

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

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**Chola Student Travel Protection Plan**

IRDA/NL-HLT/CHSGI/P-T/V.I/285/13-14

Prospectus

Suitability

- The policy covers persons in the age group of 16 years to 35 years. (Persons above the age of 35 years can be covered at the discretion of the company on merits)
- The policy can be issued to students only

Benefits

The Proposer can select from three different options – Silver, Gold or Platinum

Cover Number		Deductible	Platinum	Gold	Silver
1.	Medical Treatment including Transportation of Mortal Remains up to \$ 7,500/-	\$100	\$50,000 \$100,000 \$250,000	\$50,000 \$100,000 \$250,000	\$50,000 \$100,000 \$250,000
2.	Medical Expenses Extension (sublimit to medical Treatment above)	\$100	Included	NA	NA
3.	Dental Treatment	\$100	\$250	\$250	\$250
4.	Total Loss of Checked Baggage	Nil	\$1,000	\$1,000	NA
5.	Loss of Passport	\$30	\$150	\$150	NA
5.	Personal Accident - Overseas	Nil	\$25,000	\$25,000	NA
6.	Personal Liability	Nil	\$100,000	\$100,000	NA
7.	Bail Bond	Nil	\$5,000	\$5,000	NA
8.	Study Interruption	Nil	\$7,500	\$7,500	NA
9.	Sponsor Protection	Nil	\$10,000	\$10,000	NA
10.	Personal Accident – Domestic	Nil	INR 200,000	INR 200,000	NA
11.	Compassionate Visit	Nil	\$ 7,500	\$ 7,500	NA

Sum Insured would Range from: USD 50,000.00 to USD 250,000.00**Requirement**

- Completed proposal form

Rating Schedule

The price varies depending of several factors including

- Age of the traveler
- Sum Insured
- Plan opted
- Duration of travel
- Countries being visited

Section 41. Of Insurance Act, 1938

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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.