

Limit	PLAN 1- 2 ADULTS + 1 KID (Premium in Rs.)		PLAN 2- 2 ADULTS + 1 KID (Premium in Rs.)		PLAN 3- 2 ADULTS + 2 KIDS (Premium in Rs.)		PLAN 4- 2 ADULTS + 3 KIDS (Premium in Rs.)	
	2.00	3.00	4.00	5.00	2.00	3.00	4.00	5.00
LIMIT <18	4,334	6,023	7,407	8,428	5,041	7,004	8,614	9,802
18-35	4,869	6,837	8,511	9,478	5,664	7,951	9,900	11,024
36-45	6,940	9,954	12,693	14,789	8,074	11,579	14,769	17,204
46-50	7,251	10,406	13,272	15,461	8,437	12,104	15,437	17,989
51-55	9,291	13,841	17,896	21,248	10,808	16,099	20,816	24,713
56-65	11,829	17,439	22,986	27,590	13,763	20,286	26,741	32,096
66-70	16,355	25,837	32,395	42,604	19,020	30,059	37,686	49,559
71-75	-	-	-	-	-	-	-	-

● Rates inclusive of all Taxes at 10.3%.
 ● The age of the eldest member of the family should be as on last birthday. In case of individual plan, please select age of the individual to be Covered as on last birthday.
 ● For family members of age (aged 28) and one child, and you opt for a Rs. 3 lacs Health Insurance cover, the applicable premium is Rs. 7,004 under Plan 2.
 ● Maximum entry age for Proposer & Spouse is 45 years. Children should be aged below 26.
 ● Premium upto Rs. 10,000/- is eligible for deduction under section 80D of the Income Tax Act, 1961.

24-Hour Emergency Assistance
 Cholamandalam MS General Insurance has set up Chola MS HELP to offer hassle free claims to its Health Insurance customers.

Toll free :
1800 200 5544

About Cholamandalam MS General Insurance Company Ltd.

Cholamandalam MS General Insurance Company (Chola MS) is a Joint venture between the US \$ 3 Billion Murugappa Group & Mitsui Sumitomo Insurance Group Japan. Murugappa Group is a pioneer and market leader in various fields and has strong presence in fertilizers, Sugar, Abrasives, Cycles, bathroom accessories and Consumer finance. Mitsui Sumitomo is the second largest Insurance Group of Japan with a net written premium of US\$ 12.64 Billion in General Insurance. Chola MS is headquartered in Chennai and has 113 offices spread across India. Chola MS offers a wide range of products that include Accident, Engineering, Health, Liability, Marine, Motor, Property, Travel & Rural insurance for individuals as well as corporate customers.



For further details contact:
Toll free : 1800 200 5544

SMS "CHOLA" to 56677*
 E-Mail : customer-care@cholams.murugappa.com
www.cholainsurance.com

Cholamandalam MS General Insurance Company Ltd
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 Tel : 91-44-3044 5400 Fax : 91-44-3044 5550

The information provided in this brochure is purely indicative. Please refer to policy wordings for complete details. Insurance is the subject matter of solicitation.

* Premium sms charges apply



What if I take 4 policies one for each member of my family and 3 of them don't fall ill??

Jo bhi hoga Chola manage karega

Chola Family HEALTH INSURANCE PLAN

A single premium policy that covers any family member who falls ill.



Cholamandalam MS General Insurance Company Ltd.
www.cholainsurance.com

Accident • Engineering • Health • Liability • Marine • Motor • Property • Travel

Chola Family Health plan offers the convenience of availing a single policy to take care of the complete health insurance needs of all your family members. In addition to covering all the major illness which other health insurance policies cover, chola family health plan goes a step forward covering minor ailments, durable medical equipments used, pays a hospital daily cash and much more. All these with the cashless facility taking care of all financial exigencies arising out of sudden health emergency. And what more, it gives you the power of a floating sum insured giving you the flexibility of extending the sum insured across all family members.

Chola offers comprehensive cover at different stages of treatment.

• Pre-Hospitalisation: Medical expenses incurred 60 days prior to hospitalisation are reimbursed.

• Hospitalisation: Cashfree hospitalisation covering expenses like room and board, doctors fees, intensive care unit charges, nursing expenses, surgical fees, operating theatre expenses, anaesthesia and oxygen and their administration, physical therapy, drugs and medicines consumed on premises, hospital miscellaneous services (laboratory, x-ray, diagnostic tests, etc.), Dressing, ordinary splints and plaster casts, costs of prosthetic devices if implanted during surgical procedure, radiotherapy, chemotherapy, organ transplantation including the treatment costs of the donor but excluding the cost of the organ.

• Post-Hospitalisation: Once discharged from hospital, the policy shall pay for medical expenses related to the hospitalisation, for a period of 90 days after discharge.

• Day Care Procedure: The policy covers over 141 minor surgeries that require less than 24 Hours hospitalisation under our Day Care Procedure. These surgeries ordinarily fall outside the scope of Health Insurance policies available in

the Indian market.

• External Aids and Appliances: The policy reimburses the cost for specific external aids & appliances that are directly related to the hospitalisation.

• Local Ambulance service : The policy provides for emergency ambulance road transportation by a licensed ambulance service to the nearest Hospital where emergency health services can be rendered.

• Hospital Daily Allowance : Covers daily incidental expenses in the event of hospitalisation.

This Unique Plan comes to you at an amazing low price.

Eg: Assume a family of four People (Husband, wife aged between 18-35 years + 2 children below 18 years) are interested to take a health insurance cover for Rs. 3 lacs. As per market rates a health insurance cover for Rs. 3 lacs for the entire family would come at a premium of Rs. 14,500/-*.

Under Chola family health plan a single policy would offer Rs. 3 Lacs Health Insurance cover for all four members of the family at a premium of Rs. 8135/- giving you a discount of over 50%

*Approximate Market Rate for a Health Insurance Policy of 3 Lacs for 2 adults & 2 children.

Main Exclusions:

- Diseases, which have been in existence at the time of proposing this insurance.
- Illness that commenced during the first 30 days of inception of the first policy.
- Cataracts, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula in anus, piles, Sinusitis and related disorders, in the first year of the insurance. However, on renewal, this exclusions shall not apply.

For a complete list of exclusions, refer to the policy document.

Schedule of Benefits

FAMILY HEALTH PLAN

General Limit (per Family per policy year) Applicable on Sections 1a, 1b, 1c, 1d, 1e, 1f and Room Rent	Rs 500,000 upto Rs. 3,000	Rs 400,000 upto Rs. 2,500	Rs 300,000 upto Rs. 2,000	Rs 200,000 upto Rs. 1,500
Room Rent / per day	upto Rs. 3,000	upto Rs. 2,500	upto Rs. 2,000	upto Rs. 1,500
Section 1a Basic Hospitalisation Services	Covered			
Section 1b Post-Hospitalisation	90 days after Hospitalisation			
Section 1c Pre-Hospitalisation	60 days prior to Hospitalisation			
Section 1d Day Care Services Only within Network: Subject to pre-authorization. Otherwise it is not covered	Covered			
Section 1e Local Ambulance Services (per Family per policy year)	Rs. 1,000			
Section 1f Hospital Daily Allowance : Daily benefit / Maximum days	Rs. 500 / 14 Days	Rs. 400 / 10 Days	Rs. 300 / 7 Days	Rs. 200 / 7 Days
Section 1g External Aids and Appliances	Rs. 10,000			
Section 1h Home Nursing Care Allowance : Daily benefit / Maximum days	Rs. 300 / 10 Days	Rs. 300 / 10 Days	Rs. 200 / 7 Days	Rs. 200 / 7 Days
Co-insurance (per family per policy year) Applicable on eligible expenses caused by Non-Network Providers subject to being pre-authorized	10%			