

# Protect yourself and your family against COVID-19.



## Chola MS COVID-19 Cover

Coronaviruses are a large family of viruses which may cause illness in animals or humans and lead to respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS).

Chola MS COVID-19 is a specialised health insurance cover for Novel Coronavirus (nCoV/COVID-19) that provides protection to the Insured at the time of emergency and helps reduce the financial burden. This policy provides a lump sum benefit if the Insured is diagnosed with Novel Coronavirus (COVID-19) during the policy period.

## Benefits



### FAMILY COVER

Option to cover family - spouse, parents and dependent children



### NO HEALTH CHECK-UP

No health check-up required to buy the policy



### TAX EXEMPTION

Income tax exemption under Section 80D of IT Act



### WAITING PERIOD

Only 16 days



### ENTRY AGE

Adults: 18 to 65 years  
Children: 03 months to 25 years



# What is covered?

## Base Cover



### Lump sum benefit on diagnosis of COVID-19

Sum Insured Options per person (₹ in Thousands)



## Optional Covers



**Daily Cash Benefit:** For every 24 hours of hospitalisation or quarantine completed up to a maximum of 15 days

Daily Cash Options (₹)



**Loss of Job:** 50% of the chosen base Sum Insured per month up to a maximum of 3 months towards loss of job

## What is not covered?



**Waiting Period:** No claim will be paid arising within 16 days from the first policy commencement date with us



Testing done in a centre other than the ones authorized in India



Any person who was tested positive for COVID-19 before commencement of the policy with us /who has had an episode of COVID-19 in the past and fully cured



Diagnosis and treatment outside India



Any treatment taken on OPD basis



If the Insured has travelled outside India within last 3 months

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



# Claim Process



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









Quick & hassle-free claims



Unlimited claims, until the sum insured is exhausted

## Reach us at:

✉ [customercare@cholams.murugappa.com](mailto: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 MS COVID-19 Cover.

\*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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