	4592	4969	5323	5659
51	4518	4954	5361	5743	6105
52	4875	5346	5784	6197	6587
53	5259	5768	6241	6686	7108
54	5675	6223	6734	7214	7669
55	6123	6715	7266	7784	8274
56	6606	7245	7840	8399	8928
57	7128	7817	8459	9062	9633
58	7691	8434	9126	9777	10393
59	8298	9100	9847	10549	11214
60	8953	9819	10625	11382	12100
61	9660	10594	11464	12281	13055
62	10423	11430	12369	13251	14086
63	11246	12333	13345	14297	15198
64	12134	13307	14399	15426	16398
65	13092	14358	15536	16644	17693
66	13708	15033	16267	17427	18525
67	14352	15740	17032	18246	19396
68	15027	16480	17833	19104	20308
69	15734	17255	18671	20003	21263

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	5,00,000				
Sum Insured	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
70	16474	18066	19549	20943	22263
71	17248	18915	20468	21928	23310
72	18060	19805	21431	22959	24406
73	18909	20736	22438	24039	25553
74	19798	21711	23494	25169	26755
75	20729	22732	24598	26352	28013
> 75	21703	23801	25755	27592	29330

Office Premium – Silver Plan

Deductible	5,00,000					
Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
< 19	465	632	776	1020	1226	1409
19	477	648	795	1046	1258	1445
20	490	665	816	1072	1290	1482
21	502	682	837	1100	1323	1520
22	515	699	858	1128	1357	1559
23	528	717	880	1157	1392	1599
24	542	735	903	1187	1427	1640
25	556	754	926	1217	1464	1682
26	570	774	950	1248	1502	1725
27	584	793	974	1280	1540	1769
28	599	814	999	1313	1579	1815
29	615	835	1024	1347	1620	1861
30	631	856	1051	1381	1661	1909
31	647	878	1078	1417	1704	1958
32	663	900	1105	1453	1748	2008
33	680	924	1133	1490	1792	2059
34	698	947	1163	1528	1838	2112
35	716	971	1192	1567	1886	2166
36	734	996	1223	1608	1934	2222
37	753	1022	1254	1649	1983	2279
38	772	1048	1286	1691	2034	2337
39	792	1075	1319	1734	2086	2397
40	812	1102	1353	1779	2140	2458
41	833	1131	1388	1824	2195	2521
42	854	1160	1423	1871	2251	2586
43	876	1189	1460	1919	2309	2652
44	899	1220	1497	1968	2368	2720
45	922	1251	1536	2019	2428	2790
46	945	1283	1575	2070	2491	2861
47	969	1316	1615	2123	2554	2935
48	994	1350	1657	2178	2620	3010
49	1020	1384	1699	2234	2687	3087
50	1052	1428	1753	2305	2772	3185

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	5,00,000					
Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000
51	1135	1541	1892	2487	2991	3437
52	1225	1663	2041	2683	3228	3708
53	1322	1794	2202	2895	3482	4001
54	1426	1936	2376	3123	3757	4317
55	1539	2089	2564	3370	4054	4658
56	1660	2254	2766	3636	4374	5026
57	1791	2432	2984	3923	4720	5423
58	1933	2624	3220	4233	5092	5851
59	2085	2831	3474	4567	5494	6313
60	2250	3054	3749	4928	5928	6811
61	2428	3296	4045	5317	6396	7349
62	2619	3556	4364	5737	6901	7929
63	2826	3837	4709	6190	7446	8555
64	3049	4139	5081	6679	8034	9231
65	3290	4466	5482	7206	8669	9960
66	3445	4676	5739	7545	9076	10428
67	3607	4896	6009	7900	9503	10919
68	3776	5127	6292	8271	9950	11432
69	3954	5368	6588	8660	10418	11970
70	4140	5620	6898	9068	10908	12532
71	4334	5884	7222	9494	11421	13122
72	4538	6161	7562	9940	11958	13739
73	4752	6451	7917	10408	12520	14385
74	4975	6754	8289	10897	13109	15061
75	5209	7072	8679	11410	13725	15769
> 75	5454	7404	9087	11946	14370	16511

Deductible	5,00,000				
Sum Insured	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
< 19	1574	1727	1868	2002	2128
19	1615	1771	1916	2053	2182
20	1656	1816	1965	2105	2238
21	1699	1863	2016	2159	2295
22	1742	1910	2067	2215	2354
23	1787	1959	2120	2271	2415
24	1833	2010	2175	2330	2476
25	1879	2061	2230	2389	2540
26	1928	2114	2287	2451	2605
27	1977	2168	2346	2513	2672
28	2028	2224	2406	2578	2740
29	2080	2281	2468	2644	2810
30	2133	2339	2531	2712	2882
31	2188	2399	2596	2781	2956

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	5,00,000				
Sum Insured	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
32	2244	2460	2662	2852	3032
33	2301	2523	2731	2925	3110
34	2360	2588	2801	3000	3189
35	2421	2654	2872	3077	3271
36	2483	2722	2946	3156	3355
37	2546	2792	3021	3237	3441
38	2611	2864	3099	3320	3529
39	2678	2937	3178	3405	3619
40	2747	3012	3260	3492	3712
41	2817	3090	3343	3582	3807
42	2890	3169	3429	3673	3905
43	2964	3250	3517	3768	4005
44	3039	3333	3607	3864	4108
45	3117	3419	3699	3963	4213
46	3197	3506	3794	4065	4321
47	3279	3596	3891	4169	4431
48	3363	3688	3991	4276	4545
49	3449	3783	4093	4385	4661
50	3559	3903	4223	4525	4810
51	3840	4211	4557	4882	5190
52	4143	4544	4917	5267	5599
53	4471	4903	5305	5683	6041
54	4824	5290	5724	6132	6519
55	5204	5707	6176	6616	7033
56	5615	6158	6664	7139	7589
57	6059	6644	7190	7702	8188
58	6537	7169	7757	8311	8834
59	7053	7735	8370	8967	9532
60	7610	8346	9031	9675	10285
61	8211	9005	9744	10439	11097
62	8860	9716	10513	11263	11973
63	9559	10483	11344	12153	12918
64	10314	11311	12239	13112	13938
65	11128	12204	13206	14148	15039
66	11652	12778	13827	14813	15746
67	12200	13379	14477	15509	16487
68	12773	14008	15158	16239	17262
69	13374	14666	15870	17002	18074
70	14003	15356	16617	17802	18923
71	14661	16078	17398	18639	19813
72	15351	16834	18216	19515	20745
73	16072	17626	19073	20433	21720
74	16828	18455	19970	21394	22742

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	5,00,000				
Sum Insured	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
75	17619	19322	20909	22400	23811
> 75	18448	20231	21892	23453	24931

Deductible 7,50,000**Office Premium - Gold Plan - 1A**

Deductible	7,50,000	
Sum Insured	7,50,000	10,00,000
< 19	599	746
19	614	765
20	630	785
21	646	805
22	663	826
23	680	847
24	697	869
25	715	891
26	733	914
27	752	937
28	771	961
29	791	986
30	811	1011
31	832	1037
32	853	1063
33	875	1091
34	898	1119
35	921	1147
36	944	1177
37	968	1207
38	993	1238
39	1019	1269
40	1045	1302
41	1072	1335
42	1099	1370
43	1127	1405
44	1156	1441
45	1186	1478
46	1216	1515
47	1247	1554
48	1279	1594
49	1312	1635
50	1354	1687
51	1461	1820
52	1576	1964
53	1700	2119

IRDA Regn. No.123; **PAN** AABCC6633K; **CIN** U66030TN2001PLC047977



Prospectus

Page 37 of 182

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, “DARE House”, 2, N.S.C. Bose Road, Chennai – 600 001.

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	7,50,000	
Sum Insured	7,50,000	10,00,000
32	725	904
33	744	927
34	763	951
35	783	975
36	803	1000
37	823	1026
38	844	1052
39	866	1079
40	888	1107
41	911	1135
42	934	1164
43	958	1194
44	983	1225
45	1008	1256
46	1034	1288
47	1060	1321
48	1087	1355
49	1115	1390
50	1151	1434
51	1241	1547
52	1340	1669
53	1445	1801
54	1559	1943
55	1683	2097
56	1815	2262
57	1959	2441
58	2113	2634
59	2280	2842
60	2460	3066
61	2655	3308
62	2864	3569
63	3090	3851
64	3334	4155
65	3598	4483
66	3767	4694
67	3944	4915
68	4129	5146
69	4324	5388
70	4527	5641
71	4740	5907
72	4963	6184
73	5196	6475
74	5440	6780

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	7,50,000	
Sum Insured	7,50,000	10,00,000
75	5696	7099
> 75	5964	7432

Deductible 10,00,000**Office Premium - Gold Plan - 1A**

Deductible	10,00,000					
Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000
< 19	325	578	786	966	1126	1272
19	334	592	806	991	1155	1304
20	342	608	827	1016	1185	1338
21	351	623	848	1042	1215	1372
22	360	639	870	1069	1246	1407
23	369	655	892	1096	1278	1443
24	378	672	915	1124	1311	1480
25	388	689	938	1153	1344	1518
26	398	707	962	1182	1379	1557
27	408	725	987	1213	1414	1597
28	419	744	1012	1244	1450	1638
29	430	763	1038	1276	1487	1680
30	441	782	1065	1308	1526	1723
31	452	803	1092	1342	1565	1767
32	463	823	1120	1376	1605	1812
33	475	844	1149	1412	1646	1859
34	487	866	1178	1448	1688	1906
35	500	888	1208	1485	1731	1955
36	513	911	1239	1523	1776	2005
37	526	934	1271	1562	1821	2057
38	539	958	1303	1602	1868	2109
39	553	983	1337	1643	1916	2164
40	567	1008	1371	1685	1965	2219
41	582	1034	1406	1728	2015	2276
42	597	1060	1442	1773	2067	2334
43	612	1087	1479	1818	2120	2394
44	628	1115	1517	1865	2174	2455
45	644	1144	1556	1912	2230	2518
46	660	1173	1596	1961	2287	2583
47	677	1203	1637	2012	2345	2649

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	10,00,000					
Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000
48	695	1234	1679	2063	2406	2717
49	712	1265	1722	2116	2467	2786
50	735	1306	1776	2183	2546	2875
51	793	1409	1917	2356	2747	3102
52	856	1520	2068	2542	2964	3347
53	923	1640	2231	2742	3198	3611
54	996	1770	2408	2959	3450	3896
55	1075	1909	2598	3193	3722	4204
56	1160	2060	2803	3445	4016	4536
57	1251	2223	3024	3717	4334	4894
58	1350	2398	3263	4010	4676	5281
59	1457	2588	3520	4327	5045	5698
60	1572	2792	3798	4669	5443	6148
61	1696	3012	4098	5037	5873	6633
62	1830	3250	4422	5435	6337	7157
63	1974	3507	4771	5864	6837	7722
64	2130	3784	5148	6327	7377	8332
65	2299	4083	5554	6827	7960	8989
66	2407	4275	5816	7148	8334	9412
67	2520	4476	6089	7484	8726	9855
68	2638	4686	6375	7836	9136	10318
69	2762	4906	6675	8204	9566	10803
70	2892	5137	6989	8590	10016	11311
71	3028	5379	7318	8994	10487	11843
72	3171	5632	7662	9417	10980	12400
73	3320	5896	8022	9860	11496	12983
74	3476	6174	8399	10323	12037	13594
75	3639	6464	8794	10809	12603	14233
> 75	3810	6768	9208	11317	13195	14902

Deductible	10,00,000				
Sum Insured	35,00,000	40,00,000	45,00,000	50,00,000	75,00,000
< 19	1406	1531	1649	1760	2249
19	1442	1571	1691	1806	2307
20	1479	1611	1735	1852	2366
21	1517	1652	1779	1899	2426
22	1556	1694	1825	1948	2488

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	10,00,000				
Sum Insured	35,00,000	40,00,000	45,00,000	50,00,000	75,00,000
23	1596	1738	1871	1998	2552
24	1637	1782	1919	2049	2618
25	1679	1828	1969	2102	2685
26	1722	1875	2019	2155	2753
27	1766	1923	2071	2211	2824
28	1811	1972	2124	2267	2896
29	1857	2023	2178	2325	2971
30	1905	2075	2234	2385	3047
31	1954	2128	2291	2446	3125
32	2004	2182	2350	2509	3205
33	2055	2238	2410	2573	3287
34	2108	2296	2472	2639	3371
35	2162	2354	2535	2707	3458
36	2217	2415	2600	2776	3546
37	2274	2477	2667	2847	3637
38	2332	2540	2735	2920	3730
39	2392	2605	2805	2995	3826
40	2453	2672	2877	3072	3924
41	2516	2740	2951	3150	4024
42	2581	2810	3027	3231	4127
43	2647	2882	3104	3314	4233
44	2715	2956	3184	3399	4342
45	2784	3032	3265	3486	4453
46	2855	3110	3349	3575	4567
47	2929	3189	3435	3667	4684
48	3004	3271	3523	3761	4804
49	3081	3355	3613	3857	4927
50	3179	3462	3728	3980	5084
51	3430	3735	4022	4294	5485
52	3700	4030	4340	4633	5918
53	3993	4348	4683	4999	6386
54	4308	4692	5052	5394	6890
55	4648	5062	5451	5819	7434
56	5015	5462	5882	6279	8021
57	5411	5893	6346	6775	8654
58	5838	6358	6847	7310	9338
59	6299	6860	7388	7887	10075
60	6797	7402	7971	8510	10871
61	7334	7987	8601	9182	11729
62	7913	8617	9280	9907	12655
63	8537	9298	10013	10689	13655
64	9212	10032	10803	11533	14733
65	9939	10824	11656	12444	15896

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	10,00,000				
Sum Insured	35,00,000	40,00,000	45,00,000	50,00,000	75,00,000
66	10406	11333	12204	13029	16644
67	10896	11866	12778	13641	17426
68	11408	12424	13379	14283	18246
69	11944	13008	14008	14954	19103
70	12506	13620	14667	15658	20002
71	13094	14260	15356	16394	20942
72	13710	14931	16079	17165	21927
73	14354	15633	16835	17972	22958
74	15029	16368	17626	18817	24038
75	15736	17138	18455	19702	25168
> 75	16476	17943	19323	20628	26351

Office Premium - Silver Plan - 1A

Deductible	10,00,000					
Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000
< 19	276	491	668	821	957	1081
19	283	504	685	842	982	1109
20	291	516	703	864	1007	1137
21	298	530	721	886	1033	1166
22	306	543	739	908	1059	1196
23	314	557	758	932	1086	1227
24	322	571	777	956	1114	1258
25	330	586	797	980	1143	1290
26	338	601	818	1005	1172	1324
27	347	616	839	1031	1202	1357
28	356	632	860	1057	1233	1392
29	365	648	882	1084	1264	1428
30	374	665	905	1112	1297	1464
31	384	682	928	1141	1330	1502
32	394	700	952	1170	1364	1541
33	404	718	976	1200	1399	1580
34	414	736	1001	1231	1435	1620
35	425	755	1027	1262	1472	1662
36	436	774	1053	1294	1509	1705
37	447	794	1080	1328	1548	1748
38	458	814	1108	1362	1588	1793
39	470	835	1136	1397	1628	1839
40	482	857	1165	1432	1670	1886
41	495	879	1195	1469	1713	1934
42	507	901	1226	1507	1757	1984
43	520	924	1257	1545	1802	2035
44	534	948	1289	1585	1848	2087
45	547	972	1323	1625	1895	2140

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	10,00,000					
Sum Insured	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000
46	561	997	1356	1667	1944	2195
47	576	1023	1391	1710	1994	2252
48	590	1049	1427	1754	2045	2309
49	606	1076	1463	1799	2097	2368
50	625	1110	1510	1856	2164	2444
51	674	1197	1629	2002	2335	2637
52	727	1292	1758	2160	2519	2845
53	785	1394	1897	2331	2718	3070
54	847	1504	2046	2515	2933	3312
55	914	1623	2208	2714	3164	3573
56	986	1751	2382	2928	3414	3856
57	1064	1889	2570	3159	3684	4160
58	1148	2038	2773	3409	3974	4489
59	1238	2199	2992	3678	4288	4843
60	1336	2373	3229	3968	4627	5225
61	1442	2561	3484	4282	4992	5638
62	1555	2763	3759	4620	5386	6083
63	1678	2981	4055	4984	5812	6564
64	1811	3216	4376	5378	6271	7082
65	1954	3470	4721	5803	6766	7641
66	2046	3633	4943	6076	7084	8000
67	2142	3804	5176	6361	7417	8377
68	2243	3983	5419	6660	7766	8770
69	2348	4170	5674	6974	8131	9183
70	2458	4366	5941	7301	8513	9615
71	2574	4572	6220	7645	8914	10067
72	2695	4787	6512	8004	9333	10540
73	2822	5012	6819	8381	9772	11036
74	2954	5248	7139	8775	10231	11555
75	3093	5494	7475	9187	10712	12098
> 75	3239	5753	7827	9619	11216	12667

Deductible	10,00,000				
Sum Insured	35,00,000	40,00,000	45,00,000	50,00,000	75,00,000
< 19	1195	1302	1402	1496	1912
19	1226	1335	1438	1535	1961
20	1257	1369	1474	1574	2011
21	1289	1404	1512	1614	2062
22	1323	1440	1551	1656	2115
23	1356	1477	1591	1698	2169
24	1391	1515	1631	1742	2225
25	1427	1554	1673	1786	2282
26	1463	1594	1716	1832	2340

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	10,00,000				
Sum Insured	35,00,000	40,00,000	45,00,000	50,00,000	75,00,000
27	1501	1634	1760	1879	2400
28	1539	1676	1805	1927	2462
29	1579	1719	1852	1977	2525
30	1619	1763	1899	2027	2590
31	1661	1809	1948	2079	2656
32	1703	1855	1998	2132	2724
33	1747	1902	2049	2187	2794
34	1792	1951	2101	2243	2865
35	1838	2001	2155	2301	2939
36	1885	2052	2210	2360	3014
37	1933	2105	2267	2420	3091
38	1982	2159	2325	2482	3171
39	2033	2214	2385	2546	3252
40	2085	2271	2446	2611	3335
41	2139	2329	2508	2678	3421
42	2194	2389	2573	2746	3508
43	2250	2450	2638	2817	3598
44	2307	2513	2706	2889	3690
45	2367	2577	2775	2963	3785
46	2427	2643	2847	3039	3882
47	2489	2711	2919	3117	3981
48	2553	2781	2994	3197	4083
49	2619	2852	3071	3278	4188
50	2702	2942	3169	3383	4321
51	2915	3175	3419	3650	4663
52	3145	3426	3689	3938	5031
53	3394	3696	3980	4249	5428
54	3662	3988	4294	4585	5857
55	3951	4303	4634	4947	6319
56	4263	4643	4999	5337	6818
57	4599	5009	5394	5759	7356
58	4963	5405	5820	6213	7937
59	5355	5831	6280	6704	8564
60	5777	6292	6776	7233	9240
61	6234	6789	7311	7804	9970
62	6726	7325	7888	8421	10757
63	7257	7903	8511	9086	11606
64	7830	8527	9183	9803	12523
65	8448	9200	9908	10577	13512
66	8845	9633	10374	11074	14147
67	9261	10086	10861	11595	14812
68	9697	10560	11372	12140	15509
69	10153	11057	11907	12711	16238

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Prospectus

Deductible	10,00,000				
Sum Insured	35,00,000	40,00,000	45,00,000	50,00,000	75,00,000
70	10630	11577	12467	13309	17002
71	11130	12121	13053	13935	17801
72	11653	12691	13667	14590	18638
73	12201	13288	14309	15276	19514
74	12775	13913	14982	15994	20432
75	13376	14567	15687	16747	21393
> 75	14005	15252	16424	17534	22399

Deductible 15,00,000**Office Premium - Gold Plan - 1A**

Deductible	15,00,000					
Sum Insured	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000
< 19	784	924	1052	1170	1281	1385
19	804	947	1078	1200	1314	1421
20	824	971	1106	1231	1347	1457
21	845	996	1134	1262	1382	1495
22	867	1022	1164	1295	1417	1533
23	889	1048	1193	1328	1454	1572
24	912	1075	1224	1362	1491	1612
25	935	1102	1255	1397	1529	1654
26	959	1131	1287	1433	1568	1696
27	984	1160	1320	1469	1608	1740
28	1009	1189	1354	1507	1650	1784
29	1035	1220	1389	1546	1692	1830
30	1062	1251	1425	1585	1735	1877
31	1089	1283	1461	1626	1780	1925
32	1117	1316	1499	1667	1825	1974
33	1145	1350	1537	1710	1872	2025
34	1175	1384	1576	1754	1920	2077
35	1205	1420	1617	1799	1969	2130
36	1236	1456	1658	1845	2020	2184
37	1267	1494	1701	1892	2072	2240
38	1300	1532	1744	1941	2125	2298
39	1333	1571	1789	1991	2179	2357
40	1367	1611	1835	2042	2235	2417
41	1402	1653	1882	2094	2292	2479
42	1438	1695	1930	2147	2351	2542

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000					
Sum Insured	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000
43	1475	1738	1979	2203	2411	2608
44	1513	1783	2030	2259	2473	2674
45	1552	1829	2082	2317	2536	2743
46	1591	1875	2135	2376	2601	2813
47	1632	1924	2190	2437	2668	2885
48	1674	1973	2246	2500	2736	2959
49	1717	2023	2304	2564	2806	3035
50	1771	2088	2377	2645	2896	3132
51	1911	2253	2565	2854	3124	3379
52	2062	2430	2767	3079	3371	3646
53	2225	2622	2986	3322	3637	3934
54	2401	2829	3222	3585	3924	4244
55	2590	3053	3476	3868	4234	4579
56	2795	3294	3751	4173	4569	4941
57	3016	3554	4047	4503	4929	5331
58	3254	3835	4366	4858	5319	5752
59	3511	4137	4711	5242	5739	6206
60	3788	4464	5083	5656	6192	6696
61	4087	4817	5484	6103	6681	7225
62	4410	5197	5917	6584	7208	7795
63	4758	5607	6385	7104	7777	8411
64	5134	6050	6889	7665	8391	9075
65	5539	6528	7433	8271	9054	9792
66	5799	6835	7782	8660	9480	10252
67	6072	7156	8148	9067	9925	10734
68	6358	7493	8531	9493	10392	11239
69	6657	7845	8932	9939	10881	11767
70	6970	8214	9352	10407	11392	12321
71	7297	8600	9792	10896	11928	12900
72	7640	9005	10253	11409	12489	13507
73	8000	9428	10735	11945	13076	14142
74	8376	9871	11240	12507	13691	14807
75	8770	10335	11768	13095	14335	15503
> 75	9182	10821	12321	13711	15009	16232

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	1484	1918	2285	2900	3420	3880
19	1522	1967	2343	2975	3508	3979
20	1561	2018	2403	3051	3598	4081
21	1601	2070	2465	3129	3690	4186
22	1642	2123	2528	3209	3785	4293
23	1684	2177	2593	3292	3882	4403
24	1727	2233	2659	3376	3981	4516
25	1772	2290	2728	3462	4083	4631
26	1817	2349	2797	3551	4188	4750
27	1864	2409	2869	3642	4295	4872
28	1911	2471	2943	3735	4405	4997
29	1960	2534	3018	3831	4518	5125
30	2011	2599	3095	3929	4634	5256
31	2062	2665	3175	4030	4753	5391
32	2115	2734	3256	4133	4874	5529
33	2169	2804	3339	4239	4999	5670
34	2225	2876	3425	4348	5127	5816
35	2282	2949	3513	4459	5259	5965
36	2340	3025	3603	4573	5393	6118
37	2400	3102	3695	4691	5532	6274
38	2462	3182	3790	4811	5673	6435
39	2525	3263	3887	4934	5819	6600
40	2590	3347	3986	5060	5968	6769
41	2656	3433	4089	5190	6121	6942
42	2724	3521	4193	5323	6278	7120
43	2794	3611	4301	5460	6438	7303
44	2865	3703	4411	5599	6603	7490
45	2939	3798	4524	5743	6773	7682
46	3014	3896	4640	5890	6946	7879
47	3091	3995	4759	6041	7124	8081
48	3170	4098	4881	6196	7307	8288
49	3252	4203	5006	6355	7494	8500
50	3355	4336	5165	6557	7732	8770
51	3620	4679	5573	7074	8343	9463
52	3906	5048	6013	7633	9002	10210
53	4214	5447	6488	8236	9712	11016

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
54	4547	5877	7000	8886	10479	11886
55	4906	6341	7553	9588	11307	12825
56	5294	6842	8149	10345	12200	13837
57	5712	7382	8793	11162	13163	14930
58	6163	7965	9487	12043	14202	16109
59	6649	8594	10236	12994	15324	17381
60	7174	9273	11044	14020	16534	18753
61	7741	10005	11916	15127	17839	20234
62	8352	10795	12857	16321	19248	21832
63	9011	11647	13873	17610	20768	23556
64	9723	12567	14968	19001	22408	25416
65	10491	13559	16150	20501	24177	27423
66	10984	14197	16909	21465	25314	28712
67	11500	14864	17704	22475	26504	30063
68	12041	15563	18537	23531	27750	31476
69	12607	16295	19408	24638	29055	32956
70	13200	17061	20321	25796	30422	34506
71	13821	17863	21277	27009	31852	36128
72	14471	18703	22277	28279	33350	37827
73	15151	19583	23325	29609	34918	39606
74	15864	20504	24421	31001	36560	41468
75	16610	21468	25570	32459	38279	43418
> 75	17391	22477	26772	33985	40079	45460

Deductible	15,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	4296	4680	5037	5374	5693
19	4406	4799	5166	5512	5839
20	4519	4922	5299	5653	5989
21	4635	5049	5435	5798	6142
22	4753	5178	5574	5947	6300
23	4875	5311	5717	6099	6461
24	5000	5447	5863	6255	6627
25	5128	5586	6013	6415	6797
26	5260	5729	6167	6580	6971
27	5394	5876	6325	6748	7149

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
28	5533	6027	6488	6921	7332
29	5674	6181	6654	7099	7520
30	5820	6339	6824	7281	7713
31	5969	6502	6999	7467	7911
32	6122	6668	7178	7658	8113
33	6279	6839	7362	7855	8321
34	6440	7015	7551	8056	8534
35	6605	7194	7745	8262	8753
36	6774	7379	7943	8474	8977
37	6947	7568	8146	8691	9207
38	7125	7762	8355	8914	9443
39	7308	7961	8569	9142	9685
40	7495	8164	8789	9377	9934
41	7687	8374	9014	9617	10188
42	7884	8588	9245	9863	10449
43	8086	8808	9482	10116	10717
44	8293	9034	9725	10375	10991
45	8506	9265	9974	10641	11273
46	8724	9503	10230	10914	11562
47	8947	9746	10492	11193	11858
48	9177	9996	10761	11480	12162
49	9412	10252	11036	11774	12474
50	9711	10578	11387	12149	12870
51	10478	11414	12287	13108	13887
52	11305	12315	13257	14143	14983
53	12198	13287	14303	15260	16166
54	13161	14337	15433	16465	17443
55	14201	15469	16652	17765	18820
56	15322	16690	17966	19168	20306
57	16532	18008	19385	20681	21910
58	17837	19430	20916	22314	23640
59	19246	20964	22567	24076	25506
60	20765	22619	24349	25977	27521
61	22405	24406	26272	28029	29694
62	24174	26333	28347	30242	32038
63	26083	28412	30585	32630	34568

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
64	28142	30655	33000	35206	37298
65	30365	33076	35606	37986	40243
66	31792	34631	37280	39773	42135
67	33287	36260	39033	41643	44116
68	34853	37965	40868	43601	46191
69	36491	39750	42790	45651	48363
70	38207	41619	44802	47798	50637
71	40004	43576	46909	50045	53018
72	41885	45625	49114	52399	55511
73	43855	47771	51424	54863	58121
74	45917	50017	53842	57442	60854
75	48076	52369	56374	60143	63716
> 75	50336	54831	59025	62971	66712

Office Premium - Silver Plan - 1A

Deductible	15,00,000					
Sum Insured	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000
< 19	666	785	894	995	1089	1178
19	683	805	917	1020	1117	1208
20	701	826	940	1046	1145	1239
21	719	847	964	1073	1175	1270
22	737	869	989	1101	1205	1303
23	756	891	1014	1129	1236	1336
24	775	914	1040	1158	1267	1371
25	795	937	1067	1187	1300	1406
26	816	961	1094	1218	1333	1442
27	836	986	1122	1249	1367	1479
28	858	1011	1151	1281	1402	1516
29	880	1037	1181	1314	1438	1555
30	902	1063	1211	1347	1475	1595
31	925	1091	1242	1382	1513	1636
32	949	1119	1274	1417	1552	1678
33	974	1147	1306	1454	1591	1721
34	998	1177	1340	1491	1632	1765
35	1024	1207	1374	1529	1674	1810
36	1050	1238	1409	1568	1717	1857

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000					
Sum Insured	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000
37	1077	1270	1445	1608	1761	1904
38	1105	1302	1483	1650	1806	1953
39	1133	1335	1521	1692	1852	2003
40	1162	1370	1559	1735	1900	2054
41	1192	1405	1599	1780	1948	2107
42	1222	1441	1640	1825	1998	2161
43	1254	1478	1682	1872	2049	2216
44	1286	1515	1726	1920	2102	2273
45	1319	1554	1770	1969	2156	2331
46	1353	1594	1815	2020	2211	2391
47	1387	1635	1862	2072	2268	2452
48	1423	1677	1909	2125	2326	2515
49	1459	1720	1958	2179	2385	2580
50	1506	1775	2021	2248	2461	2662
51	1625	1915	2180	2426	2656	2872
52	1753	2066	2352	2617	2865	3099
53	1891	2229	2538	2824	3092	3343
54	2041	2405	2738	3047	3336	3607
55	2202	2595	2955	3288	3599	3892
56	2376	2800	3188	3547	3883	4200
57	2563	3021	3440	3827	4190	4531
58	2766	3259	3711	4130	4521	4889
59	2984	3517	4004	4456	4878	5275
60	3220	3795	4320	4808	5263	5692
61	3474	4094	4662	5187	5678	6141
62	3748	4417	5030	5597	6127	6626
63	4044	4766	5427	6039	6611	7149
64	4364	5143	5855	6516	7133	7714
65	4708	5549	6318	7030	7696	8323
66	4930	5810	6615	7361	8058	8714
67	5161	6083	6926	7707	8437	9124
68	5404	6369	7252	8069	8833	9553
69	5658	6668	7593	8449	9249	10002
70	5924	6982	7950	8846	9684	10473
71	6203	7310	8323	9262	10139	10965
72	6494	7654	8715	9697	10616	11481

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000					
Sum Insured	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000
73	6800	8014	9125	10153	11115	12021
74	7120	8391	9554	10631	11638	12586
75	7454	8785	10003	11131	12185	13178
> 75	7805	9198	10473	11654	12758	13797

Deductible	15,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	1262	1631	1942	2465	2907	3298
19	1294	1672	1992	2529	2982	3382
20	1327	1715	2043	2593	3058	3469
21	1361	1759	2095	2660	3137	3558
22	1396	1804	2149	2728	3217	3649
23	1432	1850	2204	2798	3299	3742
24	1468	1898	2260	2870	3384	3838
25	1506	1946	2318	2943	3471	3937
26	1545	1996	2378	3018	3560	4038
27	1584	2048	2439	3096	3651	4141
28	1625	2100	2501	3175	3744	4247
29	1666	2154	2565	3256	3840	4356
30	1709	2209	2631	3340	3939	4468
31	1753	2266	2698	3425	4040	4582
32	1798	2324	2768	3513	4143	4699
33	1844	2383	2838	3603	4249	4820
34	1891	2444	2911	3696	4358	4943
35	1940	2507	2986	3790	4470	5070
36	1989	2571	3062	3887	4584	5200
37	2040	2637	3141	3987	4702	5333
38	2092	2705	3221	4089	4822	5470
39	2146	2774	3304	4194	4946	5610
40	2201	2845	3388	4301	5073	5754
41	2257	2918	3475	4412	5203	5901
42	2315	2993	3564	4525	5336	6052
43	2375	3069	3656	4641	5473	6207
44	2435	3148	3749	4760	5613	6366
45	2498	3229	3845	4881	5757	6530
46	2562	3311	3944	5007	5904	6697

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
47	2628	3396	4045	5135	6055	6868
48	2695	3483	4149	5266	6211	7044
49	2764	3572	4255	5401	6370	7225
50	2852	3686	4390	5573	6572	7455
51	3077	3977	4737	6013	7091	8043
52	3320	4291	5111	6488	7651	8679
53	3582	4630	5515	7000	8256	9364
54	3865	4996	5950	7553	8907	10103
55	4170	5390	6420	8150	9611	10901
56	4500	5816	6927	8793	10370	11762
57	4855	6275	7474	9487	11188	12691
58	5238	6770	8064	10237	12072	13693
59	5652	7305	8701	11045	13025	14774
60	6098	7882	9388	11917	14054	15940
61	6580	8504	10129	12858	15163	17199
62	7099	9176	10929	13873	16361	18557
63	7660	9900	11792	14969	17653	20023
64	8264	10682	12723	16151	19046	21604
65	8917	11525	13727	17426	20550	23310
66	9336	12067	14373	18245	21517	24406
67	9775	12635	15049	19103	22528	25553
68	10235	13229	15756	20002	23588	26755
69	10716	13851	16497	20942	24697	28013
70	11220	14502	17273	21927	25858	29330
71	11748	15184	18085	22958	27074	30709
72	12300	15898	18936	24037	28347	32153
73	12879	16645	19826	25168	29680	33665
74	13484	17428	20758	26351	31076	35248
75	14118	18248	21734	27590	32537	36906
> 75	14782	19106	22756	28888	34067	38641

Deductible	15,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	3652	3978	4282	4568	4839
19	3745	4079	4391	4685	4963
20	3841	4184	4504	4805	5091

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	15,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
21	3939	4291	4619	4928	5221
22	4040	4401	4738	5055	5355
23	4144	4514	4859	5184	5492
24	4250	4630	4984	5317	5633
25	4359	4748	5111	5453	5777
26	4471	4870	5242	5593	5925
27	4585	4995	5377	5736	6077
28	4703	5123	5514	5883	6233
29	4823	5254	5656	6034	6392
30	4947	5389	5801	6188	6556
31	5074	5527	5949	6347	6724
32	5204	5668	6102	6510	6896
33	5337	5813	6258	6676	7073
34	5474	5962	6418	6848	7254
35	5614	6115	6583	7023	7440
36	5758	6272	6752	7203	7631
37	5905	6433	6925	7388	7826
38	6057	6597	7102	7577	8027
39	6212	6766	7284	7771	8233
40	6371	6940	7471	7970	8443
41	6534	7118	7662	8174	8660
42	6702	7300	7858	8384	8882
43	6873	7487	8060	8599	9109
44	7049	7679	8266	8819	9343
45	7230	7876	8478	9045	9582
46	7415	8077	8695	9277	9828
47	7605	8284	8918	9514	10079
48	7800	8497	9146	9758	10338
49	8000	8714	9381	10008	10603
50	8255	8992	9679	10326	10940
51	8906	9702	10444	11142	11804
52	9610	10468	11268	12022	12736
53	10368	11294	12158	12971	13741
54	11187	12186	13118	13995	14826
55	12070	13148	14154	15100	15997
56	13024	14187	15271	16293	17260

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Prospectus

Deductible	15,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
57	14052	15307	16477	17579	18623
58	15161	16515	17778	18967	20094
59	16359	17819	19182	20465	21681
60	17650	19227	20697	22081	23392
61	19044	20745	22331	23824	25240
62	20548	22383	24095	25706	27233
63	22170	24150	25997	27735	29383
64	23921	26057	28050	29926	31703
65	25810	28115	30265	32288	34206
66	27024	29437	31688	33807	35815
67	28294	30821	33178	35396	37499
68	29625	32270	34738	37061	39262
69	31018	33788	36371	38804	41108
70	32476	35376	38082	40628	43041
71	34003	37040	39872	42539	45065
72	35602	38781	41747	44539	47184
73	37276	40605	43710	46633	49403
74	39029	42514	45766	48826	51726
75	40864	44514	47918	51122	54158
> 75	42786	46607	50171	53526	56705

Deductible 20,00,000**Office Premium - Gold Plan - 1A**

Deductible	20,00,000					
Sum Insured	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
< 19	716	820	918	1009	1095	1177
19	734	841	941	1035	1123	1207
20	753	863	965	1061	1152	1238
21	772	885	990	1088	1181	1270
22	792	908	1015	1116	1212	1302
23	813	931	1041	1145	1243	1335
24	833	955	1068	1174	1275	1370
25	855	979	1096	1204	1307	1405
26	877	1005	1124	1235	1341	1441
27	899	1030	1152	1267	1375	1478
28	922	1057	1182	1299	1410	1516
29	946	1084	1212	1333	1446	1554

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000					
Sum Insured	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
30	970	1112	1243	1367	1483	1594
31	995	1140	1275	1402	1521	1635
32	1020	1169	1308	1438	1560	1677
33	1046	1199	1341	1475	1600	1720
34	1073	1230	1376	1512	1641	1764
35	1101	1261	1411	1551	1684	1809
36	1129	1294	1447	1591	1727	1856
37	1158	1327	1484	1632	1771	1903
38	1188	1361	1522	1673	1816	1952
39	1218	1396	1561	1716	1863	2002
40	1249	1432	1601	1760	1911	2053
41	1281	1468	1642	1805	1960	2106
42	1314	1506	1684	1852	2010	2160
43	1348	1544	1727	1899	2061	2215
44	1382	1584	1772	1948	2114	2272
45	1418	1625	1817	1998	2168	2330
46	1454	1666	1864	2049	2224	2390
47	1491	1709	1911	2101	2281	2451
48	1529	1753	1960	2155	2339	2514
49	1569	1798	2011	2210	2399	2578
50	1619	1855	2075	2281	2475	2660
51	1746	2001	2238	2461	2671	2870
52	1884	2159	2415	2655	2882	3097
53	2033	2330	2606	2865	3109	3341
54	2194	2514	2812	3091	3355	3605
55	2367	2712	3034	3335	3620	3890
56	2554	2926	3273	3598	3906	4197
57	2755	3157	3532	3883	4214	4529
58	2973	3407	3810	4189	4547	4886
59	3208	3676	4111	4520	4906	5272
60	3461	3966	4436	4877	5293	5688
61	3734	4279	4786	5262	5711	6137
62	4029	4617	5164	5677	6162	6622
63	4347	4982	5572	6126	6649	7145
64	4690	5375	6012	6609	7174	7709
65	5061	5799	6487	7131	7740	8318

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000					
Sum Insured	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
66	5299	6072	6792	7467	8104	8709
67	5548	6358	7111	7818	8485	9119
68	5809	6657	7445	8185	8884	9547
69	6082	6970	7796	8570	9302	9996
70	6368	7297	8162	8973	9739	10466
71	6667	7640	8546	9395	10197	10958
72	6981	8000	8948	9837	10677	11474
73	7309	8376	9368	10300	11179	12013
74	7653	8770	9809	10784	11704	12578
75	8013	9182	10270	11291	12255	13170
> 75	8389	9614	10753	11822	12831	13789

Deductible	20,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	1537	1841	2352	2784	3164
19	1576	1888	2412	2855	3245
20	1616	1937	2474	2928	3328
21	1658	1986	2538	3003	3414
22	1700	2037	2603	3080	3501
23	1744	2089	2669	3159	3591
24	1789	2143	2738	3240	3683
25	1834	2198	2808	3323	3777
26	1881	2254	2880	3408	3874
27	1930	2312	2954	3495	3973
28	1979	2371	3029	3585	4075
29	2030	2432	3107	3677	4180
30	2082	2494	3187	3771	4287
31	2135	2558	3268	3868	4397
32	2190	2624	3352	3967	4509
33	2246	2691	3438	4068	4625
34	2303	2760	3526	4173	4743
35	2362	2830	3616	4280	4865
36	2423	2903	3709	4389	4989
37	2485	2977	3804	4502	5117
38	2549	3054	3901	4617	5248
39	2614	3132	4001	4735	5383

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
40	2681	3212	4104	4857	5521
41	2750	3294	4209	4981	5662
42	2820	3379	4317	5109	5807
43	2892	3465	4428	5240	5956
44	2967	3554	4541	5374	6109
45	3043	3645	4657	5512	6265
46	3121	3739	4777	5653	6426
47	3201	3834	4899	5798	6590
48	3283	3933	5025	5946	6759
49	3367	4033	5153	6099	6932
50	3474	4162	5317	6293	7153
51	3748	4490	5737	6790	7718
52	4044	4845	6190	7326	8327
53	4363	5228	6679	7904	8985
54	4708	5640	7206	8528	9694
55	5080	6086	7776	9202	10460
56	5481	6566	8389	9928	11286
57	5913	7085	9052	10712	12177
58	6380	7644	9767	11558	13138
59	6884	8248	10538	12471	14176
60	7428	8899	11370	13455	15295
61	8014	9602	12268	14518	16503
62	8647	10360	13237	15664	17806
63	9330	11178	14282	16901	19212
64	10067	12061	15409	18236	20729
65	10862	13013	16626	19676	22366
66	11372	13625	17408	20601	23418
67	11907	14266	18227	21569	24519
68	12467	14936	19084	22584	25672
69	13053	15639	19981	23646	26879
70	13667	16374	20920	24758	28143
71	14310	17144	21904	25922	29466
72	14982	17950	22934	27141	30852
73	15687	18794	24013	28417	32302
74	16425	19678	25142	29753	33821
75	17197	20603	26324	31152	35412

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
> 75	18006	21572	27562	32617	37077

Deductible	20,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	3509	3826	4122	4401	4665
19	3599	3924	4228	4514	4784
20	3691	4025	4336	4629	4907
21	3786	4128	4448	4748	5033
22	3883	4234	4561	4870	5162
23	3982	4342	4678	4994	5294
24	4084	4454	4798	5122	5429
25	4189	4568	4921	5254	5569
26	4296	4685	5047	5388	5711
27	4406	4805	5177	5526	5858
28	4519	4928	5309	5668	6008
29	4635	5054	5445	5813	6162
30	4754	5184	5585	5962	6320
31	4875	5317	5728	6115	6481
32	5000	5453	5875	6272	6648
33	5128	5593	6025	6432	6818
34	5260	5736	6180	6597	6993
35	5395	5883	6338	6766	7172
36	5533	6034	6500	6939	7355
37	5675	6188	6667	7117	7544
38	5820	6347	6838	7300	7737
39	5969	6509	7013	7487	7935
40	6122	6676	7193	7678	8139
41	6279	6847	7377	7875	8347
42	6440	7023	7566	8077	8561
43	6605	7202	7760	8284	8781
44	6774	7387	7959	8496	9006
45	6948	7576	8162	8714	9236
46	7126	7770	8372	8937	9473
47	7308	7970	8586	9166	9716
48	7496	8174	8806	9401	9965
49	7688	8383	9032	9642	10220

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
50	7932	8650	9319	9949	10545
51	8559	9333	10055	10734	11378
52	9234	10070	10849	11582	12276
53	9963	10865	11706	12496	13246
54	10750	11723	12630	13483	14291
55	11599	12649	13627	14548	15420
56	12515	13647	14703	15696	16638
57	13503	14725	15864	16936	17951
58	14569	15888	17117	18273	19369
59	15720	17142	18468	19716	20898
60	16961	18496	19927	21273	22548
61	18300	19956	21500	22953	24329
62	19746	21532	23198	24765	26250
63	21305	23232	25030	26721	28323
64	22987	25067	27006	28831	30559
65	24802	27046	29139	31107	32972
66	25968	28318	30509	32570	34523
67	27189	29650	31943	34101	36146
68	28468	31044	33445	35705	37846
69	29807	32503	35018	37384	39625
70	31208	34032	36665	39142	41488
71	32676	35632	38389	40982	43439
72	34212	37308	40194	42909	45482
73	35821	39062	42084	44927	47620
74	37505	40899	44063	47039	49860
75	39269	42822	46135	49251	52204
> 75	41115	44835	48304	51567	54659

Office Premium - Silver Plan - 1A

Deductible	20,00,000					
Sum Insured	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
< 19	609	697	780	858	931	1000
19	624	715	800	880	955	1026
20	640	734	821	902	979	1052
21	657	752	842	925	1004	1079
22	673	772	863	949	1030	1107

CHOLA FLEXI SUPER TOPUP INSURANCE
CHOHLIP23049V022223

Prospectus

Deductible	20,00,000					
Sum Insured	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
23	691	791	885	973	1056	1135
24	708	812	908	998	1083	1164
25	727	833	931	1024	1111	1194
26	745	854	955	1050	1140	1225
27	764	876	980	1077	1169	1256
28	784	898	1005	1104	1199	1288
29	804	921	1030	1133	1229	1321
30	824	945	1057	1162	1261	1355
31	846	969	1084	1192	1293	1390
32	867	994	1112	1222	1326	1425
33	889	1019	1140	1253	1360	1462
34	912	1045	1169	1286	1395	1499
35	936	1072	1199	1318	1431	1538
36	960	1100	1230	1352	1468	1577
37	984	1128	1262	1387	1505	1618
38	1009	1157	1294	1422	1544	1659
39	1035	1186	1327	1459	1583	1702
40	1062	1217	1361	1496	1624	1745
41	1089	1248	1396	1535	1666	1790
42	1117	1280	1432	1574	1708	1836
43	1146	1313	1468	1614	1752	1883
44	1175	1346	1506	1656	1797	1931
45	1205	1381	1545	1698	1843	1981
46	1236	1416	1584	1742	1890	2031
47	1268	1453	1625	1786	1939	2083
48	1300	1490	1666	1832	1988	2137
49	1333	1528	1709	1879	2039	2191
50	1376	1577	1763	1939	2104	2261
51	1484	1701	1903	2092	2270	2440
52	1602	1835	2053	2257	2450	2632
53	1728	1980	2215	2435	2643	2840
54	1865	2137	2390	2627	2852	3065
55	2012	2305	2579	2835	3077	3306
56	2171	2487	2782	3059	3320	3568
57	2342	2684	3002	3300	3582	3849
58	2527	2896	3239	3561	3865	4153

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000					
Sum Insured	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
59	2726	3124	3495	3842	4170	4481
60	2942	3371	3771	4145	4499	4835
61	3174	3637	4068	4473	4854	5217
62	3425	3924	4390	4826	5238	5629
63	3695	4234	4736	5207	5651	6073
64	3987	4569	5110	5618	6098	6553
65	4302	4929	5514	6062	6579	7070
66	4504	5161	5773	6347	6888	7403
67	4716	5404	6044	6645	7212	7751
68	4937	5658	6329	6958	7551	8115
69	5170	5924	6626	7285	7907	8497
70	5413	6203	6938	7627	8278	8896
71	5667	6494	7264	7986	8668	9315
72	5934	6800	7606	8361	9075	9753
73	6213	7119	7963	8755	9502	10211
74	6505	7454	8338	9166	9949	10691
75	6811	7805	8730	9597	10417	11194
> 75	7131	8172	9140	10049	10906	11720

Deductible	20,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	1306	1565	1999	2366	2690
19	1340	1605	2051	2427	2759
20	1374	1646	2103	2489	2829
21	1409	1688	2157	2553	2902
22	1445	1732	2212	2618	2976
23	1482	1776	2269	2685	3052
24	1520	1821	2327	2754	3131
25	1559	1868	2387	2825	3211
26	1599	1916	2448	2897	3293
27	1640	1965	2511	2971	3377
28	1682	2015	2575	3047	3464
29	1725	2067	2641	3125	3553
30	1769	2120	2709	3205	3644
31	1815	2174	2778	3288	3737
32	1861	2230	2849	3372	3833

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
33	1909	2287	2922	3458	3931
34	1958	2346	2997	3547	4032
35	2008	2406	3074	3638	4135
36	2060	2468	3153	3731	4241
37	2112	2531	3233	3826	4350
38	2166	2596	3316	3925	4461
39	2222	2662	3401	4025	4575
40	2279	2730	3488	4128	4693
41	2337	2800	3578	4234	4813
42	2397	2872	3669	4342	4936
43	2459	2946	3763	4454	5063
44	2522	3021	3860	4568	5192
45	2586	3098	3959	4685	5325
46	2652	3178	4060	4805	5462
47	2720	3259	4164	4928	5602
48	2790	3343	4271	5054	5745
49	2862	3428	4380	5184	5893
50	2953	3538	4520	5349	6080
51	3186	3817	4877	5771	6560
52	3437	4118	5262	6227	7078
53	3709	4443	5677	6718	7637
54	4002	4794	6126	7249	8240
55	4318	5173	6609	7821	8891
56	4659	5581	7131	8439	9593
57	5026	6022	7694	9105	10350
58	5423	6498	8302	9824	11168
59	5852	7011	8957	10600	12049
60	6314	7564	9665	11437	13001
61	6812	8161	10428	12340	14028
62	7350	8806	11251	13315	15135
63	7930	9501	12139	14366	16330
64	8557	10252	13098	15500	17620
65	9232	11061	14132	16724	19011
66	9666	11581	14797	17511	19905
67	10121	12126	15493	18334	20841
68	10597	12696	16221	19196	21821

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
69	11095	13293	16984	20099	22847
70	11617	13918	17782	21044	23921
71	12163	14572	18619	22033	25046
72	12735	15258	19494	23069	26224
73	13334	15975	20411	24154	27457
74	13961	16726	21370	25290	28748
75	14617	17513	22375	26479	30100
> 75	15305	18336	23427	27724	31515
Deductible	20,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	2983	3252	3504	3741	3965
19	3059	3336	3594	3837	4067
20	3137	3421	3686	3935	4171
21	3218	3509	3780	4036	4278
22	3300	3599	3877	4139	4387
23	3385	3691	3977	4245	4500
24	3472	3786	4078	4354	4615
25	3560	3883	4183	4466	4733
26	3652	3982	4290	4580	4855
27	3745	4084	4400	4697	4979
28	3841	4189	4513	4818	5107
29	3940	4296	4628	4941	5237
30	4041	4406	4747	5068	5372
31	4144	4519	4869	5198	5509
32	4250	4635	4993	5331	5650
33	4359	4754	5121	5467	5795
34	4471	4875	5253	5607	5944
35	4585	5000	5387	5751	6096
36	4703	5128	5525	5899	6252
37	4823	5260	5667	6050	6412
38	4947	5395	5812	6205	6577
39	5074	5533	5961	6364	6745
40	5204	5675	6114	6527	6918
41	5337	5820	6270	6694	7095
42	5474	5969	6431	6865	7277

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	20,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
43	5614	6122	6596	7041	7464
44	5758	6279	6765	7222	7655
45	5906	6440	6938	7407	7851
46	6057	6605	7116	7597	8052
47	6212	6774	7298	7791	8258
48	6371	6948	7485	7991	8470
49	6534	7126	7677	8196	8687
50	6742	7352	7921	8456	8963
51	7275	7933	8547	9124	9671
52	7849	8559	9222	9845	10435
53	8469	9235	9950	10622	11259
54	9138	9964	10735	11461	12148
55	9859	10751	11583	12366	13107
56	10638	11600	12498	13342	14142
57	11478	12516	13485	14396	15259
58	12384	13505	14549	15532	16463
59	13362	14571	15698	16759	17763
60	14417	15721	16938	18082	19166
61	15555	16963	18275	19510	20680
62	16784	18302	19718	21050	22312
63	18109	19748	21275	22713	24074
64	19539	21307	22955	24506	25975
65	21082	22989	24768	26441	28026
66	22073	24070	25932	27684	29344
67	23111	25202	27152	28986	30724
68	24198	26387	28429	30349	32169
69	25336	27628	29765	31776	33681
70	26527	28927	31165	33270	35265
71	27774	30287	32630	34835	36923
72	29080	31711	34165	36473	38660
73	30448	33203	35771	38188	40477
74	31879	34764	37453	39984	42381
75	33378	36399	39214	41864	44374
> 75	34948	38110	41058	43832	46460

Deductible 25,00,000**Office Premium - Gold Plan - 1A**

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	25,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	902	1188	1431	1840	2185	2489
19	925	1219	1468	1887	2241	2552
20	949	1250	1506	1936	2298	2618
21	973	1282	1544	1985	2357	2685
22	998	1315	1584	2036	2417	2754
23	1024	1349	1625	2088	2479	2824
24	1050	1383	1666	2142	2543	2897
25	1077	1419	1709	2197	2608	2971
26	1104	1455	1753	2253	2675	3047
27	1133	1492	1798	2311	2743	3125
28	1162	1531	1844	2370	2814	3205
29	1191	1570	1891	2430	2886	3287
30	1222	1610	1939	2493	2960	3371
31	1253	1651	1989	2557	3035	3458
32	1285	1694	2040	2622	3113	3546
33	1318	1737	2092	2689	3193	3637
34	1352	1782	2146	2758	3275	3730
35	1387	1827	2201	2829	3359	3826
36	1422	1874	2257	2901	3445	3924
37	1459	1922	2315	2976	3533	4025
38	1496	1971	2374	3052	3624	4128
39	1534	2022	2435	3130	3716	4233
40	1574	2074	2498	3210	3812	4342
41	1614	2127	2562	3293	3909	4453
42	1655	2181	2627	3377	4010	4567
43	1698	2237	2695	3463	4112	4684
44	1741	2294	2764	3552	4218	4804
45	1786	2353	2834	3643	4326	4927
46	1832	2413	2907	3737	4437	5054
47	1879	2475	2981	3832	4550	5183
48	1927	2539	3058	3931	4667	5316
49	1976	2604	3136	4031	4786	5452
50	2039	2687	3236	4159	4939	5626
51	2200	2899	3492	4488	5329	6070
52	2374	3128	3767	4842	5749	6549
53	2561	3375	4065	5225	6203	7066

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	25,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
54	2763	3641	4386	5637	6693	7624
55	2981	3929	4732	6082	7222	8226
56	3217	4239	5106	6563	7792	8876
57	3471	4574	5509	7081	8407	9577
58	3745	4935	5944	7640	9071	10333
59	4041	5324	6413	8243	9787	11149
60	4360	5745	6919	8894	10560	12029
61	4704	6198	7466	9596	11394	12979
62	5075	6688	8055	10354	12294	14004
63	5476	7216	8691	11172	13265	15110
64	5909	7786	9378	12054	14312	16303
65	6375	8400	10118	13006	15442	17590
66	6675	8795	10594	13617	16168	18417
67	6989	9209	11092	14258	16928	19283
68	7318	9642	11614	14928	17724	20190
69	7662	10095	12160	15630	18558	21139
70	8022	10570	12732	16365	19430	22133
71	8399	11067	13330	17134	20344	23174
72	8794	11588	13957	17940	21301	24264
73	9208	12132	14613	18784	22302	25405
74	9640	12703	15301	19667	23351	26599
75	10094	13300	16020	20592	24449	27850
> 75	10568	13926	16773	21560	25599	29160

Deductible	25,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	2764	3017	3253	3475	3685
19	2834	3094	3336	3564	3779
20	2907	3173	3422	3655	3876
21	2982	3255	3509	3749	3976
22	3058	3338	3599	3845	4078
23	3136	3424	3692	3943	4182
24	3217	3511	3786	4044	4289
25	3299	3601	3883	4148	4399
26	3384	3694	3983	4254	4512
27	3470	3788	4085	4363	4627

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	25,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
28	3559	3885	4189	4475	4746
29	3650	3985	4297	4590	4868
30	3744	4087	4407	4707	4992
31	3840	4192	4520	4828	5120
32	3938	4299	4636	4952	5251
33	4039	4409	4754	5079	5386
34	4143	4522	4876	5209	5524
35	4249	4638	5001	5342	5665
36	4358	4757	5129	5479	5811
37	4469	4879	5261	5620	5960
38	4584	5004	5395	5764	6112
39	4701	5132	5534	5911	6269
40	4822	5264	5675	6063	6429
41	4945	5399	5821	6218	6594
42	5072	5537	5970	6377	6763
43	5202	5679	6123	6541	6936
44	5335	5824	6280	6708	7114
45	5472	5973	6441	6880	7296
46	5612	6127	6606	7057	7483
47	5756	6283	6775	7237	7675
48	5904	6444	6949	7423	7872
49	6055	6610	7127	7613	8074
50	6247	6820	7353	7855	8330
51	6741	7358	7934	8475	8988
52	7273	7939	8561	9145	9698
53	7847	8566	9237	9867	10464
54	8467	9243	9966	10646	11290
55	9136	9973	10753	11487	12181
56	9857	10760	11602	12394	13143
57	10635	11610	12518	13372	14181
58	11475	12526	13506	14428	15301
59	12381	13516	14573	15567	16509
60	13359	14583	15724	16797	17813
61	14414	15734	16965	18123	19219
62	15552	16977	18305	19554	20737
63	16780	18317	19750	21098	22374

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	25,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
64	18105	19764	21310	22764	24141
65	19534	21324	22992	24561	26047
66	20453	22327	24074	25716	27272
67	21415	23377	25206	26925	28554
68	22422	24476	26391	28192	29897
69	23476	25627	27632	29517	31303
70	24580	26832	28931	30905	32775
71	25736	28094	30291	32358	34316
72	26946	29415	31716	33880	35930
73	28213	30798	33207	35473	37619
74	29539	32246	34769	37141	39388
75	30928	33762	36403	38887	41240
> 75	32383	35350	38115	40716	43179

Office Premium - Silver Plan - 1A

Deductible	25,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	767	1010	1217	1564	1857	2115
19	786	1036	1248	1604	1905	2170
20	806	1063	1280	1645	1953	2225
21	827	1090	1313	1687	2003	2282
22	848	1118	1346	1731	2055	2341
23	870	1146	1381	1775	2107	2401
24	892	1176	1416	1820	2161	2462
25	915	1206	1453	1867	2217	2525
26	939	1237	1490	1915	2274	2590
27	963	1269	1528	1964	2332	2656
28	987	1301	1567	2014	2392	2724
29	1013	1334	1607	2066	2453	2794
30	1039	1369	1648	2119	2516	2866
31	1065	1404	1691	2173	2580	2939
32	1093	1440	1734	2229	2646	3014
33	1121	1476	1778	2286	2714	3092
34	1149	1514	1824	2344	2784	3171
35	1179	1553	1871	2405	2855	3252
36	1209	1593	1919	2466	2928	3335

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	25,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
37	1240	1634	1968	2529	3003	3421
38	1272	1676	2018	2594	3080	3509
39	1304	1718	2070	2661	3159	3598
40	1338	1763	2123	2729	3240	3691
41	1372	1808	2177	2799	3323	3785
42	1407	1854	2233	2870	3408	3882
43	1443	1902	2290	2944	3495	3982
44	1480	1950	2349	3019	3585	4084
45	1518	2000	2409	3097	3677	4188
46	1557	2051	2471	3176	3771	4296
47	1597	2104	2534	3257	3868	4406
48	1638	2158	2599	3341	3967	4519
49	1680	2213	2666	3427	4068	4634
50	1733	2284	2751	3536	4198	4782
51	1870	2464	2968	3815	4529	5159
52	2018	2659	3202	4116	4887	5567
53	2177	2868	3455	4441	5273	6006
54	2349	3095	3728	4792	5689	6481
55	2534	3339	4022	5170	6138	6992
56	2734	3603	4340	5578	6623	7545
57	2950	3887	4682	6019	7146	8140
58	3183	4194	5052	6494	7710	8783
59	3435	4526	5451	7007	8319	9477
60	3706	4883	5882	7560	8976	10225
61	3998	5269	6346	8157	9685	11032
62	4314	5685	6847	8801	10450	11903
63	4655	6133	7388	9496	11275	12843
64	5022	6618	7971	10246	12165	13857
65	5419	7140	8600	11055	13126	14952
66	5674	7476	9005	11575	13743	15655
67	5941	7828	9428	12119	14389	16391
68	6220	8196	9872	12689	15066	17162
69	6512	8581	10336	13285	15774	17969
70	6819	8985	10822	13910	16516	18813
71	7139	9407	11331	14564	17293	19698
72	7475	9849	11864	15249	18106	20624

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	25,00,000					
Sum Insured	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
73	7826	10313	12421	15966	18957	21594
74	8194	10797	13005	16717	19848	22610
75	8580	11305	13617	17503	20782	23673
> 75	8983	11837	14257	18326	21759	24786

Deductible	25,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	2349	2564	2765	2954	3132
19	2409	2630	2836	3029	3213
20	2471	2697	2908	3107	3295
21	2534	2767	2983	3187	3379
22	2599	2837	3059	3268	3466
23	2666	2910	3138	3352	3555
24	2734	2985	3218	3438	3646
25	2804	3061	3301	3526	3739
26	2876	3140	3385	3616	3835
27	2950	3220	3472	3709	3933
28	3025	3303	3561	3804	4034
29	3103	3387	3652	3901	4137
30	3182	3474	3746	4001	4243
31	3264	3563	3842	4104	4352
32	3348	3654	3940	4209	4464
33	3433	3748	4041	4317	4578
34	3521	3844	4145	4427	4695
35	3612	3942	4251	4541	4816
36	3704	4043	4360	4657	4939
37	3799	4147	4472	4777	5066
38	3896	4253	4586	4899	5195
39	3996	4362	4704	5025	5329
40	4099	4474	4824	5153	5465
41	4204	4589	4948	5285	5605
42	4311	4706	5074	5421	5749
43	4422	4827	5205	5560	5896
44	4535	4951	5338	5702	6047
45	4651	5077	5475	5848	6202
46	4770	5208	5615	5998	6361
47	4893	5341	5759	6152	6524
48	5018	5478	5906	6309	6691
49	5147	5618	6058	6471	6863
50	5310	5797	6250	6677	7081
51	5730	6255	6744	7204	7640
52	6182	6749	7276	7773	8243

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	25,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
53	6670	7281	7851	8387	8894
54	7197	7856	8471	9049	9596
55	7765	8477	9140	9764	10354
56	8378	9146	9862	10534	11172
57	9040	9868	10640	11366	12054
58	9754	10648	11480	12264	13006
59	10524	11488	12387	13232	14033
60	11355	12395	13365	14277	15141
61	12252	13374	14420	15404	16336
62	13219	14430	15559	16621	17626
63	14263	15570	16788	17933	19018
64	15389	16799	18113	19349	20520
65	16604	18126	19544	20877	22140
66	17385	18978	20463	21859	23181
67	18202	19870	21425	22887	24271
68	19058	20805	22432	23963	25412
69	19954	21783	23487	25090	26607
70	20893	22807	24591	26269	27859
71	21875	23880	25748	27505	29169
72	22904	25002	26958	28798	30540
73	23981	26178	28226	30152	31976
74	25108	27409	29553	31570	33480
75	26289	28698	30943	33054	35054
> 75	27525	30047	32398	34609	36702

Deductible 30,00,000**Office Premium - Gold Plan - 1A**

Deductible	30,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	898	1087	1405	1674	1910
19	921	1115	1441	1716	1959
20	945	1143	1478	1760	2009
21	969	1173	1516	1805	2061
22	994	1203	1555	1852	2114
23	1019	1234	1595	1899	2168
24	1045	1265	1635	1948	2223
25	1072	1298	1677	1998	2280
26	1100	1331	1720	2049	2339
27	1128	1365	1764	2101	2399
28	1157	1400	1810	2155	2460
29	1186	1436	1856	2211	2523

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	30,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
30	1217	1473	1903	2267	2588
31	1248	1510	1952	2325	2654
32	1280	1549	2002	2385	2722
33	1313	1589	2054	2446	2792
34	1346	1629	2106	2509	2863
35	1381	1671	2160	2573	2937
36	1416	1714	2216	2639	3012
37	1452	1758	2272	2706	3089
38	1490	1803	2331	2776	3168
39	1528	1849	2390	2847	3249
40	1567	1897	2451	2920	3333
41	1607	1945	2514	2995	3418
42	1648	1995	2579	3071	3506
43	1690	2046	2645	3150	3596
44	1734	2098	2713	3231	3688
45	1778	2152	2782	3314	3782
46	1824	2207	2853	3399	3879
47	1870	2264	2926	3486	3978
48	1918	2322	3001	3575	4080
49	1968	2381	3078	3666	4185
50	2030	2457	3176	3783	4318
51	2190	2651	3427	4082	4659
52	2363	2861	3698	4404	5027
53	2550	3087	3990	4752	5424
54	2751	3330	4305	5127	5852
55	2969	3593	4645	5532	6314
56	3203	3877	5011	5969	6813
57	3456	4183	5407	6440	7351
58	3729	4513	5834	6949	7931
59	4023	4870	6295	7497	8558
60	4341	5254	6792	8089	9233
61	4684	5669	7328	8728	9962
62	5054	6117	7907	9417	10749
63	5453	6600	8531	10161	11598
64	5883	7121	9205	10963	12514
65	6348	7683	9931	11829	13502

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	30,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
66	6646	8045	10398	12385	14137
67	6959	8423	10887	12968	14801
68	7286	8819	11399	13577	15497
69	7629	9234	11935	14216	16226
70	7987	9668	12497	14884	16989
71	8363	10122	13084	15584	17788
72	8756	10598	13699	16317	18624
73	9168	11097	14344	17084	19500
74	9599	11618	15018	17888	20417
75	10050	12165	15724	18729	21377
> 75	10523	12737	16464	19609	22382

Deductible	30,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	2124	2321	2505	2677	2841
19	2179	2381	2569	2746	2914
20	2234	2442	2635	2816	2988
21	2292	2504	2702	2889	3065
22	2350	2568	2772	2963	3143
23	2411	2634	2843	3038	3224
24	2472	2702	2915	3116	3306
25	2536	2771	2990	3196	3391
26	2601	2842	3067	3278	3478
27	2667	2915	3145	3362	3567
28	2736	2990	3226	3448	3659
29	2806	3066	3309	3537	3752
30	2878	3145	3393	3627	3848
31	2952	3225	3480	3720	3947
32	3027	3308	3569	3815	4048
33	3105	3393	3661	3913	4152
34	3184	3480	3755	4013	4258
35	3266	3569	3851	4116	4367
36	3350	3660	3950	4222	4479
37	3435	3754	4051	4330	4594
38	3523	3850	4155	4441	4712
39	3614	3949	4261	4555	4833

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	30,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
40	3706	4050	4370	4671	4956
41	3801	4154	4482	4791	5083
42	3899	4260	4597	4914	5214
43	3998	4369	4715	5040	5347
44	4101	4481	4836	5169	5484
45	4206	4596	4960	5301	5625
46	4314	4714	5087	5437	5769
47	4424	4835	5217	5576	5917
48	4538	4959	5351	5719	6068
49	4654	5086	5488	5866	6224
50	4802	5247	5662	6052	6422
51	5181	5662	6109	6530	6929
52	5590	6109	6592	7046	7476
53	6032	6591	7112	7602	8066
54	6508	7112	7674	8203	8703
55	7022	7673	8280	8850	9391
56	7576	8279	8934	9549	10132
57	8175	8933	9639	10303	10932
58	8820	9638	10400	11117	11795
59	9517	10399	11222	11995	12727
60	10268	11220	12108	12942	13732
61	11079	12106	13064	13964	14816
62	11954	13062	14095	15066	15986
63	12898	14094	15208	16256	17248
64	13916	15207	16409	17540	18610
65	15015	16407	17705	18925	20080
66	15721	17179	18537	19814	21024
67	16460	17987	19409	20746	22012
68	17234	18832	20322	21722	23047
69	18044	19718	21277	22743	24131
70	18893	20645	22278	23813	25266
71	19781	21616	23325	24932	26454
72	20711	22632	24422	26105	27698
73	21685	23697	25570	27332	29000
74	22705	24811	26773	28617	30364
75	23773	25977	28032	29963	31792

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	30,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
> 75	24890	27199	29350	31372	33287

Office Premium - Silver Plan - 1A

Deductible	30,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	763	924	1194	1423	1624
19	783	948	1225	1459	1665
20	803	972	1256	1496	1708
21	824	997	1288	1535	1752
22	845	1022	1322	1574	1797
23	866	1049	1355	1614	1843
24	888	1075	1390	1656	1890
25	911	1103	1426	1698	1938
26	935	1131	1462	1742	1988
27	959	1160	1500	1786	2039
28	983	1190	1538	1832	2091
29	1008	1220	1578	1879	2145
30	1034	1252	1618	1927	2200
31	1061	1284	1659	1976	2256
32	1088	1317	1702	2027	2314
33	1116	1350	1746	2079	2373
34	1144	1385	1790	2132	2434
35	1174	1420	1836	2187	2496
36	1204	1457	1883	2243	2560
37	1235	1494	1931	2300	2626
38	1266	1533	1981	2359	2693
39	1299	1572	2032	2420	2762
40	1332	1612	2084	2482	2833
41	1366	1653	2137	2545	2905
42	1401	1696	2192	2611	2980
43	1437	1739	2248	2678	3056
44	1474	1784	2306	2746	3135
45	1511	1829	2365	2817	3215
46	1550	1876	2425	2889	3297
47	1590	1924	2487	2963	3382
48	1631	1974	2551	3039	3468

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	30,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
49	1672	2024	2617	3117	3557
50	1726	2089	2700	3216	3670
51	1862	2254	2913	3470	3960
52	2009	2432	3143	3744	4273
53	2168	2624	3391	4039	4610
54	2339	2831	3659	4358	4974
55	2523	3054	3948	4702	5367
56	2723	3295	4260	5074	5791
57	2938	3556	4596	5474	6248
58	3170	3836	4959	5906	6742
59	3420	4139	5350	6373	7274
60	3690	4466	5773	6876	7848
61	3981	4819	6229	7419	8468
62	4296	5199	6721	8005	9137
63	4635	5610	7251	8637	9858
64	5001	6053	7824	9319	10637
65	5396	6531	8442	10055	11476
66	5649	6838	8839	10527	12016
67	5915	7159	9254	11022	12581
68	6193	7496	9689	11541	13173
69	6484	7848	10145	12083	13792
70	6789	8218	10622	12652	14441
71	7109	8604	11122	13247	15120
72	7443	9009	11645	13869	15831
73	7793	9432	12192	14522	16575
74	8159	9876	12765	15204	17354
75	8543	10340	13366	15919	18170
> 75	8945	10826	13994	16668	19025

Deductible	30,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	1806	1973	2129	2276	2415
19	1852	2024	2184	2334	2477
20	1899	2075	2240	2394	2540
21	1948	2129	2297	2455	2605
22	1998	2183	2356	2518	2672

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	30,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
23	2049	2239	2416	2583	2740
24	2102	2297	2478	2649	2811
25	2155	2355	2542	2717	2883
26	2211	2416	2607	2786	2956
27	2267	2478	2674	2858	3032
28	2325	2541	2742	2931	3110
29	2385	2606	2812	3006	3190
30	2446	2673	2884	3083	3271
31	2509	2741	2958	3162	3355
32	2573	2812	3034	3243	3441
33	2639	2884	3112	3326	3529
34	2707	2958	3192	3411	3620
35	2776	3033	3273	3499	3712
36	2847	3111	3357	3588	3807
37	2920	3191	3443	3680	3905
38	2995	3273	3531	3775	4005
39	3072	3356	3622	3871	4108
40	3150	3442	3715	3971	4213
41	3231	3531	3810	4072	4321
42	3314	3621	3907	4177	4432
43	3399	3714	4008	4284	4545
44	3486	3809	4110	4393	4662
45	3575	3907	4216	4506	4781
46	3667	4007	4324	4622	4904
47	3761	4109	4434	4740	5029
48	3857	4215	4548	4861	5158
49	3956	4323	4665	4986	5290
50	4082	4460	4813	5145	5459
51	4404	4812	5193	5551	5890
52	4752	5192	5603	5989	6355
53	5127	5602	6046	6462	6856
54	5532	6045	6523	6972	7398
55	5969	6522	7038	7523	7982
56	6440	7037	7594	8117	8612
57	6948	7593	8193	8758	9292
58	7497	8192	8840	9449	10026

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	30,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
59	8089	8839	9538	10195	10818
60	8728	9537	10291	11001	11672
61	9417	10290	11104	11869	12594
62	10161	11103	11981	12806	13588
63	10963	11980	12927	13818	14661
64	11829	12926	13948	14909	15819
65	12763	13946	15049	16086	17068
66	13363	14602	15757	16842	17870
67	13991	15289	16498	17634	18710
68	14649	16008	17273	18463	19590
69	15338	16760	18086	19332	20511
70	16059	17548	18936	20241	21476
71	16814	18374	19826	21192	22486
72	17605	19238	20759	22189	23543
73	18432	20142	21735	23232	24650
74	19299	21089	22757	24325	25809
75	20207	22081	23827	25469	27023
> 75	21157	23119	24947	26666	28294

Deductible 35,00,000**Office Premium - Gold Plan - 1A**

Deductible	35,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	658	800	1040	1242	1421
19	675	821	1066	1274	1457
20	692	842	1094	1307	1494
21	710	863	1122	1340	1533
22	728	885	1151	1374	1572
23	747	908	1180	1410	1612
24	766	931	1210	1446	1653
25	786	955	1241	1483	1696
26	806	980	1273	1521	1739
27	826	1005	1306	1560	1784
28	848	1031	1339	1600	1829
29	869	1057	1373	1641	1876
30	892	1084	1409	1683	1924
31	914	1112	1445	1726	1974

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	35,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
32	938	1140	1482	1770	2024
33	962	1170	1520	1815	2076
34	987	1199	1559	1862	2129
35	1012	1230	1599	1910	2184
36	1038	1262	1640	1959	2240
37	1064	1294	1682	2009	2297
38	1092	1327	1725	2060	2356
39	1120	1361	1769	2113	2417
40	1148	1396	1814	2167	2478
41	1178	1432	1861	2223	2542
42	1208	1469	1908	2280	2607
43	1239	1506	1957	2338	2674
44	1271	1545	2007	2398	2742
45	1303	1584	2059	2459	2813
46	1337	1625	2111	2522	2885
47	1371	1667	2166	2587	2959
48	1406	1709	2221	2653	3034
49	1442	1753	2278	2721	3112
50	1488	1809	2350	2808	3211
51	1605	1952	2536	3030	3465
52	1732	2106	2736	3269	3738
53	1869	2272	2952	3527	4034
54	2016	2451	3186	3806	4352
55	2176	2645	3437	4106	4696
56	2347	2854	3708	4430	5066
57	2533	3079	4001	4780	5467
58	2733	3322	4317	5158	5898
59	2949	3585	4658	5565	6364
60	3181	3868	5026	6004	6866
61	3433	4173	5423	6478	7409
62	3704	4503	5851	6990	7994
63	3996	4858	6313	7542	8625
64	4312	5242	6812	8137	9306
65	4652	5656	7349	8780	10041
66	4871	5922	7695	9193	10513
67	5100	6200	8057	9625	11007

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	35,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
68	5340	6492	8436	10077	11525
69	5591	6797	8832	10551	12067
70	5854	7117	9248	11048	12634
71	6129	7451	9682	11567	13228
72	6417	7802	10138	12111	13850
73	6719	8169	10614	12680	14501
74	7035	8553	11114	13277	15183
75	7365	8955	11636	13901	15897
> 75	7712	9376	12183	14555	16645

Deductible	35,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	1582	1730	1869	1998	2121
19	1622	1775	1916	2050	2176
20	1664	1820	1966	2102	2232
21	1707	1867	2016	2156	2289
22	1750	1915	2068	2211	2347
23	1795	1964	2121	2268	2408
24	1841	2014	2175	2326	2469
25	1888	2066	2231	2386	2533
26	1937	2118	2288	2447	2597
27	1986	2173	2346	2510	2664
28	2037	2228	2406	2574	2732
29	2089	2285	2468	2640	2802
30	2143	2344	2531	2707	2874
31	2198	2404	2596	2777	2948
32	2254	2466	2663	2848	3023
33	2312	2529	2731	2921	3101
34	2371	2594	2801	2996	3180
35	2432	2660	2873	3072	3262
36	2494	2728	2946	3151	3345
37	2558	2798	3022	3232	3431
38	2624	2870	3099	3315	3519
39	2691	2943	3179	3400	3609
40	2760	3019	3260	3487	3701
41	2831	3096	3344	3576	3796

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	35,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
42	2903	3176	3429	3668	3894
43	2978	3257	3517	3762	3993
44	3054	3340	3607	3858	4096
45	3132	3426	3700	3957	4201
46	3212	3514	3795	4058	4308
47	3295	3604	3892	4162	4419
48	3379	3696	3991	4269	4532
49	3466	3791	4094	4378	4648
50	3576	3911	4224	4518	4796
51	3858	4220	4557	4874	5174
52	4163	4554	4917	5259	5583
53	4492	4913	5306	5675	6024
54	4846	5301	5725	6123	6500
55	5229	5720	6177	6606	7013
56	5642	6171	6664	7128	7567
57	6087	6659	7191	7691	8164
58	6568	7184	7758	8298	8809
59	7087	7752	8371	8953	9504
60	7646	8364	9032	9660	10255
61	8250	9024	9745	10423	11064
62	8901	9737	10515	11246	11938
63	9604	10506	11345	12134	12881
64	10363	11335	12241	13092	13898
65	11181	12230	13207	14126	14995
66	11707	12805	13828	14790	15700
67	12257	13407	14479	15486	16439
68	12834	14038	15159	16214	17212
69	13437	14698	15872	16976	18021
70	14069	15389	16619	17774	18868
71	14730	16113	17400	18610	19756
72	15423	16870	18218	19485	20685
73	16148	17664	19075	20401	21657
74	16908	18494	19972	21361	22676
75	17703	19364	20911	22365	23742
> 75	18535	20274	21894	23417	24858

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Office Premium - Silver Plan - 1A

Deductible	35,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	559	680	884	1056	1207
19	574	698	906	1083	1238
20	588	715	930	1111	1270
21	604	734	953	1139	1303
22	619	753	978	1168	1336
23	635	772	1003	1198	1370
24	651	792	1029	1229	1405
25	668	812	1055	1260	1441
26	685	833	1082	1293	1478
27	702	854	1110	1326	1516
28	720	876	1138	1360	1555
29	739	898	1167	1395	1595
30	758	921	1197	1430	1636
31	777	945	1228	1467	1678
32	797	969	1259	1505	1721
33	818	994	1292	1543	1765
34	839	1020	1325	1583	1810
35	860	1046	1359	1623	1856
36	882	1072	1394	1665	1904
37	905	1100	1429	1707	1953
38	928	1128	1466	1751	2003
39	952	1157	1503	1796	2054
40	976	1187	1542	1842	2107
41	1001	1217	1582	1889	2161
42	1027	1248	1622	1938	2216
43	1053	1280	1664	1987	2273
44	1080	1313	1706	2038	2331
45	1108	1347	1750	2091	2391
46	1136	1381	1795	2144	2452
47	1165	1417	1841	2199	2515
48	1195	1453	1888	2255	2579
49	1226	1490	1936	2313	2645
50	1265	1538	1998	2387	2730
51	1364	1659	2156	2575	2945
52	1472	1790	2326	2779	3178

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	35,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
53	1588	1931	2510	2998	3428
54	1714	2084	2708	3235	3699
55	1849	2248	2922	3490	3991
56	1995	2426	3152	3766	4306
57	2153	2617	3401	4063	4647
58	2323	2824	3670	4384	5013
59	2506	3047	3959	4730	5409
60	2704	3288	4272	5104	5836
61	2918	3547	4609	5507	6297
62	3148	3827	4973	5941	6795
63	3397	4130	5366	6410	7331
64	3665	4456	5790	6917	7910
65	3954	4808	6247	7463	8535
66	4140	5034	6541	7814	8936
67	4335	5270	6848	8181	9356
68	4539	5518	7170	8566	9796
69	4752	5778	7507	8969	10257
70	4976	6049	7860	9390	10739
71	5209	6334	8230	9832	11244
72	5454	6631	8617	10294	11773
73	5711	6943	9022	10778	12326
74	5979	7270	9447	11285	12906
75	6261	7612	9891	11816	13513
> 75	6555	7970	10356	12371	14148

Deductible	35,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	1345	1471	1588	1699	1803
19	1379	1508	1629	1742	1849
20	1414	1547	1671	1787	1897
21	1451	1587	1713	1833	1945
22	1488	1627	1757	1880	1995
23	1526	1669	1802	1928	2046
24	1565	1712	1849	1977	2099
25	1605	1756	1896	2028	2153
26	1646	1801	1945	2080	2208

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	35,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
27	1688	1847	1994	2133	2264
28	1732	1894	2045	2188	2322
29	1776	1943	2098	2244	2382
30	1822	1992	2152	2301	2443
31	1868	2044	2207	2360	2506
32	1916	2096	2263	2421	2570
33	1965	2150	2321	2483	2636
34	2016	2205	2381	2546	2703
35	2067	2261	2442	2612	2772
36	2120	2319	2504	2679	2843
37	2174	2378	2569	2747	2916
38	2230	2439	2634	2818	2991
39	2287	2502	2702	2890	3068
40	2346	2566	2771	2964	3146
41	2406	2632	2842	3040	3227
42	2468	2699	2915	3118	3310
43	2531	2768	2990	3197	3394
44	2596	2839	3066	3279	3481
45	2662	2912	3145	3363	3570
46	2730	2987	3225	3450	3662
47	2800	3063	3308	3538	3756
48	2872	3142	3393	3629	3852
49	2946	3222	3480	3722	3951
50	3039	3325	3590	3840	4076
51	3280	3587	3874	4143	4398
52	3538	3871	4180	4470	4746
53	3818	4176	4510	4823	5120
54	4119	4506	4866	5204	5525
55	4445	4862	5250	5615	5961
56	4796	5246	5665	6059	6432
57	5174	5660	6112	6537	6939
58	5583	6107	6595	7053	7487
59	6024	6589	7115	7610	8079
60	6499	7109	7677	8211	8717
61	7012	7671	8283	8859	9405
62	7566	8276	8937	9559	10147

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Prospectus

Deductible	35,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
63	8164	8930	9643	10314	10949
64	8808	9635	10405	11128	11813
65	9504	10396	11226	12007	12746
66	9951	10884	11754	12572	13345
67	10419	11396	12307	13163	13973
68	10909	11932	12886	13782	14630
69	11421	12493	13491	14430	15318
70	11959	13081	14126	15108	16038
71	12521	13696	14790	15819	16792
72	13110	14340	15485	16562	17582
73	13726	15014	16214	17341	18409
74	14371	15720	16976	18157	19274
75	15047	16459	17774	19010	20181
> 75	15755	17233	18610	19904	21129

Deductible 40,00,000**Office Premium - Gold Plan - 1A**

Deductible	40,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	475	579	757	906	1039
19	487	594	776	930	1065
20	499	609	796	954	1092
21	512	625	816	978	1120
22	525	641	837	1003	1149
23	539	658	859	1029	1179
24	552	674	881	1055	1209
25	567	692	903	1082	1240
26	581	709	926	1110	1272
27	596	728	950	1138	1304
28	611	746	974	1167	1338
29	627	765	999	1197	1372
30	643	785	1025	1228	1407
31	659	805	1051	1259	1443
32	676	826	1078	1292	1480
33	694	847	1106	1325	1518
34	711	869	1134	1359	1557
35	730	891	1163	1394	1597

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	40,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
36	748	914	1193	1429	1638
37	768	937	1224	1466	1680
38	787	961	1255	1504	1723
39	807	986	1287	1542	1767
40	828	1011	1320	1582	1812
41	849	1037	1354	1622	1858
42	871	1063	1389	1664	1906
43	893	1091	1424	1706	1955
44	916	1119	1461	1750	2005
45	940	1147	1498	1795	2056
46	964	1177	1537	1841	2109
47	989	1207	1576	1888	2163
48	1014	1238	1616	1936	2219
49	1040	1269	1658	1986	2275
50	1073	1310	1710	2049	2348
51	1158	1413	1845	2211	2533
52	1249	1525	1991	2386	2733
53	1348	1645	2148	2574	2949
54	1454	1775	2318	2777	3182
55	1569	1915	2501	2996	3433
56	1693	2067	2699	3233	3704
57	1826	2230	2912	3488	3997
58	1971	2406	3142	3764	4312
59	2126	2596	3390	4061	4653
60	2294	2801	3657	4382	5020
61	2475	3022	3946	4728	5417
62	2671	3261	4258	5101	5844
63	2882	3518	4594	5504	6306
64	3109	3796	4957	5938	6804
65	3355	4096	5348	6407	7341
66	3513	4288	5600	6709	7686
67	3678	4490	5863	7024	8048
68	3851	4701	6139	7354	8426
69	4032	4922	6427	7700	8822
70	4221	5153	6729	8062	9237
71	4420	5396	7046	8441	9671

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	40,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
72	4628	5649	7377	8838	10126
73	4845	5915	7724	9254	10602
74	5073	6193	8087	9689	11101
75	5312	6484	8468	10144	11623
> 75	5561	6789	8866	10621	12169

Deductible	40,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	1158	1268	1370	1466	1557
19	1188	1300	1405	1504	1597
20	1218	1334	1441	1543	1638
21	1249	1368	1478	1582	1680
22	1281	1403	1516	1623	1723
23	1314	1439	1555	1664	1767
24	1348	1476	1595	1707	1813
25	1382	1514	1636	1751	1859
26	1418	1552	1678	1795	1907
27	1454	1592	1721	1841	1956
28	1491	1633	1765	1889	2006
29	1530	1675	1810	1937	2057
30	1569	1718	1856	1987	2110
31	1609	1762	1904	2038	2164
32	1650	1807	1953	2090	2219
33	1693	1853	2003	2143	2276
34	1736	1901	2054	2198	2335
35	1780	1949	2107	2254	2394
36	1826	1999	2161	2312	2456
37	1873	2051	2216	2372	2519
38	1921	2103	2273	2432	2583
39	1970	2157	2331	2495	2649
40	2020	2212	2391	2559	2717
41	2072	2269	2452	2624	2787
42	2125	2327	2515	2691	2858
43	2180	2387	2579	2760	2932
44	2236	2448	2645	2831	3007
45	2293	2511	2713	2904	3084

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	40,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
46	2352	2575	2783	2978	3163
47	2412	2641	2854	3054	3244
48	2474	2708	2927	3132	3327
49	2537	2778	3002	3213	3412
50	2618	2866	3098	3315	3521
51	2825	3093	3342	3577	3799
52	3048	3337	3606	3859	4099
53	3288	3600	3891	4164	4422
54	3548	3885	4198	4493	4771
55	3828	4191	4530	4847	5148
56	4130	4522	4887	5230	5555
57	4456	4879	5273	5643	5993
58	4808	5265	5689	6089	6467
59	5188	5680	6139	6570	6977
60	5598	6129	6623	7088	7528
61	6040	6613	7146	7648	8123
62	6517	7135	7711	8252	8764
63	7031	7698	8320	8904	9456
64	7586	8306	8977	9607	10203
65	8185	8962	9685	10365	11008
66	8570	9384	10141	10853	11526
67	8973	9825	10618	11363	12068
68	9395	10287	11117	11897	12636
69	9837	10770	11640	12457	13230
70	10299	11277	12187	13042	13852
71	10784	11807	12760	13656	14503
72	11291	12362	13360	14298	15185
73	11822	12944	13988	14970	15899
74	12378	13552	14646	15674	16647
75	12960	14190	15335	16411	17429
> 75	13569	14857	16056	17183	18249

Office Premium - Silver Plan - 1A

Deductible	40,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	403	493	643	771	883

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	40,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
19	414	505	660	790	905
20	424	518	677	810	929
21	435	531	694	831	952
22	446	545	712	853	977
23	458	559	730	874	1002
24	470	573	749	897	1028
25	482	588	768	920	1054
26	494	603	787	943	1081
27	507	618	808	968	1109
28	520	634	828	992	1137
29	533	651	850	1018	1166
30	547	667	871	1044	1196
31	561	684	894	1071	1227
32	575	702	916	1098	1258
33	590	720	940	1126	1290
34	605	738	964	1155	1323
35	620	757	989	1185	1357
36	636	777	1014	1215	1392
37	652	796	1040	1246	1428
38	669	817	1067	1278	1464
39	686	838	1094	1311	1502
40	704	859	1122	1344	1540
41	722	881	1151	1379	1580
42	740	904	1180	1414	1620
43	759	927	1211	1450	1662
44	779	951	1242	1487	1704
45	799	975	1273	1526	1748
46	819	1000	1306	1565	1793
47	840	1026	1340	1605	1839
48	862	1052	1374	1646	1886
49	884	1079	1409	1688	1934
50	912	1113	1454	1742	1996
51	984	1201	1569	1879	2153
52	1062	1296	1693	2028	2323
53	1146	1398	1826	2188	2507
54	1236	1509	1970	2361	2705

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Prospectus

Deductible	40,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
55	1334	1628	2126	2547	2918
56	1439	1757	2294	2748	3149
57	1552	1895	2475	2965	3397
58	1675	2045	2670	3199	3665
59	1807	2206	2881	3452	3955
60	1950	2381	3109	3724	4267
61	2104	2569	3354	4018	4604
62	2270	2771	3619	4336	4968
63	2449	2990	3905	4678	5360
64	2643	3226	4213	5048	5783
65	2852	3481	4546	5446	6240
66	2986	3645	4760	5702	6533
67	3126	3816	4983	5970	6840
68	3273	3996	5218	6251	7162
69	3427	4184	5463	6545	7499
70	3588	4380	5720	6853	7851
71	3757	4586	5989	7175	8221
72	3933	4802	6271	7512	8607
73	4118	5028	6565	7866	9012
74	4312	5264	6874	8236	9436
75	4515	5512	7197	8623	9879
> 75	4727	5771	7536	9028	10344

Deductible	40,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	984	1078	1165	1246	1324
19	1010	1105	1195	1278	1358
20	1035	1134	1225	1311	1393
21	1062	1163	1257	1345	1428
22	1089	1193	1289	1379	1465
23	1117	1223	1322	1415	1502
24	1146	1254	1356	1451	1541
25	1175	1287	1390	1488	1580
26	1205	1320	1426	1526	1621
27	1236	1353	1463	1565	1662
28	1268	1388	1500	1605	1705

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Prospectus

Deductible	40,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
29	1300	1424	1538	1646	1749
30	1333	1460	1578	1689	1793
31	1368	1497	1618	1732	1839
32	1403	1536	1660	1776	1886
33	1439	1575	1702	1822	1935
34	1476	1616	1746	1868	1984
35	1513	1657	1791	1916	2035
36	1552	1699	1837	1965	2087
37	1592	1743	1884	2016	2141
38	1633	1788	1932	2067	2196
39	1674	1833	1981	2120	2252
40	1717	1880	2032	2175	2310
41	1761	1929	2084	2230	2369
42	1807	1978	2138	2288	2430
43	1853	2029	2192	2346	2492
44	1900	2081	2249	2406	2556
45	1949	2134	2306	2468	2621
46	1999	2189	2365	2531	2688
47	2050	2245	2426	2596	2757
48	2103	2302	2488	2663	2828
49	2157	2361	2552	2731	2900
50	2225	2436	2633	2818	2993
51	2401	2629	2841	3040	3229
52	2590	2836	3065	3280	3484
53	2795	3060	3307	3539	3759
54	3016	3302	3568	3819	4056
55	3254	3563	3850	4120	4376
56	3511	3844	4154	4446	4722
57	3788	4147	4482	4797	5094
58	4087	4475	4836	5175	5497
59	4410	4828	5218	5584	5931
60	4758	5210	5630	6025	6399
61	5134	5621	6075	6501	6904
62	5539	6065	6554	7014	7449
63	5976	6544	7072	7568	8038
64	6448	7060	7630	8166	8672

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	40,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
65	6958	7618	8233	8810	9357
66	7285	7976	8620	9225	9797
67	7627	8351	9025	9658	10258
68	7986	8744	9449	10113	10740
69	8361	9155	9894	10588	11245
70	8755	9585	10359	11086	11774
71	9166	10036	10846	11607	12328
72	9597	10508	11356	12153	12907
73	10049	11002	11890	12724	13514
74	10521	11519	12449	13323	14150
75	11016	12061	13035	13949	14815
> 75	11534	12628	13647	14605	15512

Deductible 45,00,000**Office Premium - Gold Plan - 1A**

Deductible	45,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	337	413	542	651	747
19	346	424	556	668	767
20	355	435	570	685	786
21	364	446	585	703	806
22	373	457	600	721	827
23	383	469	615	739	848
24	392	481	631	758	870
25	403	493	647	777	892
26	413	506	664	797	915
27	423	519	681	818	939
28	434	532	698	839	963
29	445	546	716	860	987
30	457	560	734	882	1013
31	469	574	753	905	1039
32	481	589	773	928	1065
33	493	604	792	952	1092
34	505	619	813	976	1120
35	518	635	833	1001	1149
36	532	652	855	1027	1179
37	545	668	877	1053	1209

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	45,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
38	559	685	899	1080	1240
39	574	703	922	1108	1272
40	588	721	946	1136	1304
41	603	739	970	1165	1338
42	619	758	995	1195	1372
43	635	778	1020	1226	1407
44	651	798	1047	1257	1443
45	668	818	1073	1289	1480
46	685	839	1101	1323	1518
47	702	861	1129	1356	1557
48	720	883	1158	1391	1597
49	739	905	1188	1427	1638
50	762	934	1226	1472	1690
51	822	1008	1322	1588	1823
52	887	1087	1427	1714	1967
53	957	1173	1539	1849	2122
54	1033	1266	1661	1995	2290
55	1115	1366	1792	2153	2471
56	1203	1474	1934	2323	2666
57	1298	1590	2086	2506	2877
58	1400	1716	2251	2704	3104
59	1511	1851	2429	2918	3349
60	1630	1997	2620	3148	3613
61	1759	2155	2827	3397	3898
62	1898	2325	3051	3665	4206
63	2047	2509	3292	3954	4538
64	2209	2707	3551	4266	4897
65	2383	2921	3832	4603	5283
66	2496	3058	4012	4820	5532
67	2613	3202	4201	5046	5792
68	2736	3353	4398	5284	6064
69	2864	3510	4605	5532	6350
70	2999	3675	4822	5792	6648
71	3140	3848	5048	6065	6961
72	3288	4029	5286	6350	7288
73	3442	4218	5534	6648	7631

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	45,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
74	3604	4417	5794	6961	7990
75	3774	4625	6067	7288	8365
> 75	3951	4842	6352	7631	8759

Deductible	45,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	835	915	989	1059	1125
19	856	938	1014	1086	1154
20	878	962	1040	1114	1184
21	900	987	1067	1143	1214
22	923	1012	1094	1172	1245
23	947	1038	1122	1202	1277
24	971	1064	1151	1233	1310
25	996	1092	1181	1264	1343
26	1022	1120	1211	1297	1378
27	1048	1148	1242	1330	1413
28	1075	1178	1274	1364	1449
29	1102	1208	1306	1399	1487
30	1131	1239	1340	1435	1525
31	1160	1271	1374	1472	1564
32	1189	1303	1410	1509	1604
33	1220	1337	1446	1548	1645
34	1251	1371	1483	1588	1687
35	1283	1406	1521	1628	1730
36	1316	1442	1560	1670	1775
37	1350	1479	1600	1713	1820
38	1384	1517	1641	1757	1867
39	1420	1556	1683	1802	1914
40	1456	1596	1726	1848	1964
41	1493	1637	1770	1895	2014
42	1532	1679	1815	1944	2065
43	1571	1722	1862	1994	2118
44	1611	1766	1910	2045	2173
45	1652	1811	1958	2097	2228
46	1695	1857	2009	2151	2285
47	1738	1905	2060	2206	2344

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	45,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
48	1783	1954	2113	2262	2404
49	1828	2004	2167	2320	2466
50	1886	2067	2236	2394	2544
51	2035	2231	2413	2583	2745
52	2196	2407	2603	2787	2962
53	2370	2597	2809	3007	3196
54	2557	2802	3030	3245	3448
55	2759	3023	3270	3501	3720
56	2976	3262	3528	3778	4014
57	3211	3520	3806	4076	4331
58	3465	3797	4107	4398	4673
59	3739	4097	4431	4745	5042
60	4034	4421	4781	5120	5440
61	4352	4770	5159	5524	5869
62	4696	5147	5566	5960	6333
63	5067	5553	6005	6431	6833
64	5467	5991	6480	6938	7373
65	5899	6464	6991	7486	7955
66	6176	6768	7320	7838	8329
67	6466	7087	7664	8207	8720
68	6770	7420	8025	8593	9130
69	7089	7769	8402	8997	9560
70	7422	8134	8797	9420	10009
71	7771	8517	9211	9863	10480
72	8137	8917	9644	10327	10973
73	8519	9336	10097	10812	11489
74	8920	9775	10572	11321	12029
75	9339	10235	11069	11853	12594
> 75	9778	10716	11590	12410	13187

Office Premium - Silver Plan - 1A

Deductible	45,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	287	351	461	554	635
19	294	360	473	568	652
20	302	369	485	582	668

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	45,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
21	309	379	497	597	685
22	317	389	510	613	703
23	325	399	523	628	721
24	334	409	536	644	740
25	342	419	550	661	758
26	351	430	564	678	778
27	360	441	579	695	798
28	369	452	593	713	818
29	379	464	609	731	839
30	388	476	624	750	861
31	398	488	640	769	883
32	408	501	657	789	905
33	419	513	673	809	929
34	430	527	691	830	952
35	441	540	708	851	977
36	452	554	727	873	1002
37	464	568	745	895	1028
38	475	583	764	918	1054
39	488	598	784	942	1081
40	500	613	804	966	1109
41	513	629	825	991	1137
42	526	645	846	1016	1166
43	540	661	867	1042	1196
44	553	678	890	1069	1227
45	568	695	912	1096	1258
46	582	713	936	1124	1290
47	597	732	960	1153	1323
48	612	750	984	1182	1357
49	628	770	1010	1213	1392
50	648	794	1042	1251	1436
51	699	857	1124	1350	1550
52	754	924	1213	1457	1672
53	814	997	1308	1572	1804
54	878	1076	1412	1696	1947
55	947	1161	1523	1830	2100
56	1022	1253	1644	1974	2266

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	45,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
57	1103	1352	1773	2130	2445
58	1190	1458	1913	2298	2638
59	1284	1574	2064	2480	2846
60	1385	1698	2227	2676	3071
61	1495	1832	2403	2887	3314
62	1613	1977	2593	3115	3575
63	1740	2133	2798	3361	3858
64	1878	2301	3019	3626	4162
65	2026	2483	3257	3913	4491
66	2121	2599	3410	4097	4702
67	2221	2722	3571	4289	4923
68	2325	2850	3738	4491	5155
69	2435	2984	3914	4702	5397
70	2549	3124	4098	4923	5651
71	2669	3271	4291	5155	5917
72	2795	3425	4493	5397	6195
73	2926	3586	4704	5651	6486
74	3064	3754	4925	5917	6791
75	3208	3931	5157	6195	7110
> 75	3358	4116	5399	6486	7445

Deductible	45,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	709	777	841	900	957
19	728	797	862	923	981
20	746	818	884	947	1006
21	765	839	907	971	1032
22	785	860	930	996	1058
23	805	882	954	1022	1086
24	826	905	979	1048	1113
25	847	928	1004	1075	1142
26	868	952	1029	1102	1171
27	891	976	1056	1130	1201
28	914	1001	1083	1159	1232
29	937	1027	1111	1189	1264
30	961	1053	1139	1220	1296

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	45,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
31	986	1080	1168	1251	1329
32	1011	1108	1198	1283	1363
33	1037	1136	1229	1316	1398
34	1063	1165	1260	1350	1434
35	1091	1195	1293	1384	1471
36	1118	1226	1326	1420	1508
37	1147	1257	1360	1456	1547
38	1177	1289	1394	1493	1587
39	1207	1322	1430	1531	1627
40	1238	1356	1467	1571	1669
41	1269	1391	1504	1611	1712
42	1302	1427	1543	1652	1756
43	1335	1463	1583	1695	1801
44	1369	1501	1623	1738	1847
45	1405	1539	1665	1783	1894
46	1440	1579	1707	1828	1943
47	1477	1619	1751	1875	1992
48	1515	1661	1796	1923	2043
49	1554	1703	1842	1972	2096
50	1604	1757	1901	2035	2162
51	1730	1896	2051	2196	2333
52	1867	2046	2213	2369	2517
53	2014	2207	2387	2556	2716
54	2173	2382	2576	2758	2931
55	2345	2570	2779	2976	3162
56	2530	2773	2999	3211	3412
57	2730	2992	3235	3464	3681
58	2945	3228	3491	3738	3972
59	3178	3483	3767	4033	4286
60	3429	3758	4064	4352	4624
61	3700	4054	4385	4695	4989
62	3992	4375	4731	5066	5383
63	4307	4720	5105	5466	5808
64	4647	5093	5508	5898	6267
65	5014	5495	5943	6363	6761
66	5250	5753	6222	6663	7079

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	45,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
67	5496	6024	6515	6976	7412
68	5755	6307	6821	7304	7761
69	6026	6604	7142	7647	8126
70	6309	6914	7477	8007	8508
71	6605	7239	7829	8383	8908
72	6916	7580	8197	8778	9327
73	7241	7936	8583	9190	9765
74	7582	8309	8986	9622	10225
75	7938	8700	9409	10075	10705
> 75	8312	9109	9851	10549	11209

Deductible 50,00,000**Office Premium - Gold Plan - 1A**

Deductible	50,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	236	290	382	461	530
19	242	298	392	472	543
20	248	305	402	485	557
21	255	313	413	497	571
22	261	321	423	510	586
23	268	329	434	523	601
24	275	338	445	536	616
25	282	347	457	550	632
26	289	355	468	564	648
27	296	365	480	578	665
28	304	374	493	593	682
29	312	383	505	608	700
30	320	393	518	624	718
31	328	403	531	640	736
32	336	414	545	656	755
33	345	424	559	673	774
34	354	435	573	691	794
35	363	446	588	708	814
36	372	458	603	726	835
37	382	469	619	745	857
38	392	481	634	764	879
39	402	494	651	784	901

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	50,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
40	412	506	667	804	924
41	422	519	684	824	948
42	433	533	702	845	972
43	444	546	720	867	997
44	456	560	738	889	1023
45	467	575	757	912	1049
46	479	589	777	935	1076
47	492	605	797	959	1103
48	504	620	817	984	1131
49	517	636	838	1009	1160
50	534	656	865	1041	1197
51	576	708	933	1124	1292
52	621	764	1007	1212	1394
53	670	824	1086	1308	1504
54	723	889	1172	1411	1623
55	780	960	1264	1523	1751
56	842	1035	1364	1643	1889
57	908	1117	1472	1773	2038
58	980	1205	1588	1913	2199
59	1057	1300	1714	2064	2373
60	1141	1403	1849	2227	2560
61	1231	1514	1995	2403	2762
62	1328	1633	2152	2592	2980
63	1433	1762	2322	2797	3216
64	1546	1902	2506	3018	3470
65	1668	2052	2703	3256	3744
66	1747	2148	2831	3409	3920
67	1829	2249	2964	3570	4104
68	1915	2355	3103	3737	4297
69	2005	2466	3249	3913	4499
70	2099	2582	3402	4097	4711
71	2198	2703	3562	4290	4932
72	2301	2830	3729	4492	5164
73	2410	2963	3905	4703	5407
74	2523	3103	4088	4924	5661
75	2642	3249	4280	5155	5927

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	50,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
> 75	2766	3401	4482	5398	6206

Deductible	50,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	592	649	703	753	801
19	607	666	721	772	821
20	623	683	739	792	842
21	639	701	758	812	864
22	655	719	778	833	886
23	672	737	798	855	908
24	689	756	818	876	932
25	707	775	839	899	956
26	725	795	861	922	980
27	743	816	883	946	1005
28	762	836	905	970	1031
29	782	858	928	995	1057
30	802	880	952	1020	1085
31	823	902	977	1046	1112
32	844	925	1002	1073	1141
33	865	949	1027	1101	1170
34	887	974	1054	1129	1200
35	910	998	1081	1158	1231
36	934	1024	1108	1187	1262
37	957	1050	1137	1218	1295
38	982	1077	1166	1249	1328
39	1007	1105	1196	1281	1362
40	1033	1133	1226	1314	1397
41	1059	1162	1258	1348	1433
42	1087	1192	1290	1382	1469
43	1114	1222	1323	1417	1507
44	1143	1254	1357	1454	1545
45	1172	1286	1392	1491	1585
46	1202	1319	1427	1529	1626
47	1233	1353	1464	1568	1667
48	1265	1387	1501	1609	1710
49	1297	1423	1540	1650	1754

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	50,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
50	1338	1468	1589	1702	1810
51	1444	1584	1714	1837	1953
52	1558	1709	1850	1982	2107
53	1681	1844	1996	2138	2273
54	1814	1990	2153	2307	2453
55	1957	2147	2323	2489	2646
56	2112	2316	2507	2686	2855
57	2278	2499	2705	2898	3081
58	2458	2697	2918	3127	3324
59	2652	2909	3149	3374	3586
60	2862	3139	3397	3640	3870
61	3088	3387	3666	3927	4175
62	3332	3655	3955	4238	4505
63	3595	3943	4267	4572	4861
64	3879	4254	4604	4933	5244
65	4185	4590	4968	5323	5658
66	4382	4806	5202	5573	5925
67	4588	5032	5446	5835	6203
68	4803	5269	5702	6110	6495
69	5029	5517	5970	6397	6800
70	5266	5776	6251	6698	7120
71	5513	6048	6545	7013	7455
72	5772	6332	6853	7342	7805
73	6044	6630	7175	7688	8172
74	6328	6942	7513	8049	8557
75	6626	7268	7866	8427	8959
> 75	6937	7610	8236	8824	9380

Office Premium - Silver Plan - 1A

Deductible	50,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
< 19	201	247	325	392	450
19	206	253	333	402	462
20	211	260	342	412	474
21	216	266	351	422	486
22	222	273	360	433	498

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	50,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
23	228	280	369	444	511
24	234	287	378	456	524
25	240	295	388	467	537
26	246	302	398	479	551
27	252	310	408	492	565
28	258	318	419	504	580
29	265	326	429	517	595
30	272	334	440	530	610
31	279	343	452	544	626
32	286	352	463	558	642
33	293	361	475	572	658
34	301	370	487	587	675
35	308	379	500	602	692
36	316	389	513	617	710
37	324	399	526	633	728
38	333	409	539	649	747
39	341	420	553	666	766
40	350	430	567	683	785
41	359	442	582	701	806
42	368	453	597	719	826
43	378	464	612	737	847
44	387	476	628	756	869
45	397	489	644	775	891
46	407	501	660	795	914
47	418	514	677	816	938
48	429	527	694	836	962
49	440	541	712	858	986
50	454	558	735	885	1018
51	489	602	793	955	1098
52	528	649	856	1030	1185
53	570	701	923	1112	1278
54	615	756	996	1200	1379
55	663	816	1075	1294	1488
56	716	880	1160	1397	1606
57	772	950	1251	1507	1733
58	833	1024	1350	1626	1869

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	50,00,000				
Sum Insured	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000
59	899	1105	1456	1754	2017
60	970	1193	1571	1893	2176
61	1046	1287	1696	2042	2348
62	1129	1388	1829	2203	2533
63	1218	1498	1974	2377	2733
64	1314	1616	2130	2565	2949
65	1418	1744	2298	2768	3182
66	1485	1826	2406	2898	3332
67	1555	1912	2519	3034	3488
68	1628	2002	2638	3177	3653
69	1704	2096	2762	3326	3824
70	1784	2194	2891	3483	4004
71	1868	2298	3027	3646	4192
72	1956	2406	3170	3818	4390
73	2048	2519	3319	3997	4596
74	2145	2637	3475	4185	4812
75	2245	2761	3638	4382	5038
> 75	2351	2891	3809	4588	5275

Deductible	50,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	503	552	597	640	680
19	516	566	613	656	698
20	529	581	628	673	716
21	543	596	645	691	734
22	557	611	661	708	753
23	571	626	678	726	772
24	586	643	695	745	792
25	601	659	713	764	812
26	616	676	731	784	833
27	632	693	750	804	854
28	648	711	769	824	876
29	665	729	789	845	899
30	682	748	809	867	922
31	699	767	830	889	945
32	717	787	851	912	970

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	50,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
33	736	807	873	936	995
34	754	827	896	960	1020
35	774	849	918	984	1046
36	794	870	942	1009	1073
37	814	893	966	1035	1100
38	835	916	991	1062	1129
39	856	939	1016	1089	1158
40	878	963	1042	1117	1187
41	901	988	1069	1145	1218
42	924	1013	1096	1175	1249
43	947	1039	1125	1205	1281
44	972	1066	1153	1236	1314
45	996	1093	1183	1267	1347
46	1022	1121	1213	1300	1382
47	1048	1150	1244	1333	1417
48	1075	1179	1276	1367	1454
49	1103	1209	1309	1402	1491
50	1138	1248	1351	1447	1538
51	1227	1346	1457	1561	1660
52	1324	1453	1572	1685	1791
53	1429	1567	1696	1818	1932
54	1542	1691	1830	1961	2085
55	1664	1825	1975	2116	2249
56	1795	1969	2131	2283	2427
57	1937	2124	2299	2463	2619
58	2090	2292	2481	2658	2825
59	2255	2473	2676	2868	3048
60	2433	2668	2888	3094	3289
61	2625	2879	3116	3338	3549
62	2832	3106	3362	3602	3829
63	3055	3352	3627	3886	4131
64	3297	3616	3914	4193	4458
65	3557	3902	4223	4524	4810
66	3724	4085	4421	4737	5036
67	3899	4277	4629	4960	5273
68	4083	4479	4847	5193	5521

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	50,00,000				
Sum Insured	3,00,00,000	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
69	4275	4689	5075	5437	5780
70	4476	4910	5314	5693	6052
71	4686	5140	5563	5961	6337
72	4907	5382	5825	6241	6634
73	5137	5635	6099	6534	6946
74	5379	5900	6386	6842	7273
75	5632	6178	6686	7163	7615
> 75	5897	6468	7000	7500	7973

Deductible 55,00,000**Office Premium - Gold Plan - 1A**

Deductible	55,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	287	355	411	459	503
19	291	361	417	466	511
20	296	366	423	473	519
21	300	372	430	481	527
22	305	378	436	488	535
23	310	384	443	496	543
24	314	390	450	503	551
25	319	396	457	511	560
26	324	402	464	519	568
27	329	408	471	527	577
28	334	414	478	535	586
29	339	420	486	543	595
30	345	427	493	551	604
31	350	433	501	560	613
32	355	440	508	568	623
33	361	447	516	577	632
34	366	454	524	586	642
35	372	461	532	595	652
36	378	468	540	604	662
37	383	475	549	613	672
38	389	482	557	623	683
39	395	490	565	632	693
40	401	497	574	642	704
41	407	505	583	652	714

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	55,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
42	414	513	592	662	725
43	420	520	601	672	737
44	427	528	610	683	748
45	433	537	620	693	759
46	440	545	629	704	771
47	447	553	639	715	783
48	453	562	649	726	795
49	460	570	659	737	807
50	470	583	673	752	825
51	497	616	711	796	872
52	526	651	752	841	922
53	556	689	795	890	975
54	588	728	841	941	1031
55	622	770	889	995	1090
56	657	814	940	1052	1152
57	695	861	994	1112	1219
58	735	910	1051	1176	1288
59	777	963	1112	1243	1362
60	822	1018	1175	1315	1441
61	869	1076	1243	1390	1523
62	919	1138	1314	1470	1611
63	971	1203	1390	1554	1703
64	1027	1272	1469	1643	1801
65	1086	1345	1554	1738	1904
66	1114	1380	1594	1783	1954
67	1143	1416	1636	1830	2005
68	1173	1453	1679	1877	2057
69	1204	1491	1722	1926	2111
70	1235	1530	1767	1976	2166
71	1267	1570	1813	2028	2222
72	1300	1611	1861	2081	2280
73	1334	1653	1909	2135	2340
74	1369	1696	1959	2191	2401
75	1405	1740	2010	2248	2463
> 75	1441	1786	2062	2307	2528

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Prospectus

Deductible	55,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	544	581	617	650
19	552	590	626	660
20	560	599	636	670
21	569	608	645	680
22	578	618	655	691
23	587	627	665	702
24	596	637	676	712
25	605	647	686	723
26	614	657	697	734
27	624	667	707	746
28	633	677	718	757
29	643	687	729	769
30	653	698	740	781
31	663	709	752	793
32	673	720	763	805
33	683	731	775	817
34	694	742	787	830
35	704	753	799	842
36	715	765	811	855
37	726	777	824	869
38	737	789	836	882
39	749	801	849	895
40	760	813	862	909
41	772	825	876	923
42	784	838	889	937
43	796	851	903	952
44	808	864	917	966
45	820	877	931	981
46	833	891	945	996
47	846	905	960	1012
48	859	918	974	1027
49	872	933	989	1043
50	891	953	1011	1065
51	942	1007	1069	1127
52	996	1065	1130	1191
53	1053	1126	1195	1259

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	55,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
54	1114	1191	1263	1332
55	1178	1259	1336	1408
56	1245	1331	1412	1489
57	1317	1408	1493	1574
58	1392	1489	1579	1665
59	1472	1574	1670	1760
60	1556	1664	1766	1861
61	1646	1760	1867	1968
62	1740	1861	1974	2081
63	1840	1967	2087	2201
64	1946	2080	2207	2327
65	2057	2200	2334	2460
66	2111	2257	2395	2524
67	2166	2316	2457	2590
68	2222	2376	2521	2658
69	2280	2438	2587	2727
70	2340	2502	2654	2798
71	2401	2567	2723	2871
72	2464	2634	2795	2946
73	2528	2703	2867	3023
74	2594	2773	2942	3102
75	2661	2846	3019	3183
> 75	2731	2920	3098	3266

Office Premium - Silver Plan - 1A

Deductible	55,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	244	302	349	390	428
19	248	307	354	396	434
20	251	312	360	402	441
21	255	316	365	409	448
22	259	321	371	415	455
23	263	326	377	421	462
24	267	331	382	428	469
25	271	336	388	434	476
26	276	341	394	441	483

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Prospectus

Deductible	55,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
27	280	347	400	448	491
28	284	352	406	455	498
29	288	357	413	462	506
30	293	363	419	469	514
31	297	368	425	476	521
32	302	374	432	483	529
33	307	380	439	491	538
34	311	386	445	498	546
35	316	392	452	506	554
36	321	398	459	514	563
37	326	404	466	521	571
38	331	410	473	529	580
39	336	416	481	538	589
40	341	423	488	546	598
41	346	429	496	554	607
42	352	436	503	563	617
43	357	442	511	571	626
44	363	449	519	580	636
45	368	456	527	589	646
46	374	463	535	598	655
47	380	470	543	607	666
48	385	477	551	617	676
49	391	485	560	626	686
50	400	495	572	640	701
51	423	524	605	676	741
52	447	554	639	715	784
53	473	585	676	756	829
54	500	619	715	800	876
55	528	655	756	845	926
56	559	692	799	894	980
57	591	732	845	945	1036
58	625	774	894	999	1095
59	660	818	945	1057	1158
60	698	865	999	1117	1225
61	738	915	1057	1182	1295
62	781	967	1117	1249	1369

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Prospectus

Deductible	55,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
63	826	1023	1181	1321	1448
64	873	1081	1249	1397	1531
65	923	1144	1321	1477	1619
66	947	1173	1355	1516	1661
67	972	1204	1390	1555	1704
68	997	1235	1427	1596	1749
69	1023	1268	1464	1637	1794
70	1050	1301	1502	1680	1841
71	1077	1335	1541	1724	1889
72	1105	1369	1582	1769	1938
73	1134	1405	1623	1815	1989
74	1164	1442	1665	1862	2041
75	1194	1479	1709	1911	2094
> 75	1225	1518	1753	1961	2148

Deductible	55,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	462	494	524	553
19	469	502	532	561
20	476	509	540	570
21	484	517	549	578
22	491	525	557	587
23	499	533	566	596
24	506	541	574	605
25	514	550	583	615
26	522	558	592	624
27	530	567	601	634
28	538	575	610	644
29	546	584	620	653
30	555	593	629	664
31	563	602	639	674
32	572	612	649	684
33	581	621	659	695
34	590	631	669	705
35	599	640	679	716
36	608	650	690	727

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	55,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
37	617	660	700	738
38	627	670	711	750
39	636	681	722	761
40	646	691	733	773
41	656	702	744	785
42	666	712	756	797
43	676	723	767	809
44	687	734	779	821
45	697	746	791	834
46	708	757	803	847
47	719	769	816	860
48	730	781	828	873
49	741	793	841	887
50	757	810	859	906
51	801	856	908	958
52	847	905	960	1012
53	895	957	1015	1071
54	947	1012	1074	1132
55	1001	1070	1135	1197
56	1058	1132	1200	1266
57	1119	1197	1269	1338
58	1183	1265	1342	1415
59	1251	1338	1419	1496
60	1323	1415	1501	1582
61	1399	1496	1587	1673
62	1479	1582	1678	1769
63	1564	1672	1774	1870
64	1654	1768	1876	1978
65	1749	1870	1984	2091
66	1794	1919	2035	2146
67	1841	1969	2088	2202
68	1889	2020	2143	2259
69	1938	2073	2199	2318
70	1989	2127	2256	2379
71	2041	2182	2315	2441
72	2094	2239	2375	2504

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	55,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
73	2149	2297	2437	2570
74	2205	2357	2501	2637
75	2262	2419	2566	2705
> 75	2321	2482	2633	2776

Deductible 60,00,000**Office Premium - Gold Plan - 1A**

Deductible	60,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	274	322	364	401	434
19	278	327	369	407	440
20	282	332	375	413	447
21	286	337	381	419	454
22	291	343	387	426	461
23	295	348	393	432	468
24	300	353	399	439	475
25	304	359	405	446	483
26	309	364	411	452	490
27	314	370	417	459	497
28	319	375	424	466	505
29	324	381	430	474	513
30	329	387	437	481	521
31	334	393	444	488	529
32	339	399	450	496	537
33	344	405	457	503	545
34	349	411	464	511	554
35	355	418	472	519	562
36	360	424	479	527	571
37	366	431	486	535	579
38	371	437	494	543	588
39	377	444	501	552	597
40	383	451	509	560	607
41	389	458	517	569	616
42	394	465	525	577	625
43	401	472	533	586	635
44	407	479	541	595	645
45	413	487	549	605	655

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	60,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
46	419	494	558	614	665
47	426	502	566	623	675
48	432	509	575	633	685
49	439	517	584	643	696
50	448	528	596	656	711
51	474	559	630	694	752
52	501	591	667	734	795
53	530	625	705	776	840
54	560	660	745	820	888
55	593	698	788	868	939
56	627	738	833	917	993
57	663	781	881	970	1050
58	701	826	932	1026	1111
59	741	873	985	1085	1174
60	783	923	1042	1147	1242
61	828	976	1102	1213	1313
62	876	1032	1165	1282	1388
63	926	1091	1232	1356	1468
64	979	1154	1302	1434	1552
65	1035	1220	1377	1516	1641
66	1062	1252	1413	1555	1684
67	1090	1284	1450	1596	1728
68	1119	1318	1488	1637	1773
69	1148	1352	1526	1680	1819
70	1178	1388	1566	1724	1867
71	1208	1424	1607	1769	1916
72	1240	1461	1649	1815	1965
73	1272	1499	1692	1862	2017
74	1305	1538	1736	1911	2069
75	1339	1578	1781	1961	2123
> 75	1374	1619	1828	2012	2179

Deductible	60,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	464	493	519	545
19	471	500	527	553

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	60,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
20	479	508	535	561
21	486	516	544	570
22	493	524	552	579
23	501	532	560	588
24	509	540	569	597
25	516	548	578	606
26	524	557	587	615
27	532	565	596	625
28	541	574	605	634
29	549	583	614	644
30	557	592	624	654
31	566	601	633	664
32	575	610	643	674
33	584	619	653	684
34	592	629	663	695
35	602	638	673	706
36	611	648	683	717
37	620	658	694	728
38	630	668	704	739
39	639	679	715	750
40	649	689	726	762
41	659	700	737	773
42	669	710	749	785
43	680	721	760	797
44	690	732	772	809
45	701	744	784	822
46	711	755	796	835
47	722	767	808	847
48	733	778	821	860
49	745	790	833	874
50	761	807	851	892
51	804	854	900	944
52	851	903	952	998
53	899	954	1006	1055
54	951	1009	1064	1116
55	1006	1067	1125	1180

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	60,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
56	1063	1128	1189	1247
57	1124	1193	1258	1319
58	1189	1262	1330	1395
59	1257	1334	1406	1475
60	1329	1410	1487	1559
61	1405	1491	1572	1649
62	1486	1577	1662	1743
63	1571	1667	1758	1843
64	1661	1763	1859	1949
65	1757	1864	1965	2061
66	1803	1913	2017	2115
67	1850	1963	2069	2170
68	1898	2014	2123	2226
69	1947	2067	2179	2284
70	1998	2120	2235	2344
71	2050	2176	2294	2405
72	2104	2233	2353	2468
73	2159	2291	2415	2532
74	2215	2351	2478	2598
75	2273	2412	2542	2666
> 75	2332	2475	2609	2736

Office Premium - Silver Plan - 1A

Deductible	60,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	233	274	309	340	369
19	236	278	314	346	374
20	240	282	319	351	380
21	243	287	324	356	386
22	247	291	329	362	392
23	251	296	334	367	398
24	255	300	339	373	404
25	259	305	344	379	410
26	263	310	349	385	416
27	267	314	355	391	423
28	271	319	360	397	429

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	60,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
29	275	324	366	403	436
30	279	329	371	409	443
31	284	334	377	415	449
32	288	339	383	421	456
33	292	344	389	428	463
34	297	350	395	434	470
35	301	355	401	441	478
36	306	361	407	448	485
37	311	366	413	455	493
38	315	372	420	462	500
39	320	377	426	469	508
40	325	383	433	476	516
41	330	389	439	483	523
42	335	395	446	491	532
43	340	401	453	498	540
44	346	407	460	506	548
45	351	414	467	514	556
46	356	420	474	522	565
47	362	426	481	530	574
48	367	433	489	538	582
49	373	440	496	546	591
50	381	449	507	558	604
51	403	475	536	590	639
52	426	502	567	624	675
53	451	531	599	660	714
54	476	561	634	697	755
55	504	594	670	737	799
56	533	628	708	780	844
57	563	664	749	825	893
58	596	702	792	872	944
59	630	742	837	922	998
60	666	785	886	975	1055
61	704	830	936	1031	1116
62	744	877	990	1090	1180
63	787	927	1047	1152	1248
64	832	981	1107	1218	1319

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	60,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
65	880	1037	1170	1288	1395
66	903	1064	1201	1322	1432
67	927	1092	1232	1356	1469
68	951	1120	1264	1392	1507
69	976	1149	1297	1428	1546
70	1001	1179	1331	1465	1587
71	1027	1210	1366	1504	1628
72	1054	1242	1402	1543	1671
73	1081	1274	1438	1583	1714
74	1110	1307	1476	1624	1759
75	1139	1341	1514	1667	1805
> 75	1168	1376	1554	1710	1852

Deductible	60,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	395	419	441	463
19	401	425	448	470
20	407	432	455	477
21	413	438	462	485
22	419	445	469	492
23	426	452	476	500
24	432	459	484	507
25	439	466	491	515
26	446	473	499	523
27	453	480	506	531
28	460	488	514	539
29	467	495	522	547
30	474	503	530	556
31	481	511	538	564
32	488	518	546	573
33	496	526	555	582
34	504	534	563	591
35	511	543	572	600
36	519	551	581	609
37	527	559	590	618
38	535	568	599	628

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	60,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
39	543	577	608	638
40	552	586	617	647
41	560	595	627	657
42	569	604	636	667
43	578	613	646	678
44	587	622	656	688
45	596	632	666	699
46	605	642	676	709
47	614	652	687	720
48	623	662	697	731
49	633	672	708	743
50	647	686	723	759
51	684	726	765	802
52	723	767	809	848
53	764	811	855	897
54	808	858	904	948
55	855	907	956	1003
56	904	959	1011	1060
57	956	1014	1069	1121
58	1010	1072	1130	1185
59	1068	1134	1195	1253
60	1130	1199	1264	1325
61	1195	1268	1336	1401
62	1263	1340	1413	1482
63	1336	1417	1494	1567
64	1412	1499	1580	1657
65	1493	1585	1671	1752
66	1532	1626	1714	1797
67	1572	1668	1759	1844
68	1613	1712	1805	1892
69	1655	1757	1852	1942
70	1698	1802	1900	1992
71	1743	1849	1950	2044
72	1788	1898	2000	2098
73	1835	1947	2053	2152
74	1883	1998	2106	2209

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	60,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
75	1932	2050	2161	2266
> 75	1982	2104	2217	2325

Deductible 65,00,000**Office Premium - Gold Plan - 1A**

Deductible	65,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	264	301	332	360	384
19	269	306	337	365	390
20	273	310	342	371	396
21	277	315	348	376	402
22	281	320	353	382	409
23	285	325	358	388	415
24	290	330	364	394	421
25	294	335	369	400	428
26	299	340	375	406	434
27	303	345	381	412	441
28	308	351	387	419	448
29	313	356	393	425	455
30	318	361	399	432	462
31	322	367	405	438	469
32	327	373	411	445	476
33	332	378	417	452	483
34	338	384	424	459	491
35	343	390	430	466	498
36	348	396	437	473	506
37	353	402	444	480	514
38	359	408	450	488	522
39	364	415	457	495	530
40	370	421	464	503	538
41	376	427	472	511	546
42	381	434	479	518	554
43	387	441	486	526	563
44	393	447	494	535	572
45	399	454	501	543	580
46	405	461	509	551	589
47	412	468	517	560	598

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	65,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
48	418	476	525	568	607
49	424	483	533	577	617
50	433	493	544	589	630
51	458	522	575	623	666
52	485	551	608	659	704
53	512	583	643	697	745
54	542	617	680	737	788
55	573	652	719	779	833
56	606	689	761	824	881
57	641	729	804	871	931
58	677	771	850	921	985
59	716	815	899	974	1041
60	757	862	951	1030	1101
61	801	911	1005	1089	1164
62	847	963	1063	1151	1231
63	895	1019	1124	1217	1301
64	947	1077	1189	1287	1376
65	1001	1139	1257	1361	1455
66	1027	1169	1290	1396	1493
67	1054	1199	1323	1433	1532
68	1081	1231	1358	1470	1572
69	1110	1263	1393	1508	1613
70	1139	1296	1429	1548	1655
71	1168	1329	1467	1588	1698
72	1199	1364	1505	1630	1742
73	1230	1400	1544	1672	1788
74	1262	1436	1584	1716	1834
75	1295	1474	1626	1760	1882
> 75	1329	1512	1668	1806	1931

Deductible	65,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	407	429	449	468
19	414	435	456	475
20	420	442	463	482
21	426	449	470	490

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Prospectus

Deductible Sum Insured	65,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
22	433	456	477	497
23	440	463	484	505
24	446	470	492	512
25	453	477	499	520
26	460	484	507	528
27	467	492	515	536
28	474	499	523	545
29	482	507	531	553
30	489	515	539	562
31	497	523	547	570
32	504	531	555	579
33	512	539	564	588
34	520	547	573	597
35	528	556	581	606
36	536	564	590	615
37	544	573	599	625
38	553	582	609	634
39	561	590	618	644
40	570	600	628	654
41	578	609	637	664
42	587	618	647	674
43	596	628	657	685
44	606	637	667	695
45	615	647	677	706
46	624	657	688	717
47	634	667	698	728
48	644	677	709	739
49	654	688	720	750
50	668	703	735	766
51	706	743	778	810
52	746	785	822	857
53	789	831	869	906
54	835	878	919	958
55	882	929	972	1013
56	933	982	1028	1071
57	987	1038	1087	1133

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	65,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
58	1043	1098	1149	1198
59	1103	1161	1215	1266
60	1166	1227	1285	1339
61	1233	1298	1358	1416
62	1304	1372	1436	1497
63	1379	1451	1519	1583
64	1458	1534	1606	1674
65	1542	1622	1698	1770
66	1582	1665	1742	1816
67	1623	1708	1788	1863
68	1665	1753	1834	1912
69	1709	1798	1882	1962
70	1753	1845	1931	2013
71	1799	1893	1982	2065
72	1846	1943	2033	2119
73	1894	1993	2087	2175
74	1944	2045	2141	2231
75	1994	2099	2197	2289
> 75	2046	2153	2254	2349

Office Premium - Silver Plan - 1A

Deductible	65,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	225	256	282	306	327
19	228	260	287	310	332
20	232	264	291	315	337
21	235	268	295	320	342
22	239	272	300	325	347
23	243	276	305	330	353
24	246	280	309	335	358
25	250	285	314	340	364
26	254	289	319	345	369
27	258	293	324	351	375
28	262	298	329	356	381
29	266	303	334	361	386
30	270	307	339	367	392

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	65,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
31	274	312	344	373	398
32	278	317	349	378	405
33	283	322	355	384	411
34	287	327	360	390	417
35	291	332	366	396	423
36	296	337	371	402	430
37	300	342	377	408	437
38	305	347	383	415	443
39	310	352	389	421	450
40	314	358	395	427	457
41	319	363	401	434	464
42	324	369	407	441	471
43	329	375	413	447	478
44	334	380	420	454	486
45	339	386	426	461	493
46	345	392	433	468	501
47	350	398	439	476	509
48	355	404	446	483	516
49	361	410	453	490	524
50	368	419	463	501	536
51	390	443	489	530	566
52	412	469	517	560	599
53	436	496	547	592	633
54	461	524	578	626	669
55	487	554	611	662	708
56	515	586	647	700	748
57	545	620	684	740	791
58	576	655	723	783	837
59	609	693	764	828	885
60	644	732	808	875	936
61	681	775	855	925	989
62	720	819	904	978	1046
63	761	866	955	1035	1106
64	805	916	1010	1094	1170
65	851	968	1068	1157	1237
66	873	993	1096	1187	1269

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	65,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
67	896	1019	1125	1218	1302
68	919	1046	1154	1250	1336
69	943	1073	1184	1282	1371
70	968	1101	1215	1316	1407
71	993	1130	1247	1350	1443
72	1019	1159	1279	1385	1481
73	1045	1190	1313	1421	1520
74	1073	1221	1347	1458	1559
75	1101	1253	1382	1496	1600
> 75	1129	1285	1418	1535	1642

Deductible	65,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	346	364	381	397
19	352	370	387	404
20	357	376	393	410
21	362	381	399	416
22	368	387	405	422
23	374	393	412	429
24	379	399	418	436
25	385	405	424	442
26	391	412	431	449
27	397	418	437	456
28	403	424	444	463
29	409	431	451	470
30	416	438	458	477
31	422	444	465	485
32	429	451	472	492
33	435	458	479	500
34	442	465	487	507
35	449	472	494	515
36	456	479	502	523
37	463	487	510	531
38	470	494	517	539
39	477	502	525	548
40	484	510	533	556

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	65,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
41	492	517	542	564
42	499	525	550	573
43	507	533	558	582
44	515	542	567	591
45	523	550	576	600
46	531	558	585	609
47	539	567	593	619
48	547	576	603	628
49	555	585	612	638
50	567	597	625	651
51	600	631	661	689
52	634	668	699	728
53	671	706	739	770
54	709	746	781	814
55	750	789	826	861
56	793	835	874	910
57	839	882	924	963
58	887	933	977	1018
59	938	987	1033	1076
60	991	1043	1092	1138
61	1048	1103	1155	1203
62	1108	1166	1221	1272
63	1172	1233	1291	1345
64	1239	1304	1365	1423
65	1310	1379	1443	1504
66	1345	1415	1481	1544
67	1380	1452	1520	1584
68	1416	1490	1559	1625
69	1453	1529	1600	1667
70	1490	1568	1642	1711
71	1529	1609	1685	1756
72	1569	1651	1728	1801
73	1610	1694	1774	1848
74	1652	1739	1820	1897
75	1695	1784	1867	1946
> 75	1739	1830	1916	1997

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible 70,00,000**Office Premium - Gold Plan - 1A**

Deductible	70,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	240	267	291	311	330
19	244	272	295	316	335
20	248	276	300	321	340
21	252	280	304	326	345
22	255	284	309	331	350
23	259	289	314	336	356
24	263	293	318	341	361
25	267	298	323	346	367
26	272	302	328	352	373
27	276	307	333	357	378
28	280	312	339	362	384
29	284	316	344	368	390
30	289	321	349	374	396
31	293	326	354	379	402
32	298	331	360	385	408
33	302	336	365	391	414
34	307	341	371	397	421
35	311	347	377	403	427
36	316	352	382	409	434
37	321	357	388	416	441
38	326	363	394	422	447
39	331	368	400	429	454
40	336	374	406	435	461
41	341	380	413	442	468
42	347	386	419	449	475
43	352	392	426	456	483
44	357	398	432	463	490
45	363	404	439	470	498
46	368	410	445	477	505
47	374	416	452	484	513
48	380	423	459	492	521
49	386	429	466	499	529
50	394	438	476	510	540
51	416	463	504	539	571

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	70,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
52	440	490	533	570	604
53	466	518	563	603	639
54	492	548	595	637	676
55	521	579	630	674	714
56	550	613	666	713	755
57	582	648	704	754	799
58	615	685	744	797	844
59	651	724	787	843	893
60	688	766	832	891	944
61	728	810	880	942	998
62	769	856	930	996	1056
63	814	905	984	1053	1116
64	860	957	1040	1114	1180
65	910	1012	1100	1178	1248
66	933	1039	1129	1208	1280
67	958	1066	1158	1240	1314
68	983	1094	1188	1272	1348
69	1008	1122	1219	1305	1383
70	1035	1151	1251	1339	1419
71	1062	1181	1284	1374	1456
72	1089	1212	1317	1410	1494
73	1118	1244	1352	1447	1533
74	1147	1276	1387	1485	1573
75	1177	1310	1423	1523	1614
> 75	1207	1344	1460	1563	1656

Deductible	70,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	347	363	378	392
19	352	368	383	398
20	358	374	389	404
21	363	380	395	410
22	369	386	401	416
23	374	391	408	423
24	380	397	414	429
25	386	404	420	436

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	70,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
26	392	410	427	443
27	398	416	433	449
28	404	422	440	456
29	410	429	447	463
30	416	436	454	470
31	423	442	460	478
32	429	449	468	485
33	436	456	475	493
34	443	463	482	500
35	449	470	489	508
36	456	477	497	516
37	463	485	505	523
38	470	492	512	532
39	478	500	520	540
40	485	507	528	548
41	493	515	536	556
42	500	523	545	565
43	508	531	553	574
44	516	539	561	582
45	524	548	570	591
46	532	556	579	601
47	540	564	588	610
48	548	573	597	619
49	556	582	606	629
50	568	594	619	642
51	601	629	654	679
52	635	665	692	718
53	672	703	732	759
54	711	743	774	803
55	751	786	818	849
56	794	831	865	897
57	840	879	915	949
58	888	929	967	1003
59	939	982	1023	1061
60	993	1039	1081	1122
61	1050	1098	1143	1186

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	70,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
62	1110	1161	1209	1254
63	1174	1228	1278	1326
64	1241	1298	1352	1402
65	1313	1373	1429	1483
66	1347	1409	1467	1522
67	1382	1445	1505	1561
68	1418	1483	1544	1602
69	1455	1522	1584	1644
70	1493	1561	1626	1687
71	1532	1602	1668	1731
72	1572	1644	1712	1776
73	1613	1687	1756	1822
74	1655	1731	1802	1870
75	1698	1776	1849	1918
> 75	1742	1822	1897	1968

Office Premium - Silver Plan - 1A

Deductible	70,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	204	227	247	264	280
19	207	231	251	269	285
20	211	234	255	273	289
21	214	238	259	277	293
22	217	242	263	281	298
23	220	245	267	285	302
24	224	249	271	290	307
25	227	253	275	294	312
26	231	257	279	299	317
27	234	261	283	303	321
28	238	265	288	308	326
29	242	269	292	313	331
30	245	273	297	318	337
31	249	277	301	322	342
32	253	281	306	327	347
33	257	286	311	332	352
34	261	290	315	338	358

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Prospectus

Deductible	70,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
35	265	295	320	343	363
36	269	299	325	348	369
37	273	304	330	353	374
38	277	308	335	359	380
39	281	313	340	364	386
40	286	318	346	370	392
41	290	323	351	376	398
42	295	328	356	381	404
43	299	333	362	387	410
44	304	338	367	393	417
45	308	343	373	399	423
46	313	348	379	405	430
47	318	354	384	412	436
48	323	359	390	418	443
49	328	365	396	424	450
50	335	373	405	433	459
51	354	394	428	458	486
52	374	417	453	485	514
53	396	440	479	512	543
54	419	466	506	542	574
55	443	492	535	573	607
56	468	521	566	606	642
57	495	551	598	641	679
58	523	582	633	677	718
59	553	616	669	716	759
60	585	651	707	757	802
61	618	688	748	801	849
62	654	728	791	847	897
63	692	770	836	895	949
64	731	814	884	947	1003
65	773	860	935	1001	1061
66	793	883	959	1027	1088
67	814	906	984	1054	1117
68	835	930	1010	1081	1146
69	857	954	1036	1110	1176
70	879	979	1063	1138	1206

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Prospectus

Deductible	70,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
71	902	1004	1091	1168	1238
72	926	1030	1120	1199	1270
73	950	1057	1149	1230	1303
74	975	1085	1179	1262	1337
75	1000	1113	1210	1295	1372
> 75	1026	1142	1241	1329	1408

Deductible	70,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	295	308	321	333
19	299	313	326	338
20	304	318	331	343
21	309	323	336	349
22	313	328	341	354
23	318	333	346	359
24	323	338	352	365
25	328	343	357	371
26	333	348	363	376
27	338	354	368	382
28	343	359	374	388
29	349	365	380	394
30	354	370	385	400
31	359	376	391	406
32	365	382	397	412
33	371	388	404	419
34	376	394	410	425
35	382	400	416	432
36	388	406	422	438
37	394	412	429	445
38	400	418	436	452
39	406	425	442	459
40	412	431	449	466
41	419	438	456	473
42	425	445	463	480
43	432	451	470	488
44	438	458	477	495

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Prospectus

Deductible	70,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
45	445	465	485	503
46	452	473	492	510
47	459	480	500	518
48	466	487	507	526
49	473	495	515	534
50	483	505	526	546
51	511	534	556	577
52	540	565	588	610
53	571	597	622	645
54	604	632	658	682
55	639	668	695	721
56	675	706	735	763
57	714	747	778	807
58	755	790	822	853
59	798	835	869	902
60	844	883	919	954
61	893	933	972	1008
62	944	987	1028	1066
63	998	1044	1087	1127
64	1055	1104	1149	1192
65	1116	1167	1215	1260
66	1145	1197	1247	1293
67	1175	1229	1279	1327
68	1205	1261	1313	1362
69	1237	1293	1347	1397
70	1269	1327	1382	1434
71	1302	1362	1418	1471
72	1336	1397	1455	1509
73	1371	1434	1493	1549
74	1407	1471	1532	1589
75	1443	1510	1572	1631
> 75	1481	1549	1613	1673

Deductible 75,00,000**Office Premium - Gold Plan - 1A**

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	75,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	229	249	266	281	295
19	232	253	270	286	300
20	236	256	274	290	304
21	239	260	278	294	309
22	243	264	283	299	314
23	247	268	287	303	318
24	251	273	291	308	323
25	254	277	296	313	328
26	258	281	300	318	333
27	262	285	305	323	338
28	266	290	310	328	344
29	270	294	315	333	349
30	275	299	319	338	354
31	279	303	324	343	360
32	283	308	329	348	365
33	287	313	334	353	371
34	292	318	339	359	376
35	296	322	345	364	382
36	301	327	350	370	388
37	306	332	355	376	394
38	310	337	361	381	400
39	315	343	366	387	406
40	320	348	372	393	413
41	325	353	378	399	419
42	330	359	383	405	425
43	335	364	389	412	432
44	340	370	395	418	439
45	345	376	401	424	445
46	350	381	408	431	452
47	356	387	414	438	459
48	361	393	420	444	466
49	367	399	427	451	473
50	375	408	436	461	483
51	396	431	461	487	511
52	419	456	487	515	541
53	443	482	515	545	572

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	75,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
54	469	510	545	576	604
55	495	539	576	609	639
56	524	570	609	644	676
57	554	603	644	681	714
58	586	637	681	720	755
59	619	674	720	761	799
60	655	712	762	805	845
61	692	753	805	851	893
62	732	796	851	900	944
63	774	842	900	952	999
64	819	890	952	1006	1056
65	866	942	1007	1064	1116
66	888	966	1033	1092	1146
67	911	991	1060	1120	1175
68	935	1017	1087	1150	1206
69	959	1044	1116	1180	1238
70	984	1071	1145	1210	1270
71	1010	1099	1175	1242	1303
72	1036	1127	1205	1274	1337
73	1063	1157	1237	1308	1372
74	1091	1187	1269	1342	1408
75	1120	1218	1302	1377	1444
> 75	1149	1250	1336	1413	1482

Deductible	75,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	308	319	331	341
19	312	324	336	346
20	317	329	341	352
21	322	334	346	357
22	327	340	351	363
23	332	345	357	368
24	337	350	362	374
25	342	355	368	380
26	348	361	373	385
27	353	366	379	391

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	75,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
28	358	372	385	397
29	364	378	391	403
30	369	384	397	410
31	375	390	403	416
32	381	396	409	422
33	387	402	416	429
34	393	408	422	435
35	399	414	428	442
36	405	420	435	449
37	411	427	442	456
38	417	433	448	463
39	424	440	455	470
40	430	447	462	477
41	437	454	469	484
42	444	461	477	492
43	450	468	484	499
44	457	475	491	507
45	464	482	499	515
46	472	490	507	523
47	479	497	514	531
48	486	505	522	539
49	494	513	530	547
50	504	524	542	559
51	533	554	573	591
52	564	585	606	625
53	596	619	641	661
54	630	655	677	699
55	667	692	716	739
56	705	732	757	781
57	745	774	801	826
58	788	818	847	874
59	833	865	895	924
60	881	915	947	977
61	932	967	1001	1033
62	985	1023	1058	1092
63	1042	1082	1119	1155

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	75,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
64	1101	1144	1183	1221
65	1164	1209	1251	1291
66	1195	1241	1284	1325
67	1226	1273	1317	1359
68	1258	1306	1352	1395
69	1291	1340	1387	1431
70	1324	1375	1423	1468
71	1359	1411	1460	1507
72	1394	1448	1498	1546
73	1431	1486	1537	1586
74	1468	1525	1578	1628
75	1506	1564	1619	1670
> 75	1546	1605	1661	1714

Office Premium - Silver Plan - 1A

Deductible	75,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	194	211	226	239	251
19	197	215	230	243	255
20	200	218	233	246	258
21	203	221	237	250	262
22	207	225	240	254	267
23	210	228	244	258	271
24	213	232	248	262	275
25	216	235	252	266	279
26	220	239	255	270	283
27	223	243	259	274	288
28	226	246	263	278	292
29	230	250	267	283	297
30	233	254	271	287	301
31	237	258	276	291	306
32	241	262	280	296	310
33	244	266	284	300	315
34	248	270	289	305	320
35	252	274	293	310	325
36	256	278	297	315	330

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	75,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
37	260	283	302	319	335
38	264	287	307	324	340
39	268	291	311	329	345
40	272	296	316	334	351
41	276	300	321	339	356
42	280	305	326	345	362
43	285	310	331	350	367
44	289	314	336	355	373
45	293	319	341	361	378
46	298	324	346	366	384
47	302	329	352	372	390
48	307	334	357	378	396
49	312	339	363	383	402
50	319	347	370	392	411
51	337	366	392	414	434
52	356	387	414	438	459
53	377	410	438	463	486
54	398	433	463	490	514
55	421	458	490	518	543
56	445	484	518	547	574
57	471	512	548	579	607
58	498	542	579	612	642
59	526	573	612	647	679
60	557	605	647	684	718
61	589	640	684	724	759
62	622	677	724	765	803
63	658	716	765	809	849
64	696	757	809	855	897
65	736	800	856	905	949
66	755	821	878	928	974
67	775	843	901	952	999
68	795	865	924	977	1025
69	815	887	948	1003	1052
70	837	910	973	1029	1079
71	859	934	999	1056	1107
72	881	958	1025	1083	1136

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	75,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
73	904	983	1051	1111	1166
74	928	1009	1079	1140	1196
75	952	1035	1107	1170	1228
> 75	977	1062	1136	1201	1260

Deductible	75,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	262	272	281	290
19	266	276	285	294
20	270	280	290	299
21	274	284	294	304
22	278	289	299	308
23	282	293	303	313
24	287	298	308	318
25	291	302	313	323
26	295	307	317	328
27	300	312	322	333
28	305	316	327	338
29	309	321	332	343
30	314	326	337	348
31	319	331	343	354
32	324	336	348	359
33	329	341	353	364
34	334	347	359	370
35	339	352	364	376
36	344	357	370	382
37	349	363	375	387
38	355	368	381	393
39	360	374	387	399
40	366	380	393	406
41	371	386	399	412
42	377	392	405	418
43	383	398	411	424
44	389	404	418	431
45	395	410	424	438
46	401	416	431	444

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	75,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
47	407	423	437	451
48	413	429	444	458
49	420	436	451	465
50	429	445	461	475
51	453	471	487	502
52	479	498	515	531
53	507	526	544	562
54	536	556	576	594
55	567	588	609	628
56	599	622	644	664
57	633	658	681	702
58	670	695	720	743
59	708	735	761	785
60	749	778	805	830
61	792	822	851	878
62	837	869	900	928
63	885	919	951	981
64	936	972	1006	1038
65	990	1028	1064	1097
66	1016	1055	1091	1126
67	1042	1082	1120	1155
68	1069	1110	1149	1185
69	1097	1139	1179	1216
70	1126	1169	1210	1248
71	1155	1200	1241	1281
72	1185	1231	1274	1314
73	1216	1263	1307	1348
74	1248	1296	1341	1383
75	1280	1330	1376	1420
> 75	1314	1364	1412	1457

Deductible 80,00,000**Office Premium - Gold Plan - 1A**

Deductible	80,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	223	237	250	261	272
19	226	241	254	265	276

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	80,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
20	230	245	258	270	280
21	233	249	262	274	284
22	237	252	266	278	289
23	240	256	270	282	293
24	244	260	274	286	298
25	248	264	278	291	302
26	252	268	283	295	307
27	255	272	287	300	312
28	259	277	291	304	316
29	263	281	296	309	321
30	267	285	300	314	326
31	272	290	305	319	331
32	276	294	310	324	336
33	280	299	314	329	341
34	284	303	319	334	347
35	289	308	324	339	352
36	293	313	329	344	357
37	298	317	334	349	363
38	302	322	339	355	368
39	307	327	345	360	374
40	311	332	350	366	380
41	316	337	355	371	386
42	321	342	361	377	392
43	326	348	366	383	398
44	331	353	372	389	404
45	336	358	378	395	410
46	341	364	383	401	416
47	347	370	389	407	423
48	352	375	395	413	429
49	357	381	401	419	436
50	365	389	410	428	445
51	386	412	434	453	471
52	408	435	458	479	498
53	431	460	485	507	526
54	456	487	513	536	556
55	482	514	542	566	588

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	80,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
56	510	544	573	599	622
57	539	575	606	633	658
58	570	608	641	670	696
59	603	643	677	708	736
60	638	680	716	749	778
61	674	719	757	791	822
62	713	760	801	837	870
63	754	804	847	885	919
64	797	850	895	936	972
65	843	899	947	989	1028
66	865	922	972	1015	1055
67	887	946	997	1042	1082
68	911	971	1023	1069	1111
69	934	996	1050	1097	1140
70	959	1022	1077	1125	1169
71	984	1049	1105	1155	1200
72	1009	1076	1134	1185	1231
73	1036	1104	1163	1216	1263
74	1063	1133	1194	1247	1296
75	1090	1163	1225	1280	1330
> 75	1119	1193	1257	1313	1365

Deductible	80,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	281	290	298	306
19	285	294	303	310
20	290	299	307	315
21	294	303	312	320
22	299	308	317	325
23	303	313	322	330
24	308	318	327	335
25	313	322	332	340
26	317	327	337	345
27	322	332	342	351
28	327	337	347	356
29	332	343	352	362

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Prospectus

Deductible Sum Insured	80,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
30	337	348	358	367
31	343	353	363	373
32	348	359	369	378
33	353	364	375	384
34	359	370	380	390
35	364	376	386	396
36	370	381	392	402
37	375	387	398	408
38	381	393	404	415
39	387	399	410	421
40	393	405	417	428
41	399	411	423	434
42	405	418	430	441
43	411	424	436	448
44	418	431	443	454
45	424	437	450	461
46	431	444	457	469
47	437	451	464	476
48	444	458	471	483
49	451	465	478	491
50	461	475	488	501
51	487	502	516	530
52	515	531	546	560
53	544	561	577	592
54	576	594	610	626
55	609	628	645	662
56	644	664	682	700
57	681	702	722	740
58	720	742	763	783
59	761	785	807	828
60	805	830	853	875
61	851	877	902	926
62	900	928	954	979
63	951	981	1009	1035
64	1006	1037	1066	1094
65	1064	1097	1128	1157

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Prospectus

Deductible	80,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
66	1091	1125	1157	1187
67	1120	1155	1187	1218
68	1149	1185	1218	1250
69	1179	1216	1250	1283
70	1210	1247	1283	1316
71	1241	1280	1316	1350
72	1274	1313	1350	1386
73	1307	1347	1386	1422
74	1341	1383	1422	1459
75	1376	1419	1459	1497
> 75	1412	1456	1497	1536

Office Premium - Silver Plan - 1A

Deductible	80,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	189	202	213	222	231
19	192	205	216	226	234
20	195	208	219	229	238
21	198	211	223	233	242
22	201	215	226	236	245
23	204	218	229	240	249
24	207	221	233	244	253
25	211	225	237	247	257
26	214	228	240	251	261
27	217	232	244	255	265
28	220	235	248	259	269
29	224	239	251	263	273
30	227	242	255	267	277
31	231	246	259	271	282
32	234	250	263	275	286
33	238	254	267	279	290
34	242	258	271	284	295
35	245	262	276	288	299
36	249	266	280	292	304
37	253	270	284	297	308
38	257	274	288	301	313

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Prospectus

Deductible	80,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
39	261	278	293	306	318
40	265	282	297	311	323
41	269	287	302	316	328
42	273	291	307	320	333
43	277	296	311	325	338
44	281	300	316	330	343
45	286	305	321	335	348
46	290	309	326	341	354
47	295	314	331	346	359
48	299	319	336	351	365
49	304	324	341	357	370
50	310	331	349	364	378
51	328	350	369	385	400
52	347	370	390	407	423
53	367	391	412	431	447
54	388	414	436	455	473
55	410	437	461	481	500
56	434	462	487	509	529
57	458	489	515	538	559
58	485	517	545	569	591
59	513	547	576	602	625
60	542	578	609	636	661
61	573	611	644	673	699
62	606	646	681	711	739
63	641	683	720	752	782
64	678	723	761	795	826
65	716	764	805	841	874
66	735	784	826	863	897
67	754	804	847	885	920
68	774	825	869	909	944
69	794	847	892	932	969
70	815	869	915	957	994
71	836	892	939	981	1020
72	858	915	964	1007	1046
73	880	939	989	1033	1074
74	903	963	1015	1060	1102

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	80,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
75	927	988	1041	1088	1130
> 75	951	1014	1068	1116	1160

Deductible	80,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	239	246	253	260
19	243	250	257	264
20	246	254	261	268
21	250	258	265	272
22	254	262	269	276
23	258	266	273	280
24	262	270	278	285
25	266	274	282	289
26	270	278	286	294
27	274	283	291	298
28	278	287	295	303
29	282	291	300	307
30	287	296	304	312
31	291	300	309	317
32	296	305	314	322
33	300	310	318	327
34	305	314	323	332
35	310	319	328	337
36	314	324	333	342
37	319	329	338	347
38	324	334	344	353
39	329	339	349	358
40	334	344	354	363
41	339	350	360	369
42	344	355	365	375
43	350	361	371	380
44	355	366	377	386
45	361	372	382	392
46	366	377	388	398
47	372	383	394	404
48	377	389	400	411

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	80,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
49	383	395	406	417
50	391	404	415	426
51	414	427	439	450
52	438	451	464	476
53	463	477	491	503
54	489	505	519	532
55	517	534	549	563
56	547	564	580	595
57	579	597	613	629
58	612	631	649	666
59	647	667	686	704
60	684	705	725	744
61	723	746	767	787
62	765	788	811	832
63	809	834	857	880
64	855	882	907	930
65	904	932	959	984
66	928	956	984	1009
67	952	981	1009	1035
68	977	1007	1036	1062
69	1002	1033	1063	1090
70	1028	1060	1090	1119
71	1055	1088	1119	1148
72	1083	1116	1148	1178
73	1111	1145	1178	1208
74	1140	1175	1208	1240
75	1169	1206	1240	1272
> 75	1200	1237	1272	1306

Deductible 85,00,000**Office Premium - Gold Plan - 1A**

Deductible	85,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	216	227	236	244	252
19	219	230	240	248	256
20	223	234	243	252	260
21	226	237	247	256	264

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	85,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
22	230	241	251	260	268
23	233	245	255	264	272
24	237	249	259	268	276
25	240	252	263	272	280
26	244	256	267	276	285
27	248	260	271	280	289
28	252	264	275	285	293
29	255	268	279	289	298
30	259	272	284	293	302
31	263	277	288	298	307
32	267	281	292	303	312
33	271	285	297	307	317
34	276	289	301	312	321
35	280	294	306	317	326
36	284	298	311	322	331
37	289	303	315	327	337
38	293	308	320	332	342
39	297	312	325	337	347
40	302	317	330	342	352
41	307	322	335	347	358
42	311	327	340	352	363
43	316	332	346	358	369
44	321	337	351	363	374
45	326	342	356	369	380
46	331	348	362	375	386
47	336	353	367	380	392
48	341	358	373	386	398
49	346	364	379	392	404
50	354	372	387	400	413
51	374	393	409	423	436
52	396	416	433	448	462
53	418	439	457	473	488
54	442	465	484	501	516
55	468	491	511	529	546
56	495	519	541	560	577
57	523	549	572	592	610

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	85,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
58	553	581	605	626	645
59	585	614	639	662	682
60	618	649	676	700	721
61	654	687	715	740	763
62	691	726	756	782	806
63	731	768	799	827	853
64	773	812	845	875	902
65	817	858	894	925	953
66	839	881	917	949	978
67	860	904	941	974	1004
68	883	927	965	999	1030
69	906	951	991	1025	1057
70	930	976	1016	1052	1084
71	954	1002	1043	1079	1113
72	979	1028	1070	1108	1142
73	1004	1055	1098	1136	1171
74	1030	1082	1127	1166	1202
75	1057	1110	1156	1196	1233
> 75	1085	1139	1186	1228	1265

Deductible	85,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	259	265	271	277
19	263	269	275	281
20	267	273	280	286
21	271	278	284	290
22	275	282	288	294
23	279	286	293	299
24	284	291	297	304
25	288	295	302	308
26	292	300	306	313
27	297	304	311	318
28	301	309	316	323
29	306	314	321	328
30	311	318	326	333
31	316	323	331	338

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	85,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
32	320	328	336	343
33	325	333	341	348
34	330	339	346	354
35	335	344	352	359
36	341	349	357	364
37	346	354	362	370
38	351	360	368	376
39	356	365	374	382
40	362	371	379	387
41	367	377	385	393
42	373	382	391	399
43	379	388	397	406
44	385	394	403	412
45	391	400	409	418
46	397	406	416	424
47	403	413	422	431
48	409	419	429	438
49	415	426	435	444
50	424	435	445	454
51	448	460	470	480
52	474	486	497	508
53	501	514	526	537
54	530	543	556	567
55	561	575	588	600
56	593	607	621	634
57	627	642	657	671
58	663	679	695	709
59	701	718	735	750
60	741	759	777	793
61	783	803	821	839
62	828	849	868	887
63	876	898	918	938
64	926	949	971	991
65	979	1004	1027	1048
66	1005	1030	1053	1076
67	1031	1057	1081	1104

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Prospectus

Deductible	85,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
68	1058	1084	1109	1132
69	1086	1113	1138	1162
70	1114	1142	1168	1192
71	1143	1171	1198	1223
72	1173	1202	1229	1255
73	1203	1233	1261	1288
74	1235	1266	1294	1322
75	1267	1299	1328	1356
> 75	1300	1332	1363	1391

Office Premium - Silver Plan - 1A

Deductible	85,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	184	193	201	208	214
19	186	196	204	211	217
20	189	199	207	214	221
21	192	202	210	217	224
22	195	205	213	221	228
23	198	208	217	224	231
24	201	211	220	228	235
25	204	214	223	231	238
26	207	218	227	235	242
27	211	221	230	238	246
28	214	225	234	242	249
29	217	228	237	246	253
30	220	231	241	249	257
31	224	235	245	253	261
32	227	239	248	257	265
33	231	242	252	261	269
34	234	246	256	265	273
35	238	250	260	269	277
36	242	254	264	273	282
37	245	258	268	278	286
38	249	262	272	282	290
39	253	266	276	286	295
40	257	270	281	291	299

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	85,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
41	261	274	285	295	304
42	265	278	289	300	309
43	269	282	294	304	313
44	273	287	298	309	318
45	277	291	303	314	323
46	281	295	308	318	328
47	286	300	312	323	333
48	290	305	317	328	338
49	294	309	322	333	343
50	301	316	329	340	351
51	318	334	348	360	371
52	336	353	368	381	392
53	356	373	389	402	415
54	376	395	411	426	439
55	398	418	435	450	464
56	420	442	460	476	490
57	445	467	486	503	519
58	470	494	514	532	548
59	497	522	543	562	580
60	526	552	575	595	613
61	556	584	608	629	648
62	588	617	642	665	685
63	621	653	679	703	725
64	657	690	718	743	766
65	695	730	760	786	810
66	713	749	779	807	831
67	731	768	800	828	853
68	750	788	821	849	875
69	770	809	842	871	898
70	790	830	864	894	922
71	811	851	886	917	946
72	832	874	910	941	970
73	854	896	933	966	996
74	876	920	958	991	1022
75	899	944	983	1017	1048
> 75	922	968	1008	1044	1076

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	85,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	220	225	231	235
19	223	229	234	239
20	227	232	238	243
21	230	236	241	246
22	234	240	245	250
23	237	243	249	254
24	241	247	253	258
25	245	251	257	262
26	249	255	260	266
27	252	259	264	270
28	256	263	269	274
29	260	267	273	278
30	264	271	277	283
31	268	275	281	287
32	272	279	285	291
33	276	283	290	296
34	281	288	294	300
35	285	292	299	305
36	289	297	303	310
37	294	301	308	315
38	298	306	313	319
39	303	311	318	324
40	308	315	322	329
41	312	320	327	334
42	317	325	332	339
43	322	330	338	345
44	327	335	343	350
45	332	340	348	355
46	337	346	353	361
47	342	351	359	366
48	348	356	364	372
49	353	362	370	378
50	360	369	378	386
51	381	391	400	408
52	403	413	422	431

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Prospectus

Deductible	85,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
53	426	437	447	456
54	451	462	472	482
55	476	488	499	510
56	504	516	528	539
57	533	546	558	570
58	563	577	590	603
59	596	610	624	638
60	630	645	660	674
61	666	683	698	713
62	704	722	738	754
63	745	763	780	797
64	787	807	825	843
65	832	853	873	891
66	854	875	895	914
67	876	898	919	938
68	899	922	943	963
69	923	946	967	988
70	947	970	993	1013
71	972	996	1018	1040
72	997	1022	1045	1067
73	1023	1048	1072	1095
74	1050	1076	1100	1123
75	1077	1104	1129	1153
> 75	1105	1133	1158	1183

Deductible 90,00,000**Office Premium - Gold Plan - 1A**

Deductible	90,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	213	221	228	234	240
19	216	224	232	238	244
20	220	228	235	242	247
21	223	231	239	245	251
22	226	235	242	249	255
23	230	239	246	253	259
24	233	242	250	257	263
25	237	246	254	261	267

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Prospectus

Deductible	90,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
26	241	250	258	265	271
27	244	254	262	269	275
28	248	257	266	273	279
29	252	261	270	277	284
30	256	265	274	281	288
31	260	270	278	286	293
32	264	274	282	290	297
33	268	278	287	295	302
34	272	282	291	299	306
35	276	287	296	304	311
36	280	291	300	308	316
37	285	295	305	313	321
38	289	300	309	318	326
39	293	305	314	323	331
40	298	309	319	328	336
41	302	314	324	333	341
42	307	319	329	338	346
43	312	324	334	343	351
44	317	329	339	348	357
45	321	334	344	354	362
46	326	339	350	359	368
47	331	344	355	365	373
48	336	349	360	370	379
49	342	355	366	376	385
50	349	362	374	384	393
51	369	383	395	406	416
52	390	405	418	429	440
53	413	428	442	454	465
54	436	453	467	480	492
55	461	479	494	508	520
56	488	506	522	537	550
57	516	535	552	567	581
58	545	566	584	600	614
59	577	599	618	634	650
60	610	633	653	671	687
61	645	669	691	709	726

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Prospectus

Deductible	90,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
62	682	708	730	750	768
63	721	748	772	793	812
64	762	791	816	839	859
65	806	837	863	887	908
66	827	859	886	910	932
67	849	881	909	934	956
68	871	904	933	958	981
69	893	927	957	983	1007
70	917	952	982	1009	1033
71	941	976	1007	1035	1060
72	965	1002	1034	1062	1087
73	990	1028	1061	1090	1116
74	1016	1055	1088	1118	1145
75	1043	1082	1117	1147	1175
> 75	1070	1111	1146	1177	1205

Deductible	90,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	245	250	255	259
19	249	254	258	263
20	253	258	262	267
21	257	262	266	271
22	261	266	271	275
23	265	270	275	279
24	269	274	279	284
25	273	278	283	288
26	277	282	288	292
27	281	287	292	297
28	286	291	296	301
29	290	296	301	306
30	294	300	306	311
31	299	305	310	316
32	303	309	315	320
33	308	314	320	325
34	313	319	325	330
35	318	324	330	335

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Prospectus

Deductible Sum Insured	90,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
36	323	329	335	341
37	328	334	340	346
38	333	339	345	351
39	338	344	351	357
40	343	350	356	362
41	348	355	361	368
42	353	360	367	373
43	359	366	373	379
44	364	372	378	385
45	370	377	384	391
46	376	383	390	397
47	381	389	396	403
48	387	395	402	409
49	393	401	408	415
50	402	410	417	424
51	425	433	441	449
52	449	458	466	474
53	475	484	493	502
54	502	512	521	530
55	531	542	551	561
56	562	573	583	593
57	594	605	616	627
58	628	640	652	663
59	664	677	689	701
60	702	716	729	741
61	742	757	771	784
62	785	800	815	829
63	830	846	862	876
64	877	895	911	926
65	928	946	963	980
66	952	971	988	1005
67	977	996	1014	1031
68	1002	1022	1041	1058
69	1028	1049	1068	1086
70	1055	1076	1096	1114
71	1083	1104	1124	1143

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	90,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
72	1111	1133	1154	1173
73	1140	1163	1184	1204
74	1170	1193	1215	1235
75	1200	1224	1246	1267
> 75	1232	1256	1279	1300

Office Premium - Silver Plan - 1A

Deductible	90,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	181	188	194	199	204
19	184	191	197	202	207
20	187	194	200	205	210
21	189	197	203	208	213
22	192	200	206	212	217
23	195	203	209	215	220
24	198	206	212	218	223
25	201	209	216	222	227
26	204	212	219	225	230
27	208	216	222	228	234
28	211	219	226	232	238
29	214	222	229	236	241
30	217	226	233	239	245
31	221	229	236	243	249
32	224	233	240	247	252
33	228	236	244	250	256
34	231	240	247	254	260
35	235	244	251	258	264
36	238	247	255	262	268
37	242	251	259	266	272
38	246	255	263	270	277
39	249	259	267	274	281
40	253	263	271	279	285
41	257	267	275	283	290
42	261	271	280	287	294
43	265	275	284	292	299
44	269	279	288	296	303

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	90,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
45	273	284	293	301	308
46	277	288	297	305	313
47	282	292	302	310	317
48	286	297	306	315	322
49	290	301	311	320	327
50	297	308	318	326	334
51	314	326	336	345	353
52	332	344	355	365	374
53	351	364	376	386	395
54	371	385	397	408	418
55	392	407	420	431	442
56	415	430	444	456	467
57	438	455	470	482	494
58	464	481	496	510	522
59	490	509	525	539	552
60	518	538	555	570	584
61	548	569	587	603	617
62	579	602	621	638	653
63	613	636	656	674	690
64	648	673	694	713	730
65	685	711	734	754	772
66	703	730	753	773	792
67	721	749	772	794	813
68	740	768	793	814	834
69	759	788	813	835	856
70	779	809	835	857	878
71	799	830	856	880	901
72	820	852	879	903	924
73	842	874	902	926	948
74	864	897	925	950	973
75	886	920	949	975	999
> 75	909	944	974	1000	1025

Deductible	90,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	208	212	216	220

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	90,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
19	212	216	220	223
20	215	219	223	227
21	218	222	226	230
22	221	226	230	234
23	225	229	233	237
24	228	233	237	241
25	232	236	241	245
26	235	240	244	249
27	239	244	248	252
28	243	247	252	256
29	246	251	256	260
30	250	255	260	264
31	254	259	264	268
32	258	263	268	272
33	262	267	272	277
34	266	271	276	281
35	270	275	280	285
36	274	280	285	290
37	278	284	289	294
38	283	288	294	298
39	287	293	298	303
40	291	297	303	308
41	296	302	307	312
42	300	306	312	317
43	305	311	317	322
44	310	316	322	327
45	315	321	327	332
46	319	326	332	337
47	324	331	337	342
48	329	336	342	348
49	334	341	347	353
50	341	348	355	361
51	361	368	375	381
52	382	389	396	403
53	404	412	419	426
54	427	435	443	451

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	90,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
55	451	460	469	477
56	477	487	496	504
57	505	515	524	533
58	534	544	554	563
59	564	575	586	596
60	597	608	619	630
61	631	643	655	666
62	667	680	693	704
63	705	719	732	745
64	746	761	774	787
65	789	804	819	833
66	809	825	840	854
67	830	847	862	877
68	852	869	885	900
69	874	891	908	923
70	897	915	931	947
71	920	939	956	972
72	944	963	981	997
73	969	988	1006	1023
74	994	1014	1032	1050
75	1020	1040	1059	1077
> 75	1047	1067	1087	1105

Deductible 95,00,000**Office Premium - Gold Plan - 1A**

Deductible	95,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	207	213	218	223	227
19	210	216	222	226	231
20	213	220	225	230	234
21	217	223	229	233	238
22	220	226	232	237	242
23	223	230	236	241	245
24	227	233	239	244	249
25	230	237	243	248	253
26	234	241	247	252	257
27	237	244	250	256	261

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	95,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
28	241	248	254	260	265
29	245	252	258	264	269
30	249	256	262	268	273
31	252	260	266	272	277
32	256	264	270	276	281
33	260	268	274	280	286
34	264	272	279	285	290
35	268	276	283	289	294
36	272	280	287	293	299
37	277	285	292	298	304
38	281	289	296	302	308
39	285	293	301	307	313
40	289	298	305	312	318
41	294	303	310	317	323
42	298	307	315	322	328
43	303	312	320	326	333
44	308	317	325	331	338
45	312	322	330	337	343
46	317	327	335	342	348
47	322	332	340	347	354
48	327	337	345	352	359
49	332	342	350	358	365
50	339	349	358	365	372
51	359	369	378	386	394
52	379	390	400	409	416
53	401	413	423	432	440
54	424	436	447	457	465
55	448	462	473	483	492
56	474	488	500	511	520
57	501	516	529	540	550
58	530	546	559	571	582
59	560	577	591	604	615
60	593	610	625	638	651
61	627	645	661	675	688
62	663	682	699	714	727
63	701	721	739	755	769

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	95,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
64	741	763	781	798	813
65	783	806	826	844	860
66	804	827	848	866	882
67	825	849	870	888	905
68	846	871	893	912	929
69	868	894	916	935	953
70	891	917	940	960	978
71	914	941	964	985	1004
72	938	966	989	1011	1030
73	963	991	1015	1037	1057
74	988	1017	1042	1064	1084
75	1013	1043	1069	1092	1112
> 75	1040	1070	1097	1120	1141

Deductible	95,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	231	235	238	241
19	235	238	242	245
20	238	242	246	249
21	242	246	249	253
22	246	250	253	257
23	249	253	257	261
24	253	257	261	265
25	257	261	265	269
26	261	265	269	273
27	265	269	273	277
28	269	273	277	281
29	273	278	282	285
30	278	282	286	290
31	282	286	290	294
32	286	291	295	299
33	291	295	299	303
34	295	300	304	308
35	300	304	309	313
36	304	309	313	318
37	309	314	318	323

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	95,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
38	314	318	323	327
39	318	323	328	333
40	323	328	333	338
41	328	333	338	343
42	333	339	343	348
43	338	344	349	353
44	344	349	354	359
45	349	354	360	364
46	354	360	365	370
47	360	365	371	376
48	365	371	376	381
49	371	377	382	387
50	379	385	390	396
51	401	407	413	418
52	423	430	436	442
53	448	455	461	468
54	473	481	488	495
55	501	509	516	523
56	529	538	546	553
57	560	569	577	585
58	592	601	610	618
59	626	636	645	654
60	662	672	682	691
61	700	711	721	731
62	740	752	762	773
63	782	795	806	817
64	827	840	853	864
65	875	888	901	914
66	898	912	925	937
67	921	935	949	962
68	945	960	974	987
69	970	985	999	1013
70	995	1011	1025	1039
71	1021	1037	1052	1066
72	1047	1064	1079	1094
73	1075	1092	1108	1123

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Prospectus

Deductible	95,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
74	1103	1120	1136	1152
75	1132	1149	1166	1182
> 75	1161	1179	1197	1213

Office Premium - Silver Plan - 1A

Deductible	95,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	176	181	186	190	193
19	179	184	188	192	196
20	181	187	191	195	199
21	184	190	194	198	202
22	187	192	197	201	205
23	190	195	200	205	208
24	193	198	203	208	212
25	196	202	206	211	215
26	199	205	210	214	218
27	202	208	213	217	222
28	205	211	216	221	225
29	208	214	219	224	228
30	211	217	223	228	232
31	215	221	226	231	235
32	218	224	230	235	239
33	221	228	233	238	243
34	225	231	237	242	247
35	228	235	240	246	250
36	232	238	244	249	254
37	235	242	248	253	258
38	239	246	252	257	262
39	242	249	256	261	266
40	246	253	260	265	270
41	250	257	264	269	274
42	254	261	268	273	278
43	258	265	272	277	283
44	262	269	276	282	287
45	266	273	280	286	292
46	270	278	284	290	296

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Prospectus

Deductible	95,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
47	274	282	289	295	301
48	278	286	293	299	305
49	282	291	298	304	310
50	288	297	304	311	317
51	305	314	322	328	335
52	322	332	340	347	354
53	341	351	360	367	374
54	360	371	380	388	396
55	381	392	402	411	418
56	403	415	425	434	442
57	426	439	449	459	468
58	451	464	475	485	495
59	476	490	502	513	523
60	504	519	531	543	553
61	533	548	562	574	585
62	563	580	594	607	618
63	596	613	628	642	654
64	630	648	664	678	691
65	666	685	702	717	731
66	683	703	721	736	750
67	701	722	739	755	770
68	719	740	759	775	790
69	738	760	778	795	810
70	757	780	799	816	831
71	777	800	820	837	853
72	797	821	841	859	875
73	818	842	863	881	898
74	840	864	885	904	922
75	861	887	909	928	946
> 75	884	910	932	952	970

Deductible	95,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	196	200	202	205
19	199	203	206	208
20	203	206	209	212

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Prospectus

Deductible	95,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
21	206	209	212	215
22	209	212	215	218
23	212	215	218	221
24	215	219	222	225
25	219	222	225	228
26	222	225	229	232
27	225	229	232	235
28	229	232	236	239
29	232	236	239	243
30	236	240	243	246
31	240	243	247	250
32	243	247	251	254
33	247	251	254	258
34	251	255	258	262
35	255	259	262	266
36	259	263	266	270
37	262	267	270	274
38	267	271	275	278
39	271	275	279	283
40	275	279	283	287
41	279	283	288	291
42	283	288	292	296
43	288	292	296	300
44	292	297	301	305
45	297	301	306	310
46	301	306	310	314
47	306	311	315	319
48	310	315	320	324
49	315	320	325	329
50	322	327	332	336
51	340	346	351	356
52	360	366	371	376
53	381	387	392	398
54	402	409	415	420
55	426	432	439	445
56	450	457	464	470

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Prospectus

Deductible	95,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
57	476	483	490	497
58	503	511	518	526
59	532	540	548	556
60	563	571	580	588
61	595	604	613	621
62	629	639	648	657
63	665	675	685	695
64	703	714	725	734
65	744	755	766	777
66	763	775	786	797
67	783	795	807	818
68	803	816	828	839
69	824	837	849	861
70	846	859	871	883
71	868	881	894	906
72	890	904	918	930
73	914	928	941	954
74	937	952	966	979
75	962	977	991	1005
> 75	987	1002	1017	1031

Deductible 1,00,00,000**Office Premium - Gold Plan - 1A**

Deductible	1,00,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	203	207	211	214	218
19	206	210	214	218	221
20	209	213	218	221	224
21	212	217	221	225	228
22	215	220	224	228	231
23	219	223	228	231	235
24	222	227	231	235	239
25	225	230	235	239	242
26	229	234	238	242	246
27	232	238	242	246	250
28	236	241	246	250	254
29	240	245	250	254	257

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	1,00,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
30	243	249	253	258	261
31	247	252	257	262	265
32	251	256	261	266	269
33	255	260	265	270	274
34	259	264	269	274	278
35	262	268	273	278	282
36	267	272	278	282	286
37	271	277	282	287	291
38	275	281	286	291	295
39	279	285	291	295	300
40	283	290	295	300	304
41	288	294	300	305	309
42	292	299	304	309	314
43	297	303	309	314	319
44	301	308	314	319	324
45	306	313	319	324	329
46	310	317	323	329	334
47	315	322	328	334	339
48	320	327	333	339	344
49	325	332	339	344	349
50	332	339	346	352	357
51	351	359	366	372	377
52	371	379	387	393	399
53	392	401	409	416	422
54	415	424	432	439	446
55	439	449	457	465	472
56	464	474	483	491	499
57	491	502	511	520	527
58	519	530	540	549	557
59	548	561	571	581	589
60	580	593	604	614	623
61	613	627	639	649	659
62	648	663	676	687	697
63	686	701	714	726	737
64	725	741	755	768	779
65	767	784	799	812	824

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible	1,00,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
66	787	804	819	833	845
67	807	825	841	855	867
68	828	847	863	877	890
69	850	869	885	900	913
70	872	891	908	923	937
71	895	915	932	947	961
72	918	939	956	972	987
73	942	963	981	997	1012
74	966	988	1007	1024	1039
75	992	1014	1033	1050	1066
> 75	1018	1040	1060	1078	1094

Deductible	1,00,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	221	223	226	228
19	224	227	229	232
20	227	230	233	235
21	231	234	236	239
22	234	237	240	243
23	238	241	244	246
24	242	245	248	250
25	245	248	251	254
26	249	252	255	258
27	253	256	259	262
28	257	260	263	266
29	261	264	267	270
30	265	268	271	274
31	269	272	275	278
32	273	276	280	283
33	277	281	284	287
34	282	285	288	291
35	286	289	293	296
36	290	294	297	300
37	295	298	302	305
38	299	303	306	310
39	304	308	311	314

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**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	1,00,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
40	309	312	316	319
41	313	317	321	324
42	318	322	326	329
43	323	327	331	334
44	328	332	336	339
45	333	337	341	345
46	338	342	346	350
47	343	348	352	355
48	349	353	357	361
49	354	358	362	366
50	362	366	370	374
51	382	387	391	396
52	404	409	414	418
53	427	433	438	442
54	452	458	463	468
55	478	484	489	495
56	505	512	517	523
57	534	541	547	553
58	565	572	578	585
59	597	605	612	618
60	632	639	647	654
61	668	676	684	691
62	706	715	723	731
63	747	756	765	773
64	790	799	809	817
65	835	845	855	864
66	857	867	877	887
67	879	890	900	910
68	902	913	924	933
69	925	937	948	958
70	950	961	972	983
71	974	986	998	1008
72	1000	1012	1024	1035
73	1026	1039	1050	1062
74	1053	1066	1078	1089
75	1080	1093	1106	1118

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Prospectus

Deductible	1,00,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
> 75	1108	1122	1135	1147

Office Premium - Silver Plan - 1A

Deductible	1,00,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
< 19	172	176	179	182	185
19	175	179	182	185	188
20	177	181	185	188	191
21	180	184	188	191	194
22	183	187	191	194	197
23	186	190	194	197	200
24	189	193	197	200	203
25	192	196	200	203	206
26	195	199	203	206	209
27	197	202	206	209	212
28	201	205	209	212	216
29	204	208	212	216	219
30	207	211	215	219	222
31	210	215	219	222	226
32	213	218	222	226	229
33	216	221	225	229	233
34	220	225	229	233	236
35	223	228	232	236	240
36	227	232	236	240	243
37	230	235	240	244	247
38	234	239	243	247	251
39	237	242	247	251	255
40	241	246	251	255	259
41	244	250	255	259	263
42	248	254	259	263	267
43	252	258	263	267	271
44	256	262	267	271	275
45	260	266	271	275	279
46	264	270	275	279	284
47	268	274	279	284	288
48	272	278	283	288	292

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Prospectus

Deductible	1,00,00,000				
Sum Insured	1,00,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000
49	276	282	288	293	297
50	282	288	294	299	303
51	298	305	311	316	321
52	315	323	329	334	339
53	334	341	348	353	358
54	353	361	367	374	379
55	373	381	389	395	401
56	394	403	411	418	424
57	417	426	434	442	448
58	441	451	459	467	474
59	466	477	486	494	501
60	493	504	514	522	530
61	521	533	543	552	560
62	551	564	574	584	592
63	583	596	607	617	626
64	616	630	642	653	662
65	652	666	679	690	700
66	669	684	697	708	719
67	686	701	715	727	737
68	704	720	733	745	756
69	722	738	752	765	776
70	741	758	772	785	796
71	760	777	792	805	817
72	780	798	813	826	839
73	801	819	834	848	860
74	822	840	856	870	883
75	843	862	878	893	906
> 75	865	884	901	916	930

Deductible	1,00,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
< 19	188	190	192	194
19	190	193	195	197
20	193	196	198	200
21	196	199	201	203
22	199	202	204	206

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Deductible Sum Insured	1,00,00,000			
	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
23	202	205	207	209
24	205	208	210	213
25	209	211	214	216
26	212	214	217	219
27	215	218	220	223
28	218	221	224	226
29	222	224	227	230
30	225	228	231	233
31	229	231	234	237
32	232	235	238	240
33	236	239	241	244
34	239	242	245	248
35	243	246	249	251
36	247	250	253	255
37	251	254	257	259
38	254	258	260	263
39	258	261	264	267
40	262	265	269	271
41	266	270	273	276
42	270	274	277	280
43	275	278	281	284
44	279	282	285	288
45	283	287	290	293
46	287	291	294	297
47	292	295	299	302
48	296	300	303	307
49	301	305	308	311
50	307	311	315	318
51	325	329	333	336
52	344	348	352	356
53	363	368	372	376
54	384	389	393	398
55	406	411	416	420
56	429	435	440	445
57	454	460	465	470
58	480	486	492	497

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Prospectus

Deductible	1,00,00,000			
Sum Insured	3,50,00,000	4,00,00,000	4,50,00,000	5,00,00,000
59	508	514	520	526
60	537	544	550	556
61	568	575	581	588
62	600	608	615	621
63	635	643	650	657
64	671	679	687	695
65	710	718	727	734
66	728	737	746	754
67	747	756	765	773
68	767	776	785	793
69	787	796	806	814
70	807	817	827	835
71	828	838	848	857
72	850	860	870	880
73	872	883	893	902
74	895	906	916	926
75	918	929	940	950
> 75	942	954	965	975

CHOLA FLEXI SUPER TOPUP INSURANCE
CHOHLIP23049V022223

Prospectus

FLOATER PREMIUM RATES

The policy provides coverage on floater basis also to the families; covering the insured, legal spouse, and up to 4 children (3 months and above); up to a maximum of 6 members.

The proposer may choose to include parents under the floater cover, wherein additional loading on premium will be applicable.

Possible Family Floater Combination	
Without Parents	
2 members	Self + 1 Child, Self + Spouse
3 members	Self + 2 Children, Self + Spouse + 1 Child
4 members	Self + 3 Children, Self + Spouse + 2 Children
5 members	Self + 4 Children, Self + Spouse + 3 Children
6 members	Self + Spouse + 4 Children
With Parents	
2 members	Self + 1 Parent
3 members	Self + 1 Parent + 1 Child, Self + 2 Parents, Self + Spouse + 1 Parent
4 members	Self + 1 Parent + 2 Children, Self + 2 Parents + 1 Child, Self + Spouse + 1 Parent + 1 Child, Self + Spouse + 2 Parents
5 members	Self + 1 Parent + 3 Children, Self + 2 Parents + 2 Children, Self + Spouse + 1 Parent + 2 Children, Self + Spouse + 2 Parents + 1 Child
6 members	Self + 1 Parent + 4 Children, Self + 2 Parents + 3 Children, Self + Spouse + 1 Parent + 3 Children, Self + Spouse + 2 Parents + 2 Children
7 members	Self + 2 Parents + 4 Children, Self + Spouse + 1 Parent + 4 Children, Self + Spouse + 2 Parents + 3 Children
8 members	Self + Spouse + 2 Parents + 4 Children

Insured + Spouse:

In case of floater policy, the sum insured is fixed to be utilized by the insured and spouse. The premium rate for insured and spouse under floater policy is calculated with a floater factor of 50% i.e. the premium rate for insured and spouse under the floater policy is 1.5 times that of eldest (between the primary insured and spouse) insured's premium rate.

For example, the one year office premium under the Gold Plan for an individual aged 45 and spouse (of a lower age), for a sum insured of Rs. 5 lakh and deductible of Rs. 3 lakh = 2076 * 1.5 = 3114

One Adult + Children:

The premium rate for insured and one child under a floater policy is calculated with the following floater factors:

Floater Rates for child		
Insured's Age	Floater Factor for 1st child	Floater Factor for 2nd and subsequent child
18	33.00%	23.00%
19	32.50%	22.50%
20	32.00%	22.00%
21	31.50%	21.50%
22	31.00%	21.00%

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Floater Rates for child		
Insured's Age	Floater Factor for 1st child	Floater Factor for 2nd and subsequent child
23	30.50%	20.50%
24	30.00%	20.00%
25	29.50%	19.50%
26	29.00%	19.00%
27	28.50%	18.50%
28	28.00%	18.00%
29	27.50%	17.50%
30	27.00%	17.00%
31	26.50%	16.50%
32	26.00%	16.00%
33	25.50%	15.50%
34	25.00%	15.00%
35	24.50%	14.50%
36	24.00%	14.00%
37	23.50%	13.50%
38	23.00%	13.00%
39	22.50%	12.50%
40	22.00%	12.00%
41	21.50%	11.50%
42	21.00%	11.00%
43	20.50%	10.50%
44	20.00%	10.00%
45	19.50%	10.00%
46	18.75%	10.00%
47	18.00%	10.00%
48	17.25%	10.00%
49	16.50%	10.00%
50	15.50%	10.00%
51	14.50%	10.00%
52	13.50%	10.00%
53	12.50%	10.00%
54	11.50%	10.00%
55	10.50%	10.00%
56 and above	10.00%	10.00%

The floater factors are applied on the age of the eldest (between the primary insured and spouse) insured's premium rate.

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977



CHOLA FLEXI SUPER TOPUP INSURANCE

CHOHLIP23049V022223

Prospectus

For example, the one year office premium under the Gold Plan for an individual aged 45, spouse (of lower age) and 2 children, for a sum insured of Rs. 5 lakh and deductible of Rs. 3 lakh = $2076 \times (1.50\% + 19.5\% + 10\%) = 3726$

Insured + Parent:

The premium rate for insured and one parent under floater policy is calculated with a floater factor of 150% i.e. the premium rate for insured and one parent under the floater policy is 2.5 times that of the eldest (between the primary insured and spouse) insured's premium rate.

For example, the one year office premium under the Gold Plan for an individual aged 45 and one parent, for a sum insured of Rs. 5 lakh and deductible of Rs. 3 lakh = $2076 \times 2.5 = 5190$

The same floater factor will be applicable if the second parent is added in the policy.

CHOLA FLEXI SUPER TOPUP INSURANCE
CHOHLIP23049V022223
Prospectus

ILLUSTRATIONS

Illustration 1: Individual Sum Insured – 5 members

Sum Insured	15,00,000.00		
Deductible	5,00,000.00		
Policy Term (in years)	3		
Plan	Gold		
Total Number of Members	5		
Year	1	2	3
Age of member 1	40	41	42
Base Office Premium for member 1 (b1)	2093	2146	2201
Age of member 2	35	36	37
Base Office Premium for member 2 (b2)	1844	1891	1940
Age of member 3	5	6	7
Base Office Premium for member 3 (b3)	1199	1199	1199
Age of member 4	19	20	21
Base Office Premium for member 4 (b4)	1230	1262	1294
Age of member 5	66	67	68
Base Office Premium for member 5 (b5)	8877	9294	9731
Base Office Premium for Corresponding Year (B = b1 + b2 + b3 + b4 + b5)	15243	15793	16365
Total Base Office Premium (T)	47401		
Family Size Discount (D1= 7.5% x T)	3555		
Long Term Discount (D2 = 10% x T)	4740		
Discount in Lieu of Intermediation (D3 = 15% x T)	7110		
Final Office Premium for 3 years for the 5 members on individual sum insured basis (F = T - D1 - D2 - D3)	31996		

Illustration 2: Floater Sum Insured – Primary Insured + Spouse + 3 Children + 1 Parent

Sum Insured	15,00,000.00		
Deductible	5,00,000.00		
Policy Term (in years)	3		
Plan	Gold		
Total Number of Members	5		
Year	1	2	3
Age of Primary Insured	40	41	42
Base Office Premium for Primary Insured (b)	2093	2146	2201
Loading for Spouse (I1)	50%	50%	50%
Loading for Child1 (I2)	22.0%	21.5%	21.0%
Loading for Child2 (I3)	12.0%	11.5%	11.0%
Loading for Child3 (I3)	12.0%	11.5%	11.0%
Loading for Parent (I4)	150%	150%	150%

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**CHOLA FLEXI SUPER TOPUP INSURANCE****CHOHLIP23049V022223**

Prospectus

Base Office Premium for Corresponding Year ($B = b \times (1 + I_1 + I_2 + I_3 + I_4)$)	6769	6929	7093
Total Base Office Premium (T)	20790		
Long Term Discount ($D1 = 10\% \times T$)	2079		
Discount in Lieu of Intermediation ($D2 = 15\% \times T$)	3119		
Final Office Premium for 3 years for the 5 members on floater sum insured basis ($F = T - D1 - D2 - D3$)	15593		

27. 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.com

Courier : 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)
- 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 totake or renew or continue an insurance in respect of any kind of risk relating to livesor 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:

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CHOLA FLEXI SUPER TOPUP INSURANCE

CHOHLIP23049V022223

Prospectus

(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.