

(Description is illustrative and not exhaustive)

Sl. NO	Title	Description	Refer to the policy clause number
1.	Product Name	Bharat Yatra Suraksha, Tata AIG General Insurance Company Limited	
2.	What am I covered for under domestic travel insurance	1. Base Covers	
		1) Hospitalization Expenses due to Accident including expenses for emergency medical evacuation	Section-1
		2) Accidental Death	Section-2
		3) Permanent Total Disability (PTD)	Section-3
		4) Permanent Partial Disability (PPD)	Section-4
		5) Repatriation Of Mortal Remains	Section-5
		6) Automatic trip extension	Section-6
		Optional Covers	
		7) Compassionate Allowance	Section-7
		8) Missed Flight Connection	Section-8
		9) Loss Of Checked-in Baggage (applicable only for air travel)	Section-9
		10) Trip Delay (applicable only for air travel) (beyond 3 hour)	Section-10
		11) Carrier Cancellation (applicable only for air travel)	Section-11
12) Trip Cancellation & Interruption	Section-12		
3.	What are the Major exclusions in the policy	<ul style="list-style-type: none"> a. Pre-existing illness/disease/injury/condition. b. Self-inflicted injury, attempted suicide c. Insured taking part in naval, military or airforce operations d. War, invasion, acts of foreign enemy, civil war and similar activities e. Ionising radiations, contamination by radioactivity, nuclear fuel and similar activities f. Insured participating in professional sports g. Claims arising from Pregnancy h. Confiscation or detention by custom's officials i. Influence of drugs, alcohol or intoxicants j. Liability arising out of accidents to the journey through two wheeled motorised vehicles k. Liability arising out of journey by the Insured Person through one's own motor vehicle. l. Liability arising out of journey where the Insured Person is driving the common carrier. m. Liability arising out of Insured engaging in any criminal or illegal act n. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion. o. Act of Terrorism by the Insured or which is abetted by the Insured in any manner. p. Claims increased by the Insured Person's own act or omission 	E
4.	Waiting period	There is no initial waiting period under standard domestic travel insurance policy.	
5.	Payment basis	The claims are payable both on indemnity and benefit basis depending the coverage. Cashless payment of covered expenses upto specified limits in the Hospitals under the network of Insurers/ Third Party Administrators.	G
6.	Renewal Condition	The Policy is issued on per journey & trip basis. The policy is not renewable. However, the policy can be extended as per the underwriting policy of the company subject to payment of premium.	F.21

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7.	Cancellation	<p>Before commencement of Journey: Applicable for Plan-A & B- Journey through Taxi and Bus: Policy must be cancelled atleast 1 hour before the journey. Applicable for Plan C- Coverage for Train Travel & Plan-D- Air Travel: Policy must be cancelled atleast 3 hours before the commencement of Journey. Applicable for Plan E- Domestic Trip: The policy must be cancelled atleast 3 days before the commencement of Period of Insurance.</p> <p>After commencement of Journey: Applicable for Plans- A, B, C & D: The policy can't be cancelled after the commencement of insured journey. Applicable for Plans- E: Domestic Trip with tenure of less than or equal to 7 days): policy can't be cancelled after the commencement of Insured Trip. Applicable for Plans- E: Domestic Trip with tenure of more than 7 days): Such policies can be cancelled even after the commencement of Insured</p>	F.12
8.	Claims	a. For Cashless Service: For list of network hospitals, please refer to our website www.tataaig.com	G.1.1
		b. For Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to TPA/the Company/ within thirty days of date of discharge from hospital and occurring of insured event. For more details on claim procedure please refer the policy document.	G.1.2
9.	Policy Servicing	<p><u>Company Officials:</u></p> <p>I. If you are not satisfied with our services and wish to lodge a complaint, please call our 24X7 Toll free number 1800-266-7780 or 1800 22 9966 (for Senior Citizens) or you may email to the customer service desk at customersupport@tataaig.com</p> <p>II. For lack of a response or if the resolution still does not meet your expectations, you can write to :</p> <ul style="list-style-type: none"> • Escalation Level 1: manager.customersupport@tataaig.com • Escalation Level 2: head.customerservices@tataaig.com 	G.3
	Grievances/ Complaints	<p>a. Details of Grievance redressal officer is available on our website https://www.tataaig.com/grievance-redressal-policy</p> <p>b. IRDAI Integrated Grievance Management System – https://igms.irda.gov.in/</p> <p>c. Insurance Ombudsman-The contact details of the Insurance Ombudsman offices have been provided as Annexure B of Policy document</p>	G.3
10.	Insured's Rights	<p>i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.</p> <p>ii. In case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.</p> <p>iii. However, 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>iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.</p>	G.1.5
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

Tata AIG General Insurance Company Limited

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