

No more worries about daily expenses during hospitalisation.



Chola MS Hospital Cash Healthline

During hospitalization, there are multiple expenses that are left unaccounted but leave a hole in our pocket since these expenses are not covered by a standard medi-claim policy. For such expenses Chola MS offers Hospital Daily Cash, a plan that pays you a fixed amount to cover the miscellaneous expenses during hospitalization.

Benefits



Covers entire family including parents-in-law and siblings



No pre-policy health check-up before 55 years of age



Discount of 5% on covering 2 members and 10% for covering more than 2 members



Lifetime Renewal



DOUBLE CASH BENEFIT
For ICU hospitalization without any extra cost



Tax 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

*Tax benefit are subject to change in applicable laws from time to time.



How does the plan work?

Two options to choose the number of days



20 Days



25 Days

Example: 25 hospitalization days will be eligible for a daily cash in one policy year.
Policy Period: Jan 2020 - Dec 2020

Claim Number	Hospitalization Days	Daily Cash Paid @ ₹2000
Month 3	10	10x2000=20000
Month 5	8	8x2000=16000
Month 8	12	7x2000=14000
Total benefit in the year		25x2000=50000

Three options for per day cash benefit



₹1,000



₹2,000



₹3,000

Lump-sum payment on continuous 20 days of hospitalization



₹10,000



₹15,000



₹20,000

What is not covered?



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



Misuse of any substances like alcohol, tobacco or narcotic drugs (whether prescribed or not)



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



24 months waiting period for listed illnesses

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



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

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Chola MS Hospital Cash Healthline (Revision)

*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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