

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 FLEXI HEALTH SUPREME**

CHOHLIP22225V012122

PROSPECTUS

Chola Flexi Health Supreme provides the policyholder a comprehensive health cover with wide range of Sum Insured (SI) and plan options to suit his/her Health Insurance needs. The product is packaged with benefits to cover Allopathy and AYUSH type of treatments, Restoration of Sum Insured on exhaustion of SI and Cumulative Bonus due to previous claims, Global hospitalization, Daily benefit for Home care treatment, Infertility treatment and much more to discover as you read on.

1. PERSONS WHO CAN BE INSURED:

Persons who can be covered	Entry Age	Important Conditions
Age mentioned below refers to completed age at the commencement date of this policy		
Self, Spouse, Parents, Parents-in-law	Minimum – 18 years Maximum – 75 Years	- The Proposer should be minimum 18 years on the Commencement date of the policy.
Children upto 4	Minimum – 03 Months Maximum – 26 Years	- Children between 03 months to 18 years can be insured provided either parent is getting insured under this policy. - Maximum Renewal age for children is 26 years. On renewal after completion of 26 years, such Insured Person will have the option to migrate to any separate health insurance policy, with continuity benefits. - Female married Children of the proposer are not eligible for coverage under the policy
Siblings	Minimum – 05 Years Maximum – 75 Years	- Siblings between 05 to 18 years can be covered provided the proposer is covered under this policy. - Female married sibling of the proposer is not eligible for coverage under the policy

2. TYPE OF SUM INSURED (SI) OPTIONS:

Coverage of Self/Proposer is mandatory under Family Floater and is not mandatory under Individual Cover		
Type of Sum Insured options	Family members eligible for cover	Important Conditions
Individual Sum Insured Basis	Self, Spouse, Children upto 4, Parents, Parents in Laws and Siblings	- Each covered person will have an independent Sum Insured limit within the same policy.
Floater Sum Insured Basis	Self, Spouse and Children upto a maximum of 6 members	- Single Sum insured floats among the family members covered under the policy.

3. POLICY TENURE:

- 1 or 2 or 3 years
- 5% discount on 2 year policy and 10% discount on 3 year policy with Single premium payment option only.

4. SUM INSURED OPTIONS:

Plan	Sum Insured (SI) in (Rs.) Options
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Basic	Rs. 5/7.5/10/15/20/25 Lakhs
Plus	Rs. 5/7.5/10/15/20/25 Lakhs
Premiere	Rs.30/40/50/75 Lakhs, Rs.1/2/2.5/3/5 Crores

5, PREMIUM PAYMENT OPTIONS:

- Single premium payment mode or
- Annual or
- Half-Yearly or
- Quarterly or
- Monthly mode.

The premium payment mode opted shall be as mentioned in the policy schedule

6. SCOPE OF COVER:

Upon the happening of the events listed under sections Basic and Additional covers below during the policy period, the policy will pay the benefits as detailed below, up to the limits defined in the Schedule of Benefits / Policy Schedule and as per the General Conditions in Section 6 of the policy.

1. BASIC COVERS		
Benefits	Coverage	Specific Conditions / Exclusions / Definitions
1.1 In Patient Hospitalization Expenses	<p>This Policy will indemnify the Reasonable and Customary medically necessary inpatient treatment expenses, under different heads mentioned below, incurred during the policy period towards Hospitalization for the disease, illness, medical condition or injury contracted or sustained by the insured person during the Policy Period as stated in the policy Schedule subject to terms, conditions and exclusions mentioned in the Policy.</p> <ol style="list-style-type: none"> Room, Boarding charges, ICU charges as provided by the Hospital/Nursing Home Nursing Expenses incurred during In-Patient Hospitalization Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees Hospital miscellaneous (medical costs) services (such as laboratory, x-ray, and diagnostic tests) Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, and Medicines & Drugs, Diagnostic Materials and Cost of Pacemaker, prosthetic and other devices implanted internally during a surgical procedure. 	
1.2	This Policy will pay for medical expenses incurred upto the number of days as mentioned in the Schedule of benefits prior to the date of Hospitalization provided that	Specific Condition: Payment under this benefit will reduce the Base Sum Insured.

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Benefits	Coverage	Specific Conditions / Exclusions / Definitions
Pre Hospitalization Expenses	<p>a. The expenses were incurred after the first 30 day waiting period as mentioned in Waiting period section 5.a.iii</p> <p>b. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and</p> <p>c. The Inpatient Hospitalization claim for such Hospitalization is admissible by Us</p>	
1.3 Post Hospitalization Expenses	<p>This Policy will pay for medical expenses incurred upto the number of days as mentioned in the Schedule of benefits from the date of discharge from the hospital provided that</p> <p>a. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and</p> <p>b. The Inpatient Hospitalisation claim for such Hospitalisation is admissible by Us</p>	<p>Specific Condition: Payment under this benefit will reduce the Base Sum Insured.</p>
1.4 Day Care Procedures	<p>This Policy will pay Reasonable and Customary Medical Expenses incurred as a Day Care Procedure/Treatment for any disease/illness/injury that requires less than 24 hours of Hospitalization because of technological advancement, upto Sum Insured stated in the policy schedule, during the policy period if it is performed in a network hospital. In case the procedure is performed in a non-network hospital, the same must be pre-authorized by us.</p> <p>Treatment normally taken on an out-patient basis is not included in the scope of cover</p>	<p>Specific Condition: Pre-authorization has to be obtained 72 hours prior to the date of admission in case of planned admission and within 24 hours in case of emergency admission.</p> <p>Payment under this benefit will reduce the Base Sum Insured.</p>
1.5 AYUSH Coverage	<p>This policy will pay Reasonable and Customary charges incurred for Hospitalization expenses that require more than 24 hours of Hospitalization for illness or accidental bodily injury for non-allopathic treatments given under Ayurveda, Unani, Siddha and Homeopathy systems upto Sum insured stated in the policy schedule. The treatment should have been undergone in AYUSH Hospital.</p> <p>Payment under this benefit will reduce the Base Sum Insured.</p>	<p>Definition of AYUSH Hospital: An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH medical practitioner(s) comprising of any of the following:</p> <p>a. Central or State Government AYUSH Hospital; or</p> <p>b. Teaching hospital attached to AYUSH college recognised by Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or</p>

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		<p>c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognised system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:</p> <ol style="list-style-type: none"> Having at least 5 in-patient beds; Having qualified AYUSH Medical Practitioner in charge round the clock; Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out; Maintaining daily records of the patients and making them accessible to the insurance company's authorised representative.
1.6 Domiciliary Hospitalisation	<p>This policy will reimburse the Reasonable and Customary Medical Expenses incurred by an Insured Person for medical treatment taken at his/her home which would otherwise have required Hospitalization provided:</p> <ol style="list-style-type: none"> on the advice of the attending Medical Practitioner, the Insured Person could not be transferred to a Hospital or a Hospital bed was unavailable, and provided that: <ol style="list-style-type: none"> The condition for which the medical treatment is required continues for at least 3 days, in which case the Policy pays reasonable cost of necessary medical treatment for the entire period Pre-hospitalisation and Post hospitalisation expenses will be covered under this benefit in accordance with Section 4.1.2 and 4.1.3 respectively. <p>Cashless facility will not be available for such a claim. Payment under this benefit will reduce the Base Sum Insured.</p>	<p>Specific Exclusion: No payment will be made under this benefit, if the condition for which the Insured Person requires medical treatment towards following ailments:</p> <ol style="list-style-type: none"> Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza Arthritis, Gout and Rheumatism, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all type of Dysenteries including Gastroenteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Pyrexia of unknown Origin.
1.7 Organ Donor Hospitalization Expenses	<p>This policy will pay for medical expenses incurred on a legal Organ Donor's treatment for the harvesting of the organ donated. We will not pay for Donor's pre and post Hospitalization expenses or any other medical treatment consequent to the harvesting.</p>	<p>Specific Condition: Payment under this benefit will reduce the Base Sum Insured.</p>

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Benefits	Coverage	Specific Conditions / Exclusions / Definitions
1.8 Emergency Ambulance Expenses	This policy will pay for ambulance expenses, as mentioned in the Schedule of benefits, incurred to transfer the insured person following an emergency to the nearest Hospital with adequate facilities, provided that: a. The ambulance service is offered by a healthcare or an ambulance service provider. b. We have accepted the inpatient hospitalization claim under section 3.1.1 above.	Specific Condition: Payment under this benefit will reduce the Base Sum Insured.
1.9 New Born Baby Cover	This policy will pay for the Inpatient hospitalization medical expenses incurred for the New Born Baby from Day one till policy expiry date mentioned in the policy schedule subject to a limit of 10% of Sum Insured subject to a maximum of Rs.50,000/- whichever is less within Mother's Sum Insured provided that <ol style="list-style-type: none"> 1. The mother is covered under the policy for a period of 12 months continuously without break. 2. Intimation about the birth of the New Born Baby is given to us and the baby is included and endorsed under the policy for the cover to commence. 3. Routine Vaccinations for the baby are not admissible under this cover. 4. 30 days waiting period shall not apply for the New Born Baby cover 5. All other terms, conditions and exclusions shall apply for the New Born Baby cover. 	Specific Condition: In case of Family Floater, the floater Sum Insured will be considered upto the limits stated above for New Born Baby cover. Payment under this benefit will reduce the Base Sum Insured.

The total amount payable under the policy, per year for all sections under 1-Basic cover as above put together shall not exceed the Base sum insured for you shown in the policy schedule.

2 ADDITIONAL COVERS		
Benefits	Coverage	Specific Conditions / Exclusions / Definitions
2.1 Sum Insured Restoration	This policy will provide for automatic restoration of Base Sum Insured during the policy year, provided that: a. The Base Sum Insured and earned Cumulative Bonus is insufficient or exhausted as a result of payment of claims during the policy year.	Specific Conditions: a. Sum Insured Restoration is applicable only for the current policy year and any unused Sum Insured cannot be carried forward to the next policy year. This policy does not cease on payment of claim under this benefit.

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	<p>b. The maximum liability under a single claim under this benefit shall not be more than Base Sum Insured:</p> <p>c. The order of utilisation of the benefit will be as follows:</p> <ol style="list-style-type: none"> 1. Base Sum Insured followed by; 2. Earned Cumulative Bonus (if any) followed by; 3. Sum Insured restoration <p>d. The Restored Sum Insured will be available subsequent to the first paid claim under basic Inpatient Hospitalisation Expenses cover.</p> <p>Benefit Illustration under the cover is as below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="5">Claim Scenario 1</th> </tr> <tr> <td colspan="2">Sum Insured (SI) – Rs.5 Lakhs</td> <td colspan="3">Cumulative Bonus (CB) – Rs.2.5 Lakhs</td> </tr> <tr> <th>Claim No.</th> <th>Claim Amount</th> <th>SI</th> <th>CB</th> <th>Restoration of Base SI</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Rs.4.5L</td> <td>Rs.4.5L</td> <td>-</td> <td>-</td> </tr> <tr> <td>2</td> <td>Rs.4L</td> <td>Rs. 50,000/-</td> <td>Rs. 2.5 L</td> <td>Rs. 1L</td> </tr> <tr> <td>3</td> <td>Rs.2.5L</td> <td>-</td> <td>-</td> <td>Rs.3L</td> </tr> <tr> <td>3</td> <td>Rs.6L</td> <td>-</td> <td>-</td> <td>Rs.5L (Restoration upto Base SI)</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="5">Claim Scenario 2</th> </tr> <tr> <td colspan="2">Sum Insured – Rs.5 Lakhs</td> <td colspan="3">Cumulative Bonus –NIL</td> </tr> <tr> <th>Claim No.</th> <th>Claim Amount</th> <th>SI</th> <th>CB</th> <th>Restoration of Base SI</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Rs.5.5L</td> <td>Rs.5L</td> <td>-</td> <td>Not applicable for first claim</td> </tr> <tr> <td>2</td> <td>Rs.6 L</td> <td>-</td> <td>-</td> <td>Rs.5L (Restoration</td> </tr> </tbody> </table>				Claim Scenario 1					Sum Insured (SI) – Rs.5 Lakhs		Cumulative Bonus (CB) – Rs.2.5 Lakhs			Claim No.	Claim Amount	SI	CB	Restoration of Base SI	1	Rs.4.5L	Rs.4.5L	-	-	2	Rs.4L	Rs. 50,000/-	Rs. 2.5 L	Rs. 1L	3	Rs.2.5L	-	-	Rs.3L	3	Rs.6L	-	-	Rs.5L (Restoration upto Base SI)	Claim Scenario 2					Sum Insured – Rs.5 Lakhs		Cumulative Bonus –NIL			Claim No.	Claim Amount	SI	CB	Restoration of Base SI	1	Rs.5.5L	Rs.5L	-	Not applicable for first claim	2	Rs.6 L	-	-	Rs.5L (Restoration	<p>b. Such restoration of Sum Insured will be available to each insured in case of an individual Sum Insured. If the Policy is issued on a floater basis, the Restored Sum Insured will be available on a floater basis.</p> <p>c. All Claims under this benefit can be made as per the process defined under Section 7.27.a.</p> <p>d. Sum Insured Restoration benefit will not be applicable for any claims arising out of Road Traffic Accident.</p>
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Benefits	Coverage				Specific Conditions / Exclusions / Definitions
				n upto Base SI)	
2.2 Additional Sum Insured for claims due to Road Traffic Accident (RTA)	<p>In the event of Inpatient Hospitalization of the insured due to an Accident, the basic sum insured shall be increased upto the limit as mentioned in the schedule of benefits provided that:</p> <ul style="list-style-type: none"> The additional Sum Insured will be available on exhaustion of the Basic Sum Insured and Cumulative Bonus under the policy. This cover will be available only once during the policy year and can be utilized only for that particular hospitalisation due to RTA. Sum Insured Restoration will not be applicable for this benefit. 				<p>Specific Condition: The unutilized amount under this benefit cannot be carried forward.</p>
2.3 Daily Care Benefit	<p>This policy will pay daily cash benefit as mentioned in the Schedule of benefits towards accompanying person expenses, for each and every completed 24 hours of hospitalisation up to a maximum of 10 days per policy year.</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>				<p>Specific Condition: For a claim to be admissible under this benefit, we should have accepted an inpatient Hospitalisation claim under the policy. This benefit shall not be payable for claims admitted under Home Care Expenses cover.</p>
2.4 Compassionate Visit	<p>In the event of the hospitalization of the insured for a Life threatening Medical Emergency at a place away from his usual place of residence as recorded in the policy, the policy will reimburse the transportation expenses incurred for air travel upto the maximum limit mentioned in the Schedule of Benefits for one of the immediate family member to travel to the hospital, provided the claim for Hospitalization is admissible under the policy.</p> <p>The benefit amount mentioned in the Schedule of Benefits will be maximum limit applicable per policy year (per annum in case of multi-year tenure).</p> <p>In relation to individual policy it is our maximum liability for each Insured Person per policy year (i.e., per annum for multi-year tenure) and in relation to a Family Floater it is our maximum liability for the all the Insured Persons covered</p>				<p>Definitions for the purpose of this cover, Life Threatening Medical Emergency means a medical condition potentially fatal which could result in death of the life of the Insured.</p> <p>Immediate family member shall mean and include the Insured Person's Spouse, children (including adopted and step children) and parents.</p> <p>Specific Conditions: The scope of this cover is within the boundaries of India.</p> <p>This benefit will be available only on reimbursement basis.</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>

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Benefits	Coverage	Specific Conditions / Exclusions / Definitions
	<p>under the policy per policy year (i.e., per annum for multi-year tenure).</p> <p>For the purpose of this cover, General exclusion no.6.B.19 shall stand deleted</p>	
2.5 Repatriation of Mortal Remains	This policy will reimburse the actual expenses subject to the maximum limit mentioned in the Schedule of Benefits incurred for transportation of mortal remains of the Insured Person from the hospital to the residence and/or cremation and/or burial ground subject to an admissible claim under basic Inpatient Hospitalization cover.	<p>Specific Conditions:</p> <p>This benefit will be available only on reimbursement basis.</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>
2.6 Specialist Consultation Charges	This policy will reimburse the cost of obtaining Medical Opinion from a Specialist Medical Practitioner for illness or injury upto a maximum limit as mentioned in the Schedule of Benefits subject to an admissible claim under basic Inpatient Hospitalization cover. This will not cover cost of additional tests, diagnostic reports etc. This can be availed once in a policy period (per annum in case of multi-year tenure).	<p>Specific Conditions:</p> <p>In the case of Family floater policy, the benefit mentioned in the Schedule of Benefits will represent our maximum liability for any and all claims made by Insured person(s) during the policy period. Cashless facility will not be available for such a claim.</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>
2.7 Global Hospitalization cover	<p>This Policy will indemnify the Reasonable and customary, medically necessary expenses as listed under Inpatient hospitalization cover, incurred outside India and anywhere across the World on the advice of the Medical Practitioner, during the policy period upto a maximum of the Base Sum Insured subject to</p> <ol style="list-style-type: none"> The diagnosis was made in India Medical expenses payable under this cover shall be limited to 4.1.1 In-patient Hospitalization Expenses and 4.1.4 Day care Expenses Pre-hospitalisation and Post hospitalisation expenses shall not be payable under the cover. Only Base Sum Insured and Cumulative Bonus will be applicable for this cover. Sum Insured Restoration shall not be applicable for Global Hospitalisation Cover This benefit will be available only on reimbursement basis. 	<p>Specific Condition:</p> <ol style="list-style-type: none"> Claim payment under this cover will be based on the rate of exchange as on the Date of Loss published by Reserve Bank of India (RBI) and shall be used for conversion of Foreign Currency into Indian Rupees for payment of claims. If on the Insured Person's Date of Loss, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion. Claim payment under this cover shall form part of the Base sum insured and will impact Cumulative Bonus.

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Benefits	Coverage	Specific Conditions / Exclusions / Definitions
	This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.	
2.8 Personal Accident (PA) Cover	<p>This policy will pay a Fixed benefit equal to 100% of the Basic Health Sum Insured or Rs. 50 Lakhs, whichever is lower, on the death of the insured person, directly due to an Injury sustained in an Accident during the Policy Period, provided that the Insured Person's death occurs within 12 months from the date of the Accident.</p> <p>In addition to Personal Accident Sum Insured, the Policy will also pay the cost incurred towards transporting the mortal remains from the place of death to the hospital and/or residence and/or cremation and/or burial ground upto a maximum of Rs.5,000/-.</p> <p>This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	<p>Specific Condition:</p> <ol style="list-style-type: none"> 1. This policy shall automatically terminate upon the Insured Person's death or payment of 100% of Sum Insured under Personal Accident Cover. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. 2. The Personal Accident cover shall be applicable to all Insured members on individual basis under Individual Sum Insured option. On Family floater basis, the Personal Accident shall be applicable only for SELF covered under the policy. <p>Territorial limits: Worldwide</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>
2.9 Child Education Benefit	<p>This policy will pay a one-time Education benefit as mentioned in the Schedule of Benefits to the dependent children, following an admissible Death claim of the Insured Person under the Personal Accident section of the policy, provided that,</p> <ol style="list-style-type: none"> a. Such Dependent Child/ Children(s) is/are pursuing an educational course as a full time student in an educational institution. b. Age of the child or children as the case shall not be more than 25 completed years c. This would be a onetime Lumpsum payment during the entire policy tenure with the Insurer, irrespective of the number of children. d. Deceased Insured should be an earning parent <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	<p>Specific Condition:</p> <p>The claim payable under this cover shall be over and above the benefit payable under Personal Accident section and Base Sum Insured.</p>
2.10	This policy will indemnify the Reasonable and Customary expenses incurred towards purchase of items listed under	Specific Exclusion:

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2 ADDITIONAL COVERS		
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Consumables cover	<p>'Annexure 1 – List 1 – Items for which coverage is not available in the policy' during hospitalization, subject to an admissible In-Patient Hospitalization or Day Care treatment claim under the policy during the policy period.</p> <p>For the purpose of this cover, General exclusion no. 6.b.30 shall stand deleted</p> <p>Claim payment under this cover shall form part of the Base sum insured and will impact Cumulative Bonus</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy</p>	<p>The following items shall be excluded from scope of this coverage:</p> <ol style="list-style-type: none"> 1. Items of personal comfort, toiletries, cosmetics and convenience shall be excluded from scope of this coverage. 2. External durable devices like Bilevel Positive Airway Pressure (BIPAP) machine, Continuous Positive Airway Pressure (CPAP) machine, Peritoneal Dialysis (PD) equipment and supplies, Nimbus/water/air bed, dialyzer and other medical equipments. 3. Any item which is neither medical consumable nor medically necessary nor prescribed by Doctor
2.11 Home Care Expenses	<p>This policy will reimburse the reasonable and customary medical expenses upto the daily limits mentioned in the schedule of benefits, per day towards Homecare Treatment for the following medical conditions, during the Policy Period upto a maximum of 15 days per policy year, subject to the specific conditions applicable for the cover.</p> <ol style="list-style-type: none"> 1. Gastroenteritis 2. Chemotherapy 3. Pancreatitis 4. Dengue 5. Chronic obstructive pulmonary disease management 6. Hepatitis 7. COVID-19 <p>Sum Insured Restoration shall not be applicable for Home care Treatment</p> <p>Claim payment under this cover shall form part of the Base sum insured and will impact Cumulative Bonus.</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p> <p>Specific Definition: Homecare Treatment means treatment availed by the Insured Person at home which in normal course would</p>	<p>Specific Conditions:</p> <ol style="list-style-type: none"> a. The treatment in normal course would require care and In-patient treatment at a hospital but is actually taken at home, provided that: <ol style="list-style-type: none"> i. The Medical Practitioner advises the Insured person in writing to undergo treatment at home ii. There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment. iii. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained. iv. This cover shall reimburse the following medical expenses incurred during Home care treatment subject to the terms, conditions, waiting periods and exclusions applicable under the policy,. <ol style="list-style-type: none"> a. Diagnostic tests undergone at home or at diagnostics centre as prescribed by the Medical practitioner b. Medicines prescribed in writing c. Consultation charges of the medical practitioner d. Nursing charges related to medical staff e. Medical procedures limited to parenteral administration of medicines

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**CHOLA FLEXI HEALTH SUPREME**

CHOHLIP22225V012122

PROSPECTUS

2 ADDITIONAL COVERS																																			
Benefits	Coverage	Specific Conditions / Exclusions / Definitions																																	
	<p>require care and treatment at a hospital but is actually taken at home provided that:</p> <ol style="list-style-type: none"> The Medical Practitioner advises the Insured Person in writing to undergo treatment at home. There is continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained 	<ol style="list-style-type: none"> Consumables as listed in Annexure 1 of this cover Pre-hospitalisation and Post hospitalisation expenses shall not be payable under this cover. Claim under this cover shall be on Reimbursement basis. 																																	
2.12 Vaccination Charges	<p>This policy will reimburse the Reasonable and Customary charges incurred towards Vaccination charges for the New Born Baby during the policy period, as per the National Immunization Scheme (India) listed in the policy, till the baby completes 1 year (12 months) upto the limits mentioned in the Schedule of Benefits, subject to</p> <ol style="list-style-type: none"> An admissible claim under Maternity cover of the policy Intimation about the birth of the New Born Baby is given to us and the baby is included and endorsed under the policy for the cover to commence. 30 days waiting period shall not apply for the New Born Baby cover Sum Insured Restoration shall not be applicable for this cover We will continue to provide Reasonable and Customary charges for vaccination of the New Born Baby until the baby completes 12 months, if the Policy ends before the New Born Baby has completed one year subject however to the Policy being renewed in the subsequent year. Any Expenses related to the doctor, nurse or any incidental expenses are not payable. <p>For the purpose of this cover, General exclusion no.6.b.21 shall stand deleted</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>	<table border="1"> <thead> <tr> <th>Time Interval</th> <th>Vaccinations to be done (Age)</th> <th>Frequency</th> </tr> </thead> <tbody> <tr> <td rowspan="5">0 – 3 Months</td> <td>BCG (Birth to 2 Weeks)</td> <td>1</td> </tr> <tr> <td>OPV (0,6,10 weeks) OR</td> <td></td> </tr> <tr> <td>OPV + IPV1 (6,10 weeks)</td> <td>3 or 4</td> </tr> <tr> <td>DPT (6 & 10 week)</td> <td>2</td> </tr> <tr> <td>Hepatitis-B (0 & 6 week)</td> <td>2</td> </tr> <tr> <td rowspan="4">3 – 6 Months</td> <td>Hib (6 & 10 week)</td> <td>2</td> </tr> <tr> <td>OPV (14 week) OR OPV + IPV2</td> <td>1 or 2</td> </tr> <tr> <td>DPT (14 week)</td> <td>1</td> </tr> <tr> <td>Hepatitis-B (14 week)</td> <td>1</td> </tr> <tr> <td rowspan="2">9 Months</td> <td>Hib (14 week)</td> <td>1</td> </tr> <tr> <td>Measles (+9 months)</td> <td>1</td> </tr> <tr> <td>12 Months</td> <td>Chicken Pox (12 months)</td> <td>1</td> </tr> </tbody> </table>			Time Interval	Vaccinations to be done (Age)	Frequency	0 – 3 Months	BCG (Birth to 2 Weeks)	1	OPV (0,6,10 weeks) OR		OPV + IPV1 (6,10 weeks)	3 or 4	DPT (6 & 10 week)	2	Hepatitis-B (0 & 6 week)	2	3 – 6 Months	Hib (6 & 10 week)	2	OPV (14 week) OR OPV + IPV2	1 or 2	DPT (14 week)	1	Hepatitis-B (14 week)	1	9 Months	Hib (14 week)	1	Measles (+9 months)	1	12 Months	Chicken Pox (12 months)	1
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2 ADDITIONAL COVERS		
Benefits	Coverage	Specific Conditions / Exclusions / Definitions
	This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.	
2.13 Maternity Cover	<p>This policy will reimburse the Reasonable and Customary Medical expenses for delivery (including caesarean section) or the lawful medical termination of pregnancy (without threat to mother or child's life) while hospitalized, during the policy period excluding elective termination, limited to first two deliveries or termination or either one of each during the lifetime of the Insured, subject to a waiting period of 3 continuous years of coverage under this policy, subject to IRDAI portability guidelines.</p> <p>For the purpose of this cover, General exclusion no.6.a.15-Maternity: Code – Excl18, shall stand deleted</p> <p>Newborn Baby Cover: This policy will also pay for the Hospitalization expenses incurred for a new born baby, from the day of birth to 90 days, subject to</p> <ol style="list-style-type: none"> 1. a valid claim under maternity expenses for an insured mother 2. routine Vaccinations for the baby are not admissible under this cover. 3. 30 days waiting period shall not apply for the New Born Baby cover 4. All other terms, conditions and exclusions shall apply for the New Born Baby cover <p>Sum Insured Restoration shall not be applicable for Maternity and New Born Baby Cover</p> <p>Claim payment under this cover shall form part of the Base sum insured and will impact Cumulative Bonus.</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	<p>Specific Exclusion applicable to Maternity: Following Expenses shall be excluded from the scope of this coverage:</p> <ul style="list-style-type: none"> • Ectopic pregnancy (although it shall be covered under section Basic Inpatient Hospitalisation). • Expenses incurred for pre/post natal care • Pre/Post hospitalization benefit (Base Cover 4.1.2 and 4.1.3) <p>Specific condition applicable to Newborn Baby Cover: The new born baby will be covered within the Sum Insured of the mother in case the policy is on Individual Sum Insured basis. In case of family floater policy, the floater sum insured will be the maximum limit for this benefit.</p>
2.14 Infertility Treatment	This Policy will indemnify the Reasonable and Customary medically necessary treatment expenses incurred on the advice of the Medical Practitioner for treatment of Infertility	Special Exclusions applicable to Infertility Treatment The Company shall not be liable to make any payment under this policy in respect of any expenses what so

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Benefits	Coverage	Specific Conditions / Exclusions / Definitions
	<p>/ Subfertility including but not limited to IVF, IUI, ZIFT, ICSI upto the maximum limit mentioned in the schedule of benefits during the policy period, subject to</p> <ol style="list-style-type: none"> A waiting period of 24 months from the date of first inception of this policy with Us, provided that the policy has been renewed continuously with this cover since inception, without a break For the purpose of claiming under this benefit, either in-patient hospitalisation or Day care procedure/treatment is mandatory. Sum Insured Restoration shall not be applicable for Infertility treatment Claim under this benefit shall be payable only upto the limit mentioned in the Schedule of Benefits during the entire lifetime of the policy with Us. Infertility treatment benefit shall be available only to female insured members under the policy. <p>For the purpose of this cover, General exclusion no.6.a.14.ii shall stand deleted</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	<p>ever incurred by the insured person in connection with or in respect of:</p> <ol style="list-style-type: none"> Pre and Post treatment expenses Sub-fertility services that are deemed to be unproven, experimental or investigational Services not in accordance with standards of good medical practice and not uniformly recognized and professionally endorsed by the general medical community at the time it is to be provided. Reversal of voluntary sterilization Treatment undergone for second or subsequent pregnancies except where the child from the first delivery/ previous deliveries is/are not alive at the time of treatment Payment for services rendered to a surrogate Costs associated with cryopreservation and storage of sperm, eggs and embryos Selective termination of an embryo. Services done at unrecognized centre Surgery / procedures that enhances fertility like Tubal Occlusion, Bariatric Surgery, Diagnostic Laparoscopy with Ovarian Drilling and such other similar surgery / procedures
2.15 Bariatric Surgery	<p>This policy will indemnify the Reasonable and Customary medical expenses as listed under Inpatient hospitalization expenses, incurred by the Insured Person for undergoing Bariatric Surgery on Inpatient basis, during the policy period upto the maximum limit mentioned in the Schedule of Benefits, subject to the following:</p> <ol style="list-style-type: none"> Surgery to be conducted is upon the advice of the Doctor The member has to be 18 years of age or older and Body Mass Index (BMI) greater than or equal to 40 BMI greater than or equal to 35 in conjunction with any of the following severe comorbidities following failure of less invasive methods of weight loss: <ol style="list-style-type: none"> Obesity-related cardiomyopathy 	<p>Specific Condition: Claim payment under this cover shall form part of the Base sum insured and will impact Cumulative Bonus.</p>

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Benefits	Coverage	Specific Conditions / Exclusions / Definitions
	<p>b. Coronary heart disease c. Severe sleep apnea d. Uncontrolled Type2 Diabetes</p> <p>v. Sum Insured Restoration shall not be applicable for Bariatric Surgery Cover</p> <p>vi. Pre-hospitalisation and Post hospitalisation expenses shall not be payable under this cover.</p> <p>For the purpose of this cover, General exclusion no.6.a.3 shall stand deleted</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	
2.16 Recovery Benefit	<p>This policy will pay a lumpsum equal to 0.5% of Base Sum Insured, in the event of hospitalization of the Insured Person for a continuous period of more than 10 days subject to admissibility of claim under Basic In-Patient Hospitalization cover.</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	<p>Specific Condition: This benefit shall not be payable in case of Domiciliary Hospitalisation, Infertility Treatment, Global Hospitalization Cover, Bariatric Surgery and Home Care Expenses.</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>
2.17 Specs/ Contact lens/hearing aids	<p>This policy will reimburse the Reasonable and Customary cost incurred by the Insured, towards purchase of spectacles or contact lens or a hearing aid (excluding batteries) during the policy period, subject to a maximum limit as mentioned in the Schedule of benefits, provided that it should be prescribed by the Medical Practitioner.</p> <p>Sum Insured Restoration shall not be applicable for Specs/ Contact lens/hearing aids cover</p> <p>For the purpose of this cover, General exclusion no.6.b.25 shall stand deleted</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	<p>Specific Condition:</p> <ol style="list-style-type: none"> 1. A waiting period of 24 months from the date of first inception of this policy with Us is applicable for availing the benefit under this cover, provided that the policy has been renewed continuously with this cover since inception, without a break 2. This benefit cannot be carried forward if unutilized in the eligible policy year. Cashless facility will not be available for such a claim.

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Benefits	Coverage	Specific Conditions / Exclusions / Definitions
2.18 High End Diagnostics	<p>This policy will indemnify the reasonable charges incurred for the following diagnostic tests only on OPD basis during the policy period, if required as part of a medically necessary treatment subject to the maximum limit mentioned in the Schedule of Benefits:</p> <ol style="list-style-type: none"> 1. Brain Perfusion imaging 2. Computed Tomography (CT) guided Biopsy 3. Computed Tomography (CT) Urography 4. Digital Subtraction Angiography (DSA) 5. Liver Biopsy 6. Magnetic Resonance Cholangiography Scan 7. Positron Emission Tomography– Computed Tomography (PET/CT) 8. Positron emission tomography – Magnetic Resonance Imaging (PET/MRI) 9. Renogram <p>Sum Insured Restoration shall not be applicable for High End Diagnostics cover</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	<p>Specific Condition: Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>
2.19 Emergency Air Ambulance Cover	<p>This policy will indemnify for ambulance transportation of the Insured in an airplane or helicopter subject to the maximum limit mentioned in the Schedule of Benefits for emergency life threatening health condition which require immediate and rapid ambulance transportation to the hospital / medical centre within India, for further medical management subject to an admissible claim under Basic In-Patient hospitalization Expenses.</p> <p>This Cover is otherwise subject to terms, conditions, limitations and exclusions mentioned in the Policy.</p>	<p>Specific Condition: The Medical Evacuation should be prescribed by a Medical Practitioner and should be Medically Necessary. Cashless facility will not be available for such a claim.</p> <p>Claim payment under this cover does not form part of the Base sum insured and will not impact Cumulative Bonus.</p>

3 RENEWAL BENEFITS

3.1 Cumulative Bonus	If the insured has not made a claim in a policy year (per annum in case of multi-year tenure) and has renewed the policy with us without a break, we will increase the Sum Insured under each subsequent policy by a percentage of the expiring policy Sum
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	<p>Insured as mentioned in the schedule of benefits. The maximum cumulative bonus shall at no time exceed 50% under Basic Plan and 100% under Plus and Premiere Plans of the policy Sum Insured.</p> <p>In the case of Individual Sum Insured, the cumulative bonus will be applicable to all family members who have not made a claim during the expiring policy year.</p> <p>In the case of a floater Sum Insured, cumulative bonus will be applicable only if none of the family members have made a claim under the previous policy year.</p> <p>In case of Multi year tenure, any increase in the cumulative bonus will be determined at the start of every new policy year and the same will be reflected on the policy schedule only at the time of renewal of the policy.</p>										
<p>3.2 Reduction in Cumulative Bonus</p>	<p>In the event of a claim during a policy year (per annum in case of multi-year tenure), the claim free bonus in any subsequently renewed policies shall be reduced by a percentage as mentioned in the Schedule of Benefits.</p> <p>Such a reduction of cumulative bonus will not reduce the Sum Insured under the policy.</p> <p>In case of multi-year tenure, any decrease in the cumulative bonus will be determined at the start of every new policy year and the same will be reflected on the policy schedule only at the time of renewal of the policy.</p>										
<p>3.3 Health Check-up</p>	<p>All Insured Persons under this policy will be eligible for a Health Check-up upto the limits defined below after two continuous claim free policy years under Basic and Plus Plan and after a block of every two continuous years, irrespective of claim status under Premiere plan.</p> <p>In case of family floater policy,</p> <ol style="list-style-type: none"> i. All the members of a family floater policy are eligible for a Health Check-up. ii. If any of the members have made a claim under this Policy, the health check-up benefit will not be offered under the policy for any members. iii. The limits mentioned below will be the maximum amount payable for any one or all the Insured Persons towards the Health Checkup. <p>The medical check-up can be availed on reimbursement basis only. The Insured should submit the copy of the reports and original payment receipt within 30 days from the last date of undergoing the Health Check-Up.</p> <p>Payment under this benefit does not form part of the Sum Insured and will not impact the Bonus.</p> <p>Note: Payment of expenses towards cost of health checkup will not prejudice the company's right to deal with a claim in case of non-disclosure of material fact and / or Pre-Existing Diseases in terms of the policy.</p> <table border="1" data-bbox="253 1724 1235 1896"> <thead> <tr> <th>Sum Insured</th> <th>Benefit Limit</th> </tr> </thead> <tbody> <tr> <td>Rs.5 Lakhs</td> <td>Rs.1000/-</td> </tr> <tr> <td>Rs.7.5 / 10 Lakhs</td> <td>Rs.2500/-</td> </tr> <tr> <td>Rs.15 / 20 Lakhs</td> <td>Rs.3000/-</td> </tr> <tr> <td>Rs.25 Lakhs</td> <td>Rs.3500/-</td> </tr> </tbody> </table>	Sum Insured	Benefit Limit	Rs.5 Lakhs	Rs.1000/-	Rs.7.5 / 10 Lakhs	Rs.2500/-	Rs.15 / 20 Lakhs	Rs.3000/-	Rs.25 Lakhs	Rs.3500/-
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	Rs.30 / 40 Lakhs	Rs.6000/-	
	Rs.50 / 75 Lakhs/ Rs.1 / 2 / 2.5 / 3 / 5 Crores	Rs.10,000/-	

4 WELLNESS ADVANTAGE

Following Wellness Program shall be available only to Insured Persons from 18 years of age covered under the policy and as mentioned in the Schedule of Benefits. This program is intended to incentivize the Insured Person(s) for taking care of his/her health/fitness and maintaining healthy lifestyle through such preventative and wellness services.

Insured has to download the Chola MS app on their mobile to avail the wellness program/services. The Mobile app will enable Insured to track and monitor their progress against your personal health related goals and definitive actions towards improving your health using the below features.

Health Assessment:

As a first step towards Good Health, Insured can do a regular analysis of his/her health status by answering to various questionnaire covering aspects like Diet, Body profile, lifestyle, Mental Wellness and Medical History. Based on the response Health score will be generated on Insured's present health status and also highlight various risks which one should worry about on developing any lifestyle related disease.

This would be shared in personalized detailed analysis report with Immunity Score, Health Goals & suggestive actions to the Insured.

Weekly SMS with snapshot of weekly activity shall be sent to the Insured, which will give Trend & comparison with last week activity and highlighting specific days on which the change is noticeable.

Digital Health Coaching:

- i. Insured can enrol in the program basis specific goals in his /her mind from list of goals displayed on the screen of the application.
- ii. If Insured wants to set his/her own program and wants to follow that, he/she can quickly add the program and track his daily goal.
- iii. Once the program is activated, Insured can add his daily achieved goal in the various categories like exercise, calorie consumed, healthy habits just by clicking on 'Add button.

Medicines Delivery :

Home delivery of the Medicines prescribed by a Registered Medical Practitioner from the nearby Network Pharmacy, subject to copy of prescription being shared as applicable and availability of the medication with the Pharmacy. The cost of the medication will have to be borne by the Insured.

Preventive Health Checks & Diagnostic Tests from network Labs:

Insured can use the Booking module of the App to book appoints for Health checkup packages at discounted price. The cost of the diagnostics will have to be borne by the Insured.

Emergency helpline connect:

Registered Insured can avail the emergency helpline no. for booking ambulance services.

Terms and Conditions applicable to Wellness Advantage

1. Any Information provided by the Insured shall be kept confidential.

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2. For services which are provided through Our Empanelled Service Provider/Medical Experts/Centres, We are acting only as a facilitator, hence We would not be liable for any incremental costs or the services.
3. All medical services are being provided by Empanelled Service Provider/Medical Experts/Centres who are empanelled after full due diligence. Insured Person may however consult their Personal/Family Doctor before availing the medical services. The decisions to utilize the services will solely be at the discretion of the Insured Person.
4. We/Company/Us or its Group Entities, affiliates, officers, employees, agents, are not responsible for or liable for any actions, claims, demands, losses, damages, costs, charges, and expenses which an Insured Person may claim to have suffered or sustained or incurred by way of or on account of utilization of any benefits specified herein.
5. This shall not be deemed to substitute the Insured Person's visit or consultation to an Independent Medical Practitioner. The Insured Person is free to choose whether or not to undergo the same and if done whether or not to act on it.
6. We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.

HEALTH DISCOUNT @ RENEWAL:

Insured Person from 18 years of age can avail discount on applicable Renewal Premium by accumulating Healthy Weeks as per table given below.

Criteria of Health Week	
One Healthy week (tracked through Insured's wearable device linked to the Chola MS Mobile App and Your Policy number)	Recording minimum 50,000 steps in a week subject to maximum 10,000 steps per day

Healthy Week Discounts	
No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1 – 4	0.50%
5 – 8	1.00%
9 – 12	2.00%
13 – 16	3.00%
17 – 26	5.00%
27 – 36	7.50%
Above 36	10.00%

Steps to accumulate Healthy Weeks

Step 1 – Chola MS Mobile App must be downloaded on the mobile.

Step 2 - Start accumulating Healthy Weeks by tracking the step count through the Wearable device linked to Chola MS Mobile App and Your Policy number

Application of Healthy Week discount @ Renewal:

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Annual Policy	<ul style="list-style-type: none"> Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy Year will be applied on the Renewal Premium for expiring Policy Sum Insured and for Insured Person covered under expiring Policy
Multi Year Policy	<ul style="list-style-type: none"> Healthy weeks discount earned on yearly basis will be accumulated till Policy End date. On Renewal of the Policy, average of the Healthy weeks achieved will be considered to arrive at the discount % and will be applied on Renewal Premium of subsequent year and for Insured Person covered under expiring Policy.
Individual Sum Insured option	<ul style="list-style-type: none"> Healthy weeks for each Insured Person will be tracked and accrued. Discount % based on accumulated Healthy weeks will be applicable on Individual Renewal premium
Family Floater Sum Insured option	<ul style="list-style-type: none"> Healthy weeks for each Insured Person will be tracked and accrued. Each Insured Person from 18 years of age has to complete Healthy week to avail discount. Healthy weeks achieved by each Individual Insured under floater policy will be considered on average basis to arrive at the discount percentage applicable on the renewal premium

Illustration on application of Healthy Weeks discount for a term of ONE Year:

Policy Period	Individual SI	Age of the Insured (in years)	Health Weeks Accumulated	Discount % on Renewal Premium	Illustrative Renewal Premium	Illustrative Renewal premium after Healthy Week Discount
Year 1	Insured 1	37	Not Applicable	Not Applicable	8500	Not Applicable
	Insured 2	33	Not Applicable	Not Applicable	7900	Not Applicable
	Insured 3	68	Not Applicable	Not Applicable	15500	Not Applicable
Year 2	Insured 1	38	6	1%	9200	9108
	Insured 2	34	3	0.50%	8800	8756
	Insured 3	69	8	1%	16950	16781
Year 3	Insured 1	39	10	2%	10800	10584
	Insured 2	35	7	1%	9900	9801
	Insured 3	70	5	1%	18100	17919
Policy Period	Floater SI	Age of the Insured (in years)	Health Weeks Accumulated	Discount % on Renewal Premium	Illustrative Renewal Premium	Illustrative Renewal premium after Healthy Week Discount
Year 1	Insured 1	37	Not Applicable	Not Applicable	9800	Not Applicable
	Insured 2	33	Not Applicable			
	Insured 3	68	Not Applicable			
Year 2	Insured 1	38	6	1%	11500	11385
	Insured 2	34	3			
	Insured 3	69	8			
Year 3	Insured 1	39	6	NIL	13980	Discount Not Applicable
	Insured 2	35	-			

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Insured 3	70	8		
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Illustration on application of Healthy Weeks discount for a term of THREE Years:

Individual SI	Policy Year	Age of the Insured (in years)	Health Weeks Accumulated	Discount % on Renewal Premium	Illustrative Renewal Premium	Illustrative Renewal premium after Healthy Week Discount
Insured 1	Year 1	37	2			
	Year 2	38	4			
	Year 3	39	3			
	Total			9		
Average of 3 years for Insured 1			3	0.50%	23400	23283
Insured 2	Year 1	33	1			
	Year 2	34	2			
	Year 3	35	4			
	Total			7		
Average of 3 years for Insured 2			2	0.50%	18500	18408
Insured 3	Year 1	68	1			
	Year 2	69	3			
	Year 3	70	1			
	Total			5		
Average of 3 years for Insured 3			1	0.50%	42000	41790
Floater SI	Policy Year	Age of the Insured (in years)	Health Weeks Accumulated	Discount % on Renewal Premium	Illustrative Renewal Premium	Illustrative Renewal premium after Healthy Week Discount
Insured 1	Year 1	37	2			
Insured 2		33	1			
Insured 3		68	1			
Insured 1	Year 2	38	6			
Insured 2		34	3			
Insured 3		69	8			
Insured 1	Year 3	39	6			
Insured 2		35	3			
Insured 3		70	8			
Total			38			

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	Average of 3 years for the family	12	2.00%	19998	19598
	Specific Conditions: <ul style="list-style-type: none"> Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy. In case of Increase in Sum Insured at Renewal, discount amount will be applied on the premium corresponding to expiring Policy Sum Insured. Healthy weeks discount @ Renewal will be applied only on Renewal of Policy with Us and only if accrued. We reserve the right to remove or reduce any count of steps if found to be achieved in unfair manner by manipulation 				
Add-on cover Medical Second Opinion	In the event of any Insured Person, being diagnosed with any Medical Condition during the Policy Year, he or she can obtain the Medical Second Opinion from the World's Leading Medical Centers (WLMC) tied up with our Service Provider. The Add-on cover can be opted only at the time of inception or renewal of the policy. On opting for the same, the cover will be applicable for all the Insured members under the base policy. The proposer will not have an option to exclude the insured members from this cover.				

7. WAITING PERIODS:**i. Pre-Existing Diseases – Code – Excl01:**

- Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months under Basic and Extra plan and 24 months under Premiere plan, of continuous coverage after the date of inception of the first policy with insurer.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the policy after the expiry of 36 months under Basic and Extra plan and 24 months under Premiere plan, for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

ii. Specified disease/procedure waiting period – Code – Excl02:

- Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of first 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- 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.
- The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- 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.
- List of specific diseases/procedures are as below

Sl. No.	Organ / Organ System	Illness / Diagnosis / Surgeries / Procedures (irrespective of treatments medical or surgical)
1	Ear, Nose, Throat (ENT)	<ul style="list-style-type: none"> Adenoids Deviated Nasal Septum

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		<ul style="list-style-type: none"> • Paranasal sinuses • Treatment of diseases on ears • Tonsils • ENT disorders & Surgery
2	Eye	<ul style="list-style-type: none"> • Cataract
3	Gynaecological	<ul style="list-style-type: none"> • Hysterectomy unless because of malignancy • Myomectomy • Dilatation and curettage (D&C)
4	Gastrointestinal	<ul style="list-style-type: none"> • All types of Hernia • Fissure • Fistula in Anus • Piles • Cirrhosis (however alcoholic cirrhosis is permanently excluded)
5	General (applicable to all organ systems/organs whether or not described above)	<ul style="list-style-type: none"> • Any type of benign Cyst/ Nodules/ Polyps/ Tumors/ Breast Lumps unless malignant
6	Others	<ul style="list-style-type: none"> • Congenital Internal Anomaly • Varicose Veins • Varicose Ulcers • Genetic Disorders
7	Orthopaedic	<ul style="list-style-type: none"> • Rheumatism and arthritis of any kind • Intervertebral Disc Prolapse, and Degenerative Disc / vertebral Disorders • Joint replacement Surgery unless because of accident • Spondylosis / Spondylitis and other Degenerative Disc Disorders • Ligament, Tendon and Meniscal tear
8	Urogenital	<ul style="list-style-type: none"> • Benign Prostatic Hypertrophy • Hydrocele • Stones in the Urinary and Biliary Systems

iii. 30-day waiting period – Code – Excl03

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

8. GENERAL EXCLUSIONS applicable to all sections of the policy:

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

A. STANDARD EXCLUSIONS:**1. Investigation & Evaluation – Code – Excl04:**

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- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- 2. Rest Cure, rehabilitation and respite care – code – Excl05:**
- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- 3. Obesity/Weight Control: Code – Excl06:** Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
- 1) Surgery to be conducted is upon the advice of the Doctor
 - 2) The surgery/Procedure conducted should be supported by clinical protocols
 - 3) The member has to be 18 years of age or older and
 - 4) Body Mass Index (BMI);
 - a) Greater than or equal to 40 or
 - b) Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe sleep Apnea
 - iv. Uncontrolled Type2 Diabetes
- 4. Change-of-Gender treatments:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex. **Code – Excl07**
- 5. Cosmetic or plastic Surgery:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner. **Code – Excl08**
- 6. Hazardous or Adventure sports:** Expenses related to any treatment, necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. **Code – Excl09**
- 7. Breach of law:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. **Code – Excl 10**
- 8. Excluded Providers: Code-Excl11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses upto the stage of stabilization are payable but not the complete claim.
- 9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Excl12**
- 10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code-Excl13**
- 11. Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure. Code – Excl14**
- 12. Refractive Error:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres. **Code – Excl15**

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13. **Unproven Treatments:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. **Code – Excl16**
14. **Sterility and Infertility: Code – Excl17:** Expenses related to Sterility and infertility. This includes:
 - i. Any type of contraception, sterilization
 - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - iii. Gestational Surrogacy
 - iv. Reversal of sterilization
15. **Maternity: Code – Excl18:**
 - i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

B. SPECIFIC EXCLUSIONS:

16. War or any act of war, invasion, acts of foreign enemies, hostilities whether war be declared or not, civil war, revolution, insurrection, mutiny, martial law.
17. intentional self-injury or attempted suicide whether sane or insane.
18. All expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
19. Any travel or transportation costs or expenses excluding ambulance charges.
20. Circumcisions (unless necessitated by illness or injury and forming part of treatment).
21. Vaccination or inoculation unless forming a part of post-animal bite treatment.
22. Durable medical equipment (including but not limited to wheelchairs, crutches, artificial limbs and the like), (namely that equipment used externally from the human body which can withstand repeated use; is not designed to be disposable; is used to serve a medical purpose; is generally not useful in the absence of an Illness or Injury and is usable outside of a Hospital) unless required for the treatment of Illness or Accidental Bodily Injury.
23. Any external congenital diseases, defects or anomalies.
24. Expenses incurred for any dental treatment or surgery of a corrective, cosmetic or aesthetic nature unless it requires hospitalisation and is carried out under general anaesthesia and is necessitated by Illness or Accidental Bodily Injury.
25. Any expenses incurred towards hearing aids, eyeglasses or contact lenses.
26. Independent personal comfort and convenience items or services which are non-medical in nature and are charged separately unless they form part of the room rent.
27. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who shares the same residence as an Insured Person or who is a member of the Insured Person's family like spouse, daughter, son, father, mother, father in law, mother in law & siblings.
28. Yoga and Naturopathy are excluded.
29. Claims arising out of the treatment / operation undertaken to cure impotence or to improve potency.
30. Non-medical Expenses incurred during Hospitalisation. The list of such Non-medical Expenses is placed at Annexure1.

C. SPECIFIC EXCLUSIONS APPLICABLE TO PERSONAL ACCIDENT COVER:

In addition to the General Exclusions listed in the Policy, this policy does not provide benefits for any death benefit attributable directly to the following:

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1. Any **Pre-existing** condition or any complication arising from the same.
2. Any kind of murder which was caused by pre-meditated and dominant intention to kill the person. Any murder caused by an act which was originally unintended to kill the person does not fall under this exclusion
3. Any loss arising out of any kind of insect bite
4. Any loss directly resulting due to Pregnancy or childbirth or in consequence thereof.
5. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kings, princes, and people of whatsoever nation condition or quality.
6. Nuclear, Chemical and biological terrorism Exclusion Clause:
The Insurance under this Policy shall not extend to cover Death, disablement or injury resulting directly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
For the purpose of this endorsement "Nuclear, chemical, biological terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.
7. The **Insured Person** 's participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy with foreign or domestic;
8. any Injury sustained whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying otherwise) in any duly licensed standard type of aircraft anywhere in the world;
9. any Injury sustained while the Insured is participating in contests of speed using a motorized vehicle or bicycle and/or hunting and/or skiing and/or skydiving and/or gliding and/or mountaineering and/or winter sports;
10. Resulting in injury whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
11. Consequential losses of any kind or actual or alleged legal liability
12. Any Events/incidences that happened before the policy inception would not be covered. All events should fall under the policy duration.
13. While you are participating or training for any sport as a professional.
14. This Insurance does not cover any loss, damage, cost or expense directly arising out of or due to any **act of terrorism**. For the purpose of this Exclusion, an **act of terrorism** means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public, or any section of the public in fear.

9. CLAIM PROCEDURE

a. Claim Procedure

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 :

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- 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.
- b. Expediently give or arrange for us to be provided with any and all information and documentation in respect of the claim and/or our liability for it that may be requested by the us

Type of hospitalization	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	claim intimation has to be given to us in writing or mail (E mail: customercare@cholams.murugappa.com) or phone (@ Toll free no. 1800-208-9100) within seven days from the date of hospitalization/injury/death.	

b. Procedure for Cashless claims: Obtain our pre-authorization for any medical treatment in any of our network hospitals. Insured can view or download the updated Hospital Network from the Company's website www.cholainsurance.com. In case of planned admission, pre-authorization has to be obtained 72 hours prior to the date of admission and within 48 hours of an emergency admission. Pre-authorization request shall, if we are satisfied as to the validity of the claim, specify:

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

c. Procedure for submission of Reimbursement Claims

1. Upon Hospitalization, the insured Person or his/her dependents shall provide us with fully particularized 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.
2. We shall be under no obligation to pay or arrange to make payment for any claim until and unless it is satisfied as to the validity and quantum of Your claim.
3. The Insured shall obtain and furnish to the Company all copy of bills, receipts and any other documentation upon which a claim is based. `Except in cases where a fraud is suspected, ordinarily no document not listed in the policy terms and conditions shall be deemed 'necessary'. The expenses towards doctors' fees for any additional medical examination required by us, at the time of claim shall be borne by us.
4. We shall only make payment (unless already paid direct to the service provider/hospital) to You or your Nominee.
5. Insured hereby acknowledge and agree that the payment of any claim by or on behalf of us shall not constitute on the part of us any guarantee or assurance as to the quality or effectiveness of any medical treatment obtained by You, it being agreed and recognized 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-authorized or not.

B. Claims Procedure applicable to PERSONAL ACCIDENT SECTION:**i. Claim Notification:**

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- a. It shall be a condition precedent for any claim to be made by the **Insured** under this policy or for liability attaching to us hereunder that claim intimation is provided to the Insurer within 30 days by telephone through toll free number (**1800-208-9100**) or in writing by email (customercare@cholams.murugappa.com) / letter). The intimation should contain the following information:
- Insured details (Name /Age/Gender)
 - Contact no & E-Mail ID.
 - Certificate Number.
 - Date of Accident.
 - Injury Details.
- b. The insured / claimant shall provide the Insurer with details of the claim to be paid as listed below under claim documentation of the policy within 30 days from the date of occurrence of the Accident. Failure to furnish such details within such time as required shall not invalidate or reduce the claim, if the Insured person is able to satisfy the Company that it is was not reasonably possible to do so within such time.
- c. The Insurer 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 of the Insured Person's claim, and may for these purposes require the Insured Person to be examined by a medical advisor nominated by the Insurer as often as and to the extent that either considers to be reasonably necessary.
- d. The Insured/Policy Holder acknowledges and agrees that the payment of any claim by or on behalf of the Insurer shall not constitute on the part of the Insurer any guarantee or assurance as to the quality or effectiveness of any medical treatment obtained by the Insured Person, it being agreed and recognised by the Insured that the Insurer is not in any way responsible or liable for the availability or quality of any service (medical or otherwise) rendered by any institution.
- e. The insured shall obtain and furnish to the Company copy of all bills, receipts and other documentation upon which a claim is based. Except in cases where a fraud is suspected, ordinarily no document not listed in the policy terms and conditions shall be deemed 'necessary'.

ii. Claim documentation:

Following documents are to be submitted for processing of the claim along with the duly filled & signed claim form by the insured / nominee in addition to the documents listed in the table:

- KYC of the nominee / legal heir in case of death claim and KYC of the Insured for other claim under the policy.
- Account details with proof for NEFT of the nominee / legal heir in case of death claim and of the insured for other claims under the policy i.e. cancelled cheque, passbook copy has to be submitted with the below listed claim documents.
- Proof of identity and residence of the beneficiary for claims exceeding Rs 1 Lakh

Covers	Documents
Hospitalization Expenses / Infertility Treatment / Bariatric Surgery / Global Hospitalization cover / Home Care Expenses /	<ul style="list-style-type: none"> - Original Discharge summary in the hospital letter head with the seal and sign of the doctor with complete details of diagnosis, treatment given, treatment advised etc. - Original Main bill from the hospital with cost wise break up - Original payment receipt (Receipt should have Serial No) - Original investigation reports (such as X Ray, Lab Reports, Scan reports etc.) These are required for supporting the ailment, hence all reports taken prior / at the time or after the hospitalization are required. - All pharmacy bills should be accompanied with relevant prescriptions. Bills should contain date and patient name. If pharmacy is charged in the Main Hospital bill, then proper itemized break up of those medicines should be obtained from the hospital. - Implant stickers or invoice where ever applicable

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	- In case of Road traffic accident (RTA), copy of FIR and/or Medico legal Certificate (MLC) would be required.
Compassionate Travel	- Documents as stated above and - Original ticket issued by common carrier for travelling from the place of residence to the place where the insured is hospitalised.
Repatriation of Mortal Remains	- Receipt for expenses incurred in connection with transportation of Mortal Remains
Personal Accident Cover	- Copy of FIR / Police Report, wherever necessary - Copy of Post Mortem Report/Coroner's report (If postmortem is conducted) - Copy or Panchanama / Inquest report - Death Certificate - Original Policy Certificate for deletion of name of the Insured person from the list.
Global Hospitalization Cover	- Documents as stated above and - Proof of diagnosis in India - Insured's Passport and Visa
Specs/ Contact lens/hearing aids	- Original payment receipt (Receipt should have Serial No) with Dr. Prescriptions
High End Diagnostics	- Original payment receipt (Receipt should have Serial No) - Original investigation reports with relevant Dr. prescription

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 : help@cholams.murugappa.com

Address of Chola MS Health Claims Office:

Cholamandalam MS General Insurance Company Limited**Chola MS HELP – Health Claims Department**New no. 2, old no. 234, Dare House,
2nd floor, N. S. C. Bose road, Parry's Corner,
Chennai - 600001

Customer Care Toll Free No: 1800-208-9100

E-Mail: help@cholams.murugappa.com**10. DOCUMENTS TO BE SUBMITTED FOR PURCHASING THE POLICY:**

Following list of documents have to be submitted by the proposer for purchasing the policy:

- Completed proposal form and
- Proof of Date of Birth

11. UNDERWRITING CONSIDERATIONS:

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

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**CHOLA FLEXI HEALTH SUPREME**

CHOHLIP22225V012122

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Age Criteria	SI upto 10 L	SI 15 to 50 L	SI above 50L
Age upto 18 years	STP	STP	STP
Age 19 to 45 years	STP	Tele-UW	Package 1
Age 46 to 60 years	STP	Package 1	Package 2
Age from 61 years	Package 1	Package 2	Package 2
Any age and SI with Health disclosure and/or claim declaration	UW discretion	UW discretion	UW discretion

12. PPMC PROCESS FLOW:

Our designated Service Provider will contact the persons falling within the above criteria for Pre-Policy Medical Checkup and arrange for the Medical Checkup at the Diagnostic Centres on Cashless basis. The various medical reports required are as under:

Package 1 (upto Sum Insured 10 Lakhs)	Package 2 (For Sum Insured above 10 Lakhs)
MER	MER
CBC with ESR	CBC with ESR
ECG	RUA
HbA1C	HbA1C
T Cholesterol	Lipid profile
SGPT	LFT with GGT
Serum Creatinine	RFT
RUA	CXR
	USG-ABDOMEN
	TMT

Abbreviation	Medical test Name
MER	Medical Examination Report
CBC	Complete Blood Count
ESR	Erythrocyte Sedimentation rate
ECG	Electro Cardio Gram
LFT	Liver Function Test
RFT	Renal Function Test
CXR	Chest X-Ray
USG	Ultra Sono Gram
TMT	Treadmill Test
HbA1c	Haemoglobin A 1c
T Cholesterol	Total Cholesterol
SGPT	Serum Glutamic Pyruvic Transaminase

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RUA	Routine Urine Analysis
GGT	Gamma Glutamyl Transferase Test
S Creatinine	Serum Creatinine

Wherever the reports are normal, the proposal can be accepted as per normal rates and terms. In case the result in any of these tests are not normal, the same will be sent for medical opinion of the company doctor and based on the opinion, a suitable specific exclusion or permanent exclusion may be included in the policy or loading may be collected as per the Risk Loading listed in the Underwriting Guidelines.

These specific exclusions would be subject to the waiting period applicable to Pre-existing diseases or conditions of the policy.

Note:

- Each medical examination report confirming the good health of the proposer shall necessarily contain the qualified practicing medical professional's name, signature, contact number (in case of an emergency) and registration number.
- A qualified practicing medical professional (minimum qualification of MBBS required) shall perform the medical examination. For this purpose, practicing means practicing as a general medical practitioner or physician
- Reports from unregistered diagnostic labs and other entities will not be admissible.
- Any medical examination report and test report would only be valid for 30 days from date of report.

13. COST OF PRE POLICY MEDICAL CHECK UP:

- Pre Policy Medical Check up for the proposed customers will be arranged by our Designated Service Provider on Cashless basis.
- No cost will be collected from the Customers towards the same.
- In case after undergoing the PPMC, the Proposal gets rejected by us or Insured decides not to take the policy, the expenses incurred by the Insurer for the purpose of PPMC may be deducted from the Insured's premium and the balance premium would be refunded.

14. CANCELLATION OF COVER:

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.

1 Yr Policy Term		2 Yrs Policy Term		3 Yrs Policy Term	
Month	Premium Retained	Month	Premium Retained	Month	Premium Retained
1	8%	1	4%	1	3%
2	17%	2	8%	2	6%
3	25%	3	13%	3	8%
4	33%	4	17%	4	11%
5	42%	5	21%	5	14%
6	50%	6	25%	6	17%
7	58%	7	29%	7	19%
8	67%	8	33%	8	22%
9	75%	9	38%	9	25%

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10	83%	10	42%	10	28%
11	92%	11	46%	11	31%
12	100%	12	50%	12	33%
		13	54%	13	36%
		14	58%	14	39%
		15	63%	15	42%
		16	67%	16	44%
		17	71%	17	47%
		18	75%	18	50%
		19	79%	19	53%
		20	83%	20	56%
		21	88%	21	58%
		22	92%	22	61%
		23	96%	23	64%
		24	100%	24	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.

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.

15. MIGRATION:

The insured person will have the option to migrate the policy to other health insurance products / plans offered by the company by applying for migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product / plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link: www.cholainsurance.com

16. PORTABILITY:

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The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any Critical illness insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed guidelines on Portability, kindly refer the link: www.cholainsurance.com

17. RENEWAL OF POLICY:

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

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

18. WITHDRAWAL OF POLICY:

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.

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.

19. MORATORIUM PERIOD:

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

20. PREMIUM PAYMENT:

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 Annual, Half-Yearly, Quarterly and Monthly modes

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:

1. This mode is applicable for One, Two and Three year policy Terms.

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2. In the event of proposer opting for other than single payment mode, the 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 in favour of "Cholamandalam MS General Insurance Company Limited" and Debit Mandate to be submitted for the balance premium applicable for the policy period.
3. The following conditions will apply in the event of claims under the policy (notwithstanding any terms contrary elsewhere in the policy):
 - a. In case of any hospitalisation claim, an amount equivalent to the balance of the premium payable in the policy year (balance premium for the policy year in case of a long-term policy) would be recoverable from the admissible claim amount payable in respect of the Insured Person in case of Individual Policy or in respect of the family in case of Family floater policy.
 - b. If the claim amount is less than the balance premium payable, then no claims will be payable till the applicable premium is recovered.

21. PREMIUM PAYMENT IN INSTALMENTS:

If the insured person has opted for Payment of Premium on an instalment basis i.e. Annually, Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule, the following conditions shall apply (notwithstanding any terms contrary elsewhere in the policy).

- i. Grace period of 15 days would be given to pay the instalment premium due for the policy
- ii. During such Grace Period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. 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
- iv. No interest will be charged if the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- vii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.

22. POSSIBILITY OF REVISION OF TERMS OF THE POLICY INCLUDING THE PREMIUM RATES:

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

23. FREE LOOK PERIOD:

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The Insured Person shall be allowed free look period of fifteen days from date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable

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

- i. A refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; 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 proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

24. NOMINATION:

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

25. 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. If you decide to increase the sum insured at the time of renewal, the Sum Insured revision is subject to written application and our acceptance. The coverage for the increased sum insured shall be as if a new policy is issued for the additional sum insured. The additional Sum Insured will be available subject to Waiting periods applicable under the policy.

26. APPLICABILITY OF TAX EXEMPTION:

- The premium paid for covering Self, Spouse, Dependent Children and Dependent Parents is eligible for deduction under Section 80D of Income Tax Act.
- AML norms as per IRDA guidelines currently in force shall be insisted upon.

27. PREMIUM PAYMENT:

- In case of floater option, the premium chargeable is based on the highest of the ages of Self or Spouse and the scheme applicable based on number of persons covered.
- Taxes as applicable is to be charged on the premium.

28. RISK LOADING:

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

These loadings may only be applied if the proposal is accepted with the declared illness/ with the deviated value of medical test report, at the time of underwriting and only if the proposed policyholder accepts these loadings being applied for the underlying illness/condition at the time of underwriting.

29. EXISTING DISEASES ALLOWED TO BE PERMANENTLY EXCLUDED:

The company shall incorporate the existing diseases disclosed by the person to be insured at the time of underwriting as permanent exclusions in the policy schedule with due consent of the proposer or person to be insured wherever the Company does not offer Health Insurance Coverage for the given existing disease disclosed even after levying the loading.

The permanent exclusion would be specific for the conditions prescribed and amended by IRDAI from time to time. However, it is emphasized that these permanent exclusions shall be allowed only in cases where the insured may be denied coverage as per the underwriting policy of the Insurer for the existing diseases disclosed at the time of underwriting.

30. Medical Second Opinion-Add-on Cover (UIN CHOHLIA19048V011920)

(on payment of additional premium)

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The Proposer shall have an option to avail Medical Second Opinion-Add-on Cover, on payment of additional premium along with Chola Flexi Health Supreme

Medical Second Opinion is defined as a review of diagnosis and / or treatment plan requested by the patient from a healthcare provider, other than his primary physician or institution.

Medical Second Opinion cover helps the Insured to remove the geographic barriers to care and benefit from the recommendations and advice provided to improve their health and their health care from the World Leading Medical Centers.

Second opinions are frequently recommended by the medical community and can offer patients peace of mind, especially when dealing with serious medical conditions or new treatments. Also, those who live in remote areas can receive expert second opinions in spite of distance or mobility. Medical second opinions can be a life-saving tool to help patients:

- Confirm a medical diagnosis and treatment options
- Consider a different diagnosis
- Discuss preventive measures
- Learn about the best treatment options

It is often in a patient's best interest to seek a second opinion, particularly when faced with a serious or complex diagnosis that will affect quality of life. It is every patient's right to be as informed as possible about their health, diagnosis and treatment options.

1. GENERAL CONDITIONS

1. It is agreed and understood that this Add On Cover can only be bought along with the Underlying Plan and cannot be bought in isolation or as a separate product.
2. The Add On Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Underlying Plan.
3. The Add On Cover shall be available under your policy only if the same is specifically opted on payment of applicable premium and specified in the Policy Schedule.
4. All applicable Terms and Conditions of the Underlying Policy shall apply to the Add on Cover.

2. APPLICABILITY

On opting for the Medical Second Opinion cover by paying applicable premium, the same will be applicable for all the Individual Insured members under the base policy. The proposer will not have an option to exclude the insured members from this cover.

3. COVERAGE

In the event of any Insured Person, being diagnosed with any Medical Condition during the Policy Year, he or she can obtain the Medical Second Opinion from the World's Leading Medical Centers (WLMC) tied up with our Service Provider.

On the basis of the Diagnosis, a choice of 3 world leading medical centers will be provided to the Insured, from which the Insured will have an option to select one center.

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All the medical records pertaining to the Insured's diagnosis will be collected by the Service Provider from the Insured and will be submitted to the Clinical Team of the WLMC selected by him/her. The clinical team will review the medical records received by them and provide a detailed Medical Second Opinion to the Insured with recommendations.

3. a. Specific Conditions:

The coverage under this policy is subject to the following special conditions

1. This policy shall not provide medical second opinion in respect of illnesses for which the Insured member is undergoing treatment at the time of taking the policy.
2. Medical Second Opinion should be specifically requested for by the Insured.
3. The Insured is free to choose whether or not to obtain the Second Opinion and, if obtained under this cover, then whether or not to act on it.
4. This opinion is given based only on the medical records submitted without examining the patient, who is covered under the policy.
5. This benefit is for additional information purposes only and does not and should not be deemed to substitute the Insured's visit or consultation to an independent Medical Practitioner.
6. Any Medical Second Opinion provided hereunder shall not be valid for any medico-legal purposes or any insurance claim purposes.
7. Medical Second Opinion under this cover is facilitated by the Service Provider from the WLMC and not provided by the Company.
8. The Company does not make any representation as to the adequacy or accuracy of the Medical Second Opinion or the Insured's or any other person's reliance on the same or the use to which the Second Opinion is put.
9. The Company is not liable for any claims due to any errors or omission or consequences of any action taken or not taken in reliance of the Medical Second Opinion provided under this cover.
10. Utilizing this facility alone will not amount to making a claim under any health insurance policy.
11. No medical Second Opinion can be availed during the break in insurance

3. b. Specific Exclusions

The Service Provider will not facilitate Medical Second Opinion with the WLMC in the following circumstances where the

1. Insured has not received a diagnosis.
2. Insured has not been evaluated by an attending physician within the last 12 months.
3. Physical Evaluation of the Insured is required.
4. Condition of the Insured is acute or emergency in nature. Medical Second Opinion for the Insured in such cases can be initiated or the process can be continued after the patient is stabilised.

4. GENERAL CONDITIONS**4.1 Procedure to obtain Medical Second Opinion**

In order to obtain the Medical Second opinion,

- Insured has to contact the Service Provider through the Toll Free number mentioned on the Policy Schedule and provide the
 - Clinical information details,
 - Authorisation to collect medical records from the hospital or attending physician or health care provider and
 - Consent to share the medical records with the WLMC for review and provide Medical Second Opinion by email.

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- Based on the Clinical information shared by the Insured, Service Provider will give a choice of 3 World Leading Medical Centers to the Insured, from which the Insured will have an option to choose one WLMC to obtain the Medical Second Opinion.
- WLMC selected by the Insured will review the medical records and write a detailed report with recommendations (Medical Second Opinion).
- Medical Second Opinion received from the WLMC will be sent through secured email to the Insured by the Service Provider with translated version, if required.

In addition to the Medical Second Opinion, the Service Provider will also arrange to send a casebook by courier to the Insured Person's address within 10 days from the date of providing medical second opinion by email.

The casebook will consist of the following documents

- The Insured's Medical Second Opinion (Original and translated Version if necessary)
- Medical Records shared by the Insured with the Service Provider
- WLMC and expert physician biographies
- Related journal articles referenced by the expert physician(s)

On the request of the Insured, the Service Provider will organize for a follow up session and a communication bridge between local attending physician of the Insured and WLMC team where questions/ clarifications can be raised or sought by the Insured or the attending physician of the Insured. This service will be paid for by the Service Provider.

4.2 Territorial Limits

The Insured can avail Medical Second Opinion from the World Leading Medical Centers under this policy.

4.3. Service Provider

The Service under this Add-on cover is provided by MediGuide International, an independent Company not affiliated to us. Cholamandalam MS General Insurance Company has entered into an agreement with 'MediGuide International, LLC' and 'MediGuide India Services Private Limited' to provide Medical Second Opinion program through the WLMC empanelled with MediGuide International, LLC. 'MediGuide India' provides local administrative support in India for MediGuide Medical Second Opinion program and necessary assistance to the members who have availed the Add-on cover to obtain the Medical Second Opinion on payment of applicable premium.

4.4 Disclaimer

The Insured hereby understands and agrees that the Services provided under the Medical Second Opinion cover is not independent treatment or diagnosis and should not be solely relied upon as such by the Insured and those Physicians who provide the medical services contemplated by this Policy do not have the benefit of information that would be obtained by examining the Insured in person and observing his or her physical condition. Therefore, the Physician may not be aware of facts or information that would affect his or her opinion of the diagnosis or treatment alternatives or options. The Insured further understands that no warranty or guarantee has been made concerning any particular result or cure of the disease, medical condition, or incapacity.

It is also hereby agreed and recognized by the **Insured**, that the selection of the WLMC is at the sole discretion of the Insured and that the Insurer is not responsible in any way or liable for the availability or quality of any Medical Second Opinion rendered by any World's Leading Medical Centers.

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31. FLEXI OP CARE ADD ON COVER (UIN: CHOHLIA23045V012223)

(In case you opt for the Flexi OP Care Add On Cover, to avail the benefits please download the digital platform from the link <https://vsyt.me/o/d>)

The Proposer shall have an option to avail Flexi OP Care Add-on Cover, on payment of additional premium along with Chola Flexi Health Supreme

OPD treatment means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

Minor illness or injuries require you to visit the doctor, buy medicines or diagnose through a lab test and these costs may seem lower than cost of major illness or admission in hospital. But as a matter of fact, Outpatient (OP) costs account for more than half of the healthcare costs in India. OP costs are frequent and can significantly impact your savings accumulated over a long time.

To address this issue, Chola MS has designed an add-on cover that gives you a seamless experience with

- Unlimited In person and Teleconsultations from Network Facility
- Prescribed Diagnostics
- Dental OPD
- Discounted health check-ups
- Discounted pharmacy
- Cashless claim process
- Integrated Network of OP service providers

1. Suitability

- a. It is hereby agreed and understood that this Add on Cover can be bought only along with the Base Policy and cannot be bought in isolation or as a separate product.
- b. The Add on Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Base Policy.
- c. The Add on Cover shall be available under your policy only if the same is specifically opted on payment of applicable premium and specified in the Policy Schedule.
- d. The coverage under the Add-on cover will be on Individual basis
- e. The Add-on cover cannot be opted during mid-term of Base Policy
- f. Lifelong renewal along with the Base Policy
- g. Any discount and loading applicable, if any on Base Policy will not be applicable on this Add-on cover
- h. The list of Health Insurance Products for which the Add-on cover benefit option is available, is placed at Annexure 1.

2. Persons Covered:

Insured persons who have opted for the Company's Base Policy as defined, can buy this Add-on for insured himself/herself and or his/her family members as listed below and covered under the Base Policy.

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- i. Legally wedded spouse
- ii. Children upto 4 (i.e. natural or legally adopted) and
- iii. Parents/ Parents in law

3. Entry Age:

The Add-on cover shall follow the Entry age as applicable under the Base Product

4. Tenure:

This Add-on cover shall be issued for a term of 1 or 2 or 3 years as per the tenure of the Base Policy. ie. If Base Policy is for one year, then the Add-on shall be for 1 year and if Base policy is for two years, then the Add-on shall be for 2 years etc.

5. Specific condition:

This add-on cover can be only availed during the first policy purchase and not allowed during renewal of the Base Health Policy, already held by the Policyholder.

6. Applicability:

On opting for the 'Flexi OP Care' by paying applicable premium, the same will be applicable for all the Insured members covered under the Base Individual or Family Floater policy.

7. Coverage

During every Policy Year under the Add-on, Insured Person will be eligible for coverage as per the plan selected from the below table. Plan opted at policy level shall be applicable separately for each Insured Person covered under this Add on, even if the Base Policy is Individual Sum Insured plan or floater plan. This cover will be applicable each year for Add-on cover period, more than one year.

Benefits applicable for Individual Insured will be based on the Plan opted under the Add-on cover.

Coverage / Plan		Flexi OP Care 1	Flexi OP Care 2	Flexi OP Care 3	Flexi OP Care 4
BASE COVERS	Out-Patient (OPD) Consultation	Not Available	Not Available	Unlimited no. of Tele-consultations with General Practitioner from Network Facility	Unlimited no. of Tele-consultations with General Practitioner from Network Facility including Dental consultations
	Tele-consultation	Not Available	Not Available	Unlimited no. of Tele-consultations with General Practitioner from Network Facility	Unlimited no. of Tele-consultations with General Practitioner from Network Facility including Dental consultations

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	In-person consultation	Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per consultation on cashless basis	Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per consultation on cashless basis including Dental	Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per consultation on cashless basis	Unlimited no. of in-person consultations from Network Facility upto a maximum of Rs. 600/- per consultation on cashless basis including Dental
	Prescription Diagnostics	Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis	Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis	Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis	Upto a Maximum of Rs.600/- followed by each consultation from Network Facility on cashless basis
VALUE ADDED SERVICES	Discounted Pharmacy	Not Available	Not Available	Discount as applicable on every purchase of pharmacy from the Network Facility on the Digital platform	Discount as applicable on every purchase of pharmacy from the Network Facility on the Digital platform
	Discounted Health Checkups	Not Available	Not Available	Discount on Health Check up's as applicable from the Network Facility on the Digital platform	Discount on Health Check up's as applicable from the Network Facility on the Digital platform

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	Dental Benefits	Not Available	1. Dental cleaning from the Network facility 2. One IOPA X-ray (if prescribed) from the Network Facility 3. Discount as applicable on all treatment procedures from the Network facility on the Digital platform	Not Available	1. Dental cleaning from the Network facility 2. One IOPA X-ray (if prescribed) from the Network Facility 3. Discount as applicable on all treatment procedures from the Network facility on the Digital platform
	Vision Benefits	Not Available	Lenskart Gold Membership	Not Available	Lenskart Gold Membership
WELLNESS SERVICES	Daily Health Management & Fitness programs	Step Tracking, Calorie Counter, Sleep Tracking, Personalized Fitness programs; Mental Health Podcasts across an array of topics such as Yoga, Meditation, Mindfulness, Dance Fitness, Specialist Medical Sessions etc.			

Note:

1. Tele-consultations also include Covid Risk assessment.
2. The Benefits and services availed under this availed Add on Cover is purely based on the Insured Person's own discretion and at own risk. The services provided under the various covers are via third party health service providers/ network providers/ and the Insurer is not responsible for liability arising out of the services provided by these third parties.

COVERAGE

Out-Patient services (OPD) listed under Base Cover of this Add-on, can be availed only on cashless basis on the digital platform subject to waiting periods, exclusions, terms and conditions of the Add-on cover.

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The listed covers, Value Added Services and Wellness Services shall be provided through our Service Provider subject to availability at the time of appointment.

A. BASE COVERS:

- 1. OPD Consultation:** If at any time during the policy period, the Insured Person suffers from any illness/injury, he or she can avail Out-Patient Tele-consultation or In-Person Consultation upto the limit as mentioned under this Add-on, from a General Medical Practitioner in the network, listed on the Digital Platform of the respective service provider's application.

The scope of cover under this benefit shall be restricted to charges incurred towards Doctor Consultation. No other charges shall be covered.

- 2. Prescribed Diagnostics:** If at any time during the policy period, the Insured Person suffers from any illness / injury, he or she can avail Outpatient diagnostic tests on cashless basis upto the limit as mentioned under this Add-on, from the Network facility on the Digital platform of the respective service provider's application.

Specific Conditions applicable to Prescribed Diagnostics:

Insured Person has to upload the Prescription of the Medical Practitioner for the respective diagnostic tests to avail this service.

The cost of only those diagnostic test prescribed by doctors from the Network Facility on the Digital Platform shall be admissible following Tele-consultation/In-Person Consultation availed through the app. No other charges shall be admissible under the cover.

Specific Exclusions applicable to Prescribed Diagnostics:

Genetic studies shall be excluded from the scope of this cover.

B. VALUE ADDED SERVICES:

The Insured shall be eligible to avail the Value Added Services as listed below on the Digital platform, during the policy period:

- 3. Discounted Pharmacy:** Purchase of Medicines at his/her own expense from the Network facility on the Digital platform and avail discount as applicable on every purchase.
Prescription from the Medical Practitioner is mandatory for every Pharmacy Purchase under the cover.
- 4. Discounted health check-ups:** Avail Health check-ups from the Network Facility on the Digital platform at his/her own expense with a discount as applicable at the time of the Health Checkup.
- 5. Dental Benefits:** Following services relating to dental can be availed on cashless basis from the network facility on the Digital platform, during the policy period:

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- Dental cleaning (prophylactic teeth cleaning) once in a policy year from the Network facility
- IOPA X-ray- which shows the entire root and a dentist can look for infections, widened pdl space, bone loss (horizontal/ vertical) or bony defect can be availed (if prescribed) once in a policy year from the Network Facility as prescribed by the dentist
- Discounts can be availed on all treatment procedures as prescribed by the dentist from the Network facility on the Digital platform

C. WELLNESS SERVICES:

The Insured Person shall be eligible to avail the following wellness services on the Digital platform of the respective service provider's application, during the policy period:

6. Daily Health Management:

- Step Tracking
- Calorie Counter
- Sleep Tracking

7. Fitness Program: Personalized Fitness programs & Mental Health Podcasts across an array of topics such as Yoga, Meditation, Mindfulness, Dance Fitness, Specialist Medical Sessions etc.

Specific Conditions applicable to the Add-on Cover:

1. All the consultations, diagnostic tests & pharmacy expenses are covered only if they are scheduled via the Digital Platform.
2. Any consultation done outside of the portal, will not be covered
3. Any amount over and above the limits as mentioned in the Schedule of Benefits has to be borne by the Insured.
4. Only those persons named as insured Persons in the Add-on cover shall be covered.
5. Utilizing this facility alone will not amount to making a claim under any health insurance policy
6. No OP Services under the Add-on can be availed during the break in insurance

WAITING PERIOD & GENERAL EXCLUSIONS:

A. WAITING PERIOD:

15-day waiting period- Code- Excl03:

- a) Expenses related to the treatment of any illness within 15 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.

B. GENERAL EXCLUSIONS:

The add-on does not cover any expenses incurred directly, caused by, arising from or in any way attributable to any of the following:

i. STANDARD EXCLUSIONS:

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1. Rest Cure, rehabilitation and respite care – code – Excl05:

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

ii. SPECIFIC EXCLUSIONS:

- a. Tele-consultation, In person consultation and Prescription Diagnostics taken outside the Digital platform is not covered under the Add-on cover
- b. If the Tele-consultation, In Person Consultation and Prescription Diagnostics is not availed in the policy year during the Policy Period, the benefit cannot be carried forward to the subsequent policy year during the policy period.
- c. Disease arising out of involvement in illegal activities or substance abuse.
- d. Treatment other than Allopathy.
- e. Inpatient treatments & day-care procedures are not covered under the policy.
- f. No medical equipment and associated consumables will be covered under the policy (Example – BP Machine, Thermometer, Syringes, Nebulizer, Hot Water Bags, etc.)
- g. Vitamins and tonics used for the treatment of injury or disease will not be covered
- h. Food, Food Supplements or Dietary Pills (Example – Horlicks, Glucose, Whey Protein, etc.).
- i. Non-Medical Expenses - Registration Fee, Admission Fee, Telephone Charges, Cafeteria Charges, etc.
- j. Consultation with Nutritionists - Available only online through the digital platform
- k. Physiotherapy and any other therapies are not covered

GENERAL CONDITIONS:

The Add on Cover is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Base Policy.

1. Notification:

- a. Any and all notices and declarations for the attention of the Insurer shall be in writing and shall be delivered to the Insurer's address as specified in the Policy Schedule.
- b. Any and all notices and declarations for the attention of any or all of the insured Persons shall be in writing and shall be sent to the Policyholder's address as specified in the Policy Schedule

2. Claims procedure:

- a. Cashless facility is available only at Network facility on the Digital platform. The Service Provider reserves the right to modify, add or restrict any Network Provider Cashless facility at their sole discretion.
- b. Claims under the Add-on will be adjudicated only on cashless basis via the Digital platform and are subject to the terms, conditions, waiting periods and exclusions of the Add-on cover.
- c. Wherever the services availed exceed the eligibility as applicable under the Add-on for the respective Insured, the difference shall have to be paid directly to the Network Provider by the Insured person/claimant.
- d. The diagnostics and Pharmacy services shall only be covered for prescriptions by a Network Medical Practitioner through the Digital Platform.

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Steps to avail the cashless cover:

Step 1: Insured person shall receive an activation SMS or WhatsApp message with the link to download the Digital Platform

Step 2: Start downloading the Digital platform of the Service Provider as per the link shared or as mentioned in the Policy Schedule

Step 3: Insured person has to sign up from his/her registered mobile number and verify with One Time Password (OTP).

Step 4: The app will display the details of benefits available for the insured and his/her family and then they can choose the service such as Teleconsultation, Physical Consultation, Diagnostics, Pharmacy purchase as required. Insured Person shall have to raise a request through Digital platform and the appointment details shall be available on the platform.

3. Territorial Limits:

The Add-on cover is applicable within the territorial boundaries of India.

4. Transfer:

Benefits under this Add-on cover is not transferrable to anyone else.

5. Validity of the Cover:

The Add-on cover for the Insured will terminate at the earliest of the following occurrence

- The expiry date mentioned in the Policy schedule
- In case of death of the Insured
- The date of cancellation of this Add-on cover by either Policy holder or Insurer in accordance with the terms and conditions of the Base policy.

6. Disclaimer:

The Service under this add-on is provided by Visit Health Private Limited (Visit Health), an independent Company not affiliated to us. Cholamandalam MS General Insurance Company has entered into an agreement with Visit Health Private Limited, to provide OP services through the Network Facility with Visit Health. Visit Health provides the digital platform and connect the Network Facilities such as hospitals, day, diagnostic centers, Pharmacies and provide necessary services to the Insured Persons who have availed this add-on on payment of applicable premium

In the event of any change in the Service Provider or inclusion of a new Service Provider in future, the same shall be disclosed in the policy to the Policyholders.

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PROSPECTUS**PREMIUM (in Rs. Excluding GST) DETAILS:**

Policy Tenure: One Year

Plan	Basic - 1A - Premium (in Rs.)					
	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
Age/Sl						
90 days to 17 yrs	2,527	3,139	3,406	3,925	4,266	4,647
18 to 25 yrs	3,581	4,343	4,731	5,442	5,937	6,448
26 to 35 yrs	4,974	5,941	6,492	7,464	8,167	8,856
36 to 45 yrs	6,847	8,089	8,861	10,184	11,169	12,097
46 to 50 yrs	9,329	10,940	12,008	13,802	15,164	16,411
51 to 55 yrs	12,665	14,767	16,229	18,651	20,516	22,190
56 to 60 yrs	17,091	19,844	21,828	25,083	27,617	29,857
61 to 65 yrs	22,946	26,556	29,228	33,585	37,001	39,992
66 to 70 yrs	30,673	35,405	38,979	44,787	49,365	53,343
>=71 yrs	40,861	47,047	51,796	59,504	65,608	70,881
Plan	Basic - 1A + 1C - Premium (in Rs.)					
Age/Sl	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	4,939	5,895	6,438	7,396	8,089	8,768
26 to 35 yrs	6,411	7,584	8,301	9,536	10,450	11,318
36 to 45 yrs	8,512	9,996	10,961	12,591	13,822	14,959
46 to 50 yrs	11,158	13,035	14,317	16,451	18,086	19,564
51 to 55 yrs	14,537	16,913	18,594	21,365	23,510	25,421
56 to 60 yrs	18,782	21,782	23,964	27,536	30,323	32,778
61 to 65 yrs	25,222	29,165	32,104	36,888	40,646	43,926
66 to 70 yrs	33,722	38,899	42,831	49,210	54,246	58,612
>=71 yrs	44,929	51,705	56,929	65,399	72,113	77,904
Plan	Basic - 1A + 2C - Premium (in Rs.)					
Age/Sl	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	6,297	7,447	8,145	9,350	10,241	11,088
26 to 35 yrs	7,848	9,227	10,110	11,608	12,733	13,780
36 to 45 yrs	10,177	11,903	13,061	14,998	16,475	17,821
46 to 50 yrs	12,987	15,130	16,626	19,100	21,008	22,717
51 to 55 yrs	16,409	19,059	20,959	24,079	26,504	28,652
56 to 60 yrs	20,473	23,720	26,100	29,989	33,029	35,699
61 to 65 yrs	27,498	31,774	34,980	40,191	44,291	47,860
66 to 70 yrs	36,771	42,393	46,683	53,633	59,127	63,881
>=71 yrs	48,997	56,363	62,062	71,294	78,618	84,927
Plan	Basic - 1A + 3C - Premium (in Rs.)					
Age/Sl	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	7,316	8,611	9,425	10,816	11,855	12,828
26 to 35 yrs	9,045	10,596	11,617	13,335	14,636	15,832

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36 to 45 yrs	11,509	13,428	14,741	16,924	18,598	20,111
46 to 50 yrs	14,359	16,702	18,358	21,087	23,199	25,082
51 to 55 yrs	17,657	20,489	22,536	25,889	28,500	30,806
56 to 60 yrs	22,164	25,658	28,236	32,442	35,735	38,620
61 to 65 yrs	29,774	34,383	37,856	43,494	47,936	51,794
66 to 70 yrs	39,820	45,887	50,535	58,056	64,008	69,150
>=71 yrs	53,065	61,021	67,195	77,189	85,123	91,950
Plan	Basic - 1A + 4C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	8,165	9,581	10,492	12,038	13,200	14,278
26 to 35 yrs	10,003	11,692	12,823	14,717	16,158	17,474
36 to 45 yrs	12,508	14,572	16,001	18,368	20,190	21,828
46 to 50 yrs	15,273	17,750	19,512	22,412	24,660	26,658
51 to 55 yrs	18,905	21,919	24,113	27,699	30,496	32,960
56 to 60 yrs	23,855	27,596	30,372	34,895	38,441	41,541
61 to 65 yrs	32,050	36,992	40,732	46,797	51,581	55,728
66 to 70 yrs	42,869	49,381	54,387	62,479	68,889	74,419
>=71 yrs	57,133	65,679	72,328	83,084	91,628	98,973

Plan	Plus - 1 Adult - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
90 days to 17 yrs	3,197	4,022	4,494	5,409	6,136	6,889
18 to 25 yrs	5,035	6,029	6,638	7,771	8,673	9,574
26 to 35 yrs	6,616	7,841	8,635	10,064	11,203	12,303
36 to 45 yrs	8,728	10,264	11,307	13,134	14,593	15,961
46 to 50 yrs	11,377	13,329	14,706	17,066	18,953	20,682
51 to 55 yrs	15,133	17,639	19,460	22,531	24,989	27,198
56 to 60 yrs	20,103	23,343	25,754	29,767	32,982	35,828
61 to 65 yrs	26,686	30,892	34,080	39,338	43,553	47,243
66 to 70 yrs	35,369	40,840	45,047	51,944	57,475	62,274
>=71 yrs	46,806	53,920	59,455	68,499	75,756	82,013
Plan	Plus - 1A + 1C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	6,640	7,854	8,640	10,056	11,185	12,276
26 to 35 yrs	8,292	9,751	10,733	12,463	13,843	15,146
36 to 45 yrs	10,652	12,461	13,723	15,900	17,641	19,245
46 to 50 yrs	13,446	15,700	17,319	20,065	22,263	24,253
51 to 55 yrs	17,248	20,063	22,133	25,600	28,377	30,854

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56 to 60 yrs	22,011	25,531	28,166	32,538	36,041	39,129
61 to 65 yrs	29,252	33,835	37,325	43,066	47,669	51,685
66 to 70 yrs	38,804	44,777	49,388	56,932	62,983	68,220
>=71 yrs	51,384	59,165	65,237	75,143	83,092	89,932
Plan	Plus - 1A + 2C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	8,245	9,679	10,642	12,341	13,697	14,978
26 to 35 yrs	9,968	11,661	12,831	14,862	16,483	17,989
36 to 45 yrs	12,576	14,658	16,139	18,666	20,689	22,529
46 to 50 yrs	15,515	18,071	19,932	23,064	25,573	27,824
51 to 55 yrs	19,363	22,487	24,806	28,669	31,765	34,510
56 to 60 yrs	23,919	27,719	30,578	35,309	39,100	42,430
61 to 65 yrs	31,818	36,778	40,570	46,794	51,785	56,127
66 to 70 yrs	42,239	48,714	53,729	61,920	68,491	74,166
>=71 yrs	55,962	64,410	71,019	81,787	90,428	97,851
Plan	Plus - 1A + 3C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	9,449	11,048	12,144	14,055	15,581	17,005
26 to 35 yrs	11,364	13,252	14,579	16,861	18,683	20,358
36 to 45 yrs	14,115	16,416	18,072	20,879	23,127	25,156
46 to 50 yrs	17,067	19,849	21,892	25,314	28,056	30,502
51 to 55 yrs	20,773	24,103	26,588	30,715	34,024	36,947
56 to 60 yrs	25,827	29,907	32,990	38,080	42,159	45,731
61 to 65 yrs	34,384	39,721	43,815	50,522	55,901	60,569
66 to 70 yrs	45,674	52,651	58,070	66,908	73,999	80,112
>=71 yrs	60,540	69,655	76,801	88,431	97,764	1,05,770
Plan	Plus - 1A + 4C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	10,452	12,189	13,395	15,483	17,151	18,694
26 to 35 yrs	12,481	14,525	15,978	18,460	20,443	22,253
36 to 45 yrs	15,270	17,734	19,522	22,539	24,956	27,126
46 to 50 yrs	18,102	21,034	23,198	26,814	29,711	32,288
51 to 55 yrs	22,183	25,719	28,370	32,761	36,283	39,384
56 to 60 yrs	27,735	32,095	35,402	40,851	45,218	49,032
61 to 65 yrs	36,950	42,664	47,060	54,250	60,017	65,011
66 to 70 yrs	49,109	56,588	62,411	71,896	79,507	86,058
>=71 yrs	65,118	74,900	82,583	95,075	1,05,100	1,13,689

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CHOLA FLEXI HEALTH SUPREME**

CHOHLIP22225V012122

PROSPECTUS

Plan	Premiere - 1 Adult - Premium (in Rs.)								
	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
90 days to 17 yrs	8,764	9,938	11,836	12,716	13,426	15,489	16,279	16,978	19,232
18 to 25 yrs	12,075	13,474	15,564	16,834	17,857	20,825	21,960	22,962	26,188
26 to 35 yrs	15,106	16,811	19,160	20,958	22,406	26,600	28,200	29,614	34,153
36 to 45 yrs	19,148	21,264	23,963	26,473	28,492	34,335	36,562	38,527	44,829
46 to 50 yrs	24,087	26,754	29,921	33,383	36,167	44,216	47,281	49,984	58,643
51 to 55 yrs	31,260	34,661	38,452	43,183	46,986	57,974	62,154	65,838	77,631
56 to 60 yrs	40,738	45,114	49,733	56,147	61,303	76,186	81,845	86,830	1,02,774
61 to 65 yrs	53,270	58,934	64,647	73,287	80,228	1,00,260	1,07,871	1,14,575	1,35,998
66 to 70 yrs	69,753	77,115	84,269	95,841	1,05,136	1,31,946	1,42,128	1,51,093	1,79,726
>=71 yrs	91,375	1,00,966	1,10,014	1,25,436	1,37,822	1,73,534	1,87,090	1,99,024	2,37,117
Plan	Premiere - 1A + 1C - Premium (in Rs.)								
Age/SI	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
18 to 25 yrs	15,424	17,116	19,455	21,233	22,665	26,820	28,409	29,812	34,329
26 to 35 yrs	18,521	20,538	23,152	25,489	27,371	32,824	34,904	36,742	42,642
36 to 45 yrs	23,005	25,483	28,490	31,627	34,151	41,455	44,239	46,695	54,573
46 to 50 yrs	28,160	31,227	34,734	38,889	42,229	51,888	55,566	58,810	69,201
51 to 55 yrs	35,391	39,202	43,341	48,782	53,156	65,792	70,599	74,835	88,397
56 to 60 yrs	44,442	49,188	54,123	61,178	66,850	83,221	89,446	94,929	1,12,468
61 to 65 yrs	58,227	64,390	70,528	80,032	87,667	1,09,702	1,18,074	1,25,449	1,49,014
66 to 70 yrs	76,358	84,389	92,112	1,04,841	1,15,066	1,44,557	1,55,757	1,65,619	1,97,115
>=71 yrs	1,00,142	1,10,626	1,20,432	1,37,396	1,51,021	1,90,304	2,05,215	2,18,343	2,60,245
Plan	Premiere - 1A + 2C - Premium (in Rs.)								
Age/SI	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
18 to 25 yrs	18,773	20,758	23,346	25,632	27,473	32,815	34,858	36,662	42,470
26 to 35 yrs	21,936	24,265	27,144	30,020	32,336	39,048	41,608	43,870	51,131
36 to 45 yrs	26,862	29,702	33,017	36,781	39,810	48,575	51,916	54,863	64,317
46 to 50 yrs	32,233	35,700	39,547	44,395	48,291	59,560	63,851	67,636	79,759
51 to 55 yrs	39,522	43,743	48,230	54,381	59,326	73,610	79,044	83,832	99,163
56 to 60 yrs	48,146	53,262	58,513	66,209	72,397	90,256	97,047	1,03,028	1,22,162
61 to 65 yrs	63,184	69,846	76,409	86,777	95,106	1,19,144	1,28,277	1,36,323	1,62,030
66 to 70 yrs	82,963	91,663	99,955	1,13,841	1,24,996	1,57,168	1,69,386	1,80,145	2,14,504
>=71 yrs	1,08,909	1,20,286	1,30,850	1,49,356	1,64,220	2,07,074	2,23,340	2,37,662	2,83,373
Plan	Premiere - 1A + 3C - Premium (in Rs.)								
Age/SI	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
18 to 25 yrs	21,285	23,489	26,264	28,931	31,079	37,312	39,695	41,800	48,575
26 to 35 yrs	24,782	27,371	30,470	33,796	36,474	44,234	47,194	49,810	58,205
36 to 45 yrs	29,947	33,077	36,639	40,905	44,337	54,271	58,057	61,397	72,112
46 to 50 yrs	35,288	39,055	43,157	48,524	52,838	65,314	70,065	74,255	87,677
51 to 55 yrs	42,276	46,770	51,490	58,114	63,439	78,822	84,674	89,830	1,06,341

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**CHOLA FLEXI HEALTH SUPREME**

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PROSPECTUS

56 to 60 yrs	51,850	57,336	62,903	71,240	77,944	97,291	1,04,648	1,11,127	1,31,856
61 to 65 yrs	68,141	75,302	82,290	93,522	1,02,545	1,28,586	1,38,480	1,47,197	1,75,046
66 to 70 yrs	89,568	98,937	1,07,798	1,22,841	1,34,926	1,69,779	1,83,015	1,94,671	2,31,893
>=71 yrs	1,17,676	1,29,946	1,41,268	1,61,316	1,77,419	2,23,844	2,41,465	2,56,981	3,06,501
Plan	Premiere - 1A + 4C - Premium (in Rs.)								
Age/SI	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
18 to 25 yrs	23,378	25,765	28,696	31,680	34,084	41,059	43,726	46,081	53,663
26 to 35 yrs	27,059	29,856	33,131	36,817	39,784	48,383	51,663	54,562	63,865
36 to 45 yrs	32,261	35,608	39,355	43,998	47,733	58,543	62,663	66,298	77,958
46 to 50 yrs	37,325	41,292	45,564	51,277	55,869	69,150	74,208	78,668	92,956
51 to 55 yrs	45,030	49,797	54,750	61,847	67,552	84,034	90,304	95,828	1,13,519
56 to 60 yrs	55,554	61,410	67,293	76,271	83,491	1,04,326	1,12,249	1,19,226	1,41,550
61 to 65 yrs	73,098	80,758	88,171	1,00,267	1,09,984	1,38,028	1,48,683	1,58,071	1,88,062
66 to 70 yrs	96,173	1,06,211	1,15,641	1,31,841	1,44,856	1,82,390	1,96,644	2,09,197	2,49,282
>=71 yrs	1,26,443	1,39,606	1,51,686	1,73,276	1,90,618	2,40,614	2,59,590	2,76,300	3,29,629

Plan	Basic - 2A - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	5,279	6,283	6,865	7,885	8,627	9,348
26 to 35 yrs	7,368	8,680	9,507	10,918	11,973	12,960
36 to 45 yrs	10,178	11,902	13,060	14,998	16,476	17,821
46 to 50 yrs	13,901	16,179	17,780	20,425	22,468	24,293
51 to 55 yrs	18,905	21,919	24,112	27,699	30,496	32,961
56 to 60 yrs	25,544	29,535	32,510	37,347	41,147	44,462
61 to 65 yrs	34,326	39,602	43,610	50,100	55,224	59,664
66 to 70 yrs	45,917	52,876	58,237	66,902	73,770	79,690
>=71 yrs	61,199	70,339	77,463	88,978	98,134	1,05,998
Plan	Basic - 2A+1C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	6,637	7,835	8,572	9,839	10,779	11,668
26 to 35 yrs	8,805	10,323	11,316	12,990	14,256	15,422
36 to 45 yrs	11,843	13,809	15,160	17,405	19,129	20,683
46 to 50 yrs	15,730	18,274	20,089	23,074	25,390	27,446
51 to 55 yrs	20,777	24,065	26,477	30,413	33,490	36,192
56 to 60 yrs	27,235	31,473	34,646	39,800	43,853	47,383
61 to 65 yrs	36,602	42,211	46,486	53,403	58,869	63,598
66 to 70 yrs	48,966	56,370	62,089	71,325	78,651	84,959
>=71 yrs	65,267	74,997	82,596	94,873	1,04,639	1,13,021
Plan	Basic - 2A+2C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac

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PROSPECTUS

18 to 25 yrs	7,995	9,387	10,279	11,793	12,931	13,988
26 to 35 yrs	10,242	11,966	13,125	15,062	16,539	17,884
36 to 45 yrs	13,508	15,716	17,260	19,812	21,782	23,545
46 to 50 yrs	17,559	20,369	22,398	25,723	28,312	30,599
51 to 55 yrs	22,649	26,211	28,842	33,127	36,484	39,423
56 to 60 yrs	28,926	33,411	36,782	42,253	46,559	50,304
61 to 65 yrs	38,878	44,820	49,362	56,706	62,514	67,532
66 to 70 yrs	52,015	59,864	65,941	75,748	83,532	90,228
>=71 yrs	69,335	79,655	87,729	1,00,768	1,11,144	1,20,044
Plan	Basic - 2A+3C - Premium (in Rs.)					
Age/Sl	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	9,014	10,551	11,559	13,259	14,545	15,728
26 to 35 yrs	11,439	13,335	14,632	16,789	18,442	19,936
36 to 45 yrs	14,840	17,241	18,940	21,738	23,905	25,835
46 to 50 yrs	18,931	21,941	24,130	27,710	30,503	32,964
51 to 55 yrs	23,897	27,641	30,419	34,937	38,480	41,577
56 to 60 yrs	30,617	35,349	38,918	44,706	49,265	53,225
61 to 65 yrs	41,154	47,429	52,238	60,009	66,159	71,466
66 to 70 yrs	55,064	63,358	69,793	80,171	88,413	95,497
>=71 yrs	73,403	84,313	92,862	1,06,663	1,17,649	1,27,067
Plan	Basic - 2A+4C - Premium (in Rs.)					
Age/Sl	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	9,863	11,521	12,626	14,481	15,890	17,178
26 to 35 yrs	12,397	14,431	15,838	18,171	19,964	21,578
36 to 45 yrs	15,839	18,385	20,200	23,182	25,497	27,552
46 to 50 yrs	19,845	22,989	25,284	29,035	31,964	34,540
51 to 55 yrs	25,145	29,071	31,996	36,747	40,476	43,731
56 to 60 yrs	32,308	37,287	41,054	47,159	51,971	56,146
61 to 65 yrs	43,430	50,038	55,114	63,312	69,804	75,400
66 to 70 yrs	58,113	66,852	73,645	84,594	93,294	1,00,766
>=71 yrs	77,471	88,971	97,995	1,12,558	1,24,154	1,34,090

Plan	Plus - 2A - Premium (in Rs.)					
Age/Sl	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
90 days to 17 yrs						
18 to 25 yrs	7,542	8,811	9,641	11,127	12,313	13,452
26 to 35 yrs	9,909	11,524	12,632	14,562	16,104	17,541
36 to 45 yrs	13,076	15,158	16,639	19,167	21,189	23,028

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46 to 50 yrs	17,050	19,756	21,738	25,065	27,729	30,110
51 to 55 yrs	22,684	26,221	28,869	33,262	36,783	39,883
56 to 60 yrs	30,144	34,781	38,314	44,121	48,777	52,833
61 to 65 yrs	40,018	46,105	50,804	58,478	64,633	69,955
66 to 70 yrs	53,043	61,027	67,254	77,386	85,516	92,502
>=71 yrs	70,198	80,647	88,866	1,02,219	1,12,938	1,22,110
Plan	Plus - 2A + 1C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	9,147	10,636	11,643	13,412	14,825	16,154
26 to 35 yrs	11,585	13,434	14,730	16,961	18,744	20,384
36 to 45 yrs	15,000	17,355	19,055	21,933	24,237	26,312
46 to 50 yrs	19,119	22,127	24,351	28,064	31,039	33,681
51 to 55 yrs	24,799	28,645	31,542	36,331	40,171	43,539
56 to 60 yrs	32,052	36,969	40,726	46,892	51,836	56,134
61 to 65 yrs	42,584	49,048	54,049	62,206	68,749	74,397
66 to 70 yrs	56,478	64,964	71,595	82,374	91,024	98,448
>=71 yrs	74,776	85,892	94,648	1,08,863	1,20,274	1,30,029
Plan	Plus - 2A + 2C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	10,752	12,461	13,645	15,697	17,337	18,856
26 to 35 yrs	13,261	15,344	16,828	19,360	21,384	23,227
36 to 45 yrs	16,924	19,552	21,471	24,699	27,285	29,596
46 to 50 yrs	21,188	24,498	26,964	31,063	34,349	37,252
51 to 55 yrs	26,914	31,069	34,215	39,400	43,559	47,195
56 to 60 yrs	33,960	39,157	43,138	49,663	54,895	59,435
61 to 65 yrs	45,150	51,991	57,294	65,934	72,865	78,839
66 to 70 yrs	59,913	68,901	75,936	87,362	96,532	1,04,394
>=71 yrs	79,354	91,137	1,00,430	1,15,507	1,27,610	1,37,948
Plan	Plus - 2A + 3C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac
18 to 25 yrs	11,956	13,830	15,147	17,411	19,221	20,883
26 to 35 yrs	14,657	16,935	18,576	21,359	23,584	25,596
36 to 45 yrs	18,463	21,310	23,404	26,912	29,723	32,223
46 to 50 yrs	22,740	26,276	28,924	33,313	36,832	39,930
51 to 55 yrs	28,324	32,685	35,997	41,446	45,818	49,632
56 to 60 yrs	35,868	41,345	45,550	52,434	57,954	62,736
61 to 65 yrs	47,716	54,934	60,539	69,662	76,981	83,281
66 to 70 yrs	63,348	72,838	80,277	92,350	1,02,040	1,10,340
>=71 yrs	83,932	96,382	1,06,212	1,22,151	1,34,946	1,45,867
Plan	Plus - 2A + 4C - Premium (in Rs.)					
Age/SI	5 Lac	7.5 Lac	10 Lac	15 Lac	20 Lac	25 Lac

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PROSPECTUS

18 to 25 yrs	12,959	14,971	16,398	18,839	20,791	22,572
26 to 35 yrs	15,774	18,208	19,975	22,958	25,344	27,491
36 to 45 yrs	19,618	22,628	24,854	28,572	31,552	34,193
46 to 50 yrs	23,775	27,461	30,230	34,813	38,487	41,716
51 to 55 yrs	29,734	34,301	37,779	43,492	48,077	52,069
56 to 60 yrs	37,776	43,533	47,962	55,205	61,013	66,037
61 to 65 yrs	50,282	57,877	63,784	73,390	81,097	87,723
66 to 70 yrs	66,783	76,775	84,618	97,338	1,07,548	1,16,286
>=71 yrs	88,510	1,01,627	1,11,994	1,28,795	1,42,282	1,53,786

Plan	Premiere - 2A - Premium (in Rs.)								
	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
90 days to 17 yrs									
18 to 25 yrs	16,761	18,526	20,928	22,833	24,367	28,819	30,522	32,025	36,864
26 to 35 yrs	21,298	23,522	26,313	29,010	31,182	37,473	39,873	41,993	48,802
36 to 45 yrs	27,361	30,202	33,517	37,282	40,310	49,075	52,415	55,363	64,816
46 to 50 yrs	34,770	38,437	42,454	47,647	51,823	63,897	68,494	72,549	85,537
51 to 55 yrs	45,529	50,297	55,250	62,347	68,052	84,533	90,803	96,330	1,14,019
56 to 60 yrs	59,756	65,986	72,181	81,802	89,536	1,11,861	1,20,349	1,27,827	1,51,743
61 to 65 yrs	78,553	86,716	94,552	1,07,512	1,17,924	1,47,971	1,59,388	1,69,444	2,01,579
66 to 70 yrs	1,03,278	1,13,987	1,23,985	1,41,343	1,55,286	1,95,501	2,10,774	2,24,221	2,67,171
>=71 yrs	1,35,711	1,49,764	1,62,603	1,85,736	2,04,315	2,57,883	2,78,217	2,96,118	3,53,257
Plan	Premiere - 2A + 1C - Premium (in Rs.)								
Age/SI	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
18 to 25 yrs	20,110	22,168	24,819	27,232	29,175	34,814	36,971	38,875	45,005
26 to 35 yrs	24,713	27,249	30,305	33,541	36,147	43,697	46,577	49,121	57,291
36 to 45 yrs	31,218	34,421	38,044	42,436	45,969	56,195	60,092	63,531	74,560
46 to 50 yrs	38,843	42,910	47,267	53,153	57,885	71,569	76,779	81,375	96,095
51 to 55 yrs	49,660	54,838	60,139	67,946	74,222	92,351	99,248	1,05,327	1,24,785
56 to 60 yrs	63,460	70,060	76,571	86,833	95,083	1,18,896	1,27,950	1,35,926	1,61,437
61 to 65 yrs	83,510	92,172	1,00,433	1,14,257	1,25,363	1,57,413	1,69,591	1,80,318	2,14,595
66 to 70 yrs	1,09,883	1,21,261	1,31,828	1,50,343	1,65,216	2,08,112	2,24,403	2,38,747	2,84,560
>=71 yrs	1,44,478	1,59,424	1,73,021	1,97,696	2,17,514	2,74,653	2,96,342	3,15,437	3,76,385
Plan	Premiere - 2A + 2C - Premium (in Rs.)								
Age/SI	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
18 to 25 yrs	23,459	25,810	28,710	31,631	33,983	40,809	43,420	45,725	53,146
26 to 35 yrs	28,128	30,976	34,297	38,072	41,112	49,921	53,281	56,249	65,780
36 to 45 yrs	35,075	38,640	42,571	47,590	51,628	63,315	67,769	71,699	84,304
46 to 50 yrs	42,916	47,383	52,080	58,659	63,947	79,241	85,064	90,201	1,06,653
51 to 55 yrs	53,791	59,379	65,028	73,545	80,392	1,00,169	1,07,693	1,14,324	1,35,551

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**CHOLA FLEXI HEALTH SUPREME**

CHOHLIP22225V012122

PROSPECTUS

56 to 60 yrs	67,164	74,134	80,961	91,864	1,00,630	1,25,931	1,35,551	1,44,025	1,71,131
61 to 65 yrs	88,467	97,628	1,06,314	1,21,002	1,32,802	1,66,855	1,79,794	1,91,192	2,27,611
66 to 70 yrs	1,16,488	1,28,535	1,39,671	1,59,343	1,75,146	2,20,723	2,38,032	2,53,273	3,01,949
>=71 yrs	1,53,245	1,69,084	1,83,439	2,09,656	2,30,713	2,91,423	3,14,467	3,34,756	3,99,513
Plan	Premiere - 2A + 3C - Premium (in Rs.)								
Age/SI	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
18 to 25 yrs	25,971	28,541	31,628	34,930	37,589	45,306	48,257	50,863	59,251
26 to 35 yrs	30,974	34,082	37,623	41,848	45,250	55,107	58,867	62,189	72,854
36 to 45 yrs	38,160	42,015	46,193	51,714	56,155	69,011	73,910	78,233	92,099
46 to 50 yrs	45,971	50,738	55,690	62,788	68,494	84,995	91,278	96,820	1,14,571
51 to 55 yrs	56,545	62,406	68,288	77,278	84,505	1,05,381	1,13,323	1,20,322	1,42,729
56 to 60 yrs	70,868	78,208	85,351	96,895	1,06,177	1,32,966	1,43,152	1,52,124	1,80,825
61 to 65 yrs	93,424	1,03,084	1,12,195	1,27,747	1,40,241	1,76,297	1,89,997	2,02,066	2,40,627
66 to 70 yrs	1,23,093	1,35,809	1,47,514	1,68,343	1,85,076	2,33,334	2,51,661	2,67,799	3,19,338
>=71 yrs	1,62,012	1,78,744	1,93,857	2,21,616	2,43,912	3,08,193	3,32,592	3,54,075	4,22,641
Plan	Premiere - 2A + 4C - Premium (in Rs.)								
Age/SI	30 Lac	40 Lac	50 Lac	75 Lac	1 Cr.	2 Cr.	2.5 Cr.	3 Cr.	5 Cr.
18 to 25 yrs	28,064	30,817	34,060	37,679	40,594	49,053	52,288	55,144	64,339
26 to 35 yrs	33,251	36,567	40,284	44,869	48,560	59,256	63,336	66,941	78,514
36 to 45 yrs	40,474	44,546	48,909	54,807	59,551	73,283	78,516	83,134	97,945
46 to 50 yrs	48,008	52,975	58,097	65,541	71,525	88,831	95,421	1,01,233	1,19,850
51 to 55 yrs	59,299	65,433	71,548	81,011	88,618	1,10,593	1,18,953	1,26,320	1,49,907
56 to 60 yrs	74,572	82,282	89,741	1,01,926	1,11,724	1,40,001	1,50,753	1,60,223	1,90,519
61 to 65 yrs	98,381	1,08,540	1,18,076	1,34,492	1,47,680	1,85,739	2,00,200	2,12,940	2,53,643
66 to 70 yrs	1,29,698	1,43,083	1,55,357	1,77,343	1,95,006	2,45,945	2,65,290	2,82,325	3,36,727
>=71 yrs	1,70,779	1,88,404	2,04,275	2,33,576	2,57,111	3,24,963	3,50,717	3,73,394	4,45,769

LOADINGS AND DISCOUNTS:

Family Discount for Individual Policy	
Size of the Family	Discount (%)
1	-
2	5.00%
3 - 5	7.50%
>5	10.00%

Long Term Discount applicable on Single Premium Payment	
Term	Discount % on Premium
1	No Discount
2	5.00%

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**CHOLA FLEXI HEALTH SUPREME**

CHOHLIP22225V012122

PROSPECTUS

3	10.00%
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Discount in Lieu of Intermediation

Intermediation Channel	Discount (%) on Premium
Direct	15.00%

Premium Payment

Option	Loading %
Annual	-
Half	2.00%
Quarterly	3.00%
Monthly	4.00%

Premium applicable for Medical Second Opinion-Add-on Cover (Excluding GST):

UIN: CHOHLIA19048V011920

Premium per person per annum

Age	Gross Premium per person
0-17	211
18-25	174
26-30	188
31-35	202
36-40	218
41-45	249
46-50	316
51-55	414
56-60	718
61-65	1031
66-70	1508
71-75	1546
76-80	1585
81-85	1625
86-90	1666
91-95	1708
95 Above	1751

a. If a policyholder aged 45 chooses "Medical Second Opinion" policy, his premium would be equal to Rs. 249

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- b. If a policyholder aged 45 chooses " **Medical Second Opinion** " with 2 year term policy the premium to be paid would be calculated as follows

Premium for 1st year (age 45) =249
 Premium for 2nd year (age 46) =316
 Number of Years =2
 Premium to the customer = (249+316) =565

- c. If a policyholder aged 45 chooses " **Medical Second Opinion** " with 3 year term policy the premium to be paid would be calculated as follows

Premium for 1st year (age 45) =249
 Premium for 2nd year (age 46) =316
 Premium for 3rd year (age 47) =316
 Number of Years =3
 Premium to the customer = (249+316+316) =881

Long Term Discount:

Policy Term	Discount %
1 Year	0.00%
2 Year	3.5%
3 Year	6.5%

Premium applicable for Flexi OP Care Add On Cover (Excluding GST):**(UIN: CHOHLIA23045V012223)**

Premium per person per annum

Policy Period: One Year

Premium in Rs. (per member, per year) – excluding GST			
Flexi OP Care 1	Flexi OP Care 2	Flexi OP Care 3	Flexi OP Care 4
₹ 265	₹ 399	₹ 1,199	₹ 1,332

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**CHOLA FLEXI HEALTH SUPREME**

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Discounts:

Discount in Lieu of Intermediation	
Intermediation Channel	Discount (%) on Premium
Direct	15.00%

Long Term Discount	
Term	Discount (%)
1 year	0.00%
2 years	5.00%
3 years	10.00%

ILLUSTRATION

Plan	Flexi OP Care 2
Premium per member	₹ 399
Number of Members Covered	4
Policy Term	3
Total Premium for 3 years for 4 members	$3 \times 4 \times 399 = ₹ 4,788.00$
Long Term Discount	$₹ 4,788.00 \times 10.00\% = ₹ 478.80$
Total Premium after Long-Term Discount	$4,788.00 - 478.80 = ₹ 4,309.20$
Direct Sale Discount	$15.00\% \times 4,309.20 = ₹ 646.38$
Final Office Premium	$4,309.20 - 646.38 = ₹ 3,662.82$

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**CHOLA FLEXI HEALTH SUPREME**

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PROSPECTUS

Illustrations**Illustration 1**

Policy Details					
Policy Type	Individual Sum Insured Basis				
Plan Name	Premiere plan				
Fresh/Renewal	Fresh				
Term	3 years				
Mode of Premium Payment	Half-Yearly payments				
Number of Members in the Family	7 members				
Business Channel	Direct				
Member	Year 1 Age	Year 2 Age	Year 3 Age	Base Sum Insured	PA Sum Insured
Self	34	35	36	75,00,000	50,00,000
Spouse	28	29	30	40,00,000	40,00,000
Child 1	2	3	4	30,00,000	30,00,000
Child 2	4	5	6	30,00,000	30,00,000
Parent 1	56	57	58	30,00,000	30,00,000
Parent 2	59	60	61	30,00,000	30,00,000
Sibling	21	22	23	30,00,000	30,00,000

Office Premium Calculation			
Year	Year 1	Year 2	Year 3
Self	20,958	20,958	26,473
Spouse	16,811	16,811	16,811
Child 1	8,764	8,764	8,764
Child 2	8,764	8,764	8,764
Parent 1	40,738	40,738	40,738
Parent 2	40,738	40,738	53,270
Sibling	12,075	12,075	12,075
Total Office Premium Per-Year	1,48,848	1,48,848	1,66,895
Total Office Premium (T1)	1,48,848 + 1,48,848 + 1,66,895 = 4,64,591		
Discount for Family Size	4,64,591 x -10.0% = -46,459		
Total Office Premium (T2)	4,64,591 + -46,459 = 4,18,132		
Long Term Discount	Long Term Discount is only applicable for Single Premium Payment at Policy Inception		
Loading for Mode of Premium Payment	4,18,132 x 2.0% = 8,363		
Total Office Premium (T3)	4,18,132 + 8,363 = 4,26,495		

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Discount in-lieu-of Intermediation	4,26,495 x -15.0% = -63,974
Final Office Premium for 7 members for 3 years on Individual Sum Insured Basis	4,26,495 + -63,974 = 3,62,520

Illustration 2

Policy Details					
Policy Type	Floater Sum Insured Basis				
Plan Name	Premiere Plan				
Fresh/Renewal	Fresh				
Term	3 years				
Mode of Premium Payment	Single payment				
Number of Members in the Family	6 members				
Business Channel	Direct				
Member	Year 1 Age	Year 2 Age	Year 3 Age	Base Sum Insured	PA Sum Insured
Self	34	35	36	75,00,000	50,00,000
Spouse	37	38	39		NA - PA coverage only for "Self" under Family Floater
Child 1	2	3	4		
Child 2	4	5	6		
Child 3	56	57	58		
Child 4	21	22	23		

Office Premium Calculation			
Year	Year 1	Year 2	Year 3
Office Premium based on the age of Spouse (oldest member)	54,807	54,807	54,807
Total Office Premium (T1)	54,807 + 54,807 + 54,807 = 1,64,421		
Discount for Family Size	Not applicable under Floater Sum Insured Basis		
Total Office Premium (T2)	1,64,421		
Long Term Discount	1,64,421 x -10.0% = -16,442		
Loading for Mode of Premium Payment	NA		
Total Office Premium (T3)	1,64,421 + -16,442 + = 1,47,979		
Discount in-lieu-of Intermediation	1,47,979 x -15.0% = -22,197		
Final Office Premium for 6 members for 3 years on Floater Sum Insured Basis	1,47,979 + -22,197 = 1,25,782		

Illustration 3

Policy Details	
Policy Type	Individual Sum Insured Basis
Plan Name	Premiere plan
Fresh/Renewal	Renewal
Term	3 years

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PROSPECTUS

Mode of Premium Payment	Half-Yearly payments				
Number of Members in the Family	3 members				
Business Channel	Direct				
Member	Year 1 Age	Year 2 Age	Year 3 Age	Base Sum Insured	PA Sum Insured
Self	34	35	36	75,00,000	50,00,000
Spouse	28	29	30	40,00,000	40,00,000
Parent 1	56	57	58	30,00,000	30,00,000

Computation of Health Weeks Discount			
Member	Policy Year of Expired Policy	Healthy Weeks Accumulated	Discount % on Renewal Premium
Self	Year 1	5	
	Year 2	5	
	Year 3	5	
	Total	15	
Average Healthy Weeks over 3 years for Self		5.00	1.00%
Spouse	Year 1	10	
	Year 2	12	
	Year 3	6	
	Total	28	
Average Healthy Weeks over 3 years for Spouse		9.00	2.00%
Parent 1	Year 1	3	
	Year 2	3	
	Year 3	3	
	Total	9	
Average Healthy Weeks over 3 years for Parent 1		3.00	0.50%

Office Premium Calculation			
Year	Year 1	Year 2	Year 3
Self	20,958 x (1- 1.0%) = 20,748	20,958 x (1- 1.0%) = 20,748	26,473 x (1- 1.0%) = 26,208
Spouse	16,811 x (1- 2.0%) = 16,475	16,811 x (1- 2.0%) = 16,475	16,811 x (1- 2.0%) = 16,475
Parent 1	40,738 x (1- 0.5%) = 40,534	40,738 x (1- 0.5%) = 40,534	40,738 x (1- 0.5%) = 40,534
Total Office Premium Per-Year	77,758	77,758	83,217
Total Office Premium (T1)	77,758 + 77,758 + 83,217 = 2,38,732		
Discount for Family Size	2,38,732 x -7.5% = -17,905		
Total Office Premium (T2)	2,38,732 + -17,905 = 2,20,827		
Long Term Discount	Long Term Discount is only applicable for Single Premium Payment at Policy Inception		

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Loading for Mode of Premium Payment	2,20,827 x 2.0% = 4,417
Total Office Premium (T3)	2,20,827 + 4,417 = 2,25,244
Discount in-lieu-of Intermediation	2,25,244 x -15.0% = -33,787
Final Office Premium for 3 members for 3 years on Individual Sum Insured Basis	2,25,244 + -33,787 = 1,91,457

Illustration 4

Policy Details					
Policy Type	Floater Sum Insured Basis				
Plan Name	Premiere plan				
Fresh/Renewal	Renewal				
Term	3 years				
Mode of Premium Payment	Single payment				
Number of Members in the Family	2 members				
Business Channel	Direct				
Member	Year 1 Age	Year 2 Age	Year 3 Age	Base Sum Insured	PA Sum Insured
Self	34	35	36	75,00,000	50,00,000
Spouse	35	36	37		NA - PA coverage only for "Self" under Family Floater

Computation of Health Weeks Discount			
Member	Policy Year of Expired Policy	Healthy Weeks Accumulated	Discount % on Renewal Premium
Self	Year 1	2	
Spouse		1	
Self	Year 2	6	
Spouse		3	
Self	Year 3	6	
Spouse		5	
Total		23	
Average Healthy Weeks over 3 years for Self and Spouse		7.00	1%

Office Premium Calculation			
Year	Year 1	Year 2	Year 3

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Office Premium based on the age of Spouse (oldest member)	$29,010 \times (1 - 1.0\%) = 28,720$	$37,282 \times (1 - 1.0\%) = 36,909$	$37,282 \times (1 - 1.0\%) = 36,909$
Total Office Premium (T1)	$28,720 + 36,909 + 36,909 = 1,02,538$		
Discount for Family Size	Not applicable under Floater Sum Insured Basis		
Total Office Premium (T2)	1,02,538		
Long Term Discount	$1,02,538 \times -10.0\% = -10,254$		
Loading for Mode of Premium Payment	NA		
Total Office Premium (T3)	$1,02,538 + -10,254 = 92,284$		
Discount in-lieu-of Intermediation	$92,284 \times -15.0\% = -13,843$		
Final Office Premium for 2 members for 3 years on Floater Sum Insured Basis	$92,284 + -13,843 = 78,442$		

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

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

Website : www.cholainsurance.com

Toll free : 1800 208 9100

E-Mail : customercare@cholams.murugappa.com

Fax : 044 -4044 5550

Courier : **Cholamandalam MS General Insurance Company Limited, Customer services,**Head Office **Dare House** 2nd floor, No 2 N.S.C. Bose Road, Chennai 600 001In case of any dissatisfaction, you may represent the same to our Customer Service Team E-mail - Customercare@cholams.murugappa.comIn case you are still unhappy with the response or have not received a response within 10 days, you may escalate the same to our Nodal Desk E-mail - Nodalescalation@cholams.murugappa.comIf insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GRO@cholams.murugappa.comFor details of grievance officer, kindly refer the link www.cholainsurance.com

If any Grievances / issues on Health insurance related claims pertaining to Senior Citizens, Insured can register the complaint / grievance in 'Senior Citizen Channel' which shall be processed on Fast Track Basis by dedicated personnel.

If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://igms.irda.gov.in/>

Areas of Jurisdiction	Office of the Insurance Ombudsman
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Gujarat, UT of Dadra and Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, 2 nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380014 Tel.: 079-27546150/27546139, Fax: 079-27546142, Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	Office of the Insurance Ombudsman, Jeevansoudha Building, PID No.57-27-N-19, Ground Floor, 19/19, 24 th Main Road, JP Nagar, 1 st Phase, Bengaluru 560078. Tel.: 080-26652048/26652049, Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman, Janakvihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462003. Tel.: 0755-2769201/2769202, Fax.: 0755-2769203, Email.: bimalokpal.bhopal@ecoi.co.in
Odisha	Office of the Insurance Ombudsman, 62, Foresh Partk, Bhubhaneshwar – 750009. Tel.: 0674-2596461/2586455. Fax.: 0674-2596429. Email.: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir, UT of Chandigarh	Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2 nd Floor, Batra Building, Sector 17-D, Chandigarh – 160017. Tel.: 0172-2706196/2706468. Fax.: 0172-2708274, Email.: bimalokpal.chandigarh@ecoi.co.in
Tamilnadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4 th Floor, 453, Anna Salai, Teynampet, Chennai 600 018. Tel. 044 – 24333668/24335284. Fax. 044-24333664, Email.: bimalokpal.chennai@ecoi.co.in
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110002. Tel. 011-23239633/23237532, Fax.011-23230858, Email.: bimalokpal.delhi@ecoi.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, JeevanNivesh, 5 th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361-2132204/2132205, Fax.: 0361-2732937, Email.: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana and UT of Yanam-a part of the UT of Pondicherry	Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, "Moin court", Lane Opp., Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad – 500004. Tel.: 040-65504123/23312122, Fax.: 040-23376599, Email.: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	Office of the Insurance Ombudsman, JeevanNidhi – II Bldg, Gr. Floor, Bhawani Singh Marg, Jaipur – 302005. Tel.: 0141-2740363, Email.: Bimalokpal.jaipur@ecoi.co.in
Kerala, UT of (a) Lakshadweep, (b) Mahe-a part of UT of Pondicherry	Office of the Insurance Ombudsman, 2 nd Floor, Pulinat Bldg., Opp. Cohin Shipyard, M. G. Road, Ernakulam – 682015, Tel.: 0484-2358759/2359338, Fax.: 0484-2359336, Email.: bimalokpal.ernakulam@ecoi.co.in

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PROSPECTUS

West Bengal, UT of Andaman and Nicobar Islands, Sikkim	Office of the Insurance Ombudsman, Hindustan Bldg, Annexe, 4 th Floor, 4, C.R. Avenue, Kolkata – 700072. Tel. 033-22124339/22124340. Fax. 033-22124341, Email.: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh, Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	Office of the Insurance Ombudsman, 6 th Floor, Jeevanbhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow – 226001. Tel.: 0522-2231330/2231331. Fax.: 0522-2331310. Email: bimalokpal.lucknow@ecoi.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Office of the Insurance Ombudsman, 3 rd Floor, Jeevanseva Annexe, S.V. Road, Santacruz (W), Mumbai – 400054. Tel.: 022-26106552/26106960. Fax: 022-26106052. Email: bimalokpal.mumbai@ecoi.co.in
State of Uttaranchal and the following districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Baudam, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur,	Office of the Insurance Ombudsman, Bhagwansahai Palace, 4 th floor, Main Road, Naya Bans, Sector 15, Distt: gautambhuddh Nagar, U.P – 201301. Tel.: 0120-2514250/2514251/2514253. Email.: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand	Office of the Insurance Ombudsman, 1 st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800006, Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	Office of the Insurance Ombudsman, JeevanDarshan Bldg, 3 rd floor, C.T.S. No.s 195 to198, N.C. Kelkar Road, Narayan Peth, Pune-411030 Tel: 020-32341320, Email: bimalokpal.pune@ecoi.co.in