

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> 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

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**Chola Sarva Shakti Policy**

CHOHLIP21571V012021

Prospectus

Chola Sarva Shakti Insurance Policy is a retail insurance product exclusively meant for woman. It is observed that there are some risks, whose propensity is high in respect of woman. This product provides for such covers along with other general insurance needs.

**Persons who can be covered:**

Any Employed /Self Employed/ Unemployed Woman in the age group of 18 -65 years who is a Resident of India can buy the policy. The age shall be computed as on the date of commencement of risk. The policy can be continually renewed without any age limit.

**Policy Tenure:**

- This policy can be issued for 12 Months or 24 Months or 36 Months duration.
- No policy shall be issued for period less than 12 Months.
- Lifelong Renewability

**Scope of Cover and Sum Insured options:**

Various sections available under the policy are as below

S No	Section	Sub section	Sub section Name	Basis of Claim Settlement	Sum Insured basis
1	Personal Accident (PA)	A	Accidental Death (AD)	Benefit basis	Linked to earning capacity, Maximum 200 lakhs
		B	Permanent Total Disability (PTD)	Benefit basis	Linked to earning capacity, Maximum 200 lakhs
		C	Permanent Partial Disability (PPD)	Benefit basis	Linked to earning capacity, Maximum 200 lakhs
		D	Education Benefit for Dependent children	Benefit basis	25% of 1A or IB max 5 Lacs
		E	Medical Expenses for accident	Indemnity Basis	Insured's option, not exceeding 10 Lakhs. There is no minimum Sum Insured requirement.
		F	Temporary Total Disablement	Benefit basis	Insured's option, not exceeding 25 times the monthly income. Benefit is 1% of SI chosen, max 50000 or 25% of Monthly income-per week
		G	<b>EMI Protection Benefit:</b> In the event of hospitalisation of the Insured i. for a minimum period of 7 days for treatment of Accidental injuries and	Indemnification of EMI, upto sum Insured	Insured's option, not exceeding 5 Lakhs. There is no minimum Sum Insured requirement.  <b>Sum Insured illustration:</b>

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			<p>ii. the Insured is prevented to attend to her occupation for atleast 30 days</p> <p>The policy shall pay either of the following towards temporary total disability sustained by the Insured</p> <p>a. 1/3<sup>rd</sup> of the Sum Insured or</p> <p>b. EMI</p> <p>whichever is lower per month</p> <p>If the Disability continues for a period of more than 30 days and part of a month (for eg. 40 or 50 days), the claim payment shall be made proportionately.</p> <p>The benefit under this cover shall be payable for a maximum period of 3 months from the date of accident or till the Insured is declared fit by the Medical practitioner to attend to her occupation, whichever is earlier.</p> <p>In the event of Insured holding multiple loans at the time of hospitalisation, the loan with highest EMI shall only be considered for claim payment under EMI Protection Benefit. This cover is applicable for any one loan at any point of time.</p>		<p>Insured chooses a Sum Insured of Rs.75,000/-.</p> <p>Insured holds two loans and pays an EMI of Rs.12500/- and Rs.15,000/- respectively.</p> <p><b>Claim payment basis - 1:</b> Insured is hospitalized for accidental injuries for a period of 45 days.</p> <p>1/3<sup>rd</sup> of the Sum Insured is Rs. 25,000/- or EMI – Rs.15,000/- (highest of the two loans) , whichever is lower.</p> <p>Eligible claim amount will be Rs.15,000/- per month.</p> <p>As the hospitalisation is exceeding 30 days – the claim shall be paid on proportionate basis for 15 days, ie. <math>15000/30 \times 15 =</math> Rs.7500/-</p> <p>Total claim payable for 45 days = <math>15000 + 7500 =</math> Rs.22,500/-</p> <p><b>Claim payment basis-2:</b> Sum Insured opted- Rs.60,000/- Insured holds two loans and pays an EMI of Rs.12500/- and Rs.32,500/- respectively.</p> <p>1/3<sup>rd</sup> of the Sum Insured is Rs. 20,000/- or EMI – Rs.32,500/- (highest of the</p>

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					<p>two loans) , whichever is lower.</p> <p>Eligible claim amount will be Rs.20,000/- per month.</p> <p>As the hospitalisation is exceeding 30 days – the claim shall be paid on proportionate basis for 15 days, ie. <math>20000/30 \times 15 =</math> Rs.10000/-</p> <p>Total claim payable for 45 days = <math>20000 + 10000 =</math> Rs.30,000/-</p>
		H	<p><b>Vehicle loan Protection Benefit:</b> In the event of admissible claim under Accidental Death or Permanent Total Disability section of the policy, the cover shall pay the Outstanding loan amount as on the date of accident, in respect of all Vehicle loans availed by the Insured. Claim payment will also include EMI amounts overdue, if any, not exceeding 3 EMI's subject to the Sum Insured applicable under the respective cover.</p> <p>The claim payment shall be made in the name of the financier if declared and agreed at the time of proposal or in the name of the nominee or Insured as applicable, if financier name is not declared.</p>	Indemnity based on balance vehicle loan	<p>Principal Loan outstanding as on the date of policy cover, maximum of 200 lakhs</p> <p><b>Sum Insured illustration:</b> Insured chooses a Sum Insured of Rs.3 Lakhs under the cover.</p> <p><b>Claim payment basis:</b> She meets with an unfortunate accident during the policy and diagnosed with PTD.</p> <p>As on the date of accident, Insured holds two Vehicle loans in her name and the details of the same is as follows:</p> <p>Loan 1: Outstanding balance - Rs.1,55,800/- EMI overdue - NIL</p>

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					Loan 2: Outstanding balance- Rs.86,258/- EMI overdue for two months– Rs.35,681/-  Total claim payable under the cover shall be 155800 + 86258 + 35681=Rs.2,77,739/- in the name of the Insured or Financier as applicable.
		I	Family Transportation Cover	Indemnity	Insured's option, not exceeding 1 lakh
2	Critical Illness Cover (CI)	A	<b>Cancer Care Benefit</b> - Provides for lumpsum benefit on diagnosis/treatment of cancer as specified below, upto 150% of sum Insured with sub-limits: A. Cancer Therapy Benefit: B. Early Stage Cancer diagnosis Benefit: C. Major Stage Cancer Diagnosis Benefit: The benefits under this section extends to any type of cancer including, but not limited to the following: Breast Cancer, Fallopian Tube Cancer, Uterine/Cervical Cancer, Ovarian Cancer, Vaginal Cancer, Colorectal Cancer, Lung Cancer, Kidney Cancer	Benefit basis	Insured's option, maximum 25 lakhs. There is no minimum Sum Insured requirement.
		B	<b>Critical Illness-Standard benefit</b> - Provides for lumpsum benefit equal to the sum insured in case of diagnosis of any of the 20 Critical illnesses listed and defined in the policy	Benefit basis	Insured's option, maximum 25 lakhs. Cover either 2B or 2 C only to be opted
		C	<b>Critical Illness-Extra benefit</b> - Provides for lumpsum benefit equal to the sum insured in case of diagnosis of any of the 39 Critical	Benefit basis	Insured's option, maximum 25 lakhs. Cover either 2B or 2 C only to be opted

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			illnesses listed and defined in the policy Only one sub-section out of B and C can be offered		
3	Health Cover	A. Health Indemnity Cover:	i. In-Patient Hospitalisation ii. Pre Hospitalisation expenses upto 30 days prior to hospitalisation iii. Post Hospitalisation expenses upto 60 days from the date of discharge iv. AYUSH Expenses v. Day Care Procedures vi. Emergency Ambulance upto a maximum of Rs.2000/- per hospitalisation	Indemnity Basis.	Sum Insured options – Rs.2 Lakhs to Rs.25 Lakhs in multiples of Rs.1 Lakh
		B. Maternity Coverage	Maternity Expenses upto 2 deliveries including Stem Cell Storage Cover. Stem Cell Storage charges shall also be paid within and upto the Maternity limit towards preservation of Stem Cells in the Government authorized Centers or Stem Cell Banks.	Indemnity Basis.	Rs.10000/-, Rs.15000/-, Rs.20000/-, Rs.25000/-, Rs.30000/-, Rs.40000/-, Rs.50000/-, Rs.75000/-, Rs.1/1.5/2/2.5/3/4/5 Lakhs per delivery
4	<b>Medical termination of Pregnancy cover</b> - Provides for Lump sum benefit equal to the Sum Insured if the Insured is admitted to the hospital for Medical Termination Pregnancy due to a) Ectopic Pregnancy b) Due to Accidental Injuries c) Any other Pregnancy Complications which in the opinion of the Medical Practitioner is life threatening			Benefit basis	Sum Insured options 25,000/50,000/ 75,000/ 100,000
5	<b>Genetic testing cover for Mother and Child</b> – If the Insured or her biological children undergoes any genetic tests upon the advise of the Medical Practitioner for a diagnosis or confirmation or treatment of a disease during the policy period, the Cover shall reimburse the cost of such tests upto a maximum of the Sum Insured opted.			Indemnity	Insured's option, maximum 2.5 lakhs There is no minimum Sum Insured requirement.  <b>Sum Insured illustration:</b> Insured chooses Sum Insured of Rs.50000/- under this cover.

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			For the purpose of this cover, the child should have been born after the commencement of the policy and during continuous renewal.		<p><b>Claim payment basis:</b> Insured delivers child during the second year of the policy.</p> <p>Upon the advice of the Medical practitioner the Insured and the new born undergoes Genetic Testing as prescribed for confirmation of a medical condition costing Rs.33,000/-.</p> <p>Above expenses shall be reimbursable under the policy</p>
6			<p><b>EMI Benefit due to loss of Job –</b> In the event of Termination or temporary suspension of the Insured from employment during the policy period due to an accident or illness diagnosed while the policy is in force, the cover shall pay to the Insured the EMI towards the Loan availed by the Insured upto a maximum of 3 EMI's.</p> <p>The EMI shall be payable till the insured is employed again or upto 3 EMI's, whichever is earlier. The policy shall pay either of the following for the unemployed period</p> <p>a. 1/3<sup>rd</sup> of the Sum Insured or b. EMI whichever is lower per month</p> <p>If the unemployment continues for a period of more than 30 days and part of a month (for eg. 40 or 50 days), the claim payment shall be made proportionately.</p> <p>In the event of Insured holding multiple loans at the time of unemployment, the loan with highest EMI shall only be considered for claim payment under this cover. This cover is applicable for any one loan at any point of time.</p>	Benefit basis	<p>Insured's option, not exceeding 5 Lakhs. There is no minimum Sum Insured requirement.</p> <p><b>Sum Insured illustration:</b> Insured chooses a Sum Insured of Rs. 1.5 Lakhs.</p> <p><b>Claim payment basis:</b> Insured is temporarily suspended from employment due to illness in the 9<sup>th</sup> month of the policy. She gets reinstated with the same employer after 75 days.</p> <p>At the time of suspension she holds two loans with the following EMI: Rs. 27,819/- &amp; Rs. 11,999/-</p> <p>1/3<sup>rd</sup> of the Sum Insured is Rs. 50,000/- or EMI – Rs.27,819/- (highest of the</p>

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			A waiting period of 90 days from the date of commencement of policy period shall apply, except if the unemployment was caused due to an accident after the policy commencement.		two loans) , whichever is lower.  Eligible claim amount will be Rs.27,819/- per month.  Unemployment period is 75 days – the claim shall be- $27819 + 27819 + (27819/30 * 15 - \text{paid on proportionate basis for 15 days}) = \text{Rs. } 69547/-$
7	Helping Hands cover		In the event inpatient hospitalisation of the Insured for treatment of accidental injury or illness for a continuous period of 7 days during the policy period, the following expenses shall be reimbursable under the policy		
		A	<b>Temporary Domestic Help –</b> Expenses incurred towards engaging services of domestic help while the Insured is hospitalized, on per day basis upto a maximum of 10 days. Amount reimbursable shall not exceed a maximum of Rs.1000/- per day	Indemnity basis	Rs.10000/-  <b>Claim payment basis:</b> Insured engages a domestic help @ Rs.800/- per day, while she is hospitalized for treatment of an illness for 8 days.  Claim settlement will be $\text{Rs.}800/- * 8 \text{ days} = \text{Rs.}6400/-$
		B	<b>Little Baby Caregiver cover –</b> Expenses incurred towards engaging services of Care Giver for the Insured's child below 3 completed year of age, while the Insured is hospitalized, on per day basis upto a maximum of 10 days. Amount reimbursable shall not exceed a maximum of Rs.1000/- per day.  For this purpose, the caregiver is a person or agency, not related to Insured, appointed by the Insured	Indemnity basis	Rs.10000/-  <b>Claim payment basis:</b> Insured engages a Care giver @ Rs.1200/- per day, while she is hospitalized for treatment of an illness for 8 days.  Claim settlement will be $\text{Rs.}1000/- (\text{maximum limit per day} * 8 \text{ days}) = \text{Rs.}8000/-$



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			to look after the infant child and receives payment from the Insured for the services rendered.		

**Notes:**

From the above, proposer can opt for sections required by her.

It is compulsory for opting cover under any one of the following sections	1A-AD or 1B-PTD or 2A- Cancer Care Benefit or 2B- Critical Illness-Standard benefit or 2C- Critical Illness-Extra benefit
Following Sections can be offered, only if the Insured is covered under Section 1A-AD or 1B-PTD	1D- Education Benefit for Dependent children 1E- Medical Expenses for accident 1F-Temporary Total Disablement 1G- EMI Protection Benefit 1H- Vehicle loan Protection Benefit 1I- Family Transportation Cover
Section 1F- Temporary Total Disablement and Section 6 - EMI Benefit due to loss of Job can be offered only in respect of salaried woman only	
Only one sub-section out of 2B- Critical Illness-Standard benefit and 2C- Critical Illness-Extra benefit can be offered	
Under Section 3-Health Cover, 3B-Maternity Coverage can be opted only along with 3A-Health Indemnity Cover	
Sum Insured Eligibility under Section 1A-AD or 1B-PTD or 1C-PPD	a. Ranges from 60 to 120 times of the monthly income earning capacity of the insured. b. In case of non-earning members, the Sum Insured shall be offered upto a maximum of Rs.10 Lakhs only. c. The UW may verify the income proof for verifying the same at the time of first policy and also on renewal. d. While fixing the sum insured, it is to be ensured that the sum Insured chosen is not disproportionately higher when compared to the earning capacity of the insured, to avoid over-insurance. e. No changes in the sum Insured will be allowed during the currency of the policy
Maternity Sum Insured limit under 3B should not be higher than the Sum Insured opted under 3A. Health indemnity cover	
Multiple policies are not permitted for the same Insured. This information to be checked while evaluating the proposal form	
Addition of section 1G- EMI Protection Benefit, 1H- Vehicle loan Protection Benefit and Section 6- EMI Benefit due to loss of Job during the policy period is allowed, subject to payment of premium on short period basis for the period	



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of cover. However the addition of these sections during the policy period would be allowed only where the relevant loans are availed during the policy period.

**PRE POLICY MEDICAL CHECK UP:**

- Pre Policy Medical Checkup is not applicable

**CANCER SCREENING BENEFIT ON RENEWAL:**

If the Insured has opted for cover under any of the sub-sections under section 2 and no claim has been made by the insured in respect of these benefits for three continuous policy years, the Insured is eligible for cancer screening benefit on renewal. The benefit payable is as below:

1. The expenses incurred by the Insured for health check-up which shall include any of the below mentioned tests shall be reimbursed
  - a. PAP Smear Test
  - b. Mammogram
  - c. Colon Cancer Screening
  - d. Skin Examination
2. The amount payable shall not exceed 1% of the total sum insured subject to a maximum of Rs 10,000/-
3. Any unutilised amount shall lapse once the policy expires

**Premium Payment & Applicability of Section 80-D:**

- The premium paid is eligible for deduction under Section 80D of Income Tax Act.
- AML norms as per IRDA guidelines currently in force shall be insisted upon.

**Premium Payment Options**

a. Premium Payment Modes available under the policy: The proposer shall have the following options to pay the premium:

1. Single Premium payment prior to commencement of cover or
2. Payment of premium on Monthly, Quarterly, Half-Yearly and Annual modes. This mode is applicable for One, Two and Three year policy Terms.

This option shall be made at the time of proposing for insurance and the opted mode will be shown on the policy schedule. Mode of Premium payment can be changed only at the time of renewal.

**b. Specific Conditions applicable to other than single premium payment mode:**

If the Insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy schedule, the following conditions shall apply (not withstanding any terms contrary elsewhere in the policy)

1. Premium payable for the first 3 Months from the date of commencement of cover has to be paid upfront by way of Cheque/Direct Debit mode and Debit Mandate has to be submitted for the balance premium applicable for the policy period.
2. The premium should be paid on or before the respective due date.
3. Grace period of 15 days for Monthly and 30 days for Quarterly, Half-yearly and Annual mode would be given to pay the instalment premium due for the policy

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4. The policy will be in force during such grace period and any claim arising during the grace period will be payable subject to policy terms and conditions.
5. The Insured Person will get the accrued continuity benefit in respect of the 'Waiting Periods', 'Specific Waiting Periods' in the event of payment of premium within the stipulated grace period.
6. No interest will be charged if the instalment premium is not paid on due date
7. In case of instalment premium due not received within the grace period, the policy will get cancelled
8. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
9. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.

**Waiting Periods & Exclusions:**

**Waiting Periods**

Waiting periods applicable to following sections

**Section 2 Critical Illness:** This section is subject to a waiting period of 90 days from the date of commencement of policy period

**Section 6 EMI Benefit due to loss of Job:** This section is subject to a waiting period of 90 days from the date of commencement of policy period, except if the unemployment was caused due to an accident occurring after the policy commencement

**Specific Exclusions applicable to different section of the policy:**

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1	Personal Accident (PA)	<p><b>SPECIAL CONDITION APPLICABLE FOR SECTION 1:</b> The company shall not be liable under this policy for:</p> <p>(a) Compensation under more than one of the foregoing sub sections (1A) , 1(B) ,1(C) and 1(F) in respect of the same period of disablement.</p> <p>b) Any payment in case of more than one claim in respect of such insured person under this Policy during any one period of insurance by which the maximum liability of the company in that period would exceed the sum payable under 1(A) of the Policy to such insured person.</p>	<p><b>SPECIAL EXCLUSIONS APPLICABLE FOR SECTION 1 E (Medical Expenses for accident)</b> In addition to the Exclusions listed for section 1 of the policy, this sub-section shall not cover and no payment shall be made with respect to:</p> <p>i. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy.</p> <p>ii. Any stay in Hospital for an Injury due to Accident without undertaking any treatment.</p> <p>iii. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury.</p> <p>iv. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self-medication or any treatment that is not scientifically recognized.</p> <p>v. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.</p> <p>vi. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.</p> <p>vii. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury.</p> <p>viii. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils.</p> <p>ix. Any other medical or surgical treatment except as may be necessary solely as a result of Injury.</p> <p>x. Any treatment taken outside India.</p> <p>xi. Whilst engaged in adventure sports</p> <p>xii. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring</p>

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S No	Section	Specific Conditions	Specific Exclusions
			hospitalization. xiii. 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.

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			<p><b>EXCLUSIONS APPLICABLE FOR SECTION 1-PERSONAL ACCIDENT COVERS</b></p> <p>We will not be liable to make any payment under this Policy, for any claim directly attributable to, or based on, or arising out of, or connected with any of the following:</p> <ol style="list-style-type: none"> <li>1. Any Events/incidences that happened before the policy inception would not be covered. All events should fall under the policy duration</li> <li>2. Any Pre-existing Condition(s) and complications arising out of or resulting therefrom</li> <li>3. Through suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness,</li> <li>4. Whilst engaging in Adventure Sports and/or hazardous activities</li> <li>5. While under the influence of liquor or drugs, alcohol or other intoxicants, unless administered on the advice of a physician. For the purposes of this exclusion, the expression "drug" means any intoxicant other than alcohol, natural or synthetic, or any natural material or any salt, or preparation of such substance or material as may be notified by the Central Government under M V Act and includes a narcotic drug and psychotropic substance as defined in clause (xiv) and clause (xxiii) of section 2 of the Narcotic Drugs and Psychotropic Substances Act, 1985.'</li> <li>6. Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony, riot, crime, misdemeanour, civil commotion</li> <li>7. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft</li> </ol>

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			<p>anywhere in the world,</p> <p>8. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs,</p> <p>9. Arising out of your participation in any police, naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic,</p> <p>10. Consequential losses of any kind or actual or alleged legal liability.</p> <p>11. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines</p> <p>12. Any claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date. However, this exclusion shall not apply if the Insured sustains Accidental Bodily Injury which directly and independently of all other causes results in accidental injury, insured under the policy.</p> <p>13. No benefit would be paid under this policy, unless the nature and extent of injury is established medically with appropriate investigation reports and certified by the treating doctor</p> <p>14. Loss caused directly, wholly or partly by:</p> <p>a. Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;</p> <p>b. Medical or surgical treatment except as may be necessary solely as a result of Injury;</p> <p>15. Dental care or Dental surgery except as occasioned by Accidental Injury.</p>

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2	Critical Illness Cover (CI)	<p><b>WAITING PERIOD APPLICABLE FOR THIS SECTION</b></p> <p>This section is subject to a waiting period of 90 days from the date of commencement of policy period. This waiting period shall not apply in case of policies which are continuously renewed after a cover of 365 days. In case of enhancement of Sum Insured during renewal of the policy, the waiting period shall apply afresh only to the extent of the amount by which the sum insured has been increased (i.e. enhanced sum insured) if the Policy is a renewal of the policy without break in cover. In case of renewal of the policy after a break in cover for 30 days or more, the policy shall be deemed to be fresh and the waiting period shall apply.</p> <p><b>SURVIVAL PERIOD:</b></p> <p>Survival Period is not applicable under this policy. Wherever there is a mention of survival period it denotes nil survival days.</p> <p><b>SPECIFIC CONDITIONS APPLICABLE TO CRITICAL ILLNESS COVER:</b></p> <ol style="list-style-type: none"> <li>1. Claim under this cover shall be payable only once during the lifetime of the Insured with Us.</li> <li>2. This Section shall terminate on payment of full benefit under any of the above sub-sections and cannot be renewed further.</li> </ol>	<p><b>SPECIFIC EXCLUSIONS-APPLICABLE TO CRITICAL ILLNESS COVER:</b></p> <p>We will not be liable to make any payment for any claim directly caused by, based on, arising out of or attributable to any of the following:</p> <ol style="list-style-type: none"> <li>1) Any Pre-Existing Disease.</li> <li>2) If the Insured does not submit a medical certificate from the Doctor evidencing diagnosis of Illness or Injury or occurrence of the medical event or the undergoing of the medical/surgical procedure.</li> <li>3) Any Event, as stated in this Section, diagnosed before the commencement of the Policy Period.</li> </ol>
3	Health Cover	A. HEALTH INDEMNITY COVER	<p>The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:</p> <p><b>1.1 Pre –Existing Diseases ( Code –Excl01)</b></p> <ol style="list-style-type: none"> <li>a. Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be</li> </ol>



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			<p>excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.</p> <p>b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.</p> <p>c. 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.</p> <p>d. 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 us.</p> <p><b>1.2 First Thirty Day Waiting Period ( Code –Excl03)</b></p> <p>i. 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.</p> <p>ii. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.</p> <p>iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.</p> <p><b>1.3 Specific Waiting Period ( Code – Excl02)</b></p> <p>a) Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24/36 months of continuous</p>

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			<p>coverage after the date of inception of the first Policy with the Insurer. This exclusion shall not be applicable for claims arising due to an accident.</p> <p>b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.</p> <p>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.</p> <p>d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.</p> <p>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.</p> <p><b>i.24 Months Waiting period</b></p> <p>i. Benign ENT disorders</p> <p>ii. Tonsillectomy</p> <p>iii. Adenoidectomy</p> <p>iv. Mastoidectomy</p> <p>v. Tympanoplasty</p> <p>vi. Hysterectomy</p> <p>vii. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps</p> <p>viii. Benign prostate hypertrophy</p> <p>ix. Cataract and age related eye ailments</p> <p>x. Gastric/Duodenal Ulcer</p> <p>xi. Gout and Rheumatism</p>

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			<ul style="list-style-type: none"> <li>xii. Hernia of all types</li> <li>xiii. Hydrocele</li> <li>xiv. Non-infective Arthritis</li> <li>xv. Piles, Fissures and Fistula in anus</li> <li>xvi. Pilonidal sinus, Sinusitis and related disorders</li> <li>xvii. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident</li> <li>xviii. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy</li> <li>xix. Varicose Veins and Varicose ulcers</li> <li>xx. Internal Congenital Anomalies</li> </ul> <p><b>ii.36 Months waiting period</b></p> <ul style="list-style-type: none"> <li>1. Treatment for joint replacement unless arising from accident</li> <li>2. Age-related Osteoarthritis and Osteoporosis</li> </ul> <p><b>3.C. EXCLUSIONS APPLICABLE TO HEALTH INDEMNITY SECTION:</b></p> <p>The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:</p> <p><b>1. Investigation &amp; Evaluation – (Code – Excl04):</b></p> <ul style="list-style-type: none"> <li>2. Expenses related to any admission primarily for diagnostics and evaluation purposes</li> <li>3. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.</li> </ul> <p><b>2. Rest Cure, rehabilitation and respite care – (Code – Excl05):</b></p> <ul style="list-style-type: none"> <li>4. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</li> </ul>

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			<p>5. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons</p> <p>6. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs</p> <p><b>3. Obesity/Weight Control: Code – (Excl06):</b> Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:</p> <p>7. Surgery to be conducted is upon the advice of the Doctor</p> <p>8. The surgery/Procedure conducted should be supported by clinical protocols</p> <p>9. The member has to be 18 years of age or older and</p> <p>10. Body Mass Index (BMI);</p> <p>11. Greater than or equal to 40 or</p> <p>12. Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:</p> <p>13. Obesity-related cardiomyopathy</p> <p>14. Coronary heart disease</p> <p>15. Severe Sleep Apnea</p> <p>16. Uncontrolled Type2 Diabetes</p> <p><b>4. Change-of-Gender treatments: (Code – Excl07):</b> Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.</p> <p><b>5. Cosmetic or plastic Surgery: (Code – Excl08):</b> 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</p>

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			<p>the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p><b>6. Hazardous or Adventure sports: (Code – Excl09):</b> 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.</p> <p><b>7. Breach of law: (Code – Excl 10):</b> Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p> <p><b>8. Excluded Providers: (Code – Excl11):</b> 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 or following an accident, expenses upto the stage of stabilization are payable but not the complete claim.</p> <p>9. Treatment for ,Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.( <b>Code – Excl12</b>)</p> <p>10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.( <b>Code – Excl13</b>)</p> <p>11. Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure.( <b>Code – Excl14</b>)</p> <p><b>12. Refractive Error: (Code – Excl15):</b> Expenses related to the treatment for</p>

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			<p>correction of eye sight due to refractive error less than 7.5 dioptries</p> <p><b>13. Unproven Treatments (Code – Excl16):</b> 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.</p> <p><b>14. Sterility and Infertility: (Code – Excl17):</b> Expenses related to Sterility and infertility. This includes:</p> <ul style="list-style-type: none"> <li>17. Any type of contraception, sterilization</li> <li>18. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</li> <li>19. Gestational Surrogacy</li> <li>20. Reversal of sterilization</li> </ul> <p><b>15. Maternity Expenses: (Code – Excl18):</b></p> <ul style="list-style-type: none"> <li>21. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy;</li> <li>22. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.</li> </ul> <p>16. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.</p> <p>17. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For purpose of this exclusion:</p>

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			<p>23. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.</p> <p>24. Chemical attack or weapons means the emission , discharge, dispersal, release or escape of any solid , liquid or gaseous chemical compound which , when suitably distributed , is capable of causing any Illness ,incapacitating disablement or death</p> <p>25. Biological attack or weapons means the emission , discharge, dispersal, release or escape of any pathogenic ( disease producing) micro-organisms and/or biologically produced toxins ( including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness ,incapacitating disablement or death.</p> <p>18. Any expenses incurred on Domiciliary Hospitalisation and OPD treatment</p> <p>19. Treatment taken outside the geographical limits of India.</p> <p>20. Treatment other than Allopathy and AYUSH</p>
		B. MATERNITY COVERAGE	<p>a) Maximum liability per delivery shall be limited to the amount as stated in the Policy Schedule</p> <p>b) Pre- and post-hospitalisation expenses are not covered under this benefit.</p> <p>c) A waiting period of 24 months from the date of commencement of this policy shall be applicable for any claim to be payable under this coverage</p>



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4	Medical termination of Pregnancy cover	Not Applicable	<p><b>SPECIFIC EXCLUSIONS-APPLICABLE TO MEDICAL TERMINATION OF PREGNANCY COVER</b></p> <p>We shall not be liable to make any payment for any claim directly caused by, based on, arising out of or attributable to any of the following:</p> <ol style="list-style-type: none"> <li>1. Medical Termination due to any pre-existing condition of the foetus diagnosed prior to the policy inception</li> <li>2. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs unless administered on the advice of a physician or alcohol)</li> <li>3. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.</li> <li>5. Medical Expenses related to Hospitalization for Treatment of any illness/disease /accident except what is specifically included under the Scope of cover above</li> <li>6. Medical Expenses relating to any hospitalization primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations</li> <li>7. Any fertility, sub fertility, Infertility, sterility, assisted conception operation or sterilization procedure.</li> <li>8. Weight management services and treatment related to weight reduction programs including treatment of obesity and treatment of complications directly arising due to Obesity.</li> <li>9. Any treatment arising from or traceable to pregnancy, child birth including cesarean section and/or any treatment related to pre and postnatal care and complications arising out of Pregnancy and Childbirth. However, this exclusion will not apply to medical Termination of Pregnancy due accidental injuries, Ectopic Pregnancy proved by diagnostic means and any other Pregnancy</li> </ol>

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			complications certified to be life threatening by the attending medical practitioner. 10. Any treatment received outside India is not covered under this policy.
5	Genetic testing cover for Mother and Child	Not Applicable	<b>SPECIFIC EXCLUSIONS-APPLICABLE TO GENETIC TEST COVER FOR MOTHER AND CHILD</b> We shall not be liable to make any payment for any claim directly caused by, based on, arising out of or attributable to any of the following: <ol style="list-style-type: none"> <li>1. Test conducted in relation to any Pre-existing disease or condition.</li> <li>2. Any fertility, sub fertility, Infertility, sterility, erectile dysfunction, impotence, assisted conception operation or sterilization procedure.</li> <li>3. Any treatment received outside India is not covered under this policy.</li> </ol>
6	EMI Benefit due to loss of Job	<b>SPECIAL CONDITION APPLICABLE TO EMI BENEFIT DUE TO LOSS OF JOB:</b>  1. The company will make the payment when the Insured satisfies the Company that due to the above reasons, Insured has become unemployed and the period of unemployment has commenced during the policy period. The company will stop making payments when the Insured is employed again or when the payments for a maximum of 3 EMIs is due and paid, whichever is earlier.  2. The Company shall make a payment of 1/3rd of the Sum Insured specified for this cover or the EMI whichever is lower, per month of unemployment period. In case the unemployed period is part of a month, the amount payable shall be proportionately considered. The EMI amount payable under this Section would	<b>SPECIFIC EXCLUSIONS-APPLICABLE TO EMI BENEFIT DUE TO LOSS OF JOB:</b> We will not pay for any unemployment event that arises because of, is caused by, or is attributable to: <ol style="list-style-type: none"> <li>1. Termination, dismissal, temporary suspension or retrenchment from employment of the Insured Person being attributed to any dishonesty or fraud or poor performance on the part of the Insured Person or his/her wilful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured Person by employer.</li> <li>2. Unemployment which has occurred prior to the commencement of the policy period</li> <li>3. Unemployment if it is attributed to any impending job losses due to restructuring, reorganization, slowdown in Business, weak financial position of the Organization and or any other similar reasons which Insured was</li> </ol>

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		<p>not include any arrears due to any reasons whatsoever.</p> <p>3. This cover is applicable for any one loan at any point of time. In case, Insured person has multiple loans at the time of hospitalization, the benefit is available only in respect of the loan with highest EMI.</p> <p>4. This section is subject to a waiting period of 90 days from the date of commencement of policy period, except if the unemployment was caused due to an accident occurring after the policy commencement. This waiting period shall not apply in case of policies which are continuously renewed after a cover of 365 days.</p>	<p>aware of at the Commencement of policy period</p> <p>4. Unemployment which follows a period of casual, temporary or occasional or contract work or due to normal or seasonal occurrence which is a regular feature of the employment</p> <p>5. Unemployment if it arises as a result of Termination of Service due to non -renewal of the contract of employment between Insured and her Employer on its expiry or such contract being terminated under a stipulation in that behalf contained therein</p> <p>6. If Insured was/is self-employed either at the commencement date of the policy or during the policy period</p> <p>7. Any unemployment from a job under which no salary or any remuneration is provided to the Insured Person</p> <p>8. Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation.</p> <p>9. Any unemployment due to resignation, voluntary superannuation, voluntary retirement if opted by the Insured on personal grounds or retirement at the age specified for retirement by the employer.</p> <p>10. Unemployment if it arises as a result of termination of service on the grounds of pre-existing ailment or disease</p> <p>11. Unemployment arising from or attributable to Your pregnancy or childbirth and/or any complications directly arising therefrom.</p> <p>12. Unemployment which results from deliberate self-inflicted Injury and/or consumption of alcohol and/or drug abuse.</p> <p>13. Any unemployment due to death of the Insured Person</p> <p>14. Retrenchment and lay off</p>

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7	Helping Hands Cover	Not Applicable	<p><b>EXCLUSIONS APPLICABLE FOR HELPING HANDS COVER</b></p> <p>We will not be liable to make any payment under this Policy, for any claim directly attributable to, or based on, or arising out of, or connected with any of the following:</p> <ol style="list-style-type: none"> <li>1. Any Events/incidences that happened before the policy inception would not be covered.</li> <li>2. Any Pre-existing Condition(s) and complications arising out of or resulting therefrom</li> <li>3. Through suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness</li> <li>4. Whilst engaging in Adventure Sports and/or hazardous activities</li> <li>5. While under the influence of liquor or drugs, alcohol or other intoxicants, unless administered on the advice of a physician. For the purposes of this exclusion, the expression "drug" means any intoxicant other than alcohol, natural or synthetic, or any natural material or any salt, or preparation of such substance or material as may be notified by the Central Government under M V Act and includes a narcotic drug and psychotropic substance as defined in clause (xiv) and clause (xxiii) of section 2 of the Narcotic Drugs and Psychotropic Substances Act, 1985.'</li> <li>6. Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony, riot, crime, misdemeanour, civil commotion</li> <li>7. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in</li> </ol>

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			<p>any duly licensed standard type of aircraft anywhere in the world,</p> <p>8. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs,</p> <p>9. Arising out of your participation in any police, naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic,</p> <p>10. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these,</p> <p>11. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines</p> <p>12. Any claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date. However, this exclusion shall not apply if the Insured sustains Accidental Bodily Injury which directly and independently of all other causes results in accidental injury, insured under the policy.</p> <p>13. Loss caused directly, wholly or partly by:</p> <p>a. Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;</p> <p>b. Medical or surgical treatment except as may be necessary solely as a result of Injury;</p> <p>14. Dental care or Dental surgery except as occasioned by Accidental Injury.</p> <p>15. Expenses incurred by the Insured after the expiration date of the policy unless the</p>

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S No	Section	Specific Conditions	Specific Exclusions
			date of commencement of hospitalisation falls within the policy period.

**GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**

The Insurer shall not be liable for any claim under any Cover in the policy that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- 1) Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- 2) Loss, destruction or damage directly caused by
  - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - b. the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- 3) Terrorism Damage Exclusion Warranty: This Policy excludes loss, damage, cost or expense of whatsoever nature directly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization (s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense of whatsoever nature directly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

However, this exclusion shall not be applicable for all covers under Section 1 of this policy.

**Claim Procedure:**

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S No	Section	Claim Procedure	Claim Documentation
1	Personal Accident	<p>If the Insured meets with any Accidental Bodily Injury that may result in a claim, than as a condition precedent to our liability, the Insured or someone claiming on her behalf must</p> <p>Insured must immediately consult a Doctor and follow the advice and treatment that he recommends. Insured must take reasonable steps to lessen the consequence of Bodily injury.</p> <p>ii. Inform us in writing immediately and in any event within 30 days from the date of the accident and Submit all documents to us within 30 days from the date of intimation.</p> <p>iii. Insured should allow examination by our medical advisors if we ask for this.</p> <p>iv. The Claim Form duly signed by the insured (Nominee/legal heirs in case of Death Claim) should be submitted to the Company along with the below mentioned documents (depending on the nature of claim):</p>	<p><b>Section 1 A - Accidental Death</b></p> <ol style="list-style-type: none"> <li>1. Copy of FIR / Police Report</li> <li>2. Copy of Post Mortem Report/Coroner's report</li> <li>3. Copy or Panchanama / Inquest report</li> <li>4. Copy of viscera report, if available</li> <li>5. Death Certificate</li> </ol> <p><b>Section 1 B or 1 C - Permanent Total Disability / Permanent Partial Disability</b></p> <ol style="list-style-type: none"> <li>1. Report of the attending Doctor confirming disability</li> <li>2. Admit / Discharge card</li> <li>3. Investigation reports such as X-rays, Lab test, Films etc</li> <li>4. FIR/ Police report, wherever necessary</li> </ol> <p><b>Section 1 D - Education Benefit for Dependent children</b></p> <ol style="list-style-type: none"> <li>1. Documents as per Death / PTD benefit</li> <li>2. Bonafide Certificate issued by the educational institution confirming that he/she is a full time student of the institution</li> <li>3. Copy of any document showing the names and address of Insured and her children, for ex: Ration Card</li> </ol> <p><b>Section 1 E - Medical Expenses for accident</b></p> <ol style="list-style-type: none"> <li>1. Report of the attending Doctor confirming the line of treatment</li> <li>2. Admit/Discharge Card</li> <li>3. Investigation reports such as X-rays, Lab test etc</li> <li>4. Police report wherever necessary</li> <li>5. Medical bills and receipts for reimbursement of medical expenses</li> </ol> <p><b>Section 1 F – Temporary Total Disablement</b></p> <ol style="list-style-type: none"> <li>1. Report of the attending Doctor confirming disability</li> <li>2. Admit / Discharge card</li> <li>3. Investigation reports such as X-rays, Lab test etc</li> <li>4. Police report wherever necessary</li> </ol>



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S No	Section	Claim Procedure	Claim Documentation
			5. Leave certificate from the employer in case of salaried persons 6. Fitness certificate issued by the treating doctor  <b>Section 1 G - EMI Protection Benefit</b> 1. Hospital admit/discharge card 2. Certificate from treating doctor mentioning the extent of injury, period of disability, treatment details 3. All X-Ray / Investigation reports and films supporting to disability. 4. Certificate from HR with details of medical leave availed during the period of Injury 5. Loan disbursement letter along with EMI and the payment record till the date of Accident  <b>Section 1 H - Vehicle loan Protection Benefit</b> 1. Documents as required under Section 1 A or 1 B 2. Loan disbursement letter along with EMI and the payment record till the date of Accident 3. Current outstanding loan certificate from financier  <b>Section 1 I Family Transportation cover</b> 1. Hospital Discharge Card as proof of the Insured's hospitalization 2. Proof of Travel of Family member and bill/invoice towards cost of Ticket
2	Critical Illness Cover	In the event of a claim under this Section, an intimation of claim needs to be sent to the Insurer within 15 days of first diagnosis of the said disease along with the details of Insured (name/address/age/contact no/email id), Policy Number, Date of Diagnosis/treatment with details. This claim intimation can be done over telephone / fax through toll free 1800-208-5544 or in writing.	a. Detailed discharge summary confirming the given treatment/surgery b. Detailed attending physician's report mentioning the past medical and surgical history of the patient with duration of the ailment and confirming the diagnosis/Diagnosis Certificate from Specialist c. All supporting lab reports to prove the diagnosis along with relevant histological classification/stage (pathological, imaging or any other reports) d. First consultation letter for Illness e. Proof of identity and residence of the insured.

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S No	Section	Claim Procedure	Claim Documentation
			f. Bank details along with Original cancelled cheque and NEFT details
3	Health Cover	<p><b>1. Claim Procedure</b></p> <p>If You happen to suffer Accidental Bodily Injury or is diagnosed with an Illness which gives rise to or may give rise to a claim, then it is a condition precedent to our liability that You shall immediately:</p> <p>a. Give us notice of the claim irrespective of notice provided to any other insurer for the same illness in case you are holding multiple insurance policies</p> <p>b. Expeditiously 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 the us</p>	<p>a) Claim Form duly filled and signed by patient/You.</p> <p>b) 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</p> <p>c) Original Main bill from the hospital with cost wise break up.</p> <p>d) Original payment receipt (Receipt should have Serial No)</p> <p>e) 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.</p> <p>f) 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.</p> <p>g) Implant stickers or invoice where ever applicable</p> <p>h) In case of Road traffic accident (RTA), copy of FIR and/or Medico legal Certificate (MLC) would be required.</p> <p>i) Proof of identity and residence of the Insured/Nominee for claims exceeding Rs 1 Lakh</p>

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S No	Section	Claim Procedure	Claim Documentation									
		<table><tr><th>Type of hospitalization</th><th colspan="2">Claim Intimation - Turn Around Time</th></tr><tr><td>Cashless - Admission in Network Hospital</td><td>Planned Hospitalization: pre-authorization has to be obtained 72 hours prior to the date of planned admission</td><td>Emergency Hospitalization: within 48 hours of an emergency admission</td></tr><tr><td>Reimbursement - Admission in Non-Network Hospital (E mail: customercare@cholams.murugappa.com) or phone (@ Toll free no. 1800-208-9100)</td><td>Planned Hospitalization - Claim intimation has to be given to us on email or at the Toll free Number within 48 hours for planned hospitalization</td><td>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</td></tr></table>	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	
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										
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		<p><b>A. Procedure for Cashless claims:</b></p> <p>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 <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> as well as Chola MS mobile application.</p> <p>In case of planned admission, pre-authorisation has to be obtained 72 hours prior to the date of admission and within 48 hours of an emergency admission. Pre-authorisation request shall, if we</p>										

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S No	Section	Claim Procedure	Claim Documentation
		<p>are satisfied as to the validity of the claim, specify:</p> <ol style="list-style-type: none"> <li>1. the treatment authorised;</li> <li>2. the place at which it has been authorised, and</li> <li>3. Any other conditions applicable to either.</li> </ol> <p><b>B. Procedure for submission of Reimbursement Claims</b></p> <ol style="list-style-type: none"> <li>a. Upon Hospitalisation, the insured Person or his/her dependents shall provide us with fully particularised details of the quantum of any claim to be reimbursed and any and all other information and documentation in respect of the claim and/or our liability for it sought by our In-House Claims team at the earliest possible opportunity not exceeding 30 days from date of discharge.</li> <li>b. 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 Your claim.</li> <li>c. You shall expeditiously provide us with or arrange for us to be provided with any and all information or documentation, in respect of the Illness, the claim or our liability that may be requested. The expenses towards doctors' fees for any additional medical examination required by us, at the time of claim shall be borne by us.</li> </ol>	

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		<p>d. We shall only make payment (unless already paid direct to the service provider/hospital) to You or your Nominee.</p> <p>e. You 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 You, it being agreed and recognised by You 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.</p>	
4	Medical termination of Pregnancy cover	<p>On the occurrence or the discovery of any Illness or Injury that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy the following procedure shall be complied with:</p> <p>Intimation of the claim immediately, in any event within 48 hours of admission to the hospital</p>	<p>The below documents have to be submitted within 30 days from the date of discharge from the Hospital</p> <ol style="list-style-type: none"> <li>Duly completed Claim Form</li> <li>Original Discharge Card</li> <li>Copy of Indoor case papers with nursing sheet detailing medical history of the patient, treatment details, &amp; patient's progress</li> <li>All previous consultation papers indicating history and treatment details for current ailment</li> <li>All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription</li> <li>Photo ID &amp; Age Proof</li> <li>Bank details along with Original cancelled cheque and NEFT details</li> </ol>
5	Genetic testing cover for Mother and Child	<p>On the occurrence or the discovery of any Illness or Injury that may give rise to a claim under this Policy, then as a Condition Precedent to Our</p>	<p>The below documents have to be submitted within 30 days from the date of undergoing the medical test</p> <ol style="list-style-type: none"> <li>Duly completed Claim Form</li> </ol>

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S No	Section	Claim Procedure	Claim Documentation
		liability under the Policy the following procedure shall be complied with: Intimation of the claim immediately, in any event within 48 hours of admission to the hospital	b. Photo ID & Age Proof c. Original Discharge Card, if admitted in hospital d. All previous consultation papers indicating history and treatment details for current ailment e. Medical Practitioner's detailed prescription advising Genetic test and the reason f. All original or certified test reports and the original invoice and payment receipt g. Bank details along with Original cancelled cheque and NEFT details
6	EMI Benefit due to loss of Job	Insured to intimate the Insurer upon happening of an event that may lead / leads to a claim for EMI Benefit due to Unemployment within 7 days of it coming to her notice 2. On happening of an event that results in / leads to a claim for EMI Benefit due to Unemployment, to make a claim, Insured shall within 14 days from the start of such unemployment deliver to the Company its completed claim form detailing the circumstances of the claim that has occurred along with all documentation required to support and substantiate the amount of indemnification sought from the Company. 3. Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and/or instruct the parties who may hold such information, records & documentation (for e.g. employer, attending Doctor) to cooperate and share such information, records &	1. Copy of Insured's employment contract 2. Written communication received from her employer if her employment is terminated due to illness or Accident 3. In case Insured's employment is terminated because of a debilitating Illness and/or Injury, which prevents Insured from carrying out her employment duties, a. Copies of all diagnostic test reports recommended by Insured's attending Doctor/s and if treatment taken as inpatient, copy of the discharge summary. b. Medical certificate/s from attending Doctor/s giving detailed explanation of Your Disability 4. Relieving letter/release order from Your employer 5. Loan disbursement letter along with the payment record till the date of Unemployment 6. Current outstanding Loan certificate from financier,

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S No	Section	Claim Procedure	Claim Documentation
		documentation with the Company and its representatives and appointees. 4. Insured shall allow the Company and its representatives and appointees to carry out any examination or investigation of the circumstances of the claim and/or her physical medical examination (including but not limited to giving access to employment, Salary and medical records)	

The claim procedure to be followed in respect of the various section under the policy is provided in their respective sections.

**CLAIM SETTLEMENT (Provision for penal interest)**

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

(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)

**TPA**

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

**Chola MS customer support operates 24/7 basis and the contact details are as followed for any queries / grievances:**

- ❖ Toll Free Phone No: **1800-208-9100**
- ❖ E-Mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

**Address of Chola MS Health Claims Office:**

**Chola MS HELP – Health Claims Department**



**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

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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](mailto:customercare@cholams.murugappa.com)

**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

**PAYING A CLAIM:**

- a. The Insured agrees that We need only to make payment when the Insured or someone claiming on his/her behalf has provided Us with necessary documentation and information.
- b. We will make payment to You or Your Nominee. If there is no Nominee and You are incapacitated or deceased, we will pay Your heir, executor or validly appointed legal representative and any payment We make in this way will be a complete and final discharge of Our liability to make payment.

**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

**Renewal of Policy:**

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- 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.

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- 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.
- vi. The cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Death or Permanent Total Disability and no Renewal of contract will be permissible

**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.

**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 such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

**Sum Insured Enhancement:**

Sum Insured can be enhanced only at the time of renewal subject to reported claim status and health condition of the insured. The insured may also avail an optional cover or opt out of the optional cover at the time of renewal.

If you decide to increase the sum insured or opt for an optional cover or opt out of the optional cover at the time of renewal, the same shall be subject to written application and our acceptance.

Addition of section 1G- EMI Protection Benefit, 1H- Vehicle loan Protection Benefit and Section 6- EMI Benefit due to loss of Job, during the policy period is allowed, subject to payment of premium on short period basis for the period of cover

**Cancellation:**

- i. The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below:

Month	Premium to be Retained		
	1 Year Policy Term	2 Years Policy Term	3 Years Policy Term
1	0%	0%	0%
2	17%	8%	6%
3	25%	13%	8%
4	33%	17%	11%
5	42%	21%	14%
6	50%	25%	17%
7	58%	29%	19%
8	67%	33%	22%
9	75%	38%	25%
10	83%	42%	28%
11	92%	46%	31%
12	100%	50%	33%

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13		54%	36%
14		58%	39%
15		63%	42%
16		67%	44%
17		71%	47%
18		75%	50%
19		79%	53%
20		83%	56%
21		88%	58%
22		92%	61%
23		96%	64%
24		100%	67%
25			69%
26			72%
27			75%
28			78%
29			81%
30			83%
31			86%
32			89%
33			92%
34			94%
35			97%
36			100%

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

**Territorial Limits:**

The Coverage under Section 1 Personal Accident, Section 3 Jewellery and Section 12 Portable Equipment is worldwide. The coverage under all other sections is restricted to India only. Our liability shall be to make payment within India and in Indian Rupees only

**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

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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.

**Fraudulent Claims**

If any claim made by the Insured Person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

**Multiple Policies (Applicable for Section 1E-Medical Expenses for Accident and Section3-Health cover):**

- 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.

**Benefit Based Covers:**

- i. On occurrence of the insured event, the Insured Person or his Nominee can claim from all Insurers under all policies.

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**Limitation Period:**

It being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of disclaimer have been made the subject matter of a suit in court of law then the claim for all such purposes be deemed to have been abandoned and the liability of the company shall stand discharged.

**Premium (Excluding Taxes):****Policy Term: One Year**

Premium chargeable under different sections are as provided below:

Minimum Premium: The minimum premium chargeable per policy shall be Rs 100/-.

AGE GROUP	SECTION		Rate Per Mille
18 – 65 YEARS	<b>SECTION 1:</b>	<b>PERSONAL ACCIDENT</b>	
	<b>A</b>	Accidental Death	0.31
	<b>B</b>	Permanent Total Disability	0.06
	<b>C</b>	Permanent Partial Disability	0.11
	<b>D</b>	Educational Benefit For Dependent Children	0.37
	<b>E</b>	Medical Expenses Cover For Accident	0.92
	<b>F</b>	Temporary Total Disablement	0.07
	<b>G</b>	EMI Protection Benefit	0.59
	<b>H</b>	Vehicle Loan Protection Benefit	0.37
	<b>I</b>	Family Transportation Cover	0.09
	<b>SECTION 2:</b>	<b>CRITICAL ILLNESS COVER</b>	
	<b>A</b>	Cancer Care Benefit	As per below table
	<b>B</b>	Critical Illness – Standard Benefit	
	<b>C</b>	Critical Illness – Extra Benefit	
	<b>SECTION 3:</b>	<b>HEALTH COVER</b>	
	<b>A</b>	<b>HOSPITALISATION FOR ILLNESSES COVER</b>	As per below table
	<b>B</b>	<b>MATERNITY EXPENSES COVER</b>	As per below table
	<b>SECTION 4:</b>	<b>MEDICAL TERMINATION OF PREGNANCY COVER</b>	4.38
	<b>SECTION 5:</b>	<b>GENETIC TESTING COVER FOR MOTHER AND CHILD</b>	1.67
	<b>SECTION 6:</b>	<b>EMI BENEFIT ON LOSS OF JOB</b>	0.48
	<b>SECTION 7:</b>	<b>HELPING HANDS COVER</b>	
	<b>A</b>	Temporary Domestic Help	6.17

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AGE GROUP	SECTION		Rate Per Mille
	<b>B</b>	Little Baby Caregiver Help	6.17

**TOTAL OFFICE PREMIUM PER MILLE SI**

AGE - BAND			SECTION 2- CRITICAL ILLNESS COVER		
			A- Cancer Care Benefit	B- Critical Illness – Standard Benefit	C- Critical Illness – Extra Benefit
18	-	25	0.778	1.04	2.751
26	-	39	1.91	1.714	3.603
40	-	49	5.192	3.537	6.023
50	-	59	10.456	8.13	12.325
60	-	69	17.17	18.706	26.872
70	-	79	24.567	33.109	59.484
80	and above		28.905	45.346	90.693

**Premium in Rs. FOR SECTION 3A (HOSPITALISATION FOR ILLNESSES COVER) for a term of one year**

Age/SI	200000	300000	400000	500000	600000	700000	800000	900000	1000000	1100000	1200000
18	1948	2237	2562	3010	3398	3732	4016	4256	4454	4841	5218
19	2005	2303	2638	3099	3498	3842	4136	4382	4586	4985	5373
20	2064	2371	2715	3190	3602	3956	4257	4511	4721	5131	5531
21	2125	2440	2795	3284	3707	4071	4382	4644	4860	5282	5693
22	2187	2511	2876	3379	3815	4190	4510	4779	5001	5435	5859
23	2250	2584	2959	3477	3925	4311	4640	4917	5145	5592	6028
24	2314	2658	3044	3577	4038	4435	4773	5058	5293	5753	6201
25	2381	2734	3131	3679	4153	4561	4909	5202	5444	5917	6378
26	2448	2811	3220	3783	4271	4690	5048	5350	5598	6085	6559
27	2517	2891	3311	3890	4391	4823	5191	5500	5756	6256	6744
28	2588	2972	3403	3999	4514	4958	5336	5655	5918	6432	6933
29	2660	3054	3498	4110	4640	5096	5485	5812	6082	6611	7126
30	2733	3139	3595	4224	4768	5237	5637	5973	6251	6794	7323
31	2809	3225	3694	4340	4900	5381	5792	6138	6423	6981	7525
32	2886	3314	3795	4459	5034	5529	5951	6306	6599	7173	7731
33	2964	3404	3899	4581	5171	5680	6113	6478	6779	7368	7942
34	3045	3497	4005	4705	5312	5834	6279	6653	6963	7568	8157
35	3127	3591	4113	4832	5455	5991	6448	6833	7151	7772	8377
36	3211	3687	4223	4961	5601	6152	6621	7016	7343	7981	8602
37	3296	3786	4336	5094	5751	6316	6798	7204	7539	8194	8832
38	3384	3886	4451	5229	5904	6484	6979	7395	7739	8411	9067

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<b>Premium in Rs. FOR SECTION 3A (HOSPITALISATION FOR ILLNESSES COVER) for a term of one year</b>											
<b>Age/SI</b>	<b>200000</b>	<b>300000</b>	<b>400000</b>	<b>500000</b>	<b>600000</b>	<b>700000</b>	<b>800000</b>	<b>900000</b>	<b>1000000</b>	<b>1100000</b>	<b>1200000</b>
<b>39</b>	3474	3989	4569	5368	6060	6655	7163	7591	7944	8634	9306
<b>40</b>	3565	4094	4689	5509	6219	6831	7352	7791	8153	8861	9551
<b>41</b>	3658	4201	4812	5653	6382	7010	7545	7995	8367	9093	9802
<b>42</b>	3754	4311	4937	5801	6549	7193	7741	8203	8585	9331	10057
<b>43</b>	3851	4423	5066	5951	6719	7379	7942	8416	8808	9573	10319
<b>44</b>	3951	4537	5197	6105	6893	7570	8148	8634	9036	9821	10585
<b>45</b>	4053	4654	5330	6263	7070	7765	8358	8856	9268	10073	10858
<b>46</b>	5014	5758	6594	7748	8747	9606	10339	10956	11466	12462	13433
<b>47</b>	5154	5919	6779	7965	8992	9876	10629	11263	11787	12811	13809
<b>48</b>	5290	6075	6958	8175	9229	10136	10910	11561	12098	13150	14174
<b>49</b>	5421	6225	7130	8377	9457	10386	11179	11846	12397	13474	14523
<b>50</b>	5785	6644	7609	8940	10092	11085	11930	12642	13230	14380	15500
<b>51</b>	6174	7090	8120	9540	10770	11829	12731	13491	14119	15345	16540
<b>52</b>	6423	7376	8448	9925	11205	12306	13245	14036	14688	15965	17208
<b>53</b>	6736	7735	8859	10408	11750	12906	13890	14719	15404	16742	18046
<b>54</b>	6998	8037	9205	10814	12209	13409	14432	15293	16005	17395	18750
<b>55</b>	7332	8420	9644	11330	12791	14049	15121	16023	16768	18225	19644
<b>56</b>	7821	8982	10287	12086	13644	14985	16129	17091	17886	19440	20954
<b>57</b>	8341	9579	10972	12890	14552	15982	17202	18228	19076	20734	22348
<b>58</b>	8896	10216	11701	13747	15519	17045	18346	19440	20344	22112	23834
<b>59</b>	9486	10894	12478	14659	16550	18176	19563	20731	21695	23580	25416
<b>60</b>	10115	11617	13305	15631	17647	19381	20861	22105	23133	25143	27101
<b>61</b>	10785	12386	14186	16666	18815	20665	22242	23569	24665	26808	28896
<b>62</b>	11498	13205	15124	17768	20059	22031	23713	25127	26296	28581	30807
<b>63</b>	12258	14077	16123	18942	21384	23486	25279	26787	28033	30468	32841
<b>64</b>	13066	15006	17186	20192	22795	25036	26946	28554	29882	32478	35008
<b>65</b>	13927	15994	18319	21522	24297	26685	28722	30435	31851	34618	37314
<b>66</b>	14844	17047	19524	22938	25896	28442	30612	32438	33947	36896	39770
<b>67</b>	15820	18168	20808	24446	27598	30311	32624	34571	36179	39322	42384
<b>68</b>	16858	19360	22174	26051	29410	32301	34766	36840	38554	41904	45167
<b>69</b>	17964	20630	23628	27760	31339	34420	37046	39257	41083	44652	48129
<b>70</b>	19141	21982	25176	29578	33392	36675	39473	41828	43774	47577	51282
<b>71</b>	20393	23420	26823	31514	35577	39075	42056	44566	46639	50690	54638
<b>72</b>	21727	24951	28577	33574	37903	41629	44806	47479	49687	54004	58210
<b>73</b>	23145	26580	30443	35766	40378	44347	47731	50579	52932	57530	62011
<b>74</b>	24655	28314	32429	38099	43012	47240	50845	53878	56385	61283	66056
<b>75</b>	26262	30159	34542	40582	45815	50318	54158	57389	60059	65277	70360
<b>&gt;75</b>	27971	32123	36791	43224	48797	53594	57684	61125	63969	69526	74941



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Premium in Rs. For Section 3A (HOSPITALISATION FOR ILLNESSES COVER) for a term of one year													
Age/ SI	13000 00	14000 00	15000 00	16000 00	17000 00	18000 00	19000 00	20000 00	21000 00	22000 00	23000 00	24000 00	25000 00
18	5585	5943	6291	6630	6959	7280	7592	7894	8189	8474	8752	9021	9281
19	5751	6119	6478	6826	7166	7496	7817	8129	8432	8726	9011	9288	9557
20	5920	6299	6668	7028	7377	7717	8047	8368	8680	8983	9277	9562	9839
21	6094	6484	6864	7233	7593	7943	8283	8613	8934	9246	9549	9842	10127
22	6271	6672	7063	7444	7814	8174	8524	8864	9194	9515	9826	10128	10421
23	6452	6865	7267	7659	8040	8410	8770	9120	9460	9790	10110	10421	10722
24	6637	7062	7476	7879	8270	8651	9022	9382	9731	10071	10400	10720	11030
25	6827	7264	7689	8103	8506	8898	9279	9649	10009	10358	10697	11026	11345
26	7020	7470	7907	8333	8748	9151	9542	9923	10293	10652	11000	11339	11666
27	7218	7680	8130	8568	8994	9408	9811	10203	10583	10952	11311	11658	11995
28	7420	7896	8358	8808	9246	9672	10086	10489	10880	11259	11628	11985	12331
29	7627	8116	8591	9054	9504	9942	10367	10781	11183	11573	11951	12319	12675
30	7839	8340	8829	9305	9767	10217	10654	11080	11493	11893	12283	12660	13026
31	8055	8570	9072	9561	10036	10499	10948	11385	11809	12221	12621	13009	13385
32	8275	8805	9321	9823	10311	10786	11248	11697	12133	12556	12967	13365	13752
33	8501	9045	9575	10091	10592	11080	11555	12016	12463	12898	13320	13730	14127
34	8731	9290	9835	10364	10880	11381	11868	12341	12801	13248	13682	14102	14510
35	8967	9541	10100	10644	11173	11688	12188	12674	13147	13605	14051	14482	14901
36	9207	9797	10371	10930	11473	12001	12515	13015	13500	13971	14428	14871	15301
37	9453	10059	10648	11221	11779	12322	12849	13362	13860	14344	14813	15268	15710
38	9705	10326	10931	11520	12092	12649	13191	13717	14229	14725	15207	15674	16127
39	9961	10599	11220	11824	12412	12984	13540	14080	14605	15114	15609	16089	16554
40	10224	10878	11515	12136	12739	13326	13896	14451	14989	15512	16020	16512	16990
41	10492	11163	11817	12454	13073	13675	14261	14829	15382	15919	16440	16945	17435
42	10765	11454	12125	12779	13414	14032	14633	15216	15783	16334	16869	17387	17890
43	11045	11752	12440	13110	13762	14396	15013	15611	16193	16758	17307	17839	18354
44	11330	12056	12762	13449	14118	14768	15401	16015	16612	17192	17754	18300	18829
45	11622	12366	13091	13796	14482	15149	15797	16427	17040	17634	18211	18771	19314
46	14378	15299	16195	17067	17916	18741	19543	20323	21080	21816	22530	23222	23893
47	14781	15727	16649	17545	18418	19266	20091	20892	21671	22427	23161	23873	24563
48	15171	16143	17088	18009	18904	19775	20621	21444	22243	23019	23772	24503	25211
49	15545	16540	17509	18452	19370	20262	21130	21973	22792	23587	24358	25107	25833
50	16590	17653	18687	19693	20672	21625	22550	23450	24324	25173	25996	26795	27570
51	17704	18838	19941	21015	22060	23077	24064	25025	25957	26863	27742	28594	29421
52	18419	19598	20746	21864	22951	24008	25036	26035	27005	27947	28862	29749	30609
53	19316	20553	21757	22929	24069	25177	26255	27303	28320	29308	30267	31197	32099
54	20069	21355	22606	23823	25007	26159	27279	28368	29425	30452	31448	32414	33352
55	21027	22373	23684	24959	26200	27407	28581	29721	30829	31904	32948	33961	34942
56	22428	23864	25262	26623	27947	29234	30486	31702	32883	34031	35144	36224	37272
57	23921	25453	26944	28395	29807	31180	32515	33812	35072	36296	37483	38635	39752

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<b>Premium in Rs. For Section 3A (HOSPITALISATION FOR ILLNESSES COVER) for a term of one year</b>													
<b>Age/ SI</b>	<b>13000 00</b>	<b>14000 00</b>	<b>15000 00</b>	<b>16000 00</b>	<b>17000 00</b>	<b>18000 00</b>	<b>19000 00</b>	<b>20000 00</b>	<b>21000 00</b>	<b>22000 00</b>	<b>23000 00</b>	<b>24000 00</b>	<b>25000 00</b>
<b>58</b>	25511	27145	28735	30283	31788	33253	34676	36060	37404	38709	39975	41204	42395
<b>59</b>	27205	28947	30643	32293	33899	35460	36978	38453	39887	41278	42629	43939	45209
<b>60</b>	29009	30866	32674	34434	36146	37811	39430	41003	42531	44015	45455	46852	48207
<b>61</b>	30929	32910	34838	36714	38539	40315	42041	43718	45347	46929	48465	49954	51399
<b>62</b>	32975	35086	37141	39142	41088	42981	44821	46609	48346	50033	51670	53258	54798
<b>63</b>	35153	37403	39595	41727	43802	45819	47781	49687	51539	53337	55082	56775	58417
<b>64</b>	37471	39871	42206	44480	46691	48842	50933	52965	54939	56856	58716	60521	62270
<b>65</b>	39940	42498	44987	47410	49768	52060	54289	56455	58559	60602	62585	64508	66373
<b>66</b>	42569	45295	47948	50530	53043	55486	57862	60170	62413	64590	66703	68753	70741
<b>67</b>	45367	48272	51100	53852	56529	59133	61665	64125	66515	68836	71088	73273	75391
<b>68</b>	48346	51441	54455	57388	60241	63016	65714	68336	70882	73355	75755	78084	80341
<b>69</b>	51516	54815	58026	61151	64192	67149	70024	72817	75531	78166	80724	83205	85610
<b>70</b>	54891	58406	61828	65157	68397	71548	74611	77588	80479	83287	86012	88656	91219
<b>71</b>	58483	62228	65873	69421	72873	76230	79493	82665	85746	88737	91641	94457	97188
<b>72</b>	62306	66296	70180	73959	77637	81213	84690	88069	91351	94538	97631	10063 2	10354 1
<b>73</b>	66375	70625	74762	78789	82706	86516	90220	93819	97316	10071 1	10400 6	10720 3	11030 2
<b>74</b>	70705	75232	79639	83928	88101	92159	96105	99939	10366 4	10728 1	11079 1	11419 6	11749 7
<b>75</b>	75312	80134	84829	89397	93842	98165	10236 8	10645 2	11041 9	11427 2	11801 0	12163 7	12515 4
<b>&gt;75</b>	80215	85351	90351	95217	99951	10455 5	10903 2	11338 2	11760 7	12171 0	12569 3	12955 6	13330 1

<b>Premium in Rs. For Section 3B (Maternity Expenses Cover) for a term of one year</b>	
<b>SUM INSURED</b>	<b>OFFICE PREMIUM</b>
10000	1952
15000	2927
20000	3903
25000	4879
30000	5855
40000	7806
50000	9758
75000	13173
100000	16588
150000	23419
200000	29274

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<b>Premium in Rs. For Section 3B (Maternity Expenses Cover) for a term of one year</b>	
<b>SUM INSURED</b>	<b>OFFICE PREMIUM</b>
250000	34153
300000	38056
400000	46838
500000	53669

**DISCOUNTS/LOADINGS****Long term discount for Single Premium payment:**

<b>Term</b>	<b>Discount %</b>
1	0%
2	5%
3	10%

**Discount for Direct business – 15%****Loading for payment of premium in instalments:**

The proposer shall have the following options to pay the premium:

- Single premium payment prior to commencement of cover or
- Payment of premium on monthly, quarterly, half-yearly or annual modes.

On the basis of the mode of premium payment the following loadings will apply:

<b>Instalment Frequency</b>	<b>Percentage Loading on net premium arrived after applying other loading/discounts</b>
Monthly	4%
Quarterly	3%
Semi-Annually	2%

**ILLUSTRATIONS:****Illustration 1:**

Policy term		1 year
Age		37
Mode of premium payment		Single
<b>Section</b>	<b>Section Name</b>	<b>Sum insured(₹)</b>
Section 1	PERSONAL ACCIDENT	
A	Accidental Death	₹ 7,00,000

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E	Medical Expenses for accident	₹	5,00,000
G	EMI Protection Benefit	₹	2,50,000
Section 3	HEALTH COVER		
A	Health Indemnity Cover	₹	3,00,000
	<b>Discounts/Loading Applicable</b>	<b>Discount/Loading %</b>	
1	Long term discount		0%
2	Discount for direct business		15%
3	Loading for premium instalment		0%

**Calculation:**

Section	Section Name	Office Premium (₹)
Section 1	PERSONAL ACCIDENT	
A	Accidental Death	$700000 \times 0.31/1000 = 217$
E	Medical Expenses for accident	$500000 \times 0.92/1000 = 460$
G	EMI Protection Benefit	$250000 \times 0.59/1000 = 147.5$
Section 3	HEALTH COVER	
A	Health Indemnity Cover	3786
	Total Office Premium	$215.32 + 462.37 + 148.04 + 3786 = 4612$
	Discounts and Loadings applicable	$4612 \times 15\% = 692$
	Office Premium after discounts and loadings	$4612 - 692 = 3920$

**Illustration 2:**

	Policy term	3 years
	Age	30
	Mode of premium payment	Single
Section	Section Name	Sum insured(₹)
Section 1	PERSONAL ACCIDENT	
A	Accidental Death	₹ 20,00,000
D	Education Benefit for Dependent children	₹ 5,00,000
G	EMI Protection Benefit	₹ 1,00,000
Section 3	HEALTH COVER	
A	Health Indemnity Cover	₹ 4,00,000
B	Maternity Expenses Cover	₹ 75,000
	<b>Discounts/Loading Applicable</b>	<b>Discount/Loading %</b>
1	Long term discount	10%
2	Discount for direct business	15%

**Calculation:**

Section	Section Name	Office Premium (₹)
Section 1	PERSONAL ACCIDENT	
A	Accidental Death	$2000000 \times 0.31/1000 = 620$

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D	Education Benefit for Dependent children	$500000 \times 0.37/1000 = 185$
G	EMI Protection Benefit	$100000 \times 0.59/1000 = 59$
Section 3	HEALTH COVER	
A	Health Indemnity Cover	
	Year 1	3595
	Year 2	3694
	Year 3	3795
B	Maternity Expenses Cover	13173
<b>Total Premium</b>		
	Total Office Premium for year 1	$615.21 + 182.64 + 59.21 + 3595 + 13173 = 17625$
	Total Office Premium for year 2	$615.21 + 182.64 + 59.21 + 3694 + 13173 = 17724$
	Total Office Premium for year 3	$615.21 + 182.64 + 59.21 + 3795 + 13173 = 17825$
	Total Office Premium for three years	$17625.07 + 17724.07 + 17825.07 = 53174.21$
	Discounts applicable	$53174 \times 15\% + 10\% \times 53174 = 13294$
	Office Premium after discounts and loadings	$53174 - 13294 = \text{₹}39881$

**Illustration 3:**

Policy term		3 years
Age		30
Mode of premium payment		Monthly
Section	Section Name	Sum insured(₹)
Section 1	PERSONAL ACCIDENT	
A	Accidental Death	₹ 20,00,000
D	Education Benefit for Dependent children	₹ 5,00,000
G	EMI Protection Benefit	₹ 1,00,000
Section 3	HEALTH COVER	
A	Health Indemnity Cover	₹ 4,00,000
B	Maternity Expenses Cover	₹ 75,000
	<b>Discounts/Loading Applicable</b>	<b>Discount/Loading %</b>
1	Long term discount	0%
2	Discount for direct business	15%
3	Loading for premium instalment	4%

**Calculation:**

Section	Section Name	Office Premium (₹)
Section 1	PERSONAL ACCIDENT	
A	Accidental Death	$2000000 \times 0.31/1000 = 620$
D	Education Benefit for Dependent children	$500000 \times 0.37/1000 = 185$
G	EMI Protection Benefit	$100000 \times 0.59/1000 = 59$
Section 3	HEALTH COVER	
A	Health Indemnity Cover	
	Year 1	3595
	Year 2	3694

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Section	Section Name	Office Premium (₹)
	Year 3	3795
B	Maternity Expenses Cover	13173
<b>Total Premium</b>		
	Total Office Premium for year 1	$615.21 + 182.64 + 59.21 + 3595 + 13173 = 17625$
	Total Office Premium for year 2	$615.21 + 182.64 + 59.21 + 3694 + 13173 = 17724$
	Total Office Premium for year 3	$615.21 + 182.64 + 59.21 + 3795 + 13173 = 17825$
	Total Office Premium for three years	$17625.07 + 17724.07 + 17825.07 = 53174.21$
	Discounts applicable	$53174 \times 15\% = 7976$
	Office Premium after discounts	$53174 - 7976 = 45198$
	Final Office Premium after loading	$45198 \times 1.04 = 47006$
	Monthly Office Premium	$47006 / 36 = \text{₹}1306$

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

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

Website : [www.cholainsurance.com](http://www.cholainsurance.com)

Toll free : 1800 208 9100

E-Mail : [customercare@cholams.murugappa.com](mailto: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](mailto:customercare@cholams.murugappa.com) to register your complaint.
- In Case of Senior Citizen please write to [seniorcitizensupport@cholams.murugappa.com](mailto: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](mailto: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](mailto: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.

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Prospectus

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**Section 41 of Insurance Act, 1938**

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Section 41 of Insurance Act, 1938 – Prohibition of Rebates:(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

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

*Insurance is the subject matter of the solicitation.*