

Free look Period

You are allowed 15 days from the date of receipt of policy to review the terms and conditions of the policy and to return the same, if not acceptable. In such a case, the policy will be cancelled from the date of cancellation request received at our office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty and pro-rata premium from the risk start date till date of cancellation for the period of coverage enjoyed by you.

Cancellation

15 days written notice is required for cancellation by either parties. In case of cancellation by you, we will retain a part of the premium for the period for which you were covered under this policy.

Portability

In the event of you holding a similar type of cover and Sum Insured with any other Indian Insurer, you have the option to port into this product with continuity benefits as per IRDA norms.

Claim Procedure

- You have to submit the duly filled-in and signed claim form* to us within 30 days of discharge from hospital along with the following documents:
 - Discharge Summary
 - Doctor's Reports
 - Diagnostic Reports
 - First Consultation Paper
 - FIR/MLC copy in case of RTA
- You may submit duplicate copies of the above documents duly attested by the hospital authorities or by the other insurance company if you have submitted the originals for an indemnity claim.
**Claim form can be downloaded from our website or can be collected from your nearest Chola MS Branch*

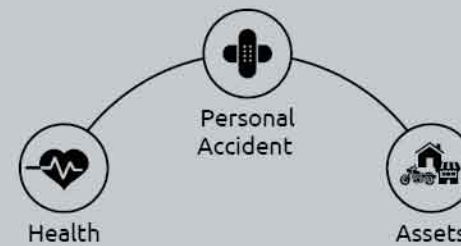
Timebound Exclusions

- Benefits will not be available for pre-existing conditions until 48 months of continuous coverage from first policy start date.
- A waiting period of 30 days will apply to all claims from the commencement date of the policy except in case of accidents
- Following diseases are excluded during the first two years of inception of policy with the Insurer
Congenital Internal Anomaly; Varicose Veins and Varicose Ulcers, Rheumatism and Arthritis of any kind, Treatment of diseases on Ears / Tonsils / Adenoids / Paranasal Sinuses / Deviated Nasal Septum, Stones in the Urinary and Biliary Systems, Gastric and Duodenal Ulcer, any type of Benign Cyst / Nodules / Polyps / Tumours / Breast Lumps, Intervertebral Disc Prolapse and Degenerative Disc/Vertebral Disorders, Cataract, Benign Prostatic Hypertrophy, Myomectomy, Hysterectomy unless because of malignancy, Dilation and Curettage (D&C), Anal Fistula, Fissure and Piles, all types of Hernia, Hydrocele, Chronic Renal Failure, Joint Replacement Surgery unless because of accident.

If these diseases are pre-existing at the time of proposal, the same will be considered as per pre-existing exclusion clause under the policy

For complete list of exclusions, terms and conditions, please read policy wordings available on our website www.cholainsurance.com

With you
when you need us most



For more details on the plans, call us at **1800 200 5544 (toll free)** or **SMS CHOLA to 56677*** or visit www.cholainsurance.com



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*SMS charges as applicable.

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Terms and Conditions apply.

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

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

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CMS/HEALTH-HC/ENG/2119/NOV2018



Out of pocket expenses
are also an expense.
Not with Chola Hospital Cash Healthline



Chola Hospital Cash Healthline (Revision).
Now get covered for all your miscellaneous expenses too.

- Daily cash for regular hospitalisation
- Double the daily cash for ICU confinement
- Lump-sum convalescence benefit
- Discount on premium for covering 2 or more members



SMS CHOLA to 56677*
cholainsurance.com



With inflation steadily rising by the day, travel, food and other so called small miscellaneous expenses can add to your financial burden during hospitalisation. But with Chola Hospital Cash Healthline, these miscellaneous costs are covered by a fixed daily cash benefit given to you in case of hospitalisation beyond 24 hours. For hospitalisation in an ICU, this cash benefit is doubled for the duration of ICU confinement. If hospitalisation exceeds 20 continuous days, an additional lump-sum convalescence benefit will be paid.

Relaxed Entry Age

- Proposer, spouse, dependent parents, parents-in-law: 18 to 65 years
 - Siblings: 5 years to 65 years
 - Dependent children: 3 months to 26 years (unmarried female children aged less than 36 years)
- Policy Term: 1/2/3 year options

Pre-Policy Health Checkup

- No pre-policy health checkup up to 55 years. Persons above 55 years of age will be required to undergo medical checkup
- Cost of pre-policy health checkup will be reimbursed up to 50% on issuance of policy

Tax Exemption under Section 80 (D) of Income Tax Act

Premium paid under this policy for self, spouse, dependent children and parents is eligible for deduction under Section 80D of Income Tax Act. Tax benefits are subject to change in applicable laws from time to time.

Family Discount on Premium

5% discount for 2 members and 10% discount for more than 2 members in the same policy

Plan Options

Benefits	Plan A	Plan B	Plan C
Maximum no. of days per person in a policy period	20 days	20 days	20 days
Hospital Cash Benefit for normal hospitalisation	₹1000 per day	₹2000 per day	₹3000 per day
Hospital Cash Benefit for ICU hospitalisation	Twice the Hospital Cash Benefit for normal hospitalisation per day	Twice the Hospital Cash Benefit for normal hospitalisation per day	Twice the Hospital Cash Benefit for normal hospitalisation per day
Convalescence Benefit-Lump-sum amount after 20 continuous days of hospitalisation (once per policy period)	₹10000	₹15000	₹20000

Benefits	Plan D	Plan E	Plan F
Maximum no. of days per person in a policy period	25 days	25 days	25 days
Hospital Cash Benefit for normal Hospitalisation	₹1000 per day	₹2000 per day	₹3000 per day
Hospital Cash Benefit for ICU hospitalisation	Twice the Hospital Cash Benefit for normal hospitalisation per day	Twice the Hospital Cash Benefit for normal hospitalisation per day	Twice the Hospital Cash Benefit for normal hospitalisation per day
Convalescence Benefit-Lump-sum amount after 20 continuous days of hospitalisation (once per policy period)	₹10000	₹15000	₹20000

Premium in ₹ (GST extra as applicable)

ONE YEAR PREMIUM						
Age Bands Plan	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
90 days to 1 yr	678	1172	1666			
2-5 yrs	484	788	1092			
6-18 yrs	546	909	1273	604	1153	1699
19-35 yrs	720	1257	1794			
36-45 yrs	744	1304	1864	828	1558	2247
46-50 yrs	849	1513	2177			
51-55 yrs	976	1764	2553	1035	1995	2908
56-60 yrs	1213	2236	3258			
61-65 yrs	1433	2673	3914			
*66-70 yrs	2158	4114	6069	1980	3828	5672

TWO YEAR PREMIUM						
Age Bands Plan	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Less than 1 yr	1275	2203	3132			
1 yr	1092	1842	2593			
2-4 yrs	910	1481	2053			
5 yrs	968	1595	2223			
6-17 yrs	1026	1709	2393	1136	2166	3194
18 yrs	1190	2036	2883	1346	2569	3790
19-34 yrs	1354	2363	3373			
35 yrs	1376	2407	3439			
36-44 yrs	1399	2452	3504	1557	2972	4386
45 yrs	1497	2648	3799	1745	3331	4916
46-49 yrs	1596	2844	4093			
50 yrs	1716	3080	4446			
51-54 yrs	1835	3316	4800	1933	3690	5446
55 yrs	2058	3760	5462	2838	5447	8056
56-59 yrs	2280	4204	6125			
60 yrs	2487	4614	6742			
61-64 yrs	2694	5025	7358			
65 yrs	3376	6380	9384			
*66-69 yrs	4057	7734	11410	3743	7204	10665
70 yrs	5885	11370	16855	7197	14013	20829

THREE YEAR PREMIUM

Age Bands Plan	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Less than 1 yr	1619	2756	3893			
1 yr	1448	2418	3388			
2-3 yrs	1278	2080	2883			
4 yrs	1332	2187	3042			
5 yrs	1387	2293	3201			
6-16 yrs	1441	2400	3361	1595	3041	4485
17 yrs	1595	2706	3819	1792	3419	5043
18 yrs	1748	3012	4278	1989	3796	5601
19-33 yrs	1901	3318	4736			
34 yrs	1922	3360	4798			
35 yrs	1943	3401	4859			
36-43 yrs	1964	3443	4921	2186	4174	6159
44 yrs	2057	3626	5196	2362	4510	6655
45 yrs	2149	3810	5472	2538	4846	7152
46-48 yrs	2241	3994	5747			
49 yrs	2353	4215	6078			
50 yrs	2465	4436	6409			
51-53 yrs	2577	4657	6740	2714	5182	7648
54 yrs	2785	5072	7360	3561	6827	10091
55 yrs	2994	5488	7981	4409	8472	12534
56-58 yrs	3202	5903	8601			
59 yrs	3396	6288	9178			
60 yrs	3590	6672	9756			
61-63 yrs	3783	7057	10333			
64 yrs	4421	8325	12229			
65 yrs	5059	9593	14126			
*66-68 yrs	5697	10861	16022	5256	10116	14977
69 yrs	7409	14265	21120	8489	16490	24491
70 yrs	9120	17669	26218	11722	22864	34006

*Applicable for renewal.

The company may from time to time and subject to IRDA approval, revise premium rates based on experience.

The premium rates, terms and conditions at the time of renewal shall apply.

Policy Renewal

- Policy can be renewed till lifetime
- Grace period for renewal would be 30 days from date of expiry of previous policy
- Sum Insured can be enhanced at the time of renewal, subject to written application and acceptance by the Company. 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 period as applicable under the policy
- Any changes to the policy terms subject to IRDA approval shall be notified to the policy holder at least three months prior to the date when such revision or modification comes into effect with reasons thereto
- The policy may be withdrawn from the market subject to IRDA approval. We shall notify you of such withdrawal at least 3 months prior to the renewal date of the policy. As insured, you will have the option to purchase another policy with similar covers, if available with the company subject to portability conditions