

# Top-up your family's health cover without worry.



## Chola Super Topup Insurance

Worried of the sum insured getting exhausted? Taking another health insurance getting too expensive? Chola MS cares for your mental peace and presents Chola Super TopUp Insurance - an insurance plan with low premium but high coverage. Just by paying a part of the standard health insurance premium, you get complete coverage. It is a top - up plan that provides coverage for higher medical expenses for families on a floating sum insured basis or on individual sum insured basis. It is available in two variants.



Supreme Plan



Premiere Plan

## Benefits



### FAMILY COVER

Covers entire family including parents-in-law and siblings



### ENTRY AGE

3 months - 70 years



### NO HEALTH CHECK-UP

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



### AFFORDABLE PREMIUM

Wide deductible options to make the premiums more affordable



### LONG TERM POLICY

Up to 3 years at inception



# What is covered?

## Basic covers



In patient hospitalisation expenses



Emergency ambulance expenses



Day care procedures



Domiciliary hospitalisation



Pre-hospitalisation expenses  
60 days (applicable only for Supreme variant)



Post-hospitalisation expenses  
90 days (applicable only for Supreme variant)



AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homeopathy) coverage expenses

## How does the plan work?

Scenarios	Claim Amount (₹)	Paid by Base Plan (₹) Sum Insured - 3L	Paid by Super Top Up (₹) Sum Insured - 5L	Self Funding
A	3L	3L (Remaining balance - 0)	NA	NA
B	5L		2L (Remaining balance - 3L)	NA
C	9L		5L (Remaining balance - 0)	1L

Claim settlement is subject to terms and conditions of the policy.



## What is not covered?



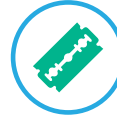
**Initial Waiting Period:** 30 days for all illnesses (not applicable on renewal and for accidents)



Waiting period of 12 months for treatment of listed diseases



**Pre-Existing Disease (PED):** Benefits not available for pre-existing condition(s) until 36 and 48 consecutive months of continuous coverage for Supreme and Premiere respectively



Any act of intentional self-injury or attempted suicide



War, hostilities whether war declared or not



Vaccination or inoculation and immunisations (except in case of post-bite treatment)

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



Unlimited claims, until the sum insured is exhausted



Quick & hassle-free claims

## Reach us at:

✉ [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com) CholaMSInsurance @cholams

chola\_ms [cholainsurance.com](http://cholainsurance.com) 1800-208-5544 (Toll Free) virtual assistant JOSHU

### Cholamandalam MS General Insurance Company Limited

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### Chola Super Topup Insurance

\*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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