

Life is All About Flexibility!



Chola Flexi Health

A health insurance that moulds itself around your life. You can personalise your sum insured, premium payment mode and tenure under the policy. The product also covers you for alternate treatments besides allopathy. Stay healthy. Stay flexi.

Benefits



Flexible Sum Insured options



Restoration of Sum Insured.
Up to 100% for unrelated claims



Tax Exemption
under Section 80D of
Income Tax Act



Cumulative bonus of 10%
for every claim-free year up to
50% of sum insured



Flexible Premium Payment
options – Monthly, Quarterly,
Half-yearly, Annual & Single pay



Recharge Benefit -
Extra Sum Insured for
related claims



Lifelong
Renewability



Free health check-up - once
in every 2 claim-free years



Premium based on
your location



Waiting period of only
36 months for pre-existing
conditions/disease



Covers entire
family










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

Add-On Cover: International Medical Second Opinion can be availed on payment of additional premium



What is covered?

Basic Covers	
 Hospitalisation Expenses 1. Pre-Hospitalisation Expenses 2. Post-Hospitalisation Expenses	Up to 30 days Up to 60 days
 Day Care Procedures	Covered
 AYUSH	
 Domiciliary Hospitalisation	
 Organ Donor Hospitalisation Expenses	
 Emergency Ambulance Expenses	Up to 1% of SI subject to a maximum of ₹2,000/- per hospitalisation
 New Born Baby Cover	Coverage from day one subject to mother being covered under the policy for 12 months continuously from policy commencement date

1. Additional Sum Insured for claims due to Road Traffic Accident (RTA) (Applicable for SI ₹3 lakhs & above)

- Up to 25% of SI, subject to a maximum of ₹3 lakhs, once during policy period
- Restoration and recharge benefit will not be applicable for claims related to road traffic accidents

2. Daily Care Benefit

- Daily benefit of ₹500/- per day towards accompanying person expenses, up to a maximum of 10 days per policy period

3. Travel

- Reimbursement of air travel expenses, up to ₹5000/- to visit the hospitalized and insured by an immediate family member for a life-threatening emergency medical condition

4. Repatriation of Mortal Remains

- Up to ₹3,000/- subject to an admissible claim under the policy

5. Second Medical Opinion

- Reimbursement of cost of obtaining specialist medical opinion up to a maximum of ₹25,000/-

Payment of this benefit is subject to admissibility of claim under base cover

Applicable to the above points from 2-5



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 36 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 1800-208-5544 (toll free) 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

Cholamandalam MS General Insurance Company Limited

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Flexi Health

*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.

CIN: U66030TN2001PLC047977 | IRDA Regn. No.123 | UIN: CHOHLIP21007V022021 | CMS/HEALTH/FLEXI/E-BROCHURE/2373/APR/2020

