

**Cholamandalam MS**  
General Insurance



*There is one thing swifter than your travel plans.*

*Our insurance.*

**Chola**  
TRAVEL  
Insurance

CORPORATE PLAN

| Corporate Travel   |  |             |
|--|--|-------------|
| Covers   | Sum Insured  | Deductibles |
| Medical Cover\$ (Medical Evacuation Included)  | \$ 50,000/100,000/200,000/<br>\$ 250,000/300,000/500,000 | \$ 50       |
| Repatriation of Remains (Within overall medical limit)   | \$ 7500  | Nil         |
| Dental Treatment   | \$ 200 /300 / 500  | \$50        |
| Checked Baggage Loss   | \$ 500 / 1000 / 1500                                     | Nil         |
| Checked Baggage Delay  | \$100 / 150  | 12 hrs      |
| Passport Loss  | \$ 150 / 250   | \$ 30       |
| International Driving licence loss   | \$ 100   | \$25        |
| Personal Accident - Overseas   | \$ 10,000 / 15,000 / 25,000                              | Nil         |
| Personal Liability   | \$100,000 / 200,000                                      | Nil         |
| Financial Emergency  | \$ 250   | Nil         |
| Hospital Daily Cash (\$ 25 per day)  | \$250 / 500  | Nil         |
| Hijack Relief Benefit (\$ 100 per day)   | \$ 400 / 700   | 12 hrs      |
| Trip Cancellation  | \$250 / 500  | \$ 50       |
| Trip Curtailment   | \$ 250 / 500   | \$ 50       |
| Trip Delay (\$ 25 per 12 hrs)  | \$ 250 / 500   | 12hrs.      |
| Emergency Travel Expenses - Replacement of colleague Abroad  | \$ 2500/5000   | Nil         |
| Personal Accident - Domestic   | INR 2,50,000/5,00,000/<br>10,00,000                      | Nil         |
| Emergency Medical Expenses - Domestic (Accidental Hospitalisation only within India from Residence to Airport and / or vice versa) | INR 100,000  | INR 2500    |

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General Insurance

For further details contact:

**Toll free : 1800 200 5544**

**SMS "CHOLA" to 56677\***

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**Cholamandalam MS General Insurance Company Ltd**

(A joint venture between Murugappa Group & Mitsui Sumitomo Insurance Group)  
Head Office: Dare House, 2nd floor, No.2, N.S.C Bose Road, Chennai - 600 001, India.  
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The information provided in this brochure is purely indicative.  
Please refer to policy wordings for complete details.  
Insurance is the subject matter of solicitation.

\* Premium sms charges apply

There is one thing swifter than your travel plans. Our insurance. Most often your business travel happens at short notice. So, however well you plan it, there is always the unexpected that you may have to deal with - medical emergency, baggage delays, passport loss, document loss, etc. Now with Chola MS Overseas Corporate Travel Insurance you are ensured that any crisis is managed virtually anywhere in the world.

Chola MS Overseas Corporate Travel Insurance covers you for a whole host of benefits with two coverage options.

**Standard Plan:** This is a pure health cover with 3 benefits i.e. Medical Cover, Repatriation of Remains and Dental Treatment

**Elite Plan:** Here you can pick and choose from 15 optional benefits over and above the benefits in the Standard Cover.

**Salient Features**

**Medical Expenses:** Covers expenses arising out of hospitalization due to accident or illness. It also includes medically necessary and prescribed evacuation to India and repatriation of remains, out patient expenses as per the definitions in the policy wordings.

**Trip Cancellation:** Compensation For non-refundable expenses, cancellation of tickets, hotel bookings & scheduled tours if the trip is cancelled prior to its commencement due to death or critical illness of self or family members, aircraft being delayed for at least 24 hrs due to strike/riot/weather/breakdown etc., serious damage to the house due to fire/flood/quake etc.

**Trip Curtailment:** Same conditions as above, except that it applies after commencement of trip.

**Trip Delay:** Compensation towards expenses, meals & lodging in the event of a trip delay in excess of 12 hours, wherein the

airline has not provided for the same. The delay should be due to severe weather conditions, strikes or any other industrial action of the employees, aircraft break-down, loss of passport.

**Personal Accident - Domestic:** Door to door coverage. Resident to airport to residence.

**Emergency Accidental Medical Expenses - Domestic :** Residence to airport to residence.

**Emergency Travel Expenses :** Compensation towards replacement cost (emergency travel expenses) of a colleague abroad.

**The Chola MS Advantage**

- **Modular Coverage :** You can pick and choose the covers relevant to you.
- **Pay per day :** Premium is computed on a per day basis.
- **Online policy issuance :** Master of your own turn around times, Trip Certificate generation at your premises.
- The scope of the policy includes your family members/dependents and even close business associates.
- Coverage up to 70 yrs. No medical check-up required.
- Cashless assistance for hospitalization, medical evacuation, repatriation of remains, dental treatment & financial emergency (cash less for out patient treatment only if above USD 400)
- Total single trip duration can be 365 days. For age up to 60 yrs, the maximum initial trip duration can be 365 days and for age 61 - 70 yrs, it can be 180 days, which can be extended by additional 180 days based on no claims status.
- **3 Geographic Zones :** Worldwide, Excluding US-Canada & Asia Pacific excluding Japan. Help in effecting extra savings.

**24 hours worldwide assistance**

Claims administration through world renowned Euro Alarm - a Munich Re Group Company, based in Denmark, in association with Paramount Health Management based in Mumbai / Access to global network of hospitals and special clinics / Information on availability of medical care at your location / Monitoring progress on illness / Information transfer between physicians / organizing and supervising the medical repatriation form abroad to India / Preliminary medical advice, vaccination etc.

**What to do in case of a claim**

- Mandatorily, first contact Paramount at the 24 x 7, numbers provided in the Policy Schedule and the policy wordings and seek prior authorization before incurring any expenses.
- Upon successful validation checks, authorization will be provided to the hospital for direct settlement of bills, so you don't have to worry about paying in cash.
- For non cashless claims, details should be given to Paramount and claims should be registered. Upon successful validation checks, our claims administrator will guide you on the documents needed for settlement.

**Some of the Main Exclusions**

- Medical Expenses arising out of pre-existing conditions / any treatment which can be delayed until the insured's return to India / treatment which is the sole reason for travel abroad / addiction to alcohol, drugs, mental disorder, venereal disease, HIV, radiation / war and war like consequences / pregnancy, childbirth the their, consequences / removal of physical flaws or anomalies (cosmetic)/suicide etc.
- Expenses arising out of loss of valuables, money, securities, tickets, loss of passport

in public places, employer's contractual liability.

**Salient Terms & Conditions**

- Minimum age shall be 3 months and maximum age shall be 70 years.
- The minimum number of travel days to be purchased in 250.
- The maximum single trip duration shall be 365 days.
- Extension during the duration of the trip, subject to 'No Claims' status, can be done more than once at our sole discretion. Request for extension must reach us at least 5 days prior to original expiry date.
- Deductible will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once.

**About Cholamandalam MS General Insurance Company Ltd.**

Cholamandalam MS General Insurance Company (Chola MS) is a Joint venture between the US\$ 3 Billion Murugappa Group & Mitsui Sumitomo Insurance Group Japan. Murugappa Group is a pioneer and market leader in various fields and has strong presence in fertilizers, Sugar, Abrasives, Cycles, bathroom accessories and Consumer finance. Mitsui Sumitomo is the second largest Insurance Group of Japan with a net written premium of US\$ 12.65 Billion in general Insurance. Chola MS is headquartered in Chennai and has 113 branch offices spread across India. Chola-MS offers a wide range of products that include Accident, Engineering, Health, Liability, Marine, Motor, and Property, Travel & Rural insurance for individuals as well as corporate customers.