

CHOLA FLEXI SUPREME POLICY

Table of Benefits (brief indicative features only)

Features	Description
Basic cover	
Hospitalization Expenses	Covered up to Sum insured
Pre Hospitalization Expenses	Up to 60 days
Post Hospitalization Expenses	Up to 90 days
Day Care procedures	Covered up to Sum insured
Ayush Coverage	Covered up to Sum insured
Domiciliary Hospitalization	Covered up to Sum insured
Organ Donor Hospitalization Expenses	Covered up to Sum insured
Emergency Ambulance Expenses	Up to 1 % of sum insured subject to a maximum of Rs 2000/- per hospitalization
Additional Benefits	
Sum Insured Restoration	Automatic Sum Insured Restoration in the event of exhaustion or insufficient Base Sum Insured (SI) & Cumulative Bonus.
Additional Sum Insured for claims due to Road Traffic Accident (RTA)	Up to 25% of SI subject to a maximum _3 lakhs once during the policy Year.
Daily Care Benefit	Rs 500/- per day/ maximum of 10 days per policy year.
Compassionate Travel	Reimbursement of Air travel expenses up to maximum _5000/- per policy year (per Compassionate Travel annum in case of multi-year tenure)
Repatriation of Mortal Remains	Reimbursement up to Rs 3,000/- subject to an admissible claim under the policy
Specialist Consultation Charges	Reimbursement of the cost of obtaining Specialist Medical Opinion up to maximum of Rs 25,000/- subject to an admissible Basic Hospitalization claim
Global Hospitalization Cover	Reimbursement of In-patient hospitalization / Day Care Expenses incurred outside India up to Base SI. Diagnosis has to be within India
Personal Accident (PA) Cover	Covered
Child Education Benefit	Covered, subject to an admissible claim under Personal Accident cover. This will be a fixed onetime benefit irrespective of the no. of Children during the entire lifetime of the policy with Us.
Consumables cover	Reimbursement of expenses of list of 'Items for which coverage is not available in the Consumables cover policy', subject to an admissible In-Patient hospitalization claim
Home Care Expenses	Reimbursement of Medical Expenses up to Rs 3000/- per day towards treatment of listed illness up to a maximum of 15 days per policy year

Vaccination Charges	Reimbursement of Vaccination charges up to Rs 5000/- for the new born baby covered under the policy up to one year of age.
Maternity Cover	Reimbursement u pto Rs 50,000/- per delivery after a waiting period of 36 months. Coverage for New Born Baby
Important Waiting Periods	
Initial Waiting Period	30 days
Specified / Listed conditions	2 years
Pre Existing Disease (PED)	3 years
Renewal Benefits	
Cumulative Bonus	50 % - 100%
	Once in 2 claim free years up to defined limits
Wellness	Covered