

Domestic Travel Guard Policy

Customer Information Sheet



WITH YOU ALWAYS

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

Title	Description	Refer To Policy Clause Number
<p>Product Name</p>	<p>Domestic Travel Guard Policy</p>	
<p>What am I covered for:</p>	<ol style="list-style-type: none"> 1. Accidental Death and Dismemberment - coverage for Death and Dismemberment arising due to an Accident during an Insured Journey. 2. Accidental Death and Dismemberment(Common Carrier) - 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. 3. Emergency Accident Medical Expenses Reimbursement - provides coverage for medical expenses incurred in Republic of India towards the treatment due to accidental injuries. 4. Assistance: 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. 5. Emergency Medical Evacuation - Medical evacuation of insured to nearest hospital or to your town where the trip has commenced for medical treatment. 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, 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. 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. 9. Repatriation of Remains - covers cost of repatriating mortal remains of the insured to his residence in India. 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. 11. Emergency Family Travel & 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 charge due to convalescence after Your Hospital discharge. 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. 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. 	<p>Benefits Covered under the Policy</p>
<p>What are the major exclusions in the policy:</p>	<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 	<p>Exclusions</p>

Title	Description	Refer To Policy Clause Number
What are the major exclusions in the policy:	<ol style="list-style-type: none"> 2. any Pre-existing disease or any complication arising from it; or 3. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, or nervous disorder, anxiety, stress or depression, or 4. 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 5. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or 6. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 7. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 8. 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 9. 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. 10. any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism ; or 11. 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 12. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 13. 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 14. congenital anomalies or any complications or conditions arising therefrom; or 15. 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 16. the Insured Person riding on a motorcycle or any other two wheeled motorized mode of conveyance as driver or as passenger. 17. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or 18. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; 19. any loss, injury, damage or legal sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons. 20. Any non medical expenses (as per policy wordings). 	Exclusions

Title	Description	Refer To Policy Clause Number
Waiting Period / Deductible	<ol style="list-style-type: none"> 1. Personal Liability - Rs 200. 2. Accident & Sickness Medical Expense Benefit - Rs 250. 3. In - Hospital Indemnity Benefit - 1 day. 4. Accommodation Charges due to trip Delay benefit - 5 Hrs. 5. Loss of Ticket - Rail/Air - Rs.150/ 10% of actual ticket cost. 6. Missed Departure - Rs.150/ 10% of actual ticket cost. 	Benefits Covered under the Policy
Payout basis	<ol style="list-style-type: none"> 1. Accidental Death and Dismemberment benefit under this Policy is payable on Benefit basis. 2. Other benefits and travel emergencies under this Policy is payable on Reimbursement basis. 	
Cost Sharing	Not Applicable.	
Renewal Conditions	<ol style="list-style-type: none"> 1. The Single Trip Insurance - The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us. 2. Annual Multi Trip Insurance - For renewals under Annual Multi-trip, the policy is ordinarily renewable annually upon payment of premium on renewal due date. <ul style="list-style-type: none"> • We may refuse renewal on grounds such as fraud, moral hazard or misrepresentation. We, however, are not bound to give notice that it is due for renewal. Unless renewed before the Policy Expiry, this Policy shall terminate at the expiration of the period for which premium has been paid. • The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDA. Your premium will also change if you change plan. • We will not apply any additional loading on your policy premium at renewal based on your claims experience. • Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy. 	General Terms and Clauses
Free Look Period	<ol style="list-style-type: none"> a. Single Trip Insurance - Free look period is not applicable. 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. 	General Terms and Clauses
Renewal Benefits	No Renewable benefits.	
Portability of benefits	No portability of benefits.	
Cancellation	<p>This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving 15 Days notice. In such a case the policy shall stand cancelled ab-initio and there will be no refund of premium.</p> <p>In the event the policy is cancelled for non-cooperation of the insured or If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium."</p>	General Terms and Clauses

Title	Description	Refer To Policy Clause Number
How to Claim	<ul style="list-style-type: none"> • Company Officials: <ul style="list-style-type: none"> o In case of any grievance the Insured Person may contact through Website: www.tataaig.com Call us 24X7 toll free helpline 1800 266 7780 or 1800 22 9966 (Senior Citizen) Email us at customersupport@tataaig.com Write to us at: Customer Support, Tata AIG General Insurance Company Limited • IRDAI: <ul style="list-style-type: none"> o In case of no reply from Us with 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@irda.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). 	

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022-6693 8170 Email: customersupport@tataaig.com
Website: www.tataaig.com IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

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