

### SUITABILITY

- a) This policy has Base Covers and Optional Covers.
- b) This policy can be offered both on Individual and Family Basis. When offered as a family cover, the chosen sum insured shall apply to each family member separately.
- c) Family consists of the proposer, proposer's legally wedded spouse, proposer's Parents and Parents-in-law and the proposer's natural or legally adopted children.
- d) This policy covers medical and travel contingencies arising while on a domestic trip in India when travelling in a taxi cab, bus, train, airplane and/or ship, based on the different plans as opted.

### SALIENT FEATURES AND BENEFITS

#### **Base Cover**

The cover listed below is in-built Policy benefit and shall be available to all Insured Persons in accordance with the procedures set out in this Policy.

#### **Section-1: Hospitalization Expenses due to Accident:**

If an Insured Person suffers an Injury due to an Accident that occurs during the Period of Insurance 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, then the Company will reimburse the costs incurred on Emergency Care upto the limit specified in the Policy Schedule.

The hospitalisation expenses shall cover the following:

- i. Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home,
- ii. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital.
- iii. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, and such other similar expenses.

(Expenses on Hospitalisation for a minimum period of 24 hours are admissible. However, this time limit of 24 hours shall not apply when the treatment does not require hospitalisation when it is a "Day Care Treatment")

- iv. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses
- v. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure carried out to treat the accidental injury covered under the policy
- vi. Expenses incurred on hospitalization due to accident, under AYUSH (as defined in IRDAI (Health Insurance) Regulations, 2016) systems of medicine shall be covered without any sub-limits.

The following other expenses necessitated due to injury shall also be covered:

- a) Dental treatment.
- b) Plastic surgery.
- c) Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.

#### **Terms & Conditions applicable to Section-1. Hospitalization Expenses due to Accident:**

- a. The scope of coverage includes hospitalisation or day care treatment.
- b. The coverage is only for Medically Necessary Treatment and is commenced and continued on the written advice of the treating Medical Practitioner;
- c. The Insured Person is admitted to Hospital or undergoes Day Care Treatment within seven days of the occurrence of the Accident;
- d. The Company shall indemnify the Insured upto the Sum Insured specified under this Section for emergency medical evacuation, including necessary medical care en-route, reasonably incurred forming part of the treatment for any Injury sustained whilst on Trip during the Period of Insurance. These transportation expenses would be limited to transporting the Insured from the place of injury to the nearest appropriate medical facility or to the Place of Origin or to the City of Residence of the Insured, utilizing the means best suited to do so, based on the medical evaluation of the seriousness of Your condition, and these means may include surface ambulance, scheduled airline, railroad. Provided that the decisions as to the means of transportation, final destination and medical care to be provided en-route shall be approved by the company.

- e. The company will reimburse only of those Medical Expenses that are Reasonable and Customary Charges

**Exclusions applicable to Section-1. Hospitalization Expenses due to Accident**

The Company shall not be liable to make any payments under this policy in respect of any claim of any Insured Person directly or indirectly, caused by, arising from or in any way attributable to:

- i. Investigation & Evaluation (Code- Excl04)
  - a) Expenses related to any admission primarily for diagnostics and evaluation purposes.
  - b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.
- ii. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)
- iii. Expenses incurred for treatment of accidental injuries which does not warrant hospitalization/Day Care Treatment.
- iv. Any expenses incurred on Domiciliary Hospitalization and OPD treatment.
- v. Treatment and Investigation taken outside the geographical limits of India.
- vi. No claim in respect of cosmetic surgery will be paid, unless such cosmetic surgery is rendered necessary as a result of a covered accident
- vii. Any costs incurred in connection with rest cure or recuperation at spas or health resorts, sanatorium, convalescence homes or any similar institution.
- viii. Any costs relating to the Insured Person's pregnancy, childbirth or the consequences of either
- ix. Rehabilitation or physiotherapy or the costs of artificial limbs or any other external appliance and/or device used for diagnosis or treatment; any external diseases, defects or anomalies.
- x. Doctor's fees charged by the Medical Practitioner sharing the same residence as an Insured Person or who is an immediate relative of an Insured Person's family.
- xi. The provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.
- xii. Intentional self injury
- xiii. The company shall not be liable to make any payment in respect of Medical Expenses incurred on the treatment of any Illness or which relate to any Pre-Existing Disease.

**Note:** The expenses that are not covered under this Section are placed under List-I of **Annexure-A**. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.

**Section-2: Death due to Accident**

If an Insured Person suffers an Injury due to an Accident that occurs during the Period of Insurance while the Insured Person is travelling as a passenger on a Common Carrier and that Injury solely and directly results in the Insured Person's death within 365 days from the date of the Accident, the company will pay the benefit equal to 100% of Sum Insured as compensation to the nominee named in the policy or to the legal heirs in the event there is no nominee, as per the amount stated as sum insured in the policy schedule.

Where claim payment has been made owing to disappearance of insured person following an accident, if after the payment of accidental death claim, it is found that the insured person has survived the accident, then the policyholder has to refund the payment back to the company in consideration of the obligatory guarantee as provided during the claim.

**Section-3: Permanent Total Disablement**

The company shall pay the benefit equal to 100% of Sum Insured, specified in the policy schedule, if an insured Person suffers Permanent Total Disablement of the nature specified below, solely and directly due to an Accident during Period of Insurance while the Insured Person is travelling as a passenger on a Common Carrier, provided that the Permanent Total Disablement occurs within 365 days from the date of the Accident:

- a) Total and irrecoverable loss of sight of both eyes or
- b) Physical separation or loss of use of both hands or feet or
- c) Physical separation or loss of use of one hand and one foot or
- d) loss of sight of one eye and Physical separation or loss of use of hand or foot
- e) If such Injury shall as a direct consequence thereof, permanently, and totally, disables the Insured Person from engaging in any employment or occupation of any description whatsoever.

**Section-4: Permanent Partial Disablement:**

The company shall pay the following percentage of Sum Insured, specified in the policy schedule, if the Insured Person suffers Permanent Partial Disablement of the nature specified below solely and directly due to an Accident during the Period of Insurance while the Insured Person is travelling as a passenger on a Common Carrier provided that the Permanent Partial Disablement shall occur within 365 days of the date of the Accident.

S. No.	Loss Covered	Percentage of Sum Insured
1.	Loss of Use/ Physical Separation: One entire hand One entire foot Loss of Sight of one eye Loss of toes – all Great both phalanges Great – one phalanx Other than great if more than one toe lost	50% 50% 50% 20% 5% 2% 1%
2.	Loss of Use of both ears	50%
3.	Loss of Use of one ear	20%
4.	Loss of four fingers and thumb of one hand	40%
5.	Loss of four fingers	35%
6.	Loss of thumb - both phalanges - one phalanx	25% 10%
7.	Loss of Index finger - three phalanges two phalanges one phalanx	10% 8% 4%
8.	Loss of middle finger – three phalanges two phalanges one phalanx	6% 4% 2%
9.	Loss of ring finger - three phalanges two phalanges one phalanx	5% 4% 2%
10.	Loss of little finger – three phalanges two phalanges one phalanx	4% 3% 2%
11.	Loss of metacarpus - first or second (additional) third, fourth or fifth (additional)	3% 2%

12.	Any other permanent partial disablement	Percentage as assessed by a Government Authority such as Chief Medical Officer or equivalent of a district.
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Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policyholder for each Insured Person

**Note:**

- a) If the accident occurs during the Period of Insurance, benefits covered under Sections 2, 3 and 4 above are payable, even if death or Permanent Total Disablement or Permanent Partial Disablement or any combination thereof occurs after the completion of policy period, but within 365 days from the date of accident.

**Note applicable to Sections 2, 3 & 4:**

- a) In case of death of the Insured Person within 365 days from the date of Accident due to the Injury sustained during the Accident while on the Insured Journey, the amount of claim payable under Section-2: Death due to Accident shall be adjusted with the amount of claim paid under Section-3: Permanent Total Disablement and/or Section-4: Permanent Partial Disablement.
- b) The cumulative amount of claim payable under Section-2, Section-3 and Section- 4 in no case shall exceed the amount of Sum Insured as specified in the Policy Schedule.

**Section- 5: Repatriation of Mortal Remains**

Following an admissible claim under Section-2: Death due to Accident, the Company shall pay for repatriation of mortal remains of the insured person from the place of death to the Insured's place of residence up to the limits mentioned in the Policy schedule, provided, the death of the insured person occurred in a location that is not the place of residence of the insured person and the place of death is at least 100 kilometres by road from his place of residence. If it is not possible to repatriate the mortal remains to city of residency then the company will pay for expenses incurred for the burial or cremation of the Insured in the place where the death has occurred subject to a maximum of the Sum Insured specified in the policy schedule.

**Section- 6: Automatic Trip Extension (Applicable only for Plan- E: Domestic Tour)**

The period of insurance is automatically extended if you cannot get back to your Place of Residence or Place of Origin before your cover ends as per the policy schedule, your insurance will remain in force without additional premium for:

- (i) Up to 5 days from the Policy Expiry Date if the common carrier (taxi cab, bus, train, ship or airlines) in which you are travelling as a passenger is cancelled or delayed at the instance of the Common Carrier or due to any order issued by the authorities and when no alternative travel arrangement is available.
- (ii) Up to 7 days from the Policy Expiry Date if the insured is injured during the Period of Insurance and the claim under Section 1 - Hospitalisation due to Accident has been admitted by the company.
- (iii) Up to 10 days from the Policy Expiry Date due to occurrence of the following events during the course of the trip
  - a) Pandemic or epidemic as declared by WHO or by any appropriate government authorities.
  - b) Earthquake
  - c) Lighting, Storm, Tempest, Typhoon, Hurricane, Inundation, Subsidence
  - d) Landslide and rockslide
  - e) Avalanche
  - f) Floods resulting from unseasonal rains, storm or cyclone.
  - g) Terrorism
  - h) Tsunami
  - i) Volcano Eruption

**Note:**

- a) There shall be no break in the domestic tour.
- b) Where the insured person cannot commence return journey for any of the reasons other than what is specified above, subject to its underwriting policy, the company may extend the policy for a specified period subject to receipt of premium.

**Optional Covers**

The covers listed below are Optional Policy benefits and shall be available to Insured Persons in accordance with the terms set out in the Policy, if the listed cover is opted by the insured person and on payment of additional premium.

**Section 7. Compassionate Allowance**

In event of the Insured being Hospitalized consequent upon any Injury sustained during the period of Insurance and such Hospitalisation shall in the opinion of the Medical Practitioner attending on the Insured extend beyond a period of 5 days, the Insurer shall reimburse the cost of economy class air travel/common carrier incurred by any one person of the family or any one person deputed by the family to render such special assistance from the Place of Origin or the Place of Residence of such person to the place of hospitalization of the insured person and return to the Place of Origin or Place of Residence of the person. The company will also reimburse 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. The maximum amount payable and the maximum number of days the amount payable are as specified in the policy schedule.

The benefit is payable provided that

- a. Hospitalization under Section 1. Hospitalisation due to Accident has been accepted by the company and this optional cover has been opted by the Insured.
- b. The Insured Person is hospitalized at a distance of at least 100 kilometres by road from his Place of Residence.
- c. Insured shall as far as possible seek for such special assistance from any one of his/ her relatives, either at the place of Hospitalisation or any other nearest place
- d. This benefit shall not be payable in respect of the Insured Person for more than the maximum number of days specified in the policy schedule for the Coverage Period;
- e. The company shall not be liable to pay any amount under this Cover Benefit after the Insured Person's discharge from Hospital;
- f. The company shall not accept more than one claim under this Cover Benefit in respect of the Insured Person following the same Accident.

**Section- 8. Missed Flight Connection (applicable only for Air travel under Plan-D and Plan-E)**

The Company shall indemnify the insured in case of failure of the Insured to access the connecting flight as per schedule any time during the Trip, caused solely by the delay of the flight in which the Insured is travelling immediately prior to the Missed Flight for the reasons beyond the control of the Insured.

The missed connection should have occurred due to the following reasons:

- i. Delay of a Scheduled Aircraft caused by Inclement Weather.
- ii. Delay due to a Strike by employees of Airlines scheduled to be used by the Insured Person during Your Trip.
- iii. Delay caused by Equipment Failure of a Scheduled Aircraft.
- iv. Delay caused if the Scheduled Aircraft is taken out of service due to technical reasons on the instructions of the civil aviation authority.
- v. Delay of scheduled aircraft caused by an act of terrorism.

The Company shall also pay the official cancellation charges, if any, incurred by the Insured resulting from cancellation by the Insured of the ticket in relation to the Missed Flight, and reimburse the additional cost of transportation to continue the journey originally scheduled to have been covered by the Missed Flight, provided that, such additional cost shall be in relation to the scheduled destination and not to any different destination and provided that the additional cost shall be for tickets of the same class and / or type as of the Missed Flight.

**Exclusions applicable to Benefit 8– Missed Flight Connection**

No claim shall be payable by the Company:

- a) If the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight (Missed Flight) is less than 3 hours.
- b) Any missed connection due to above reasons which was made public or known to the Insured prior to the purchase of this Policy.

- c) For any missed connection as a result of the insured or any other person who have arranged to travel with failing to check-in in time as required by the airlines or report in time at the place of departure of the common carrier.
- d) If the missing of the flight is the result of any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever;
- e) In case of any intimation, atleast 24 hours before the departure of original flight, given to the Insured of a possible delay of the flight that might lead to missing of connecting flights.
- f) In case of any circumstances other than those directly attributable to the delay of the earlier flight beyond the control of the Insured.

**Terms and Conditions applicable to Benefit 8– Missed Flight Connection**

1. The Insured shall endeavour to take all timely steps to ensure avoidance of missing a flight even in case of delays of the arrival of the earlier flight.
2. In case of missing flight, when insured shall look for alternative flights to continue the scheduled journey, he / she shall ensure minimum additional cost and earliest departure in selecting the alternative flight..
3. In order to minimize the claim under this Policy, the Insured shall also take all efforts to see that the cancellation charges are either waived or reduced to the minimum level by the Common Carrier.
4. While preferring the claim, the Insured shall declare that he / she has not been compensated by the Common Carrier or any other agency concerned in connection with delay of the flight that led to the situation of missing flight. In case of any payment from the airline, the same will be deducted from any claim payable to the Insured Person.

**Section-9: Loss of Checked-in Baggage (applicable only for Air travel under Plan-D and Plan-E)**

If the Insured Person's checked-in baggage is lost by the scheduled commercial airline to which it was entrusted, 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.

**Terms and Conditions applicable to Section 9. Loss of Checked-in Baggage**

- a) In the event of loss of property whilst in the custody of the airline, a Property Irregularity Report (PIR) must be obtained from the airline immediately upon discovering the loss, which must be submitted to the insurer in the event of a claim.
- b) The baggage should be totally lost. No partial loss or damage shall become payable.
- c) The Insurer liability under this cover will be limited to the travel destinations specified in the main travel tickets and return trip back. All halts and destinations included in this main travel ticket will also be considered for payment under this cover.
- d) The liability of the Insurer to make payment shall not arise until liability is admitted by the airline.
- e) The company is not liable for loss arising from any delay, detention or confiscation by customs officials, police or other public authorities;
- f) If the lost or undelivered Checked-In Baggage or portion of it is subsequently traced and offered for delivery to the Insured Person, the Insured Person shall refund the amount paid by the Company under this Benefit in full irrespective of whether delivery of the Baggage is taken or not.

**Section-10. Trip Delay - beyond 3 hours (applicable only for Air Travel under Plan-D and Plan-E)**

The Company to pay 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.

**This Benefit will be payable provided that:**

- a) The Insured Person provides the company a written proof from the Common Carrier of the length of the delay unless this proof is available to Us directly from a reliable source in the public domain.
- b) The delay is in excess of the Deductible from the time of scheduled departure of the Common Carrier.
- c) The company shall not accept more than one claim under this Benefit during the Period of Insurance.

**Exclusions applicable to Section 10. Trip Delay - beyond 3 hours**

In addition to the general exclusions, this section shall not cover

- a) any delay due to a hazard which was made public or known to the Insured Person prior to the purchase of this policy or prior to booking of flight ticket
- b) any departure which is delayed as a result of the Insured or any other person who is arranged to travel with the Insured failing to check in correctly as required by the Common Carrier.

**Section -11. Carrier Cancellation (applicable only for Air Travel under Plan-D and Plan-E)**

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.

The Benefit will be payable provided that:

- a. The Insured Person provides the Company with a written proof from the Common Carrier of the cancellation of the journey unless this proof is available to the company directly from a reliable source in the public domain.
- b. Any cancellation of the journey by the Insured Person is not payable under the policy.

**Section-12. Trip cancellation & Interruption (Applicable only for Plan-E: Domestic Trips)**

The Company shall compensate the Insured Person if a trip is cancelled or interrupted due to one of the circumstances specified below:

- a) death or serious injury or sudden sickness requiring minimum 3 days of hospitalization within 5 days before the date of departure specified in the policy schedule of (a) of the Insured Person or (b) immediate Family member of the Insured Person
- b) Any disruptions such as mass bandhs or widespread strikes which the Insured Person could not reasonably avoid or aware in time;
- c) Pandemic & epidemic as declared by WHO or any appropriate government authorities occurring at and in the vicinity of any port involved in the Insured's Trip.
- d) Catastrophic events occurring at and in the vicinity of any port involved in the Insured's Trip which shall mean the following:
  - i. Earthquake.
  - ii. Lighting, Storm, Tempest, Typhoon, Hurricane, Inundation, Subsidence
  - iii. Landslide and rockslide
  - iv. Avalanche
  - v. Floods resulting from unseasonal rains, storm or cyclone.
  - vi. Terrorism
  - vii. Tsunami
  - viii. Volcano Eruption.

**Benefits in Case of Cancellation of Trip before the scheduled departure:**

The Company will pay this benefit up to Sum Insured as specified in the Schedule to this Policy for trips that are cancelled before the scheduled departure date due to any of the reasons mentioned above. The Company will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured/Insured Person's departure date.

**Benefits in Case of Interruption of Trip After the scheduled departure:**

The Company will pay this benefit up to Sum Insured as specified in the Schedule to this Policy for trips that have been interrupted, due to any of the reasons mentioned above. The Company will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured/Insured Person's departure date and additional transportation expenses incurred by the Insured/Insured Person.

- a) From the place that the Insured/Insured Person left the trip to the place that the Insured / Insured Person may rejoin the trip;
- b) Additional transportation expenses incurred by the Insured/ Insured Person to reach the original trip destination if the Insured / Insured Person is delayed, and leaves after the trip departure date.

This Cover Benefit will be payable provided that:

- a) The event giving rise to a claim under this Cover Benefit must be such as to reasonably cause a journey to be cancelled or interrupted;
- b) the benefits will not exceed the cost of economy airfare by the most direct route, less any refunds paid or payable or the insured is entitled to.
- c) The company shall not be liable to reimburse any expenses under this Cover Benefit for any facts or matters of which the Insured Person was aware or should have been aware might result in the cancellation or interruption of the journey.

- d) The Company will reimburse the unused and non-refundable portion of the pre-paid lodging cost and/or the ticket cancellation charges (up to the maximum amount specified in the schedule) if the Trip is cancelled and the Insured Person is unable to undertake the Trip.
- e) The booking should have been made in advance prior to the cancellation.

In event of any of the contingencies covered occurring either at the place of origin in the City of Residence of the Insured or at any intermediary place any time after the commencement of the Trip and before termination of the same, resulting in the interruption of the scheduled travel being part of the Trip necessitating cancellation of the Trip, immediate notice thereof shall be given by the Insured to the Company.

**GENERAL EXCLUSIONS (Applicable to all Sections Including Optional Benefits)**

In additions to the Exclusions specified under each section, the following exclusions are applicable to all Sections including Optional Benefits.

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
  - 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:
  - 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 combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
  - b. Nuclear weapons material
  - c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - d. Nuclear, chemical and biological terrorism
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.
5. If the insured is aware of any circumstances that could reasonably be expected to give rise to a claim.
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.
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.
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 10: Trip Delay.
9. Claims increased by the Insured Person's own act or omission.
10. Liability arising out of accidents to the journey through two wheeled motorised vehicles.
11. Liability arising out of journey by the Insured Person through one's own motor vehicle.
12. Liability arising out of journey where the Insured Person is driving the common carrier.
13. Liability arising out of Insured engaging in any criminal or illegal act.
14. Deliberate exposure to exceptional danger (except in an attempt to save human life).
15. Liability arising out of any loss or damage due to insured being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.



16. No claim will be paid in respect of expenses for treatment, which could reasonably be delayed until the Insured Person's return to City of Residence. The question of what can or what cannot be reasonably delayed will be decided by the independent Medical Practitioner.
17. No claim in respect of cosmetic surgery will be paid, unless such cosmetic surgery is rendered necessary as a result of a covered accident.
18. No claims will be paid in respect of routine physical examination or any other examination where there is no objective indication of impairment of normal health.
19. The insurance will not cover pregnancy of the Insured Person including resulting childbirth, miscarriage, abortion or complication of any of these except of complications in pregnancy arose due to accident to the Insured during the period of Insurance.
20. Any hospital admission or routine examination for investigative/ diagnostic purpose.
21. Any costs incurred on spectacles, contact lenses, hearing aids, corrective and cosmetic dental surgeries.
22. Any treatment related to alcoholism or drug dependency.
23. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion.
24. Act of Terrorism by the Insured or which is abetted by the Insured in any manner.
25. Participation in any hazardous activities.

#### **DEDUCTIBLES**

1. Hospitalization Expenses due to Accident – Rs. 500
2. Trip Delay – 3 hours
3. Trip Cancellation & Interruption – Rs. 10,000

#### **CLAIM PROCEDURE**

Contact at below numbers for any claim related assistance -Toll Free No 1800 11 9966 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

**Email:** general.claims@tataaig.com

**Write to:** Tata AIG General Insurance company Ltd. A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad (E), Mumbai, India - 400 097. Maharashtra, India

**Visit the Website:** www.tataaig.com

#### **NOTIFICATION OF CLAIM**

Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.

- i. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.
- ii. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

**Note:** The Company will examine and relax the time limit mentioned herein above depending upon the merits of the case.

#### **CLAIM SETTLEMENT (PROVISION FOR PENAL INTEREST)**

- 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.
- 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.
- 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.

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.

(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the Financial Year in which claim has fallen due)

**RENEWAL**

As it is a travel insurance policy providing coverage only for the travel through Insured Journey/Trip, this policy can't be renewed.

**CANCELLATION**

**1. Cancellation of the Policy by the insured:**

**Before the commencement of Insured Journey/Trip under Period of Insurance**

Applicable for all Plans:	You at any time before the commencement of the Period of Insurance may cancel this Policy by giving written notice to The Company as long as you are able to establish to our satisfaction that the proposed Journey has not commenced. In the event of such cancellation of policy, the Insurer shall deduct 10% of the premium and refund the balance premium amount to the insured. Note: It is applicable where the Insured did not cancel the ticket but only cancelled the Insurance Policy purchased along with or separately for the 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 3days before the commencement of Period of Insurance

**After the commencement of Insured 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 7days):	The policy can't be cancelled after the commencement of Insured Trip.														
Applicable for Plans- E: Domestic Trip with tenure of more than 7days):	Such policies can be cancelled even after the commencement of Insured Journey provided no claims have been preferred. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Length of time Policy in force</th> <th>Refund of Premium</th> </tr> </thead> <tbody> <tr> <td>Upto 10% of the Policy Period</td> <td>70%</td> </tr> <tr> <td>Upto 25% of the Policy Period</td> <td>60%</td> </tr> <tr> <td>Upto 33% of the Policy Period</td> <td>50%</td> </tr> <tr> <td>Upto 50% of the Policy Period</td> <td>30%</td> </tr> <tr> <td>Upto 75% of the Policy Period</td> <td>10%</td> </tr> <tr> <td>More than 75% of the Policy Period</td> <td>No refund</td> </tr> </tbody> </table>	Length of time Policy in force	Refund of Premium	Upto 10% of the Policy Period	70%	Upto 25% of the Policy Period	60%	Upto 33% of the Policy Period	50%	Upto 50% of the Policy Period	30%	Upto 75% of the Policy Period	10%	More than 75% of the Policy Period	No refund
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**Note:**

- a) If the ticket for the proposed Insured Journey/Trip is cancelled, the insurance policy will automatically get cancelled. Here, the Insurer shall deduct 10% of the premium and refund the balance premium amount to the insured.
- b) In case of any early return of the Insured prior to expiry of the Period of Insurance, the company will refund net of premium charged as per the eligible slab minus the early return date's eligible slabs subject to no claims being incurred on the Policy.

**2. Cancellation/termination by Insurer (Applicable only for Plan-E: Domestic Travel Insurance)**

The Company may cancel the Policy immediately on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

#### **AUTOMATIC TERMINATION OF INSURANCE**

This policy shall automatically terminate upon the Insured Person's death or payment of Sum Insured under Section 2: Death due to Accident. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period.

#### **DISCOUNT**

	<b>Number of Members</b>	<b>Discount</b>
<b>Member Discount</b>	1	Nil
	2-3	2.50%
	4-6	5%

#### **PROHIBITION OF REBATES - SECTION 41 OF THE INSURANCE ACT, 1938 AS AMENDED BY INSURANCE LAWS (AMENDMENT) ACT, 2015**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 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 prospectus or tables of the insurer.
2. Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees

#### **DISCLAIMER**

"Insurance is the subject matter of solicitation".

For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale.

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

#### **Tata AIG General Insurance Company Ltd.**

**Registered Address:-** Peninsula Business Park,

Tower A, 15th Floor,  
G. K. Marg, Lower Parel,  
Mumbai-400013,  
Maharashtra, India

**Visit us at** [www.tataaig.com](http://www.tataaig.com)

**Toll Free Number:** 1800 266 7780 or 1800 22 9966 (Senior Citizen)

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