

Sum Insured (SI) Options		Rs. 3/5/7.5/10/15/20/25 Lakhs
Adult : Entry Age 18 -65 Years		Children : Entry Age 90 days -26 Years
1a	Type of Coverage	Individual / Floater
1b	In patient Hospitalisation Expenses	Covered up to Sum Insured
1c	ICU Hospitalisation Expenses	Covered up to Sum Insured
2	Pre-Hospitalisation Expenses	Up to 30 days
3	Post-Hospitalisation Expenses	Up to 60 days
4	Day Care Procedures	Covered up to Sum Insured
5	AYUSH Coverage	Covered up to Sum Insured
6	Domiciliary Hospitalisation Cover	Covered up to Sum Insured
7	Organ Donor Hospitalisation Expenses	Covered up to Sum Insured
8	Emergency Ambulance Expenses	Up to 1% of SI subject to a maximum of Rs.2,000/- per Hospitalisation
9	New born Baby Cover	Coverage from Day one
<b>Additional Covers (Over and above the basic Sum Insured)</b>		
1	Sum Insured Restoration for unrelated claims (Applicable for SI Rs.3 lakhs & above)	- Sum Insured Restoration upto 100% for unrelated claims in the event of exhaustion or insufficient Sum Insured & Cumulative Bonus. - This benefit will not be applicable for claims due Road Traffic Accidents.
2	Recharge Benefit for related claims (Applicable for SI Rs.3 lakhs & above)	- Additional Indemnity up to defined limits for related claims. (Hospitalisation for which claims have already been admitted under the policy). - This benefit will not be applicable for claims due to Road Traffic Accidents.
3	Additional Sum Insured for claims due to Road Traffic Accident (RTA) (Applicable for SI Rs.3 lakhs & above)	- Upto 25% of SI subject to a maximum of Rs.3 lakhs once during the policy period. - Restoration and Recharge benefit will not be applicable for claims due to Road Traffic Accidents.
4	Daily Care Benefit	- Daily Benefit of Rs.500/- per day towards accompanying person expenses upto a maximum of 10 days per policy period
5	Compassionate Travel	- Reimbursement of travel expenses upto Rs.5000/- by air incurred to visit the hospitalized insured by an immediate family member for a life threatening emergency medical condition.
6	Repatriation of Mortal Remains	- Upto Rs.3,000/- subject to an admissible claim under the policy



7	Medical Second Opinion	- Reimbursement of the cost of obtaining Specialist Medical Opinion up to a maximum of Rs.25,000/-
8	Pre policy checkup	>50 Years of age
<b>Sublimit/Co-payments</b>		
Room Rent limits		- No Room limit capping from 3 SI onwards
Co-payments		- No co pay
<b>Waiting Periods</b>		
30 Days Waiting Period		Applicable
2 Yr Waiting Period		Applicable
Pre-existing Disease		36 Months
<b>Renewal Benefits</b>		
Cumulative Bonus		10 % every claim free year up to maximum of 50 %
Reduction in Cumulative Bonus		10%
Health Checkup		Once in two claim free years up to defined limits

## KEY REASON TO CHOOSE FLEXI HEALTH

- Flexible premium payment for higher coverage from Day1 (Monthly/Quarterly/Half Yearly/Annual)
- No sub limit & No Room rent capping
- Comprehensive coverage (Restoration, Recharge, Additional SI for accidents)
- Listed 539 & other day care procedures covered
- No CO PAY
- Location based premium (Tier 1 or 2).
- Long term discounts (2 /3 years policies)

Claim Toll free number : 1800 208 5544

E Mail : [help@cholams.murugappa.com](mailto:help@cholams.murugappa.com)

Website : <https://www.cholainsurance.com/>

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