

# DOMESTIC TRAVEL GUARD

# Customer Information Sheet

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	Domestic Travel Guard 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 and plan details from Annexure	
5.	Policy Coverage (What the Policy Covers?)	<p><b>Section 1. Accidental Death and Dismemberment:</b> coverage for Death and Dismemberment arising due to an Accident during an Insured Journey.</p> <p><b>Section 2. Accidental Death and Dismemberment (Common Carrier):</b> coverage for Death and Dismemberment arising due to an Accident while riding as a passenger in or on, boarding or alighting from, a Common Carrier.</p> <p><b>Section 3. Emergency Accident Medical Expenses Reimbursement:</b> provides coverage for medical expenses incurred in Republic of India towards the treatment due to accidental injuries.</p> <p><b>Section 4. Assistance:</b> coverage for assistance require with respect to Medical Assistance, Medical Evacuation Repatriation, Legal Assistance, Arrangement of Bail Bond, Lost Luggage Assistance, Lost Travel Document / Credit Card Assistance, Emergency Travel Services, Emergency Message Transmission Assistance, Hotel Accommodation Referral, Telephone Medical Advice etc.</p> <p><b>Section 5. Emergency Medical Evacuation:</b> Medical evacuation of insured to nearest hospital or to your town where the trip has commenced for medical treatment.</p>	Benefits Covered under the Policy

**Section 6. In Hospital Indemnity Accident Only:** provides coverage for “per day hospitalisation” if You are an inpatient in a hospital (in republic of India) due to Injury or Accidents subject to the any applicable Deductible or Franchise shown in the Policy Schedule.

**Section 7. Accommodation Charges due to Trip Delay:** provides reimbursement coverage for accommodation charges if trip is delayed for more than 5 hours due to covered hazard. Benefits are subject to the per day maximum shown in the Policy Schedule.

**Section 8. 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.

**Section 9. Repatriation of Remains:** covers cost of repatriating mortal remains of the insured to his residence in India.

**Section 10. Domestic Replacement & Rearrangement for Business Trips Only:** provides coverage for cost of Travel and Accommodation expenses for Sending out / Returning the replacement Or Returning /sending out the Original Insured Person following recovery from disability.

**Section 11. Emergency Family Travel And Convalescence:** If you are hospitalized for more days than the Deductible shown in the Policy Schedule then coverage is applicable for(a) round-trip economy airfare to bring one of Your Immediate Family Members to & from Your Bed Side if You are alone during the course of the Insured Journey; or(b) the reimbursement of the hotel room charges due to convalescence after Your Hospital discharge.

**Section 12. Missed Departure:** We will reimburse Original Ticket Charges (Common Carrier “Air/ Rail), if you cannot reach the original departure point on your return journey due to “(a) public transport services fail or (b) the vehicle in which you are traveling is involved in an accident, on the way to catch the return flight/train journey.

**Section 13. Loss of Tickets:** We will reimburse Original Ticket Charges (Common Carrier - Air/ Rail) subject to the deductible, if the same is lost by You and You could not continue your intended travel.

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"> <li>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</li> <li>2. any Pre-existing Disease or any complication arising from it; or</li> <li>3. Any claim of Insured Person arising from: <ol style="list-style-type: none"> <li>a) suicide or attempted suicide</li> <li>b) wilful self-inflicted illness or injury except injury in self defence or to save life; or</li> </ol> </li> <li>4. sexually transmitted conditions; or</li> <li>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</li> <li>6. 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; or</li> <li>7. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or</li> <li>8. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or</li> <li>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</li> <li>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.</li> </ol>	Exclusions
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		<p>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.</p> <p>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> <ol style="list-style-type: none"> <li>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</li> <li>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</li> <li>13. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</li> <li>14. performance of manual work for employment or any other hazardous occupation, self-exposure to needless peril (except in an attempt to save human life); or</li> <li>15. congenital anomalies or any complications or conditions arising therefrom; or</li> <li>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 pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which You are untrained</li> </ol>	
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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"> <li>• Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</li> <li>• Deductible (It is a specified amount: <ul style="list-style-type: none"> <li>- Up to which an insurance company will not pay any claim, and</li> <li>- Which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul> </li> </ul>	As per Sum Insured mentioned in Policy schedule and plan opted from Annexure	General Terms and Clauses

9.	Claims/Claims Procedure	<p><b>Turn Around Time (TAT)</b> 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><b>While in India:</b> Toll Free No <b>1800 119966</b> from BSNL/MTNL Landline or <b>1800 22 9966</b> (only for senior citizen policy holders)</p> <p>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><b>Email:</b> general.claims@tataaig.com</p> <p><b>Write to:</b> A&amp;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> <ul style="list-style-type: none"> <li>• <b>Claim form Website link -</b> <a href="https://www.tataaig.com/downloads">https://www.tataaig.com/downloads</a></li> </ul>	General Terms and Clauses
10.	Policy Servicing	<p>Company Officials:</p> <ul style="list-style-type: none"> <li>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 <b>1800-266-7780</b> or Senior Citizen No. <b>1800 22 9966</b> (tolled) or you may email to the customer service desk at <b>customersupport@tataaig.com</b></li> </ul>	Redressal of Grievance
11.	Grievances/Complaints	<ul style="list-style-type: none"> <li>• <b>IRDAI:</b> <ul style="list-style-type: none"> <li>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 <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a></li> </ul> </li> <li>• <b>Ombudsman:</b> <ul style="list-style-type: none"> <li>o Details as mentioned in the policy wordings or alternatively please refer our web-site (<a href="http://www.tataaig.com">www.tataaig.com</a>).</li> </ul> </li> </ul>	Redressal of Grievance

12.	Things to remember	<p><b>Free Look Period:</b></p> <p>(a) <b>Single Trip Insurance</b> – Free look period is not applicable.</p> <p>(b) <b>Annual Multi Trip Insurance</b> - 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"> <li>Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy.</li> </ul>	General Terms and Clauses

## Annexure

Coverages	Deductible	Sum Insured in INR
Accidental Death and Dismemberment (Common Carrier)		50,000
Accident Medical Expense Benefit		20,000
	Deductible	250
Assistance		Included
Emergency Medical Evacuation		10,000
Repatriation of Remains		1,00,000
	Deductible	200
In - Hospital Indemnity Accident Only		500
	Deductible	1 day
	Maximum	7 days
Accidental Death and Dismemberment		50,000
Accommodation Charges due to Trip Delay - Flight/Rail** up to		1,500 per day
	Deductible	5 hours
	Maximum	2 Days
Loss of Tickets - Rail/Air **		Up to 20,000
	Deductible	₹ 150/10% of actual ticket cost
Family Transportation		Up to 10,000
Replacement of Staff (Business Trip Only)		Up to 10,000
Missed Departure Rail/Air		Up to 10,000
	Deductible	₹ 150/ 10% of actual ticket cost

\*\* We will pay the excess of what will be reimbursed / paid by any other agency / authority.

### 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 | Domestic Travel Guard UIN: TATTIDP23090V032223