

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai - 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customercare@cholams.murugappa.com ; website: www.cholainsurance.com

IRDA Regn. No.123; PAN: AABCC6633K, CIN: U66030TN2001PLC047977

GSTIN: 33AABCC6633K1ZQ

**Group Health Insurance**

UIN No. CHOHLGP21307V022021

Certificate Of Insurance

Certificate Number	2876/00094117/000002/001/05
BOB Account No.	21850100006015
BOB Transaction Ref No.	MICROBOB14102025101226
Name of the Insured	HANSABEN RAMANI
Communication Address	284,SHUBH LAXMI SOCIETY , NANA VARACHHA ROAD, , AKAR CLUB, VARACHHA ROAD, SURAT , VARACHHA ROAD S.O , SURAT-395006 , GUJARAT
Type of Policy / Plan	Individual [Plan Opted - INDSI_500_N]
Period of Insurance	From 00:00 23/10/2025 To 23:59 Midnight of 22/10/2026
Previous Policy No.	2876/00282918/014/00

INSURED DETAILS

Name of the Insured	Relationship	Gender	Date Of Birth	Age	Pre-existing Disease	Sum Insured
HANSABEN RAMANI	Self	Female	01-DEC-56	68	N/A	Rs. 500000/-

Nominee Name : Ramani kapilbhai kantibhai Nominee Relationship: Son

PREMIUM DETAILS

Premium	Rs.5973
GST	Rs.1075
Total Premium	Rs.7048

This certificate is subject to Master Policy Terms & Conditions issued to M/s.Bank Of Baroda,2876/00308804/000/00

CONTINUITY BENEFIT

For the purpose of continuity of benefits of the said policy will be treated as continuously renewed if the renewal premium as applicable is paid within 30 days from the renewal date. However, the cover will commence from the receipt of such renewal premium & claims during such break in period will not be considered.

SECTION 80D APPLICABILITY

This is to certify that a sum of Rs. 7048/- (Net Premium Rs.5973/- and GST Rs.1075/-) has been collected from Mr./Mrs. HANSABEN RAMANI, towards Health Insurance policy number 2876/00308804/000/00 for the duration of 00:00:01 hrs on 10/23/2025 to midnight on 10/22/2026. This certificate is issued for the purpose of Income Tax Deduction under Section 80 D of the Income Tax Act, 1961.

In WITNESS WHEREOF, this Certificate of Insurance has been signed on **14-OCT-25**

For Cholamandalam MS General Insurance Co. Ltd

Place : Chennai

A handwritten signature in black ink, appearing to read "K. S. Shaji".

Authorised Signatory

Intermediary Code : 200532918884

Receipt Number : BIC5R2A0Z7ZWJB

Intermediary Name : BOB_HO_DIGITAL

This certificate is subject to Master Policy Terms & Conditions issued to M/s.Bank Of Baroda,2876/00308804/000/00

The policy wording is available in the nearest BOB Branch

In case of any change in Nominee details, you may send your communication to nearest branch of Chola MS

Note: The Certificate of Insurance / Policy Schedule is an important document issued based on your declaration. We request you to verify the details

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and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Consolidated stamp duty paid to the Government of Tamilnadu

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017

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BANK OF BARODA
Group Health Insurance - Certificate Wordings
UIN No. CHOHLGP21307V022021

The following is an outline of the important Terms & Conditions applicable under the policy for your reference. For complete details on policy coverage, exclusions, terms and condition, please refer to the Master Policy Wording with Bank of Baroda.

Members Covered	Age limit in years	
	Minimum entry age	Maximum entry age
Self	18 years	
Benefits		Limit
Inpatient Hospitalisation Expenses	Covered	
Room Charges	Room charges - Single Standard A/C Room ICU charges - upto Actuals	
Pre and Post Hospitalization Expenses	30 and 60 days respectively	
Day Care Procedures	141 Procedures Covered	
Ambulance Charges	Upto Rs.2,500/- per hospitalization	
Domiciliary Hospitalisation Cover	Upto 20% of Sum Insured	
AYUSH Treatment	Inpatient Hospitalisation upto Sum Insured Naturopathy is excluded from Scope of Cover	

Waiting Periods:

i. **Pre-Existing Diseases - Code - Excl01:** a) Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with insurer. b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage. d) Coverage under the policy after the expiry of 24 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

ii. **Specified disease/procedure waiting period - Code - Excl02 :** a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of first 12 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident. b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. c) If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply. d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion. e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage. f) List of specific diseases/procedures are: Cataracts, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula in anus, Piles, internal congenital disease, Sinusitis and related disorders. If these diseases are pre-existing at the time of proposal, the same will be considered under the policy as per exclusion i above

iii. **30-day waiting period - Code - Excl03** a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered. b) This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months. c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

Important Exclusions:

iv. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Excl12
v. Maternity: Code - Excl18: i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy; ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

(For complete list of exclusions, please refer to the master policy wordings available with Bank of Baroda)

Claim Process:**Procedure for Cashless Claims:**

For planned hospitalisation or day care procedure, please call Medi Assist on the Toll Free no. **040-68213703** for pre-authorisation procedures. For emergency hospitalisation, intimate on the Toll Free no. at the earliest. Network Hospital list can be downloaded from our website www.mediassisttpa.in

Procedure for Reimbursement of Claims :

Please intimate Medi Assist immediately in the event of hospitalisation on the Toll Free no. 040-68213703 and submit all original claim documents within 30 days from the date of discharge from the hospital. Documents can be submitted directly to our Office in the below address.

Claims Documentation

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- " Duly filled in and signed Claim Form
- " Detailed discharge summary specifying the ailment & treatment details
- " Final hospital bill with detailed breakup & payment receipt for the same
- " Pathological reports and other investigation reports including radiology reports
- " Pharmacy bills with supporting prescriptions
- " Payment receipts for other expenses if any
- " Implant stickers or invoice wherever applicable
- " FIR/MLC copy in case of RTA's (non mandatory)
- " KYC documents if claim value is more than 1 lakh
- " Cancelled cheque for NEFT payment

Claims receiving centre: The Medi Assist claims receiving centres efficiently receive, process, and manage claims, ensuring prompt service and seamless experiences for members.

Bangalore Address:

Medi Assist Insurance TPA PVT Ltd,
Attn: CHOLA MS GI Team,
58/1A, Singhasandra Village, Hosur Main Road,
Begur Hobli, Bangalore South Taluk,
Karnataka - 560 068
Email ID- CholaMS.support@mediassist.in
Phone No.- 040-68213703

Cancellation:

1. The Policy may be cancelled by either parties by giving a 15 days written notice.
2. In case of cancellation by the insured, we will retain premium as per the short period scales applicable as on date of cancellation.
3. For complete details, please refer to the Master Policy Wording with Bank of Baroda.

Grievances:**Contact:**

Medi Assist Insurance TPA PVT Ltd

Customer Services

Connect with Medi Assist in real-time on WhatsApp for instant query redressal: 70266 69449 (Just type "Hi" or "Hello" to initiate a conversation with Medi Assist.)

Message for Email: Getting Started with WhatsApp: All you have to do is click on our WhatsApp business link OR, scan the QR code displayed below. Doing so will automatically redirect you to the official Medi Assist WhatsApp window. Just type "Hi" or "Hello" to initiate a conversation with us. Access the WhatsApp Business window: <https://wa.me/message/HZLDYM4IK42GI1>

Email ID - CholaMS.support@mediassist.in

Phone No.- 040-68213703



As an esteemed customer of the Company, Insured can contact Chola MS on the Toll Free no. 1800 208 9100. Email: customercare@cholams.murugappa.com, SMS "CHOLA" to 56677 (Premium SMS charges apply), for Ombudsman list, please visit: <http://ecoi.co.in/ombudsman.html>

Cholamandalam MS General Insurance Company Limited

Customer services

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Toll free: 1800 208 9100

SMS: "CHOLA" to 56677* (premium SMS charges apply),

E-MAIL: customercare@cholams.murugappa.comWEBSITE: www.cholainsurance.com

If you have not received any reply from us within 3 days from the date of the lodgement of complaint or if you are not satisfied with the reply of the Company, you can contact the IRDA Grievance Call Centre at the toll free no. 55255 or email at complaints@irda.gov.in for registering the grievance or the nearest Insurance Ombudsman Office.

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 The contact details of the **Insurance Ombudsman** offices are as below-

Sl. No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
1	AHMEDABAD	Jeevan Prakash, 6th Floor, Near S.V.College, Relief Road, Tilak Marg, Ahmedabad - 380 001. Gujarat	Email: bimalokpal.ahmedabad@cioins.co.in	Email: bimalokpal.ahmedabad@cioins.co.in Tel.: 079 – 25501201 / 079 - 25501202
2	BENGALURU	Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078.	Email: bimalokpal.bengaluru@cioins.co.in	Email: bimalokpal.bengaluru@cioins.co.in Tel.: 080 – 26652048 / 080 - 26652049
3	BHOPAL	LIC of India Zonal Office Bldg, 1st Floor, South Wing, Jeevan Shiksha, Opp.Gayatri Mandir, 60-B, Hoshangabad Road, Bhopal - 462011	Email: bimalokpal.bhopal@cioins.co.in	Email: bimalokpal.bhopal@cioins.co.in Tel.: 0755 - 2769201 / 0755 – 2769202 / 0755 - 2769203
4	BHUBANESHWAR	62, Forest park, Bhubaneshwar - 751 009.	Email: bimalokpal.bhubaneswar@cioins.co.i n	Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.i
n">bimalokpal.bhubaneswar@cioins.co.i n Tel.: 0674 – 2596455 / 0674 – 2596429 / 0674 – 2596003 / 0674 - 2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor, LIC of India Bldg, SCO 20-27, Sector 17-A, Chandigarh - 160017	Email: bimalokpal.chandigarh@cioins.co.in	Email: bimalokpal.chandigarh@cioins.co.in Tel.: 0172 – 2706468 / 0172 - 2707468
6	CHENNAI	Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI -600 018.	Email: bimalokpal.chennai@cioins.co.in	Email: bimalokpal.chennai@cioins.co.in Tel.: 044 – 24333668 / 044 - 24333678
7	DELHI	2/2 A, 1st Foor, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002.	Email: bimalokpal.delhi@cioins.co.in	Email: bimalokpal.delhi@cioins.co.in Tel.: 011 – 23232481 / 011 – 23213504 / 011 - 46013992
8	GUWAHATI	Jeevan Nivesh Bldg, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati - 781001	Email: bimalokpal.guwahati@cioins.co.in	Email: bimalokpal.guwahati@cioins.co.in Tel.: 0361 – 2632204 / 0361 – 2602205 / 0361 - 2631307
9	HYDERABAD	6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A.C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Email: bimalokpal.hyderabad@cioins.co.in	Email: bimalokpal.hyderabad@cioins.co.in Tel.: 040 – 23312122 / 040 – 23376599 / 040 – 23376991/ 040 – 23328709 / 040 - 23325325
10	JAIPUR	Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Ambedkar Circle, Jaipur - 302 005.	Email: bimalokpal.jaipur@cioins.co.in	Email: bimalokpal.jaipur@cioins.co.in Tel.: 0141 - 2740363
11	KOCHI	10th Floor, LIC Bldg, Jeevan Prakash, Opp Maharaj College Ground, M.G.Road, Ernakulam, Kochi - 682011	Email: bimalokpal.ernakulam@cioins.co.in	Email: bimalokpal.ernakulam@cioins.co.in Tel.: 0484 - 2358759
12	KOLKATA	Hindustan Bldg. Annexe, 4th Floor,	Email: bimalokpal.kolkata@cioins.co.in	Email: bimalokpal.kolkata@cioins.co.in Tel.: 033 – 22124339 / 033 - 22124341

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13	LUCKNOW	Jeevan Bhawan, Phase-II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow - 226001	Email: bimalokpal.lucknow@cioins.co.in	Email: bimalokpal.lucknow@cioins.co.in Tel.: 0522 – 4002082 / 0522 - 3500613
14	MUMBAI	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Email: bimalokpal.mumbai@cioins.co.in	Email: bimalokpal.mumbai@cioins.co.in Tel.: 69038800 / 69038833
15	NOIDA	Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida-201301 Distt: Gautam Buddh Nagar,	Email: bimalokpal.noida@cioins.co.in	Email: bimalokpal.noida@cioins.co.in Tel.: 0120-2514252 / 0120-2514253
16	PATNA	2nd Flood, North Wind, Lalit Bhawan, Bailey Road, Patna - 800 001	Email: bimalokpal.patna@cioins.co.in	Email: bimalokpal.patna@cioins.co.in Tel.: 0612-2547068
17	PUNE	Jeevan Darshan Bldg., 3rd Floor, LIC of India Bldg, N.C. Kelkar Road, Narayan Peth, Pune- 411 030.	Email: bimalokpal.pune@cioins.co.in	Email: bimalokpal.pune@cioins.co.in Tel: 020-24471175