

PROTECTING AND EMPOWERING  
ASSISTED MOTHERHOOD JOURNEYS WITH  
**CHOLA SURROGATE AND OOCYTE  
DONOR INSURANCE**



INTRODUCING  
**CHOLA SURROGATE AND  
OOCYTE DONOR PROTECTOR**

## KEY FEATURES

- Insurance Cover exclusively designed to offer financial protection against the medical expenses incurred for Surrogate Mother and Oocyte Donor
- Cashless facility across 11000+ network hospitals pan India
- No Third Party Administrator. In House Claims processing
- No Pre-Policy Medical Check up
- Wide Sum Insured options upto Rs. 10 Lakhs



## ELIGIBILITY FOR PROPOSER

- The Intending Couple or Intending Woman is eligible to propose for an insurance cover in favour of the Surrogate mother or Oocyte Donor
  - “Intending Couple”** means a couple who have a medical indication necessitating gestational surrogacy and who intend to become parents through surrogacy;
  - “Intending Woman”** means an Indian woman who is a widow or divorcee between the age of 35 to 45 years and who intends to avail the surrogacy;
- Intending couple / women should not have surviving child biologically or through adoption or surrogacy earlier
- Proposer shall not be eligible for coverage under the policy



## PERSONS WHO CAN BE INSURED

- A Person who agrees to act as a Surrogate mother between the age of 25 to 35 years
- Oocyte donor (Female) between the age of 23 to 35 years



## SUM INSURED OPTIONS



## SUM INSURED TYPE

Individual Sum Insured



## POLICY TENURE

- 36 months for Surrogate Mother
- 12 months for Oocyte Donor

## COVERAGE

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Inpatient hospitalization expenses towards

- Complications arising out of pregnancy including Medical Termination of Pregnancy (in case of life threatening medical condition to the surrogate mother as authorised by the appropriate authority) and also covering post- partum delivery complications for the Surrogate mother resulting from Altruistic Surrogacy or
- Complications arising due to oocyte retrieval with respect to the Oocyte donor

### Inpatient Hospitalisation Expenses

- Room rent, Boarding, Nursing expenses upto 1% of Sum Insured subject to maximum of Rs 5,000/- per day
- Intensive Care Unit (ICU) expenses upto 2% of Sum Insured subject to maximum of Rs 10,000/- per day
- Surgeon, Anesthetist, Medical Practitioner, Consultants ,Specialist Fees upto 30% of Sum Insured per claim
- Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines and Drugs
- Expenses incurred on road Ambulance subject to a maximum of Rs 2,000/- per hospitalization
- Proportionate Deduction: In case of admission to a room exceeding the limits as mentioned above, the reimbursement of all other expenses incurred at the Hospital, with the exception of cost of pharmacy / medicines, consumables, implants, medical devices & diagnostics, shall be payable in the same proportion as the admissible rate per day bears to the actual rate per day of room rent charges

## IMPORTANT EXCLUSIONS

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The policy does not cover any losses caused directly due to the following:

- Any illness, sickness or disease other than complications arising out of pregnancy and post-partum delivery for the surrogate mother or complications arising out of oocyte retrieval for the oocyte donor
- Medical Expenses incurred towards
  - a. Normal delivery or caesarean section of the Surrogate Mother
  - b. New Born Baby through Surrogacy to the Surrogate Mother
  - c. Complication of Pregnancy to the Surrogate Mother, which is for other than 'Altruistic Surrogacy' and / or for the second Surrogacy and / or if the Surrogate Mother donates her own gametes
  - d. Complications arising due to oocyte retrieval, if the insured is donating for the second time
- Intentional self-injury or attempted suicide whether sane or insane
- Vaccination or inoculation of any kind
- Any internal and external Congenital Anomaly, diseases or defects
- Non-medical Expenses incurred during Hospitalisation

(Note: For the complete list of exclusions, please refer to the policy wording available on our website)

## RENEWAL OF POLICY

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Policy shall not be available for Renewal on expiry

## FREE LOOK PERIOD

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Every policyholder of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy and to return the same if not acceptable.

Free Look Period shall not be applicable on renewals or at the time of porting/migrating the policy.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- A refund of premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges, where the risk has not commenced or
- Where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover, expenses if any incurred by the Company on medical examination of the policyholder and stamp duty charges or
- Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period, expenses if any incurred by the Company on medical examination of the policyholder and stamp duty charges.

## MIGRATION

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Migration shall not allowed under the policy

## PORTABILITY

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Portability shall not allowed under the policy

## CANCELLATION OF POLICY

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- The policyholder may cancel this policy at any time during the term, by giving 7 days written notice in writing and in such an event, the Company shall.
  - a. Refund proportionate premium for the unexpired policy period, if the term of policy upto one year and there is no claim(s) made during the policy period.
  - b. Refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.
- The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

## WITHDRAWAL OF POLICY

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- In the likelihood of this product being withdrawn in future, the company will intimate the insured person about the same 90 days prior to expiry of the policy.

## CLAIM PROCESS

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### Cashless Procedure

- **Planned Hospitalization:** pre-authorization has to be obtained 72 hours prior to the date of planned admission
- **Emergency Hospitalization:** Intimation to be given within 48 hours of an emergency admission

### Reimbursement Claim Procedure

- Advance claim intimation of at least 48 hours to Chola MS is required for planned hospitalisation and intimation within 24 hours for emergency hospitalisation. For more details call us at 1800-208-9100 or Mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)
- Claim Documents as listed in the Policy Terms must be submitted at the earliest possible opportunity not exceeding 30 days from date of discharge

For any assistance on claim, please contact Toll Free no. 1800 208 9100 Email: [help@cholams.murugappa.com](mailto:help@cholams.murugappa.com)  
Website: [www.cholainsurance.com](http://www.cholainsurance.com)

## POSSIBILITY OF REVISION OF TERMS OF THE POLICY INCLUDING THE PREMIUM RATES

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The company may revise or modify the terms of the policy including the premium rates with prior approval of the Product Management Committee, of the Company. The insured person shall be notified three months before the changes are effected.

## DOCUMENTS TO BE SUBMITTED ALONG WITH THE PROPOSAL FORM

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### ➤ Document to be submitted by the Intending Couple / Woman proposing for insurance to cover

- i. Certificate of recommendation from the National Assisted Reproductive Technology and Surrogacy Board
- ii. Certificate of essentiality issued by the appropriate authority constituted as per section 35 of The Surrogacy (Regulation) Act, 2021; and
- iii. Certificate of a medical indication in favour of either or both members of the intending couple or indenting woman necessitating gestational surrogacy from a District Medical Board and
- iv. Eligibility certificate issued in favour of the Intending couple or woman by the appropriate authority, constituted as per section 35 of the Surrogacy (Regulation) Act, 2021

### ➤ Documents to be submitted by the Surrogate Mother

- i. Eligibility certificate issued in favour of the Surrogate Mother by the appropriate authority, constituted as per section 35 of The Surrogacy (Regulation) Act, 2021 and
- ii. Certificate of medical and psychological fitness of the Surrogate Mother for surrogacy and surrogacy procedures form a registered medical practitioner

### ➤ Documents to be submitted by the Oocyte Donor

- i. Form 13 – Consent form for the Donor of Oocytes as prescribed in The Assisted Reproductive Technology (Regulation) Rules, 2022

## TAX EXEMPTION UNDER 80D

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The premium paid by the proposer is eligible for deduction under Section 80 D of the Income Tax Act.\*

\*Tax benefit subject to change in tax laws. T&C apply

## GRIEVANCE

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In case of any grievance the insured person may contact the company through our Toll free no. 1800 208 9100, Email ID: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com).



### Cholamandalam MS General Insurance Company Limited

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Call(Toll Free): 1800 208 9100 or SMS 'CHOLA' to 56677\* | Visit us at: [www.cholainsurance.com](http://www.cholainsurance.com)

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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: CIN: U66030TN2001PLC047977 | IRDA Regn. No.123 | Chola Surrogate and Oocyte Donor Protector UIN: CHOHLIP24093V012324

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