



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



### **TAX EXEMPTION**

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



#### **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



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

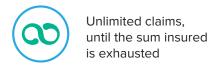
# Why Chola MS?



24x7 phone & email support



Large network of cashless hospitals





Quick & hassle-free claims

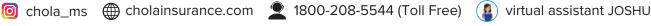
### Reach us at:















### **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 AS' to 56677\* | E: customercare@cholams.murugappa.com

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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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