#pledge2protect™

Chola MS GENERAL INSURANCE

Life is All About Flexibility!

Chola Flexi Health

A health insurance that moulds itself around your life. You can personalise your sum insured, premium payment mode and tenure under the policy. The product also covers you for alternate treatments besides allopathy. Stay healthy. Stay flexi.

Benefits

Flexible Sum Insured options	Flexible Premium Payment options – Monthly, Quarterly, Half-yearly, Annual & Single pay	Premium based on your location
Restoration of Sum Insured. Up to 100% for unrelated claims	Recharge Benefit - Extra Sum Insured for related claims	Waiting period of only 36 months for pre-existing conditions/disease
Tax Exemption under Section 80D of Income Tax Act	Lifelong Renewability	Covers entire family
Cumulative bonus of 10% for every claim-free year up to 50% of sum insured	Free health check-up - once in every 2 claim-free years	No pre-policy health check-up before 50 years of age

T3
Trust
Transparency
Technology

What does it cover?

Pre-hospitalisation Expenses
Up to 30 days

Post-hospitalisation Expenses
Up to 60 days

Day Care
All day care procedures covered

Ayush
Ayurveda, Unani, Siddha and Homeopathy

Domiciliary Hospitalisation

Organ Donor Hospitalisation Expenses

Emergency Ambulance Expenses
Up to a maximum of ₹2000 per hospitalisation

New born Baby Cover
Coverage from day one subject to mother being covered under the policy for 12 continuous months

Additional

Road Traffic Accident
Up to 25% of SI, subject to a maximum of ₹3 lakhs, once during policy period

Daily Care Benefit
Daily Benefit of ₹500/- per day towards accompanying person expenses upto a maximum of 10 days per policy period

Travel
Reimbursement of air travel expenses, up to ₹5000 to visit the hospitalised insured by an immediate family member

Repatriation of Mortal Remains
Up to ₹3000/- subject to an admissible claim under the policy

Second Medical Opinion
Up to a maximum of ₹25000/-

Payment of this benefit is subject to admissibility of claim under base cover.
Applicable to Daily Care Benefit, Travel, Repatriation of Mortal Remains and Second Medical Opinion.

Add-On Cover: International Medical Second Opinion can be availed on payment of additional premium

What is predominantly not covered?

- **Initial Waiting Period:** 30 days for all illnesses (not applicable on renewal and for accidents)
- Waiting period of 2 years for treatment of listed diseases
- **Pre-Existing Disease (PED):** Benefits not available for any pre-existing condition(s) until 36 consecutive months of continuous coverage
- Any act of intentional self-injury or attempted suicide
- War, hostilities whether war declared or not
- Vaccination or inoculation unless forming a part of post-animal bite treatment

And others.

Claim Process [Cashless and Reimbursement]

Reach us at 1800-208-5544 (toll free) to register your claim.
Don't worry, we will guide you through the rest.

Why Chola MS?

- 24x7 phone & email support
- Large network of cashless hospitals
- Quick & hassle-free claims

Reach us at:

customercare@cholams.murugappa.com CholaMSInsurance @cholams

chola_ms cholainsurance.com 1800-208-5544 (Toll Free) virtual assistant JOSHU

Cholamandalam MS General Insurance Company Limited
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Flexi Health
*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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