

This Policy provides key information about your policy. You are also advised to go through your policy document.

S. No.	Title	Description	Refer to Policy Clause Number
1.	Name of the Insurance Product / Policy	Asia Travel Guard	
2.	Policy Number	<< Policy Number >>	
3.	Type of Insurance Product/Policy	Both Indemnity and Benefit	
4.	Sum Insured	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule and plan opted from Annexure	
5.	Policy Coverage (What the Policy Covers?)	<p>Section 1. Accidental Death and Dismemberment - coverage for Death and Dismemberment arising due to an Accident while the insured is abroad.</p> <p>Section 2. Accident & Sickness Medical Expenses - coverage for Accident and/or Sickness when insured is abroad.</p> <p>Section 3. Assistance - coverage for assistance require with respect to Medical Assistance, Medical Evacuation, Repatriation, Legal Assistance, Lost Luggage or Lost Passport, General Assistance, Pre-Departure Services, Emergency Travel Agency, Emergency Cash Transfers and Advances.</p> <p>Section 4. Baggage Delay - We will reimburse You for the expense of necessary personal effects, up to the maximum stated in the Policy Schedule or the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than the Deductible shown on the Policy Schedule or the Schedule of Benefits, from the time You arrive at the destination stated on Your ticket.</p> <p>Section 5. Baggage Loss (Common Carrier) - covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non-delivery at its destination while insured is a ticketed passenger on the Common Carrier.</p>	Benefits covered under the Policy

		<p>Section 6. Personal Liability - covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident.</p> <p>Section 7. Emergency Medical Evacuation - Medical evacuation of insured to nearest hospital or back to India for medical treatment.</p> <p>Section 8. Loss of Passport – coverage for necessary and reasonable expenses for obtaining a duplicate or new passport.</p> <p>Section 9. Repatriation of Remains - covers cost of repatriating mortal remains of the insured to India.</p>	
6.	Exclusions (what the policy does not cover)	<p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <ol style="list-style-type: none"> 1. where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or 2. any Pre-existing Condition or any complication arising from it; or 3. Any claim of Insured Person arising from: a) suicide or attempted suicide b) willful self-inflicted illness or injury except injury in self-defense or to save life; or 4. sexually transmitted conditions; or 5. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or 6. being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication; or 7. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 8. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 	Exclusions

		<p>9. any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or</p> <p>10. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.</p> <p>11. any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or</p> <p>12. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident) or</p> <p>13. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</p> <p>14. performance of manual work for employment or any other hazardous occupation. or</p> <p>15. congenital anomalies or any complications or conditions arising therefrom; or</p> <p>16. participation in winter sports, skydiving /parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or potholing, hunting or</p>	
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7.	Waiting Period	NIL	Benefits covered under the Policy
8.	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> • Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) • Deductible (It is a specified amount: 	As per Sum Insured mentioned in Policy schedule and plan opted from Annexure	General Terms and Clauses

	<ul style="list-style-type: none"> - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than the specified amount) 		
9.	Claims/Claims Procedure	<p>Turn Around Time (TAT) for claims settlement:</p> <p>Where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document</p> <p>For Excluding Americas Policies: Call: +91 – 22 68227600 Email - EA.TATAclaims@europ-assistance.in</p> <p>While In India: Toll Free No 1800 119966 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders) Call these local helpline numbers in your respective cities from any other line: Mumbai - 66939500, Delhi – 66603500, Bangalore – 66272829, Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882, Ahmedabad - 66610201</p> <p>Email: general.claims@tataaig.com</p> <p>Write to: A&H Claims Department, Tata AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Visit the Website: www.tataaig.com</p> <ul style="list-style-type: none"> • Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However, it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the policy certificate or the numbers as given above for the same). 	General Terms and Clauses

		<p>Please note that issuance of claim reference number and claim form is not an admission of liability for any claim</p> <p>Claim form website link - https://www.tataaig.com/downloads</p>	
10.	Policy Servicing	<p>Company Officials:</p> <ul style="list-style-type: none"> o If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-266-7780 or Senior Citizen No. 1800 22 9966 (toll free) or you may email to the customer service desk at customersupport@tataaig.com 	Redressal of Grievance
11.	Grievances/ Complaints	<ul style="list-style-type: none"> • IRDAI: <ul style="list-style-type: none"> o In case of no reply from Us within 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number 155255 (or) 1800 4254 732 or send email to complaints@irdai.gov.in • Ombudsman: <ul style="list-style-type: none"> o Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com). 	Redressal of Grievance
12.	Things to remember	<p>Free Look Period:</p> <p>You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.</p>	General Terms and Clauses
13.	Your Obligations:	<ul style="list-style-type: none"> • Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. 	General Terms and Clauses

Annexure

Coverages		Plan		
Sum Insured in US \$		Silver	Silver Plus	Gold
Accidental Death & Dismemberment		\$10,000	\$12,000	\$15,000
Accident & Sickness Medical Expense		\$50,000	\$100,000	\$200,000
	Deductible	\$100	\$100	\$100
The following maximum eligible Expenses per Sickness or Disease are applicable to insured persons, aged 56-70 years, regardless of the plan/ option purchased.				
Hospital Room and Board and Hospital miscellaneous		Maximum \$1,500 per day upto 30 days whichever is less		
Intensive Care Unit		Maximum \$3,000 per day upto 7 days whichever is less		
Surgical Treatment		Maximum \$10,000		
Anesthetist Services		Upto 25% of Surgical Treatment Maximum		
Physician's Visit		\$75 per Day upto 10 visits		
Diagnostic and Pre-Admission Testing		Maximum \$500		
Ambulance Services		Maximum \$400		
Assistance		INCLUDED*	INCLUDED*	INCLUDED*
Baggage Delay		N/A	\$75	\$75
	Deductible	N/A	N/A	N/A
Baggage Loss# (Common Carrier)		\$500	\$1,000	\$1,000
Emergency Medical Evacuation		INCLUDED*	INCLUDED*	INCLUDED*
Loss of Passport		\$250	\$250	\$250
	Deductible	\$30	\$30	\$30
Personal Liability		\$100,000	\$150,000	\$200,000
	Deductible	\$200	\$200	\$200
Repatriation of Remains		INCLUDED*	INCLUDED*	INCLUDED*

*INCLUDED under the benefit limit of Accident and Sickness Medical Expense Benefit.

#Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum (s) Insured

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered Office: Peninsula Business Park, Tower- A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013
 24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) | E-mail: customersupport@tataaig.com | Website: www.tataaig.com
 IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425 | Asia Travel Guard UIN: TATTIOP24053V042324