

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	Bharat Yatra Suraksha Policy	
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	
5.	Policy Coverage (What the Policy Covers?)	<p>Section-1. Hospitalization Expenses due to Accident including expenses for emergency medical evacuation - provides coverage for medical expenses incurred towards the treatment due to accidental injuries while the Insured Person is travelling as a passenger on a Common Carrier and that Injury solely and directly requires the Insured Person to be hospitalized or to undergo Day Care Treatment, including Medical evacuation of insured to nearest hospital or to your town where the trip has commenced for medical treatment.</p> <p>Section-2. Accidental Death - coverage for Death arising due to an Accident during an Insured Journey</p> <p>Section-3. Permanent Total Disability (PTD) - Covers Total Disability which is permanent in nature, due to accident if the accident is the sole and direct cause of such Disability and occurs within 365 days of the accident date.</p> <p>Section-4. Permanent Partial Disability (PPD) - Covers Partial Disability which is permanent in nature, due to accident if the accident is the sole and direct cause of such Disability and occurs within 180 days of the accident date.</p> <p>Section-5. Repatriation Of Mortal Remains - Covers cost of repatriating mortal remains of the insured to his residence in India</p>	Benefits Covered under the Policy

Section-6. Automatic trip extension - Automatic extension of the period of insurance is granted upto a period of days as mentioned in the policy schedule, from the policy expiry date, if the extension is necessary, due to delay by the mode of transportation, which is beyond the control of the Insured, and no alternative air transportation is made available to the Insured.

Section-7. Compassionate Allowance-

- a) Visit by Immediate Family Member/any person deputed by the family If you are hospitalized for more than five (5) consecutive days, we will cover the cost of a round trip economy class air ticket and accommodation expenses for an immediate family member to be at your bedside.
- (b) The company will also cover the cost towards accommodation expenses for a member of the family or any person deputed by the family to stay at the place of Hospitalization of the Insured Person

Section- 8. Missed Flight Connections- We will reimburse Reasonable Additional Expenses due to Missed Connections, or missed departure by Your scheduled airline, on your return journey

Section-9.Loss Of Checked-in Baggage (applicable only for air travel) - If the Insured Person's checked-in baggage is lost by airline, then the Insurer will pay a fixed amount as specified in the policy schedule. The compensation shall be relating to the loss of baggage as a whole. Should the lost Checked-in Baggage be traced and delivered to the Insured, the Insured shall return to the Company the entire amount paid hereunder

Section-9. Trip Delay (applicable only for air travel) (beyond 3 hour) - Covers the amount as specified in the Policy Schedule if an Insured Person's journey on scheduled commercial airline is delayed beyond the number of hours specified in the Policy Schedule of its scheduled departure time.

Section -10. Carrier Cancellation - The company will pay the Sum Insured if the Insured Person's booked and confirmed journey is cancelled by the common carrier within 48 hours prior to the scheduled departure by the scheduled airline.

		<p>Section-11. Trip Cancellation & Interruption - In case of your trip cancellation or interrupted we will compensate You for the unused, non-refundable cancellation portion of the hotel cost and/or the ticket cancellation charges.</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. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds. 2. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person <ol style="list-style-type: none"> a. from intentional self-injury unless in self-defence or to save life, suicide or attempted suicide; b. whilst 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. c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. d. arising or resulting from the Insured Person committing any breach of law with criminal intent. 3. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from: <ol style="list-style-type: none"> a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from 	Exclusions

		<p>combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.</p> <p>b. Nuclear weapons material</p> <p>c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>d. Nuclear, chemical and biological terrorism</p> <p>4. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.</p> <p>5. If the insured is aware of any circumstances that could reasonably be expected to give rise to a claim.</p> <p>6. Liability arising out of suicide, attempted suicide or wilful self-inflicted injury or illness, anxiety, stress or depression, venereal disease except HIV/AIDS, alcoholism, drunkenness or the use/abuse of drugs.</p> <p>7. Liability arising out of from the Insured person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.</p> <p>8. Any claim relating to events occurring before the commencement of the Period of Insurance or after the completion of the Period of Insurance, except relating to Section of 'Trip Delay'.</p> <p>9. Claims increased by the Insured Person's own act or omission.</p> <p>10. Liability arising out of accidents to the journey through two wheeled motorised vehicles.</p> <p>11. Liability arising out of journey by the Insured Person through one's own motor vehicle.</p> <p>12. Liability arising out of journey where the Insured Person is driving the common carrier.</p> <p>13. Liability arising out of Insured engaging in any criminal or illegal act.</p> <p>14. Deliberate exposure to exceptional danger (except in an attempt to save human life).</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: <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) 	As per Sum Insured mentioned in Policy schedule and plan opted from Annexure	General Terms and Clauses
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:</p> <p>Call: +91 – 22 68227600</p> <p>Email - EA.TATAclaims@europ-assistance.in</p> <p>For the Americas Policies:</p> <p>Please call: +1-833-440-1575 (Toll free within US and Canada)</p> <p>Email - tata.aig@europ-assistance.in</p>	General Terms and Clauses

		<p>While in India</p> <p>contact at below numbers for any claim related assistance - Toll Free No 1800 119966 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders)</p> <p>Call these local helpline numbers in your respective cities from any other line:</p> <p>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:</p> <p>A&H Claims Department TATA AIG General Insurance Co. Ltd.</p> <p>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). Please note that issuance of claim reference number and claim form is not an admission of liability for any claim 	
10.	Policy Servicing	<p>Company Officials:</p> <ul style="list-style-type: none"> 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 (tolled) 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"> 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 	Redressal of Grievance

		<ul style="list-style-type: none"> • 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). 	
12.	Things to remember	<p>Free Look Period:</p> <p>(a) Single Trip Insurance - Free look period is not applicable.</p> <p>(b) Annual Multi Trip Insurance - 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 provided no trip has been commenced. 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 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	Sublimits	Sum Insured in INR
Hospitalization Expenses due to Accident	Hospitalization Expenses due to Accident	Min: Rs. 1Lakh; Max: Rs. 10 lakhs (in multiples of Rs. 50,000)
	Sublimits	up to 2% of the sum insured subject to maximum of Rs.10,000/- per day
		up to 4% of the sum insured subject to maximum of Rs.20,000/- per day
Accidental Death		Min: Rs. 1 lakh for adults; Max: Rs. 1 crore per person. (in multiples of Rs. 1,00,000)
Permanent Total Disability (PTD)		As per accidental death cover
Permanent Total Disability (PTD)		As per accidental death cover
Repatriation Of Mortal Remains		Min: Rs. 20,000; Max : Rs. 1lakh (in multiples of Rs. 20,000)
Automatic Trip Extension		Included
Compassionate Allowance		Min: Rs. 10,000; Max: Rs. 1 lakh (in multiples of Rs. 10,000)
Missed Connection		Min: Rs. 2500; Max : Rs. 50000 (in multiples of Rs. 2,500)
Loss Of Checked-in Baggage		Min : Rs. 2000; Max : Rs. 20000 (in multiples of Rs. 2,000)
Trip Delay		Min: Rs. 500; Max: Rs. 5000 (in multiples of Rs. 500)
Carrier Cancellation		Min: Rs. 2500; Max : Rs. 50000 (in multiples of Rs. 2,500)
Trip Cancellation & Interruption		Min : Rs. 20000; Max : Rs. 100000 (in multiples of Rs. 5,000)

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 | Bharat Yatra Suraksha Policy UIN: TATTIDP22101V012122