Chola MS
GENERAL INSURANCE

Prospectus

Private car Add-on covers attached to Chola Protect 360°

Why do I need to insure my car?

Insuring your car protects you from a financial loss arising out of loss or damage to your vehicle, your liability towards third parties for personal injury, death and property damage on account of any accident involving your car.

Under the provisions of Motor Vehicles Act, all the vehicles that ply in public places must have an insurance policy that at least covers 'Third Party Liability' as specified under the act.

Having additional covers for your car will ensure that any other unforeseen emergencies also can be handled with very little financial impact on yourself.

What are the different types of insurance policies available? Is it compulsory to take OD/comprehensive cover?

You can either opt for a Third Party Cover or a Comprehensive Policy. In India, it is compulsory to have a Third Party Policy that covers you against legal liability for injury or death or property damage caused to any third party in an accident. This policy does not cover damages or loss caused to your own vehicle in an accident or theft. A comprehensive policy, on the other hand, covers both 'Act Only Cover' and 'Own Damage Cover' which insures your vehicle against any loss or damage. It is not compulsory to have a comprehensive cover, though it is advisable to have one.

Apart from these two options, Chola MS brings to you an advanced set of insurance coverages which will protect you from financial losses from not only the above occurrences, but other unfortunate events also.

What is the advantage with Cholamandalam MS?

Whether it's insurance for a new vehicle or you are looking to transfer your Motor Insurance, choose Cholamandalam MS. With Cholamandalam MS you have following advantages:

- Processing time is down to minimum
- Lesser paper-work involved
- The entire claim process is far smoother and hassle-free
- Various attractive additional covers* and discounts are available
- Product is also available through our Web Site: Cholainsurance.com

What does Chola protect 360° - Private car package policy with add-on covers offer?

Chola Protect 360° is a one- of- its- kind all inclusive Car Insurance Plan, which not only covers your financial loss to the maximum but also endeavors to ensure that every situation, is under control. In fact, we at Cholamandalam MS go that extra mile to ensure your journey is smooth all the way through.

- Maximum financial coverage e.g. Reinstatement value/nil depreciation, consumables coverage
- Post accident assistance e.g. Daily allowance, medical Expenses reimbursement

This is a comprehensive policy that includes the "Third Party Only Cover" and the "Own Damage Cover".

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
2nd Floor, Dare House, 2 NSC Bose Road, Chennai 600 001
PAN AABCC6633K
T +91 (0)44 3044 5400
F +91 (0)44 3044 5550
cholainsurance.com

Under the Third Party Liability we cover:

Personal Liability: As per the latest provisions of Motor Vehicles Act.

Property Liability: In the event of your vehicle causing 'Third Party' property damage, Chola MS will offer compensation up to Rs.7, 50, 000/- in case of Private Cars in case of Package policies.

Under the Own Damage Cover we cover the loss and damage to your vehicle due to any of the following reasons:

- Fire, explosion, self-ignition or lightning
- Burglary housebreaking or theft
- Riot and strike
- Earthquake (fire and shock damage)
- Flood, Typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone, Hailstorm
- Accidental external means
- Malicious Act
- Terrorist Activity
- Whilst in transit by road, rail, inland waterway, lift, elevator or air
- Landslide, Rockslide.

Apart from the above basic covers, the following covers are available under the basic Chola Protect 360° Insurance Policy.

- Daily cash allowance in case the insured vehicle is in the workshop under repairs
- Insurance cover against loss of Personal Belonging which had been locked in the damaged insured vehicle
- Reimbursement of cost of duplicate keys
- License Loss cover
- Depreciation waiver
- Reinstatement Value Basis
- Chola Assistance service for Roadside Emergencies (CARE)

The following is the list of new add-on covers being offered under Private car Add-on covers attached to Chola Protect 360° Package Policy:

- **No Claim bonus (NCB) Protection**
- **Vehicle Installment Cover**
- **Coverage of Insurance Cost**
- **Consumables Coverage**
- **Medical Expenses Coverage**
- **Registration Certificate Loss Cover**
- **Franchise Benefit**
- **Auto extension of policy**

For further details and conditions about the benefits, covers, discounts and exclusions please refer to the Policy Wordings.

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About Us

Cholamandalam MS General Insurance Company Ltd. is a joint venture between the US$ 3.03 Billion Murugappa Group, India and Mitsui Sumitomo Insurance Group, Japan.

Murugappa group is a pioneer and market leader in various fields and has strong presence in fertilizers, sugar, abrasives, automotive chains, cycles, car door frames, steel tubes and consumer finance.

Mitsui Sumitomo is the second largest insurance group of Japan with a net written premium of US$ 21.66 Billion in General insurance.

Chola MS is headquartered in Chennai and has more than 100 offices spread across India. Chola MS offers a wide range of products that include Accident, Engineering, Health, Liability, Marine, Motor, Property, Home, Travel & Rural insurance for individuals as well as corporate customers.

Insurance is the subject matter of solicitation

Contact Address

Cholamandalam MS General Insurance Company limited
(A joint venture between Murugappa Group & Mitsui Sumitomo Insurance Group)
'Dare House', 2nd Floor, No.2, N.S.C. Bose Road, Chennai- 600 001, India.
Tel: +91-44-30445400 Fax: +91-44-42166001 Website: www.cholainsurance.com

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