Main Exclusions

- Benefits will not be available for pre-existing conditions until 48 months of continuous coverage from first policy start date
- Expenses during first 30 days of commencement of policy except in the case of accidents. Not applicable for renewals
- Following diseases are excluded during the first year of inception of policy with the Insurer:

  Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula, Piles, Sinusitis and related disorders
- Following diseases are excluded during the first two years of inception of policy with the Insurer:

  Spondylitis, Spondilosis, Knee / Hip joint replacement, Internal congenital anomaly, Osteoarthritis of any joint, Calculus diseases of Gall bladder, and Urogenital, Gastric and Duodenal Ulcers, Internal tumours, cysts, nodules, polyps including breast lumps (each of any kind, unless malignant), Gout and Rheumatism, ENT disorders and Surgery, Surgery of Genitourinary system, Surgery for prolapsed Inter vertebral disk, Surgery of Varicose veins and Varicose Ulcers, Surgery on Tonsils.

  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

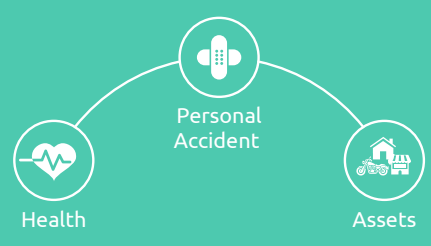
What Chola MS Recommends

Chola MS Family Healthline Insurance will offer comprehensive hospitalization coverage for you and your family. We recommend you to take a critical illness policy in addition to Family Floater Healthline. A critical illness policy will protect you with a lump-sum payment in the event of a critical ailment.

Chola MS Critical Healthline Insurance is a unique benefit policy that offers

- *Lump-sum benefit payout up to ₹10 lakhs in the event of a critical illness*
- *All major critical illnesses like Heart attack, Cancer, Stroke, Kidney failure, etc., covered (12 illnesses covered)*
- *Claim paid on confirmed diagnosis - No proof of hospitalization expense required*
- *Entry allowed up to 65 years*
- *No medical checkup required up to 55 yrs*
- *Lifelong renewal*

With you when you need us most



For more details on the plans, call us at **1800 208 5544 (toll free)** or **SMS CHOLA to 56677*** or **visit www.cholainsurance.com**

Chola MS GENERAL INSURANCE

Cholamandalam MS General Insurance Company Limited
(A Joint Venture between Murugappa Group & Mitsui Sumitomo Insurance Company Ltd., Japan)

Regd. Office: Dare House, 2, N.S.C Bose Road, Chennai - 600 001. India.
T: +91-44-4044 5400 | F: +91-44-4044 5550 | E: customercare@cholams.murugappa.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.
CIN: U66030TN2001PLC047977 | UIN No.: CHOHLIP21303V022021 | IRDA Regn. No.123
CMS/HEALTH/FAMILYHEALTHLINE/BROCHURE/ENG/2435/OCT2020

Chola MS
Family Healthline Insurance

Introducing! A Family Floater Health Insurance Policy that offers you {MORE}. Really.



Comprehensive. Convenient. Caring.

{MORE} Healthcare
{MORE} Treatments
{MORE} Plans & Sum Insured Options
{MORE} Years Covered

Chola MS GENERAL INSURANCE

Call 1800 208 5544 or SMS CHOLA to 56677*
www.cholainsurance.com

Chola MS Family Healthline Insurance Offers {MORE} Benefits

Chola MS Family Healthline Insurance covers the health insurance needs of your entire family in a single policy. The floating sum insured gives you the flexibility of extending the sum insured across all family members. Suited for a young and growing family, it offers more features and benefits than other policies available in the market. Also, it is simple to buy, effective in its protection and offers the flexibility of three plans.

{MORE} COMPREHENSIVE

More Healthcare
The policy covers not just hospitalization, but also daycare as well as outpatient needs (dental care, eye care, etc.). What's more, it covers maternity hospitalization too. Refer Plan Options table for details.

More Treatments
This is the only policy to cover Ayurvedic treatment. And the only one that covers 141 daycare procedures which require less than 24 hours hospitalization. Refer Plan Options table for details.

More Coverage
This policy covers up to 60 days pre-hospitalization and 90 days post-hospitalization expenses.

More Years
The policy allows for lifetime renewal.

More Options
Three plans with a wide range of sum insured options (up to ₹15 lakh) to fit your family size.

{MORE} CONVENIENT

More Network
A large network of hospitals across the country for hospitalisation.

Direct Claims Settlement Through Chola MS HELP
No third party administrator (TPA).

{MORE} CARING

Free Health Checkup every 2 continuous claim-free years

Claim-free Bonus Enhances Sum Insured
Helps fight medical inflation.

Chola Wellness Health Alerts Service
Empowers you to take charge of your health through your mobile phone.

Even {MORE} Benefits

Tax Exemption Under Sec 80(D) of Income Tax Act*

Premium paid under this policy for Self, Spouse, Dependent Children and Parents is eligible for deduction under Section 80 D of Income Tax Act

Entry Age Relaxed
- **Self & Spouse:** 18 to 65 years • **Children:** 3 months to 26 years
- **Renewal Age:** Lifetime renewal

Pre-policy Health Checkup
No medical checkup up to 55 years. Cost of pre policy health checkup will be reimbursed up to 50% on issuance of policy.

Claims Services
- Chola MS HELP – 24x7 claims administration team to serve you in all claim-related issues. No TPA involvement
- Cashless authorisation within 3 hours of intimation
- Claims for treatment across non-network hospitals will be processed within 21 working days from the date of submission of valid documents subject to policy terms and conditions

Claim Procedure
- For a planned claim or daycare procedure, you will have to intimate us and obtain preauthorisation from us
- In case of emergency hospitalization, you may intimate us at the earliest

Policy Renewal
Grace period for renewal would be 30 days from date of expiry of previous policy. However, claims during the grace period are not payable.

Sum Insured can be changed 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 per exclusion of the policy wordings

'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 90 days 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.'

Cancellation
Free Look Period: 15 days is allowed 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 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 prorata premium from the risk start date till date of cancellation.

In case of cancellation, we will retain a part of the premium for coverage enjoyed by you.

Period	Premium to be retained by us
Up to 1 month	25%
Up to 3 months	50%
Up to 6 months	75%
6 months and over	100%

Portability
In the event of you holding a Health Insurance Policy (Individual/Family Floater) with any other Indian Insurer, you have the option to port into this product with continuity benefits as per IRDA norms.

Plan Options

Benefits	Standard	Superior	Advanced
Sum insured (SI) options in ₹ lakh	2/3/4/5	4/6/8/10	6/8/10/12/15
Claim-free bonus up to 50% of SI	5% of SI every claim-free year		
Reduction in claim-free bonus	5% of sum insured		
Daily cash for choosing shared accommodation	₹250 per day for max 7 days with 1 day deductible	₹500 per day for max 7 days with 1 day deductible	₹500 per day for max 14 days with 1 day deductible
Minor accompaniment daily cash	-	₹250 per day for max 7 days with 1 day deductible	₹250 per day for max 14 days with 1 day deductible
General health checkup & eye examination. Once in every two claim-free years	0.5% of SI per family	0.75% of SI per family	1.0% of SI per family
Emergency ambulance	₹1,000 per insured	₹2,000 per insured	₹3,000 per insured
Home hospitalization	-	15% of SI, max ₹70,000	Up to 25% SI, max ₹1 lakh
Maternity expenses	-	₹15,000 - Normal ₹25,000 - Caesarean (Waiting period 5 yrs)	₹25,000 - Normal ₹40,000 - Caesarean (Waiting period 5 yrs)
Ayurvedic therapy treatments	-	-	For specific treatments. Up to 7.5% of SI. 20% co-payment applicable.
OPD dental expenses	-	-	1% of SI, max ₹5,000 with 30% co-payment (Waiting period 3 yrs)
External aids (Specs, contact lens, hearing aids)	-	-	1% of SI, max ₹5,000 with 30% co-payment by insured. Once in a block of 2 yrs after 3 yrs waiting period
Sub-limits against diseases (per claim & per policy period)	Cataract - 7.5% of SI, max ₹20,000 per eye Hernia or Hydrocele - 10% of SI, max ₹30,000 Fistula in Anus, Anal Fissure, Piles - 10% of SI, max ₹30,000 Sinusitis - 10% of SI, max ₹30,000 Tonsilitis or Adenoids - 15% of SI, max ₹40,000	Cataract - 7.5% of SI, max ₹20,000 per eye	No sub-limits
Room, boarding & nursing expenses	AC single room Up to Rs.3000 per day	SI 4L AC single room upto Rs.3000 per day SI 6/8/10L Max 1% of the sum insured	SI 6/8/10/12/15 L Max 1% of the sum Insured

CHOLA MS FAMILY HEALTHLINE INSURANCE PREMIUM RATES IN RUPEES (GST EXTRA AS APPLICABLE)

		STANDARD				SUPERIOR				ADVANCED				
2 ADULTS	SI in ₹ / Age Bands	2,00,000	3,00,000	4,00,000	5,00,000	4,00,000	6,00,000	8,00,000	10,00,000	6,00,000	8,00,000	10,00,000	12,00,000	15,00,000
	18-35	5,202	6,404	7,408	8,280	9,359	12,521	17,402	20,902	16,649	19,159	21,456	25,578	31,590
	36-45	8,237	10,394	10,878	12,886	12,962	17,343	24,553	29,625	20,402	24,977	31,940	35,797	46,709
	46-50	11,132	15,235	17,988	20,927	20,579	28,030	40,627	48,991	31,944	41,388	50,523	62,823	76,687
	51-55	15,774	20,309	24,065	27,303	25,442	32,413	49,823	59,958	41,297	53,799	64,627	79,010	95,015
	56-60	21,847	27,960	33,018	37,372	35,640	45,515	66,969	80,328	55,915	73,293	89,985	1,08,219	1,28,196
	61-65	26,853	34,544	40,903	46,373	44,593	57,316	84,239	1,02,112	70,063	91,424	1,16,854	1,35,955	1,61,506
	66-70*	41,100	53,281	63,340	71,983	64,445	83,481	1,23,771	1,50,459	99,235	1,31,362	1,65,969	1,93,839	2,31,083
2 ADULTS + 1 KID	SI in ₹ / Age Bands	2,00,000	3,00,000	4,00,000	5,00,000	4,00,000	6,00,000	8,00,000	10,00,000	6,00,000	8,00,000	10,00,000	12,00,000	15,00,000
	18-35	5,711	7,073	8,209	9,499	11,606	15,078	20,774	24,378	17,235	21,960	25,458	29,811	35,394
	36-45	8,546	10,800	12,675	15,322	15,161	20,326	28,674	33,800	22,467	29,290	34,367	43,200	50,372
	46-50	13,392	17,175	20,311	24,707	24,705	33,771	42,373	50,137	34,484	51,159	60,544	71,511	84,314
	51-55	16,242	20,924	24,802	30,247	29,888	38,186	52,539	62,525	41,883	61,723	73,311	86,867	1,02,668
	56-60	23,962	30,742	36,348	42,123	39,907	51,052	72,766	86,333	56,501	82,168	97,944	1,16,386	1,37,905
	61-65	30,190	38,933	46,158	53,570	51,380	66,173	90,788	1,07,967	71,202	1,00,730	1,20,542	1,43,720	1,70,729
	66-70*	44,044	57,152	67,974	79,036	72,749	94,337	1,31,220	1,56,506	1,03,078	1,42,202	1,71,115	2,04,977	2,44,366
2 ADULTS + 2 KIDS	SI in ₹ / Age Bands	2,00,000	3,00,000	4,00,000	5,00,000	4,00,000	6,00,000	8,00,000	10,00,000	6,00,000	8,00,000	10,00,000	12,00,000	15,00,000
	18-35	7,237	9,080	9,811	11,328	12,567	16,310	23,654	27,479	18,290	25,948	32,290	36,499	42,417
	36-45	10,258	13,051	15,370	17,372	17,350	22,793	31,066	36,194	23,947	34,881	41,366	49,166	57,551
	46-50	15,527	19,982	22,992	27,541	27,275	34,813	45,654	55,389	38,717	53,456	62,781	73,536	86,752
	51-55	20,454	26,464	31,435	35,714	37,995	48,869	60,897	71,470	49,976	65,596	78,025	90,782	1,07,379
	56-60	29,250	37,695	44,674	50,675	50,897	65,533	81,609	95,837	67,472	87,694	1,03,679	1,22,073	1,44,749
	61-65	38,868	50,344	59,821	67,964	64,833	83,900	1,04,741	1,23,274	85,052	1,08,753	1,29,850	1,53,291	1,82,247
	66-70*	57,781	75,216	89,603	1,01,958	98,703	1,28,538	1,60,959	1,89,952	1,35,650	1,67,839	1,96,960	2,26,081	2,69,762
2 ADULTS + 3 KIDS	SI in ₹ / Age Bands	2,00,000	3,00,000	4,00,000	5,00,000	4,00,000	6,00,000	8,00,000	10,00,000	6,00,000	8,00,000	10,00,000	12,00,000	15,00,000
	18-35	9,442	11,979	14,084	15,900	16,038	19,477	26,535	31,946	24,272	31,266	36,757	42,578	49,733
	36-45	13,420	17,210	21,360	24,208	23,714	26,739	36,501	44,114	31,840	41,466	49,176	57,263	67,294
	46-50	19,294	24,936	33,557	41,517	36,171	46,536	57,957	68,035	52,068	63,298	73,481	83,664	98,938
	51-55	27,476	36,723	43,719	49,733	46,593	60,199	75,165	88,392	66,162	80,883	94,222	1,07,561	1,27,570
	56-60	39,826	51,602	61,326	69,680	64,218	83,087	1,03,715	1,22,055	89,414	1,09,800	1,28,258	1,46,715	1,74,402
	61-65	49,549	64,388	76,637	87,157	79,547	1,03,288	1,29,158	1,52,232	1,09,980	1,35,612	1,58,808	1,82,005	2,16,800
	66-70*	71,518	93,279	1,11,232	1,26,644	1,14,152	1,48,895	1,86,596	2,20,357	1,56,007	1,93,476	2,27,365	2,61,254	3,12,087
1 ADULT + 1 KID	SI in ₹ / Age Bands	2,00,000	3,00,000	4,00,000	5,00,000	4,00,000	6,00,000	8,00,000	10,00,000	6,00,000	8,00,000	10,00,000	12,00,000	15,00,000
	18-35	5,117	6,292	7,274	8,128	9,229	11,595	14,681	17,448	15,810	19,213	22,410	24,765	28,298
	36-45	6,692	8,362	9,755	10,964	12,110	15,887	20,378	24,375	19,717	25,377	30,021	33,484	38,680
	46-50	10,504	13,378	15,764	17,825	18,378	23,090	28,430	33,016	28,329	37,298	46,342	52,269	61,159
	51-55	13,433	17,231	20,381	23,097	23,255	29,446	36,436	42,460	34,195	47,403	57,961	65,613	77,092
	56-60	19,732	25,179	29,688	33,571	32,580	41,397	51,213	59,788	44,927	61,651	77,380	87,858	1,03,576
	61-65	25,518	32,789	38,801	43,974	41,711	53,432	66,371	77,768	55,137	76,487	96,548	1,09,980	1,30,130
	66-70*	38,157	49,410	58,705	66,693	61,626	79,680	99,430	1,16,980	86,792	1,11,438	1,38,734	1,58,724	1,88,708
1 ADULT + 2 KIDS	SI in ₹ / Age Bands	2,00,000	3,00,000	4,00,000	5,00,000	4,00,000	6,00,000	8,00,000	10,00,000	6,00,000	8,00,000	10,00,000	12,00,000	15,00,000
	18-35	6,220	7,435	8,643	10,002	10,922	13,671	18,514	23,117	18,466	23,245	27,928	34,492	40,003
	36-45	8,308	10,003	11,720	13,655	14,708	18,649	26,935	33,726	23,750	31,899	38,788	48,314	56,525
	46-50	10,818	13,791	16,258	18,389	20,850	27,063	37,042	44,300	32,595	42,383	49,746	64,872	76,325
	51-55	14,993	19,283	22,837	25,901	26,787	34,545	45,660	54,596	40,507	51,378	60,426	81,693	96,442
	56-60	21,847	27,960	33,018	37,372	36,710	47,322	62,473	74,044	53,649	68,559	80,247	1,07,856	1,27,641
	61-65	28,188	36,300	43,005	48,772	45,747	59,664	78,056	92,764	66,355	84,510	99,340	1,35,584	1,60,939
	66-70*	40,119	51,991	61,795	70,220	66,168	87,008	1,13,172	1,34,614	94,121	1,20,052	1,41,622	1,96,887	2,34,632
1 ADULT + 3 KIDS	SI in ₹ / Age Bands	2,00,000	3,00,000	4,00,000	5,00,000	4,00,000	6,00,000	8,00,000	10,00,000	6,00,000	8,00,000	10,00,000	12,00,000	15,00,000
	18-35	6,729	8,545	9,971	13,157	11,926	15,958	20,996	25,640	20,982	25,859	30,398	34,006	39,418
	36-45	9,782	11,895	13,985	18,398	16,340	20,474	25,133	29,158	27,589	34,167	40,593	45,715	53,397
	46-50	15,841	20,395	24,166	27,414	26,781	34,162	42,373	49,553	35,774	49,991	57,698	65,406	76,968
	51-55	19,674	25,438	30,207	34,312	33,082	42,395	52,743	61,800	45,120	61,876	74,218	84,420	99,723
	56-60	27,347	35,192	41,677	47,254	44,569	57,195	71,108	83,384	60,999	84,171	1,01,303	1,15,533	1,36,879
	61-65	34,196	44,200	52,464	59,568	55,374	71,435	89,044	1,04,658	81,382	1,03,259	1,26,954	1,45,155	1,72,457
	66-70*	49,931	64,893	77,244	87,852	80,165	1,04,109	1,30,195	1,53,466	1,16,107	1,45,919	1,80,541	2,07,087	2,46,906

A discount on above premium will be available if you agree for 10% co-payment on all claims under this policy. Please contact our advisor for further details on co-payment. Premium will be based on age of senior-most covered member in the family. The company from time to time and subject to IRDA approval, will revise the premium rates / terms and conditions based on experience.

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

*Applicable for renewal.