

**Why Cholamandalam**

Cholamandalam Home Insurance is a low cost protection plan for your Home. In addition to flexibility and low premium rates, Cholamandalam also promises you convenience at every stage - when you apply, with documentation and while making claims.

**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\$ 12.64 Billion in General Insurance. Chola MS is headquartered in Chennai and has 113 offices spread across India. Chola MS offers a wide range of products that include Accident, Engineering, Health, Liability, Marine, Motor, Property, Travel & Rural insurance for individuals as well as corporate customers.

For further details contact:

**Toll free : 1800 200 5544**

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

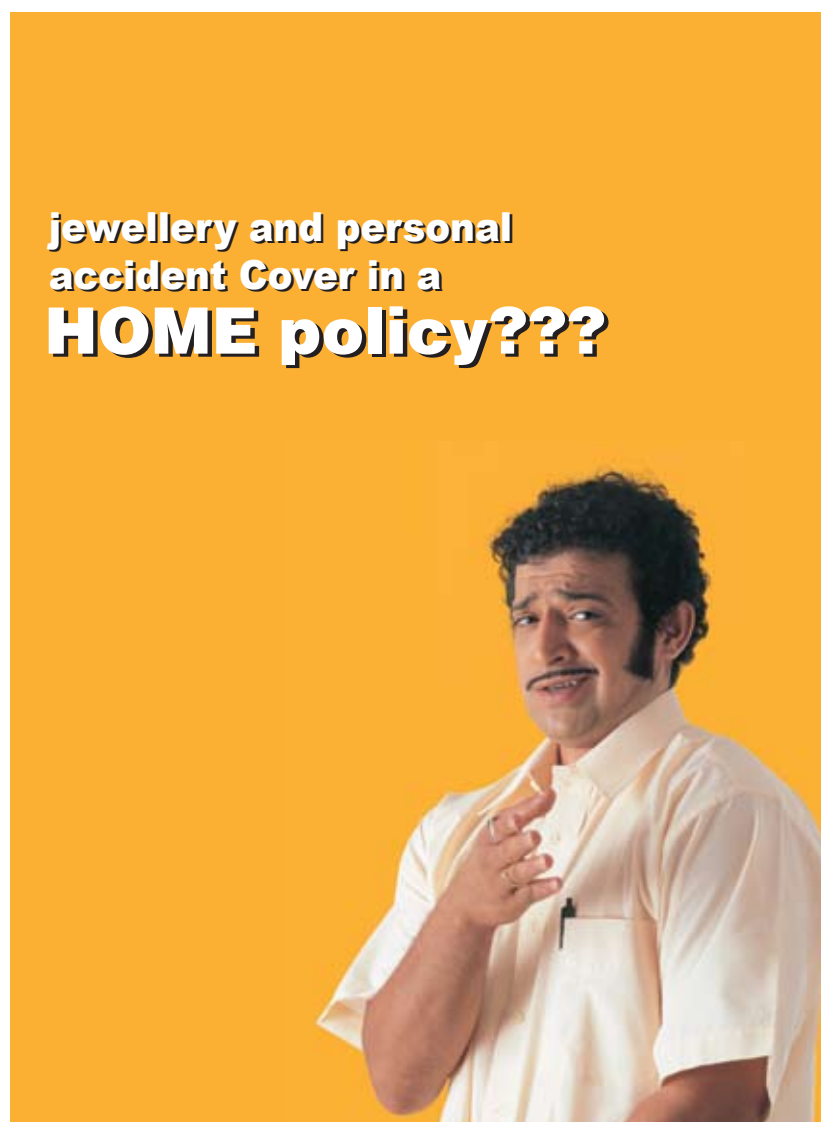
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**Cholamandalam MS General Insurance Company Ltd**  
(A joint venture between Murugappa Group & Mitsui Sumitomo Insurance Group)  
Head Office: Dare House, 2nd floor, No.2, N.S.C Bose Road, Chennai - 600 001, India.  
Tel : 91-44-3044 5400 Fax : 91-44-3044 5550

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

**jewellery and personal accident Cover in a HOME policy???**



**Why do I need Home Insurance?**

Recognising that home is more than just a collection of your possessions Chola ensures you are covered to manage any crisis that might cause a disruption to everyday life.

**Building Cover** provides cover to the building against man made and natural calamities. If damage occurs to the structure by the perils covered in the policy then in such a scenario Chola provides protection to the policy holder by paying for the repair cost or rebuilding cost as the case may be.

**Structure Cover**

**Contents Cover**

**Contents Cover** provides cover to the contents against burglary, man made and natural calamities includes consumer durables, furniture & fittings, utensils, clothing etc. If damage occurs to the contents by the perils covered in the policy then in such a scenario

Chola provide protection to the policy holder by paying for the repair as per the condition or market value if beyond repair or total loss.

**Personal Accident Cover**

**Personal Accident Cover** if the Insured/insured person sustains bodily injury solely and directly caused by accidental, violent, external and visible means resulting in death or permanent total disablement as stated hereinafter, Chola shall pay to the Insured or his assignee the sum or sums specified in the Policy.

**Some Exclusions to the policy are**

1. Loss, destruction or damage caused by war, invasion, act of foreign enemy, hostilities or war-like operations.
2. Loss or damage caused by depreciation or wear and tear.
3. (a) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material or ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or by the radioactive, toxic, explosive or hazardous properties of any explosive nuclear assembly or nuclear component thereof.  
(b) Loss, damage or destruction caused to the insured property by pollution or contamination  
(Detailed exclusions are available in the policy)

Jo bhi hoga  
Chola manage karega

**Chola**  
HOME INSURANCE

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[www.cholainsurance.com](http://www.cholainsurance.com).

Accident • Engineering • Health • Liability • Marine • Motor • Property • Travel

Section - Property or Interest covered		Risk covered
1	Building	Fire and Special Perils Fire, Lightning, Explosion and Implosion, Aircraft or articles dropped therefrom, Riot, Strike or Malicious Act, Earthquake, (Fire and Shock), Impact damage, Subsidence and Landslide including Rockslide, Flood, Inundation, Storm, Tempest, Typhoon, Hurricane, Tornado, or Cyclone, Bursting and/or overflowing of water tanks, apparatus and pipes, Missile testing operations, Leakage from automatic sprinkler installations, Bush fire.
2	Contents - (Excluding money and valuables)	
3	Contents	Burglary, House breaking
4	Personal Accident	Loss of Life (upto 4 persons) and repatriation of mortal remains
5	Public Liability	Liability of home owners
6	Jewellery & Valuables	Accident or misfortune anywhere in India
7	Break down of air conditions	Electrical & Mechanical breakdown
8	Domestic Appliances	Electrical & Mechanical breakdown
9	Domestic Electrical Equipment	Unforeseen sudden physical loss or damage
10	Baggage	Loss or damage by accident or misfortune while traveling in India

For the complete list of covers please refer the policy document