

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 before 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



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	<ul style="list-style-type: none"> 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)



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

(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 | SMS 'CHOLA HL' to 56677* | E: customercare@cholams.murugappa.com

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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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