



Travel the world stress free with our coverage

Chola Comprehensive Travel Insurance Policy

KEY FEATURES



Coverage for persons from 90 days to 85 Years of age



Extension upto 185 days for Single Trip



Family discount



Range of Plans to suit your travel needs and pocket



Wide Sum Insured options



Wider Coverage including Rehabilitation and Pediatric Services



One way travel covered upto a maximum of 120 days



Optional Domestic Cover



Worldwide cashless hospitalisation and claims settlement through tie-up with world renowned Europ Assistance

ELIGIBILITY FOR COVERAGE

Indians, NRI or Foreign nationals traveling outside for the purpose of business or leisure with the intention of returning to India.



Self, Spouse, Parents 18 Years to 85 Years of age



Children 90 days to 26 Years of age

TRIP DURATION

Single Trip (in days) Annual Multi-trip (in days) **Trip Duration** This type of policy will This type of Policy will cover only a single trip cover all the short trips under the policy within a period of one year 3 Minimum trip duration 30 Maximum initial trip duration 180 60 **Extension** Minimum extension duration 1 NA NΑ Maximum extension duration 185 30/45/60 Maximum total trip duration 365 (Maximum duration of any one trip)

For customers above 60 yrs, maximum no. of travel days that may be insured under the policy shall be 180 days including extension, if any

GEOGRAPHICAL SCOPE



Worldwide



Asia



Worldwide excluding USA & Canada



Asia excluding Japan

SALIENT FEATURES

- Dental Treatment expenses: Reimbursement of the expenses towards the injury to sound natural teeth, upto the limit mentioned for immediate relief of Dental pain.
- Trip Curtailment: Compensation for non refundable expenses on Overseas Travel Tickets, Hotel Booking or Scheduled Tour booking up to the limit, if the trip is cut short after departure due to specific reasons mentioned in the policy.
- Personal Liability: Compensation towards any legal liability incurred by you to the third party for any injury to a person or damage to the property.
- Loss of International Driving License: Reimbursement towards the cost of obtaining duplicate or fresh International Driving License either overseas or within 30 days upon return to India upto the limit as mentioned in the Policy.

| Benefits | | Travel Plus | Travel Pleasure | Travel Delight | Deductible |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------|--------------------|----------------------------------------------|
| | Overseas Medical Expenses (including repatriation of Mortal Remains of USD 7500, Medical Evacuation/ Transportation) | 50,000 | 50,000 | 50,000 | 100 |
| | | 1,00,000 | 1,00,000 | 1,00,000 | |
| | | 2,50,000 | 2,50,000 | 2,50,000 | |
| | | 3,50,000 | 3,50,000 | 3,50,000 | |
| | | 5,00,000 | 5,00,000 | 5,00,000 | |
| | Dental Treatment Expenses | 200 | 300 | 500 | 50 |
| | Total loss of Checked-In- Baggage and Hand Baggage | 250 and 50 | 500 and 50 | 1,500 and 50 | Nil |
| | Delay of Checked-In- Baggage | 150 | 200 | 300 | 12 hours |
| | Loss of Passport | 150 | 250 | 300 | 30 |
| | Personal Accident – Overseas | 15,000 | 23,000 | 38,000 | Nil |
| Overseas | Personal Liability | 50,000 | 1,00,000 | 1,00,000 | 100 |
| cover (Sum Insured & Deductibles in USD unless specifically mentioned otherwise) | Financial Emergency | 200 | 250 | 500 | Nil |
| | Loss of International Driving License | 100 | 100 | 100 | 25 |
| | Home Burglary | Not applicable | INR 1,00,000 | INR 2,00,000 | 5% of Sum Insured for Home Burglary |
| | Trip Cancellation | | 500 | 1,500 | 50 |
| | Trip Curtailment | | 200 | 1,000 | 50 |
| | Trip Delay | | 120 (10/12 hrs) | 120 (10/12 hrs) | 12 hours |
| | Missed Flight Connection | | 200 | 500 | 3 hours |
| | Emergency Telephone charges | | 100 | 300 | Nil |
| | Compassionate Visit | | 1,250 | 1,500 | 5 days |
| | Return of Minor Children | | Not applicable | 2,000 | 5 days |
| | Rental Car Excess Cover | | | 2,000 | 100 |
| | Adventurous Activities Cover | | | 5,000 | 24 hours |
| | Rehabilitation Services | | | 500 | 50 |
| | Paediatric Services | | | 40 | Nil |

| Optional Overseas covers on payment of additional premium (Sum Insured & Deductible in USD) | Hospital Daily Cash | 150 (15/day max 10 days) | 250 (25/day max 10 days) | 400 (40/day max 10 days) | 24 hours |
|---------------------------------------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------------|--------------------------------|--------------------------------|----------|
| | Hijack Relief | , , | 350 (50/ day max 7 days) | 700 (70/day max 10 days) | Nil |
| | Pre existing illness Extension | upto 5% of the Sum Insured Applicable for Overseas Medical Expenses | | | Nil |
| | Ambulatory Care Services | upto 5% of the Sum Insured Applicable for Overseas Medical Expenses | | | 100 |
| | Bounced booking of Hotel | 1,500 | | | Nil |
| Optional Domestic covers on payment of additional premium (Sum Insured in INR) | a.Personal Accident – Domestic | 10,00,000 | 15,00,000 | 25,00,000 | Nil |
| | b.Accidental Medical Expenses | 1,00,000 | 1,50,000 | 2,50,000 | Nil |
| | c.Repatriation of Mortal remains | 10,000 | 10,000 | 10,000 | Nil |

^{*}Travel Delight Plan is not applicable for insured above 60 yrs of age

PRE-POLICY HEALTH CHECKUP -

Medical Examination is required for following persons

- Single Trip policy Persons beyond 65 years of age
- Annual Multi-trip policy Persons beyond 60 years of age
- Persons with adverse health history irrespective of age and Sum Insured.

IMPORTANT EXCLUSIONS -

(for detailed list of exclusions, please refer to policy terms & conditions available on our website.)

OVERSEAS MEDICAL EXPENSES

- Any treatment arising due to a Pre-existing condition.
- Any treatment if that is the sole reason or one of the reasons for the travel overseas.

TOTAL LOSS OF CHECKED-IN BAGGAGE AND HAND BAGGAGE -

- Any electronic, electrical, visual or audio visual equipment, item or aid.
- Any loss due to complete/partial damage for the Checked-in-baggage or Hand Baggage.

PERSONAL LIABILITY

- Any claim or damage resulting from professional activities involving the Insured Person.
- Any willful, malicious or unlawful act.

RENEWAL -

- Annual Multi-trip policy can be renewed before the expiry of the policy or within a grace period of 30 days from the date of expiry of your previous travel policy with us.
- Single Trip Policy is not renewable
- Sum Insured can be enhanced at the time of renewal, subject to written application and acceptance by the Company. The coverage for the enhanced Sum Insured shall be as if a new policy is issued for the additional Sum Insured.
- Any changes to the policy terms subject to IRDA approval shall be notified to each policy holder atleast 3 months prior to the date when such revision comes into effect.
- The policy may be withdrawn from the market subject to IRDA approval. We shall notify such withdrawal atleast 3 months prior to the renewal date. Insured will have an option to purchase another policy with similar covers, with available with the company.

CANCELLATION -

- Policy may be cancelled by us on account of misrepresentation, fraud, non-disclosure of material facts or non cooperation of the insured by giving 15 days written notice. On such cancellation, no refund of premium and claim will be payable under the policy.
- In case of other reasons than the above, 72 hours prior notice will be given to the insured and insured will be entitled for a pro-rata refund of premium for the unexpired period of the policy on the date of cancellation, subject to proposed journey has not commenced.
- Single trip policy is not cancellable while effective.
- Policy may be cancelled before commencement of the journey by the proposer provided it is established by the proposer that the proposed journey has not commenced to the satisfaction of the Insurer.
- On cancellation of the policy by the proposer and where no claim has been reported under this policy, insurer shall deduct cancellation charges, subject to retaining the higher of
 - i. 25% of the premium or
 - ii. Rs.250/- for individual policies and Rs.500/- for Annual multi-trip policy.

24*7 WORLDWIDE ASSISTANCE

Claims administration through Europe Assistance India Pvt. Ltd., a pioneer in Emergency services with worldwide access and 24*7 service capabilities

HOSPITALISATION SERVICES -

- Access to global network of hospitals and specialist clinics
- Organising and supervising medical repatriation from abroad to India
- Information on availability of medical care at your location
- Information transfer between physicians
- Monitoring progress on illness

EASY CLAIMS -

In case of claims, it is mandatory to first contact Europ Assistance and seek their prior authorization before incurring any expenses. You can contact them any time on the 24*7 Helpline provided in the policy wordings and schedule.

Upon successful validation and checks, we will provide authorization to the hospital for the direct settlement of the bills, so you need not worry about paying in cash.

For non-cashless claims, please provide all the details to Europ Assistance and register the claim. Upon successful validation checks, the claims administrator will advice you on the checklist of documents to be submitted

Claims Assistance (Europ Assistance India Private Ltd.) Contact Numbers (24 hours)

| Country | Tollfree Number | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--|--|
| Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom | 00 + 800 9944 1234 | | |
| Singapore, Thailand | 001 + 800 9944 1234 | | |
| Japan | 001 / 010 + 800 9944 1234 | | |
| Hong Kong | 001 / 006 + 800 9944 1234 | | |
| Australia | 0011 + 800 9944 1234 | | |
| Canada | 011 + 800 9944 1234 | | |
| Israel | 00 / 014 + 800 9944 1234 | | |
| USA | 18337426674 | | |
| Greece | 86002038018 | | |
| All other countries | +91 22 6734 7848 (non-toll free) | | |
| Within India | 1-800-209-5533 (toll free) | | |
| E Mail | cholams@europ-assistance.in | | |
| Fax | +91 22 6734 7888 | | |
| Address | Europ Assistance India Pvt Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400 093 | | |

Important: Its mandatory to first contact Europ Assistance (EA) at the numbers mentioned above and seek authorization before incurring any expenses.

About Chola MS _

Cholamandalam MS General Insurance Company Limited is a joint venture between the INR 295 billion Murugappa Group and Mitsui Sumitomo Insurance Company Ltd., Japan. Over the last 14 years, we have insured the health of over 8 million people. Headquartered in Chennai, we have over 110 offices spread across India. Our portfolio of general insurance products include accident, engineering, health, liability, marine, motor, property, travel and rural insurance for individuals as well as corporates.



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 | E: customercare@cholams.murugappa.com

Reach us at:



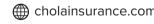
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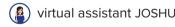












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CHOLA COMPREHENSIVE TRAVEL INSURANCE POLICY

*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 | Chola Comprehensive Travel Insurance Policy UIN: IRDAI/HLT/CHSGI/P-T/V.I/66/2016-17 CMS/TRAVEL/BROCHURE/ENG/3619/DEC2023