#pledge2protect™

Chola MS
GENERAL INSURANCE



The perfect way to protect your family's health.

Chola Healthline

Health and wellness services are inflating exponentially, health insurance has become a basic necessity for the well-being of every individual. The consistently growing healthcare sector calls for a health insurance plan which covers you and your family against all financial risks arising out of adverse medical conditions. Chola Healthline covers you against such risks by offering four smart health insurance solutions.

Privilege Plan

Enrich Plan

Freedom Plan

Value Plan

Benefits

Covers entire family including parents-in-law and siblings

No pre-policy health check-up till 45 years of age

Discount of 6% & 12% for 2 & 3 year policy respectively.
10% discount for tier-2 locations

Lifelong Renewal

Exemption up to ₹25,000
Exemption up to ₹55,000 for senior citizens under section 80D of IT Act

ENTRY AGE
Adults: 18 - 65 years
Dependent Children: 90 days - 26 years

TENURE
1 year, 2 years and 3 years

PREMIUM PAYMENT
Once till the policy expires

T3
Trust
Transparency
Technology

What is covered?

Healthline Plans	Privilege Plan	Enrich Plan	Freedom Plan	Value Plan
Sum Insured (₹ in Lakhs)	5 - 25	3 - 25	3 - 15	2 - 10
Hospitalisation coverage	• Hospitalisation expenses • 141 day care procedures • AYUSH treatment • Max 7 days of domiciliary hospitalisation • Organ donor hospitalisation expenses			
1. Pre hospitalisation	60 days			30 days
2. Post hospitalisation	90 days			60 days
Emergency ambulance expense (₹)	5,000/-	2,000/-	2,000/-	1,000/-
Extended hospitalisation allowance (₹)	10,000/-			
Double Sum Insured for Critical illnesses & Accidents (₹)	Covered			
Child hospitalisation allowance (₹)	NA	500 for 7 days		
Maternity cover (₹)	Up to 1,00,000/-			
New born baby hospitalisation	Covered up to mothers sum insured			
Out patient - Dental/Spectacles/ Contact lens/Hearing aid (₹)	Up to 10,000/- every 2 years			
Specialist opinion for critical illness (₹)	Up to 25,000/-			

Sum Insured Options (₹ in Lakhs)

Privilege Plan: 5 | 7.5 | 10 | 15 | 20 | 25

Enrich Plan: 3 | 5 | 7.5 | 10 | 15 | 20 | 25

Freedom Plan: 3 | 5 | 7.5 | 10 | 15

Value Plan: 2 | 3 | 5 | 7.5 | 10

What is 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 48 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

For detailed list of exclusions, please refer to the policy wordings on our website.

Claim Process (Cashless and Reimbursement)

Reach us at Toll Free number (**1800-208-5544**) 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

Unlimited claims, until the sum insured is exhausted

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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Chola Healthline
*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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