Easy Claims

In case of claims, it is mandatory to first contact Europ Assistance and seek their prior authorisation before incurring any expenses. You can contact them any time on the 24x7 Helpline provided in the policy wordings and schedule.

- Upon successful validation and checks, we will provide authorisation to the hospital for the direct settlement of the bills, so there is no need for you to worry about paying in cash
- For non-cashless claims, give all the details to Europ Assistance and register the claim. Upon successful validation checks, the claims administrator will advice you on the checklist of documents to be submitted

Claims Assistance (Europ Assistance India Pvt. Ltd.) – Contact Numbers (24 hours)

Country	Toll free number
Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom	00 + 800 9944 1234
Singapore, Thailand	001 + 800 9944 1234
Japan	001 / 010 + 800 9944 1234
Hong Kong	001 / 006 + 800 9944 1234
Australia	0011 + 800 9944 1234
Canada	011 + 800 9944 1234
Israel	00 / 014 + 800 9944 1234
USA	18337426674
Greece	86002038018
All other countries	+91 22 6734 7848 (non-toll free)
Within India	1-800-209-5533 (toll free)
E Mail	cholams@europ-assistance.in
Fax	+91 22 6734 7888
Address	Europ Assistance India Pvt. Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400 093

Important: It's mandatory to first contact Europ Assistance (EA) at the numbers mentioned above and seek authorisation before incurring any expenses.

About Cholamandalam MS General Insurance Company Ltd. (Chola MS)

Cholamandalam MS General Insurance Company Limited is a joint venture between the INR 295 billion Murugappa Group and Mitsui Sumitomo Insurance Company Ltd., Japan. Over the last 14 years, we have insured the health of over 8 million people. Headquartered in Chennai, we have over 110 offices spread across India. Our portfolio of general insurance products include accident, engineering, health, liability, marine, motor, property, travel and rural insurance for individuals as well as corporates.

REACH US THROUGH WHATSAPP 7305234433

Chola MS
GENERAL INSURANCE

Cholamandalam MS General Insurance Company Limited
(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd., Japan)
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T: +91-44-4044 5400 F: +91-44-4044 5550 E: customercare@cholams.murugappa.com

For more details on risk factors, terms and conditions, please read sales brochure carefully or visit our website before concluding a sale.
Section 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:
Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub- section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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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Insurance is the subject matter of the solicitation. *SMS charges as applicable.
CIN: U66030TN2001PLC047977 | IRDA Regn. No.123 | Chola Overseas Travel Protection Policy UIN: CHOPTOIP06001V01506
CMS/TRAVEL/TRAVELOVERSEASBROCHURE/ENG/3491/APRIL2023



A Travel Insurance that assures complete coverage for you and your family

DOOR-TO-DOOR COVERAGE

24x7 WORLDWIDE SUPPORT

PER-DAY PREMIUM RATES

Chola MS
GENERAL INSURANCE

Chola Overseas Travel Protection Policy

ensures you travel to your destination with peace of mind.



Take the road less travelled. Explore lesser known destinations. Visit your near and dear ones. Enjoy your journey to the fullest with Chola Overseas Travel Protection Policy.

Salient Features

- Provides cover for trip duration of 180 days with option to extend for additional 180 days for insured up to the age of 60 years
- Covers a trip duration of 180 days for insured above 60 years
- Covers pre-existing diseases in case of unforeseen emergency life-saving situations
- Minimum age: 6 months
- One way travel (Immigration) covered for up to 30 days
- Special rates for Asia Pacific countries covering Australia, New Zealand & Asia (except Japan)

Plan Options

Silver Plan
A cost-effective plan that covers all your basic needs

Annual Multi-Trip Plan
A plan for frequent flyers available for 30/45/60/90 days

Gold Plan
A value-for-money plan which provides comprehensive coverage

Senior Citizen Plan
A specially designed plan to suit the needs of senior citizens

Giving you comprehensive cover that's very affordable, this policy also covers you for a range of adventure sports, if you would like to avail that facility. Now, make the most of your overseas trips with Chola Overseas Travel Protection Policy.

- Rates calculated on a per-day daily basis
- Coverage for adventure sports (available upon request) including hot air ballooning/bunjee jumping/parasailing/ paragliding
- Personal Accident coverage – Domestic
  Covering any accident that may take place while travelling to or from your residence to the international airport
- Medical examination applicable under Senior Citizen Plan
- Worldwide cashless hospitalisation and claims settlement through tie-up with world renowned Europ Assistance

Trip Cancellation
Compensation for non-refundable expenses on cancellation of overseas travel tickets, hotel bookings & scheduled tours, if trip is cancelled prior to the departure due to specific causes/reasons

Trip Curtailment
Compensation for non-refundable expenses on cancellation of overseas travel tickets, hotel bookings & scheduled tours, if trip is cut short after departure due to specific causes/reasons

Trip Delay
Compensation towards expenses for meals and lodging in the event of trip delay in excess of 12 hrs, wherein the airline has not provided for it

Home Burglary
Compensation for the loss of or damage to the contents at home, while you are abroad

International Driving License/Passport Loss
Compensation of expenses towards duplicate/fresh issuance of a duplicate passport or license

Details Of Plan Offerings

BENEFITS	GOLD	SILVER	ANNUAL MULTI-TRIP	SENIOR CITIZEN 71-80 YRS	DEDUCTIBLES
Medical Cover (Emergency Evacuation included)	$100,000/ $250,000	$50,000/ $100,000	$100,000/ $250,000	$50,000	$100
Repatriation of Remains (Within the overall medical limit)	$7,500	$7,500	$7,500	$7,500	Nil
Dental Treatment	$250	$250	$250	$250	$50
Checked-in Baggage Loss	$1,000 ($500 for Med SI $100,000)	$250	$1,000 ($500 for Med SI $100,000)	$250	Nil
Checked-in Baggage Delay	$100	$100	$100	$100	12 hrs
Passport Loss	$250	$150	$250	$150	$30
Personal Accident - Overseas (AD & D covered 24 hrs)	$25,000 ($10 K for Med SI $100,000)	$10,000	$25,000 ($10 K for Med SI $100,000)	Nil	Nil
Personal Liability	$100,000	$100,000	$100,000	Nil	Nil
Hospital Daily Cash ($25/day; max 14 days)	$350	Nil	$350	Nil	Nil
Financial Emergency	$250	Nil	$250	Nil	Nil
Hijack Relief Benefit ($100/day; max 7 days)	$700	$700	$700	$700	12 hrs
Personal Accident - Domestic	₹2,50,000	₹1,00,000	Nil	₹1,00,000	Nil
Trip Cancellation	$500	Nil	$500	Nil	$50
Trip Curtailment	$500	Nil	$500	Nil	$50
Trip Delay ($10/12 hrs; max $150)	$150	Nil	$150	Nil	12 hrs
International Driving License Loss	$100	Nil	$100	Nil	$25
Home Burglary (Contents-First Loss Basis)	₹2,00,000	Nil	Nil	Nil	₹2,500

Renewal
We offer a grace period of 30 days for renewal of your Annual Multi Trip policy from the date of expiry of your previous policy with us

Cancellation
The policy may be cancelled any time before the commencement of the journey. Upon cancellation, and where no claim has been reported under the policy, the Insurer shall be entitled to refund of premium subject to deduction of cancellation charges

24x7 Worldwide Assistance
- Claims administration through Europ Assistance India Pvt. Ltd., a pioneer in Emergency Services with worldwide access and 24x7 service capabilities

Hospitalisation Services
- Access to global network of hospitals and specialist clinics
- Information on availability of medical care at your location
- Monitoring progress on illness
- Information transfer between physicians
- Organising and supervising medical repatriation from abroad to India

Key Exclusions
- Medical expenses arising out of pre-existing conditions/any treatment, which can be delayed until the insured's return to India/treatment being the sole reason for travelling abroad, venereal diseases, HIV, radiation/war and war-like consequences/removal of physical flaws or anomalies (cosmetic)/suicide, etc.
- Expenses due to loss of valuables, money securities, tickets, passport loss in public places (employer's contractual). Please refer to the policy wordings document for the detailed terms & conditions and exclusions

Limits applicable under Senior Citizen Plan

The Insurer's liability for medical expenses incurred on any one illness will be restricted to $12,500 (for age group 71-75) and $10,000 (for age group 76-80) as a sub limit of the Limit of Indemnity under the Medical Expenses Cover. The Insurer's liability for medical expenses incurred on any accident will be restricted to $25,000 as a sub limit of the Limit of Indemnity under the Medical Expenses Cover