

The simple way to cover your family's healthcare needs.



Arogya Sanjeevani

A health insurance plan that covers you and your family against the financial risks arising out of medical contingencies while providing you the flexibility of paying in multiple frequencies like monthly, quarterly, half-yearly or annually. Enjoy discounts on premiums while we have your whole family covered.

Benefits



FAMILY COVER

Covers entire family including parents-in-law



NO HEALTH CHECK-UP

No pre-policy health check-up before 50 years of age



FAMILY DISCOUNT

Discount of 5% for 3-5 members, 7% for 6-7 members, 10% for > 7 members



TAX EXEMPTION

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



ENTRY AGE

Adults: 18 - 65 years
Dependent Children: 90 days - 25 years



What is covered?



In Patient Hospitalisation Expenses:

Expenses covered for minimum 24 hours of hospitalisation



Emergency Ambulance Expenses:

Maximum of ₹2000 per hospitalisation



Day Care Procedures:

All day care procedures covered



Pre and Post Hospitalisation:

Covers the expenses for 30 days and 60 days respectively



AYUSH Coverage:

Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homeopathy



Dental Treatment and Plastic Surgery:

Necessitated due to disease or injury

What is not covered?



Initial Waiting Period: 30 days for all illnesses (not applicable on renewal and for accidents)



Waiting period of 2/4 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 expenses incurred on domiciliary hospitalisation and OPD treatment



War, hostilities whether war declared or not



Unproven Treatments & Maternity Expenses

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

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

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Arogya Sanjeevani Policy, Chola MS.

*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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