

Group Personal Accident and Business Travel Accident Policy



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Preamble

Tata AIG General Insurance Company Limited (We, Our or Us) will provide the insurance described in this Policy and any endorsements thereto for the Insured Period as defined in this Policy, to the Insured Persons detailed in the Policy Schedule and in reliance upon the statements contained in the Proposal, which shall be the basis of this Policy and are deemed to be incorporated herein in return for the payment of the required premium when due and compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such and so many of the benefits as are indicated by a specific amount set opposite in the Policy Schedule.

Definitions

We use certain words in this Policy and Policy Schedule, which have a specific meaning and are shown under the heading of Definitions in the Policy. They have this meaning wherever they appear in the Policy or Policy Schedule. Where the context so permits, references to the singular shall also include references to the plural and references to the male gender shall also include references to the female gender, and vice-versa in both cases.

i. Standard Definitions

Accident, Accidental - means a sudden, unforeseen, and involuntary event caused by external, visible and violent means.

Condition precedent - means a policy term or condition upon which the insurer's liability under the policy is conditional upon.

Congenital Anomaly - means a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- **Internal Congenital Anomaly** - which is not in the visible and accessible parts of the body.

- **External Congenital Anomaly** - which is in the visible and accessible parts of the body.

Deductible - means a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/ hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.

The deductible is applicable per event.

Grace Period - means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

Hospital - means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act or complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock;
- has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;
- has qualified medical practitioner (s) in charge round the clock;
- has a fully equipped operation theatre of its own where surgical procedures are carried out ;
- maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.

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Injury - means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner / Physician

Medical Expenses - means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

Medically Necessary - means any treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- is required for the medical management of the illness or injury suffered by the insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- must have been prescribed by a medical practitioner;
- must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Physician / Medical Practitioner - means a person who holds a valid registration from the medical council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or State Government and is thereby entitled to practice medicine within its jurisdiction, and is acting within the scope and jurisdiction of his license.

Medical Practitioner will not be (a) an Insured Person or (b) Your Immediate Family Member or (c) or anyone who is living in the same household as the Insured.

Pre-existing Disease - means any condition,

ailment or injury or disease

- a) That is/are diagnosed by a Physician within 48 months prior to the effective date of the Policy issued by the Insurer or its reinstatement; or
- b) For which medical advice or treatment was recommended by, or received from, a Physician within 48 months prior to the effective date of the Policy issued by the Insurer; or its reinstatement.

Renewal - means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

Reasonable and Customary Charges - means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved .

Subrogation - means the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

ii. Specific Definitions

Activities of Daily Living - shall have the following meanings:

- (a) **Mobility** - The ability to move from one room to an adjoining room or from one side of a room to another or to get in and out of bed or chair without requiring the physical assistance of another person.
- (b) **Continence** - The ability to voluntarily control bladder and bowel functions so as to be able to maintain personal hygiene.
- (c) **Dressing** - Putting on and taking off all necessary items of clothing without requiring the assistance of another person.
- (c) **Toileting** - Getting to and from the toilet, transferring on and off the toilet and

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maintaining associated personal hygiene.

- (d) **Eating** - All tasks of getting food into the body.

Age - means completed years as at the Effective Date

Aggregate Limit - Our maximum liability under the Accidental Death and Dismemberment or the Permanent Total Disability or the Loss of Use benefits of this Policy in the aggregate in respect of all claims by or on behalf of all Insured Persons, shall not exceed the maximum aggregate limit stated in the Schedule, and if at any time the total value of unpaid claims would, if paid, result in this aggregate limit being exceeded, the individual benefits attributable to those outstanding claims shall be reduced pro rata as necessary to ensure that this maximum aggregate limit is not exceeded.

Airworthiness Certificate - means the standard Airworthiness Certificate issued by the aviation agency or by the governmental authority having jurisdiction over civil aviation in the country of its registry.

Annual business trip Insurance - means a Trip or Trips of not exceeding <<upto 365>> days duration each, that you undertake, while on the Business of the Policy Holder, during the Insured Period as specified on the Proposal and/or Declaration Form and Policy Schedule. This will include any Sojourn and / or Personal Deviation during the trip.

Assistance Company - as designated in the Policy schedule.

Break in policy - occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.

Cancellation (of Policy) - means the terms on which the policy contract can be terminated either by the insurer or the insured by giving sufficient notice to other which is not lower than a period of fifteen days. The terms of cancellation may differ from insurer to insurer.

Certificate of Insurance - means the document issued by Us detailing the effective date, instalment date, Insured Person(s), benefits, sums insured, Deductible, Franchise, premium and more generally all special condition(s) and or endorsement(s).

Common Carrier - means any civilian land or water conveyance or Scheduled Airline in each case operated under a valid license for the transportation of passengers for hire.

Contracted Departure Date - means the date on which you are originally scheduled to leave on the Trip. This date is specified in the Policy Schedule.

Contracted Return Date - means the date on which you are originally scheduled to return from the Trip. This date is specified in the Policy Schedule.

Day - means a period of 24 consecutive hours.

Daily Benefit - means the amount payable for each Day spent in the Hospital

Disease - means an illness or affliction of the body having a defined and recognized pattern of symptom(s) which causes more than temporary indisposition and which illness or affliction first manifested itself and was contracted, under the circumstances described in a Hazard.

Eligible Children - means dependent children including adopted and step children of the Insured Person between Ages six (6) months and eighteen (18) years (twenty three (23) years if attending as a full time student in an accredited Institution of Higher Learning) who are unmarried, who permanently reside with the Insured Person and receive the majority of maintenance and support from the Insured Person.

Eligible Family - means the Insured Person and/or the Insured Person's Spouse and/or, the Insured Person's Eligible Children for which coverage is elected and premium is paid.

Franchise - means the amount of expenses or

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the number of Days to be paid or supported by the Insured Person beyond which the Policy benefits become payable retroactively.

Gross Weekly Wage - means the Insured Person's base weekly earnings in his or her occupation at the time of the Accident causing the Injury for which benefits are claimed under this coverage, but not including, overtime, bonuses, tips, commissions, and special compensation.

IRDAI - means Insurance Regulatory and Development Authority of India.

Immediate Family Member - means an Insured Person's legal spouse; children; parents; mother-in-law; father-in-law; legal guardian, ward; step or adopted children; step-parents.

Illness - means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical Treatment.

- a) **Acute Condition** - is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- b) **Chronic Condition** - is defined as a disease, illness, or injury that has one or more of the following characteristics:
- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests
 - it needs ongoing or long-term control or relief of symptoms
 - it requires your rehabilitation or for you to be specially trained to cope with it
 - it continues indefinitely
 - it comes back or is likely to come back.

Inpatient - means a person: (a) who is confined in a Hospital as a registered bed patient; and (b) for whom at least one Day's room and board is charged by the Hospital.

Insured Journey - means any journey undertaken, while on the Business of the Policy Holder, during the Insured Period:

- which commences when the passenger boards the Common Carrier including Private Vehicle for onward journey and terminates when he disembarks on return to the Republic of India or the expiration date whichever earlier. Or
- which lasts or is expected to last for Upto 365 Days or less.

However, the Insured Journey is deemed to exclude any period of time during which the Insured Person is on authorized leave of absence or vacation or travel to and from the Insured Person's place of regular employment.

The insured journey also includes and covers Sojourn and/or Personal Deviation

Insured Period(s) - means with respect to the Policy, the period commencing with the Effective Date of the Policy and terminating with the Expiration Date of the Policy as stated in the Policy Schedule and any subsequent period for which the Policy may be renewed.

Insured Person - means the Insured Person up to Age upto 85, or eligible Spouse and/or Eligible Children detailed in the Policy Schedule as being eligible to become insured under this Policy and for whom a Proposal for insurance has been received from the Policyholder and approved by Us.

Land/Sea Arrangements - means pre-paid travel arrangements for a scheduled tour, trip or cruise included within the description of covered Trips on the Proposal and Declaration Form and arranged by a tour operator, travel agent, cruise line or other organization.

Medical Advice - means any consultation or

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advice from a medical Practitioner including the issue of any prescription or repeat prescription.

Parents - means a Insured Person's legal father and mother, who are between the Ages of 18 and 85 years old

Period of insurance - the period commencing on the Policy Effective Date and expiring on the Policy Effective Date as referred to in the Schedule

Period of Confinement - means a period of consecutive Days of confinement as an Inpatient caused by an Accident, Injury, Disease or Sickness. However, successive confinements as an Inpatient caused by or attributable to the same Accident, Injury, Disease or Sickness are considered to be part of the same Period of Confinement, unless the discharge date for the prior confinement is separated from the admission date for the next confinement by at least 30 Days.

Only one Daily Benefit is provided for any one Day of confinement, regardless of the number of Accidents, Injuries, Illnesses or Sicknesses for which the confinement is required

Policy - means the insurance contract, the Policy Schedule, and any attached enrolment forms, endorsements, or riders.

Policy Schedule - means the Policy Schedule attached to and forming part of the Policy.

Policyholder - means the physical person(s) or the entity named in the Policy Schedule who executed the Policy Schedule and is (are) responsible for payment of premiums.

Policyholder Aircraft - means any aircraft with a current and valid Airworthiness Certificate and owned, leased or operated by the Policyholder.

Professional Sport - means a sport, which would remunerate a player in excess of 50% of his or her annual income as a means of their livelihood.

Proposal and Declaration Form - means any initial or subsequent declaration made by the Policyholder/ Insured Person and is deemed to be attached and which forms a part of this Policy.

Scheduled Airline - means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular or chartered flights operated by such carrier.

Serious Injury or Sickness - means Injury or Sickness certified as being dangerous to life by a legally qualified Physician while the Policy is in force.

Sickness - means illness first manifested and contracted, and commencing, under the circumstances described in a Hazard while the Policy is still in force. -

Single Trip Insurance - means the Trip specified on the Policy Schedule for which the Effective Date and Expiration Date are specified on the Proposal and Declaration Form and Policy Schedule and commences when the passenger boards the aircraft for onward overseas journey and terminates when he disembarks on return to the Republic of India or Expiration date whichever is earlier.

Sojourn and Personal Deviation, Sojourn or Personal Deviation - means non-business travel or activities undertaken while on the Business of the Policyholder but unrelated to furthering the business of the Policyholder.

Sound Natural Teeth - means natural teeth that either are unaltered or are fully restored to their normal function and are Disease-free, have no decay and are not more susceptible to Injury than unaltered natural teeth.

Special Hospital - means a Hospital or group of Hospitals specifically named in this Policy by endorsement.

Specialized Aviation Activity - means an aircraft while it is being used for one or more of the following activities:

- acrobat or stunt flying

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- any endurance tests
- crop spraying
- exploration
- power line inspection
- bird or fowl herding
- banner towing
- any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted
- racing
- crop dusting
- fire fighting
- pipe line inspection
- any form of hunting
- aerial photography
- any test or experimental purpose
- crop seeding
- any flight on a rocket-propelled or a rocket-launched aircraft.

Spouse - means Your legal husband or wife, who is between the Ages of 18 and 85 years old, and is living in Your residence.

Act of Terrorism - means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorism shall also include any act which is verified or recognized by the relevant Government as an act of terrorism.

Travelling Companion - means up to two (2) named person(s) who is/are booked to

accompany You on the Trip

Trip - means any Insured Journey during the Insured Period:

- which starts and finishes in The Republic of India and involves a destination(s) outside The Republic of India ;
- which lasts or is expected to last for: upto 365 Days or less if covered under Single Trip Insurance; or upto 30 Days or less per Trip, if covered under Monthly Trip Insurance; or 180 Days or less per Trip, if covered under Annual Multi Trip Insurance.

Tuition - means all legally required registration fees charged by the registered and accredited educational institution named in the Application Form for required courses (and any applicable laboratory fee for participation in said courses, exclusive of any extra-curricular course fees), and any cost for the use of facilities for attending said courses. For the purpose of this definition, costs associated with room and board and/or textbooks (whether required or not) are not covered.

War - means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Us/Our - means Tata AIG General Insurance Company Limited.

While on the Business of the Policyholder - means while on assignment by or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder, but does not include any period of time: (1) while the Insured Person is working at his or her regular place of employment; (2) during the course of everyday travel to and from work; (3) during an authorized leave of absence or vacation.

You/Your/Yourself - means the Policy Holder and/or Insured Person(s) who is detailed in the Policy Schedule.

Benefits Covered under the Policy

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Coverage C-1

Section: ACCIDENTAL DEATH

We will pay the Principal Sum shown in the Policy Schedule if Injury to You results in loss of life. The loss must occur under the circumstances described in a Hazard within 365 Days from the date of the Accident which caused Injury.

We will pay, the Principal Sum less any other amount paid or payable under: Accidental Dismemberment including Paralysis, Permanent Total Disability section of this Policy, if these coverages are offered under this Policy, as the result of the same Accident

Limitation

With regard to the Accidental Death of an Insured Person Age Seventeen (17) or below, the maximum Principal Sum payable is **10% of the principal sum insured.**

Exposure

For the purposes of the Accidental Death benefit above, a loss resulting from You being unavoidably exposed to the elements due to an Accident occurring under the circumstances described in a Hazard will be payable as if resulting from an Injury. Loss must occur within 365 Days of the date of the Accident.

Disappearance

We will pay the benefit for Loss of Life under the circumstances described in a Hazard if Your body cannot be located within 365 Days after the forced landing, stranding, sinking or wrecking of a conveyance in which You were a passenger or as a result of any Acts of God, in which case it shall be deemed, subject to all other terms and provisions of the Policy, that You shall have suffered loss of life within the meaning of the Policy.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

1. loss caused directly or indirectly, wholly or partly by:

- a. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;

- b. medical or surgical treatment except as may be necessary solely as a result of Injury;

2. any Injury which shall result in hernia.

Coverage C-2

Section: ACCIDENTAL DISMEMBERMENT AND PARALYSIS

(Including Loss of Sight and Hearing)

We will pay a percentage of the Principal Sum shown in the Policy Schedule if Injury to You results in one of the losses shown in the Table of Losses below. The loss must occur under the circumstances described in a Hazard within 365 Days from the date of the Accident which caused Injury.

We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period, the Principal Sum less any other amount paid or payable under: Permanent Total Disability or Permanent Partial Disability section of this Policy, if these coverages are offered under this Policy, as the result of the same Accident.

If more than one loss results from any one Accident, only one amount, the largest, will be paid.

Table of Losses

Loss of:

Sl	Loss	% of Principal Sum
1	Both Hands or Both Feet	100%
2	Sight of Both Eyes	100%
3	One Hand and One Foot	100%
4	Either Hand or Foot and Sight of One Eye	100%

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5	Speech and Hearing in Both Ears	100%
6	Either Hand or Foot	50%
7	Sight of One Eye	50%
8	Speech or Hearing in Both Ears	50%
9	Hearing in One Ear	25%
10	Thumb and Index Finger of Same Hand	25%
11	Quadriplegia	100%
12	Paraplegia	50 %
13	Hemiplegia	50%
14	Uniplegia	25%

"Loss" with regard to:

1. hand or foot means actual severance through or above the wrist or ankle joints respectively;
2. eye means entire and irrecoverable loss of sight;
3. thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
4. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears;
5. Quadriplegia means the complete and irreversible paralysis of both upper and both lower limbs. Paraplegia means the complete and irreversible paralysis of both lower limbs. Hemiplegia means the complete and irreversible paralysis of upper and lower limbs of the same side of the body. Uniplegia means the complete and irreversible paralysis of one Limb. Limb: means entire arm or leg.

Limitation

With regard to the Accidental Death of a named Insured Person Age Seventeen (17) or below, the maximum Principal Sum payable is **10%** of the principal sum insured .

Exposure:

For the purposes of the Accidental Dismemberment benefit above, a loss resulting from You being unavoidably exposed to the elements due to an Accident occurring under the circumstances described in a Hazard will be payable as if resulting from an Injury. Loss must occur within 365 Days of the date of the Accident.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

1. loss caused directly or indirectly, wholly or partly by:
 - (a) infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;
 - (b) medical or surgical treatment except as may be necessary solely as a result of Injury;
2. any Injury which shall result in hernia.

Coverage C-3

Section: ALTERNATE ACCIDENT MEDICAL EXPENSE

We will pay the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule for Covered Medical Expenses incurred by You in the Republic of India for medical services which are not due to a Pre-existing Disease up to but not exceeding 1) upto 100% of the compensation paid by Us in settlement of a valid claim under the Policy or 2) upto 100% of the Principal Sum or 3) weekly benefit amount as applicable payable under the following benefits if available under the Policy: Accidental Death, or Accidental Dismemberment, or Permanent Total Disability, or Permanent Partial Disability, or Permanent Total Loss of Use, or Total Temporary Disability whichever payment by Us is least as to such Insured Person for the treatment of an Injury

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sustained by the Insured Person under the circumstances described in a Hazard while this Policy is in effect.

Definition:

Covered Medical Expenses - means expenses incurred by You for medical services and supplies which are recommended by the attending Physician. They include:

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) anesthetics (including administration), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, and therapeutic services and supplies;
- (f) dental treatment resulting from Injury sustained to Sound Natural Teeth subject to the per tooth and per occurrence maximums shown in the Policy Schedule

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

1. Any treatment of any disease, sickness or illness; or.
2. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
3. routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or
4. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or

5. dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or
6. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
7. the diagnosis and treatment of acne; or
8. deviated septum, including sub mucous resection and/or other surgical correction thereof; or
9. organ transplants that are considered experimental in nature; or
10. well child care including exams and immunizations; or
11. expenses which are not exclusively medical in nature; or
12. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury has caused impairment of vision or hearing; or
13. treatment provided in a government Hospital or services for which no charge is normally made; or
14. rest cures; or
15. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; or
16. medical expenses covered under any workers' compensation or similar policy; or
17. medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; or
18. therapeutic services unless conclusive scientific evidence proves, that it improves health outcome.

Coverage C-4

Section: BAGGAGE DELAY

We will reimburse You for the expense of necessary personal effects, up to the maximum

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Tata AIG General Insurance Company Limited

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IRDA of India Registration No: 108 • CIN: U85110MH2000PLC128425 • UIN: TATPAGP23092V032223

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stated in the Policy Schedule, if Your Checked Baggage is delayed or misdirected by a Common Carrier under the circumstances described in a Hazard during the course of an Insured Journey for more than the Deductible shown on the Policy Schedule from the time You arrive at the destination stated on Your ticket. Benefits will be reduced by the amount paid or payable by the responsible Common Carrier.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

Definition:

Checked Baggage - means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

Limitation:

If upon further investigation it is later determined that Your baggage checked with the Common Carrier has been lost, any amount claimed and paid to You under the Baggage Delay Policy Section will be deducted from any payment to due You under the Common Carrier Baggage Loss or Baggage/Personal Effects Policy Sections, if covered under this Policy.

Exclusion:

In addition to the Exclusions listed in this Policy this coverage section shall not cover any Baggage Delay incurred in the Republic of India.

Coverage C-5

Section: BAGGAGE LOSS (Common Carrier)

We will pay benefits, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non-delivery at its destination while You are a ticketed passenger on the Common Carrier under the circumstances described in a Hazard during the course of an Insured Journey. Benefits will only be payable

in case of the loss of an entire piece of checked baggage, and not for damage to the luggage or partial loss of its contents.

We will reimburse You, subject to the Deductible and up to the maximum shown in the Policy Schedule, for the cost of replacement of the entire baggage and its contents. All claims must be verified by the Common Carrier.

The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%, of the amount stated in the Policy Schedule. There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.

Definitions:

Checked Baggage - means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

Documented Loss - means police or other local authority reports or documentation from the appropriate party responsible for the loss.

Limitations:

Benefits for Baggage Loss will be in excess of any amount paid or payable by the Common Carrier responsible for the loss.

Benefits for Baggage Loss will be in excess of all other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable Deductible.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover any Non-Documented Loss and We will not be liable under this section for any: -

1. excluded classes of property: animals,

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- motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, (except bicycles while checked as baggage with a Common Carrier), snow skis, household effects, antiques, electronic equipment such as computers (including software and accessories), personal data assistants or handheld computers, cellular phones, digital video disc player, compact disc player, video camcorder, cameras, eyeglasses or sunglasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, money, securities such as credit cards, debit cards, checks, traveler checks, membership cards, tickets or documents, business goods or samples, data recorded on tapes, cards, discs or otherwise, musical instruments, perishables and consumables;
2. loss to property insured under any other insurance policy, or otherwise reimbursed by a Common Carrier;
 3. loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.

Coverage C-6

Section: BAGGAGE/PERSONAL EFFECTS

We will reimburse You, subject to the Deductible shown in the Policy Schedule for a Documented Loss, Theft of baggage and personal effects within the baggage under the circumstances described in a Hazard. The baggage and personal effects must be owned by and accompany You during the course of an Insured Journey and:

1. The amount payable in respect of any one article shall not exceed the amount shown on the Policy Schedule;
2. The Company may make payment or at its option reinstate or repair as it may elect in respect of articles not older than one year;
3. The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation in respect of articles more than one year old;

4. Loss or damage must occur (i) while the baggage or personal effect is/are in the care, custody and control of a hotel or a Common Carrier and proof of such loss must be obtained in writing from the hotel management or the Common Carrier management and such proof must be provided to the Company, or (ii) as the result of theft of the baggage or personal effects from You provided that such loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such police;
5. You must take every possible step to ensure that the baggage or personal effects are not left unattended.

The maximum amount to be reimbursed per bag is 50% , and the maximum value per article contained in any bag is 10% , of the amount stated in the Policy Schedule. There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.

Loss of a Pair/Set: (pair or set of articles is treated as one article e.g. a pair of earrings)

In case of loss to a pair or set, We may elect to:

- (a) repair or replace any part, to restore the pair or set to its value before the loss; or
- (b) pay the difference between the cash value of the property before and after the loss.

Definition:

Documented Loss, Theft or Damage - means police or other local authority reports or documentation from the appropriate party responsible for the loss.

Extension of Coverage:

If You checked property with a Common Carrier and delivery is delayed, coverage for Baggage/

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Personal Effects will be extended until the Common Carrier delivers the property.

Limitations:

Benefits for Baggage and Personal Effects will be in excess of all other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable Deductible.

If You checked property with a Common Carrier, benefit for Baggage and Personal Effects will be in excess of any amount paid or payable by the Common Carrier responsible for the loss.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover any

Non- Documented Loss, Theft, or Damage and We will not be liable under this section for any:

1. excluded classes of property: animals, motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, (except bicycles while checked as baggage with a Common Carrier), snow skis, household effects, antiques, electronic equipment such as computers (including software and accessories), personal data assistants or handheld computers, cellular phones, digital video disc player, compact disc player, video camcorder, cameras, eyeglasses or sunglasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, money, securities such as credit cards, debit cards, checks, traveler checks, membership cards, tickets or documents, business goods or samples, data recorded on tapes, cards, discs or otherwise, musical instruments, perishables and consumables;
2. loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by You to repair, clean

or alter any property;

3. loss of or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, Terrorist Act, rebellion, revolution, War, civil war, usurped power, or action taken by Government Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade;
4. loss of or damage to property insured under any other insurance policy, or otherwise reimbursed by a Common Carrier or a hotel;
5. loss of Your baggage left unattended in any vehicle or public place or as a result of Your failure to take due care and precautions for the safeguard and security of such property;
6. loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.

Coverage C-7

Section: BAIL BOND

We will pay bail bond costs You incur, as a result of false arrest or wrongful detention by any Government or foreign power up to the amount stated in the Policy Schedule under the circumstances described in a Hazard.

Coverage C-8

Section: COMA

If under the circumstances described in a Hazard, Injury renders an Insured Person Comatose within 30 Days of the date of the Accident that caused the Injury and if the Coma continues for a period of 60 consecutive Days, We will pay a monthly benefit of upto 100 % of the Principal Sum as shown in the Policy Schedule. No benefit

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is provided for the first 30 Days of Coma. The benefit is payable monthly as long as the Insured Person remains Comatose due to the Injury, but ceases on the earliest of: (1) the date the Insured Person ceases to be Comatose due to that Injury, (2) the date the Insured Person dies, or (3) the date the total amount of monthly Coma benefits paid for all Injuries caused by the same Accident equals 100% of the Principal Sum. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each Day for which the Company is liable when the Insured Person is Comatose for less than a full month. Only one benefit is provided for any one month of Coma, regardless of the number of Injuries causing the Coma.

We reserve the right at the end of the first 30 consecutive Days of Coma and as often as it may be reasonably require thereafter, to determine, on the basis of all the facts and circumstances that the Insured Person is Comatose, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

Definition:

Coma/Comatose - means a profound state of unconsciousness from which the Insured Person cannot be aroused to consciousness, even by powerful stimulation, as determined by a Physician.

Coverage C-9

Section: COMMON DISASTER BENEFIT

If you and Your Spouse both covered under this Policy die as a result of Injury from the same Accident, and a loss becomes payable under the Accidental Death coverage section of this Policy, the Principal Sum applicable for loss of life of You/Your Spouse will be doubled. The losses must occur, during the circumstances described in a Hazard within 30 Days from the date of the Accident which caused Injury.

Coverage C-10

Section: EMERGENCY ACCIDENT MEDICAL

AND DENTAL EXPENSE

We will pay the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule, for Covered Medical Expenses incurred in the Republic of India by You for medical services which are not due to a Pre-existing Disease up to the maximum amount and benefit period stated in the Policy Schedule for Immediate Medical Treatment of an Injury sustained by You, under the circumstances described in a Hazard, while this Policy is in effect.

Dental benefits shall be limited to treatment of Injury sustained to Sound Natural Teeth. Covered emergency dental expenses are those incurred within 30 days of the time and date of the Injury caused by Accident subject to the per tooth limit and per occurrence limit shown in the Policy Schedule.

Definitions:

Covered Medical Expenses - means expenses incurred overseas by You for medical services and supplies which are recommended by the attending Physician. They include:

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) anesthetics (including administration), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, and therapeutic services and supplies;
- (f) dental treatment resulting from Injury sustained to Sound Natural Teeth subject to the per tooth and per occurrence maximums shown in the Policy Schedule.

Immediate Medical Treatment - means treatment commencing within 24 hours of the time and date of the Accidental bodily Injury. Only Covered Medical Expenses are covered.

Exclusions:

In addition to the Exclusions listed in this Policy

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this coverage section shall not cover:

1. Any treatment of any disease, sickness or illness; or
2. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
3. routine physicals or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or
4. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
5. dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or
6. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
7. the diagnosis and treatment of acne; or
8. deviated septum, including sub mucous resection and/or other surgical correction thereof; or
9. organ transplants that are considered experimental in nature; or
10. well child care including exams and immunizations; or
11. expenses which are not exclusively medical in nature; or
12. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or no Sickness cover has caused impairment of vision or hearing; or
13. treatment provided in a government Hospital or services for which no charge is normally made; or

14. rest cures; or
15. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; or
16. medical expenses covered under any workers' compensation or similar policy; or
17. medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; or
18. therapeutic services unless conclusive scientific evidence proves, that it improves health outcome.

Coverage C-11

Section: EMERGENCY FAMILY TRAVEL AND CONVALESCENCE

If You are hospitalized for more days than the Deductible shown in the Policy Schedule following a covered hospitalization under the circumstances described in a Hazard during the course of an Insured Journey, We will pay, up to the amounts, stated in the Policy Schedule for:

1. the cost of round-trip economy airfare to bring one of Your Immediate Family Members chosen by You to and from Your bedside if You are alone during the course of the Insured Journey; or
2. the reimbursement of the hotel room charge due to convalescence after Your Hospital discharge, which has been approved in advance by the Assistance Company up to a daily amount and total number of days stated in the Policy Schedule.

These expenses must be authorized in advance by the Assistance Company.

Benefits will not be provided for any expenses provided by another party at no cost to You or already included in the cost of the Insured Journey.

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C11 A-FAMILY TRANSPORTATION BENEFIT

When, following an Injury which results in a Loss payable under the section entitled "Accidental Death and Dismemberment Indemnity" of this policy, an Insured Person is confined in a hospital, outside 150 kilometers from his residence, within three hundred and sixty-five (365) days of the accident and the attending physician recommends the personal attendance of a member of the immediate family, this benefit will refund the actual expenses incurred by the immediate family member of transportation by the most direct route by a licensed common carrier to the confined Insured Person, upto the maximum amount stated in the Policy Schedule for all such losses caused by the same Accident.

Coverage C-12

Section: HIJACKING

We will pay You a distress allowance as shown in the Policy Schedule for every 24 hour period during which any Common Carrier in which You are travelling has been Hijacked under the circumstances described in a Hazard during the course of an Insured Journey, where as a direct consequence, Your Insured Journey has been disrupted up to the maximum amount stated in the Policy Schedule.

Definition:

Hijacked - means the unlawful seizure or wrongful exercise of control of an aircraft or other Common Carrier, or the crew thereof, in which You are travelling as a passenger.

Coverage C-13

Section: HOME ALTERATION AND VEHICLE MODIFICATION BENEFIT

If an Insured Person:

1. suffers one of the following Injuries listed under the Accidental Dismemberment and Paralysis Coverage Section of the Policy under the circumstances described in a Hazard is payable while this Policy is in effect; and,

2. did not; prior to the date of the Accident causing such loss(es), require the use of a wheelchair to be ambulatory; and
 3. as a direct result of such loss(es) is now required to use a wheelchair to be ambulatory;
- the Company will pay Covered Home Alteration and Vehicle Modification Expenses that are incurred within one year after the date of the Accident causing such loss(es), up to the maximum amount stated in the Policy Schedule for all such losses caused by the same Accident.

Definition:

Covered Home Alteration and Vehicle Modification Expenses - means one-time expenses that:

1. are charged for:
 - (a) alterations to the Insured Person's residence that are necessary to make the residence accessible and habitable for a wheelchair-confined person; or
 - (b) modifications to one motor vehicle owned or leased by the Insured Person or modifications to a motor vehicle newly purchased for the Insured Person that are necessary to make the vehicle accessible to and/or driveable by the Insured Person; and
2. do not include charges that would not have been made if no insurance existed; and
3. do not exceed the usual level of charges for similar alterations and modifications in the locality where the expense is incurred;

but only if the alterations to the Insured Person's residence and the modifications to his or her motor vehicle are:

1. made on behalf of the Insured Person;
2. recognized by a nationally-recognized organization providing support and assistance to wheelchair users;

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3. carried out by individuals experienced in such alterations and modifications; and
4. in compliance with any applicable laws or requirements for approval by the appropriate government authorities.

Exclusion:

In addition to the Exclusions listed in this Policy, this coverage shall not cover any expense for or resulting from any condition for which the Insured Person is entitled to benefits under any Worker's Compensation Act or similar law.

Coverage C-14

Section: IN-HOSPITAL INDEMNITY ACCIDENT ONLY

We will pay a Daily Benefit for each Day You are an Inpatient in a Hospital due to Injury subject to any applicable Deductible or Franchise shown in the Policy Schedule and commences under the circumstances described in a Hazard and while this Policy is in effect. The Period of Confinement must be Medically Necessary and recommended by a Physician. The total benefits provided for any One Period of Confinement are subject to the In-Hospital maximum shown in the Policy Schedule.

Definitions:

Daily Benefit - means the amount payable for each Day spent in the Hospital.

One Period of Confinement - means a Hospital confinement due to the same Injury unless separated by at least 90 Days

Period of Confinement - means a period of consecutive Days of confinement as an Inpatient caused by an Accident, or Injury. However, successive confinements as an Inpatient caused by or attributable to the same Accident or Injury are considered to be part of the same Period of Confinement, unless the discharge date for the prior confinement is separated from the admission date for the next confinement by at least 45 Days.

Only one Daily Benefit is provided for any one

Day of confinement, regardless of the number of covered Accident, or Injuries for which the confinement is required.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

hospitalization due to any Disease, Sickness, or illness; or

1. pregnancy and resulting childbirth, miscarriage or Disease of the female organs of reproduction; or
2. routine physical exams; or
3. elective, cosmetic or plastic surgery, except as a result of an Injury caused by a covered Accident while the policy is in force; or
4. rest cures;

Coverage C-15

Section: LEGAL FEES

We will pay legal fees You incur, as a result of false arrest or wrongful detention by any government or foreign power under the circumstances described in a Hazard during the course of an Insured Journey up to the amount stated in the Policy Schedule.

Coverage C-16

Section: LOSS OF PASSPORT

We will reimburse You, subject to any Deductible, if You lose Your passport under the circumstances described in a Hazard during the course of an Insured Journey and incur necessary and reasonable expenses in connection with obtaining a duplicate or new passport up to the maximum stated in the Policy Schedule. The Deductible, if any, shall apply to each insured event and shall be borne by You.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover and

We will not be liable under this section for any:

1. loss or damage to passport due to delay or

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- from confiscation or detention by customs, police or other authority;
2. theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
 3. loss or theft of passport left unattended by You unless located in a locked hotel room or apartment and an appropriate sized safety deposit box was not available

Coverage C-17

Section: OVERSEAS ACCIDENT AND SICKNESS MEDICAL EXPENSE

We will pay the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule, for Covered Medical Expenses incurred overseas by You for medical services which are not due to a Pre-existing disease up to the maximum amount and benefit period stated in the Policy Schedule for the treatment of an Injury or Sickness sustained by You under the circumstances described in a Hazard during an Insured Journey while this Policy is in effect.

Any medical services or series of services incurred overseas with a cost greater than \$1 shall not be covered by this Policy unless You consult with the Assistance Company and the cost for such services are authorized in advance by the Assistance Company.

Definition:

Covered Medical Expenses - means expenses incurred overseas by You for medical services and supplies which are recommended by the attending Physician. They include:

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) anesthetics (including administration), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, and therapeutic services

- and supplies;
- (f) dental treatment resulting from Injury sustained to Sound Natural Teeth subject to the per tooth and per occurrence maximums shown in the Policy Schedule.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

1. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
2. routine physicals or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or
3. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
4. dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or
5. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
6. the diagnosis and treatment of acne; or
7. deviated septum, including sub mucous resection and/or other surgical correction thereof; or
8. organ transplants that are considered experimental in nature; or
9. well child care including exams and immunizations; or
10. expenses which are not exclusively medical in nature; or
11. any expenses incurred in India unless authorized and approved by Us in advance; or

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12. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or
13. treatment provided in a government Hospital or services for which no charge is normally made; or
14. rest cures; or
15. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; or
16. medical expenses covered under any workers' compensation or similar policy; or
17. medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; or
18. therapeutic services unless conclusive scientific evidence proves, as determined by Us, that it improves health outcome; or
19. expenses incurred for Emergency Medical Evacuation.

Coverage C-18

Section: OVERSEAS ACCIDENT MEDICAL EXPENSE

We will pay the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule, for Covered Medical Expenses incurred overseas by You for medical services which are not due to a Pre-existing Disease up to the maximum amount and benefit period stated in the Policy Schedule for the treatment of an Injury sustained by You under the circumstances described in a Hazard during an Insured Journey while this Policy is in effect.

Dental benefits shall be limited to treatment of Injury sustained to Sound Natural Teeth. Covered emergency dental expenses are those incurred within 30 days of the time and date of the Injury caused by Accident subject to the per tooth limit and per occurrence limit shown in

the Policy Schedule

Any medical services or series of services incurred overseas with a cost greater than \$1 shall not be covered by this Policy unless You consult with the Assistance Company and the cost for such services are authorized in advance by the Assistance Company.

Definition:

Covered Medical Expenses - means expenses incurred overseas by You for medical services and supplies which are recommended by the attending Physician. They include:

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) anesthetics (including administration), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, and therapeutic services and supplies;
- (f) dental treatment resulting from Injury sustained to Sound Natural Teeth subject to the per tooth and per occurrence maximums shown in the Policy Schedule.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

1. Any treatment of any disease, sickness or illness; or
2. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
3. routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or

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4. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
5. dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or
6. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
7. the diagnosis and treatment of acne; or
8. deviated septum, including sub mucous resection and/or other surgical correction thereof; or
9. organ transplants that are considered experimental in nature; or
10. well child care including exams and immunizations; or
11. expenses which are not exclusively medical in nature; or
12. any expenses incurred in India unless authorized and approved by us in advance; or
13. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury has caused impairment of vision or hearing; or
14. treatment provided in a government Hospital or services for which no charge is normally made; or
15. rest cures; or
16. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; or
17. medical expenses covered under any workers' compensation or similar policy; or
18. medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; or
19. therapeutic services unless conclusive scientific evidence proves, as determined by Us, that it improves health outcome; or
20. expenses incurred for Emergency Medical Evacuation.

Coverage C-19

Section: OVERSEAS ASSISTANCE SERVICES

Assistance Company will provide the following services as described below.

Medical Assistance - As soon as the Assistance Company is notified of a medical emergency resulting from Your Accident or Sickness, the Assistance Company will contact the medical facility or location where You are located and confer with the Physician at that location to determine the best course of action to be taken. If possible and if appropriate, Your family Physician will be contacted to help arrive at a decision as to the best course of action to be taken. The Assistance Company will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the availability of services of a local Physician and arranging Hospital confinement of You where, in its discretion, deems such confinement appropriate.

Medical Evacuation - When, in the opinion of the Assistance Company's medical panel, it is judged medically appropriate to move You to another location for treatment or return You to India, the Assistance Company will arrange the evacuation, utilizing the means best suited to do so, based on the medical evaluation of the seriousness of Your condition, and these means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions as to the means of transportation and final destination will be made by the Assistance Company.

Repatriation - the Assistance Company agrees to make the necessary arrangements for the return of Your remains to India in the event You die while this service agreement is in effect as to You.

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Legal Assistance - If You are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to You, Assistance Company will, if required, provide You with the name of an attorney who can represent You in any necessary legal matters.

Lost Luggage or Lost Passport - If You, outside India, notify the Assistance Company that Your luggage or passport has been lost, the Assistance Company will endeavor to assist You by contacting the appropriate authorities involved and providing direction for replacement.

General Assistance - the Assistance Company will serve as a central point for translation and communication for You during emergencies. The Assistance Company agrees to provide to You advice on contacting and using services available from consulates, government agencies, translators and other service providers that can help with travel problems. In addition, the Assistance Company will provide insurance coordination, verifying coverage of You, guaranteeing payment to the medical provider, based on confirmation of benefits, a charge to credit card(s) and coordinating the payments, documentation and translation to ease claim filing when You return to India.

Pre-Departure Services - prior to Your departure, upon request the Assistance Company will provide hazard information about foreign locations, information about immunization requirements and passport or visa requirements, general information about weather and State Department and private service warnings about travel to certain locations. The Assistance Company will also arrange for special medical care en-route (i.e. dialysis, wheelchairs, etc.). Subject to receiving reasonable notice of this request.

Emergency Travel Agency - the Assistance Company agrees to provide You with 24 hour travel agency service for airline and hotel reservations. The Assistance Company will also arrange payment for Your airline tickets and other travel services, using Your credit cards.

Prepaid ticket pickup at airline counters or ticket delivery by mail or courier will also be arranged by the Assistance Company for You

Emergency Cash Transfers and Advances - the Assistance Company will arrange for cash payments to You through a variety of sources, including credit cards, hotels, banks, consulates and Western Union. The Assistance Company provides this service to supplement the facilities of Your credit cards. Credit card transactions performed by the Assistance Company are subject to confirmed credit

Disclaimer of Liability

In all cases of Assistance rendered under this policy, The Company/ The Assistance Company assumes no liability/ responsibility whatsoever, in the event, the insured chooses to avail such facility/recommendations.. The Assistance Company assumes no responsibility for any medical advice or legal counsel given by the medical professional or attorney. You shall not have any recourse to the Assistance Company by reason of its suggestion of a medical professional or attorney or due to any legal or other determination resulting therefrom.

You are responsible for the cost of services arranged by the Assistance Company on behalf of You or a covered Immediate Family Member. The Assistance Company will access this Policy and/or other insurance policy benefits to which You may be entitled, and/or Your credit cards or other forms of financial guarantees provided by You, in order to facilitate payment for such services.

Coverage C-20

Section: EMERGENCY MEDICAL EVACUATION

We will pay the Reasonable and Customary Charges up to the maximum shown in the Policy Schedule for covered expenses incurred under the circumstances described in a Hazard during the course of an overseas Insured Journey if, Injury or Sickness results in Your necessary Emergency evacuation. An Emergency

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Evacuation must be ordered by the Assistance Company or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Emergency Evacuation.

Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for Transportation must be:

- (a) recommended by the attending Physician;
- (b) required by the standard regulations of the conveyance transporting You; and
- (c) arranged and authorized in advance by the Assistance Company.

Definitions:

Emergency Evacuation - means: (a) Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; (b) after being treated at a local Hospital, Your medical condition warrants Transportation to the country where the Insured Journey commenced to obtain further medical treatment or to recover; or (c) both (a) and (b) above.

Transportation - means any land, water or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

Coverage C-21

Section: OVERSEAS EMERGENCY SICKNESS DENTAL EXPENSE

We will pay benefits for the Reasonable and Customary Charges, subject to the Deductible, shown in the Policy Schedule, actually incurred if as a result of sudden acute pain, which occurs without warning to one or more of Your Sound Natural Teeth requiring Immediate Dental

Treatment under circumstances described in a Hazard during the course of an overseas Insured Journey. Dental benefits will be provided for Medically Necessary filling of the tooth or surgical treatment, services, or supplies, subject to the per tooth and per occurrence maximum amounts shown in the Policy Schedule. Dental benefits shall be limited to treatment sustained to Sound Natural Teeth. Covered emergency dental expenses are those incurred overseas, under the circumstances described in a Hazard during the Insured Journey within 30 Days of date of the first treatment.

Definition:

Immediate Dental Treatment - means treatment commencing within 24 hours of the time and date the sudden acute pain first occurs.

Exclusion:

In addition to the Exclusions listed in this Policy, this coverage section shall not cover Immediate Dental Treatment in the Republic of India.

Coverage C-22

Section: OVERSEAS IN-HOSPITAL INDEMNITY ACCIDENT AND SICKNESS

We will pay a Daily Benefit for each Day You are an Inpatient in a Hospital due to Injury or Sickness subject to any applicable Deductible or Franchise shown in the Policy Schedule, that occurs overseas and commences under the circumstances described in a Hazard during the course of an Insured Journey and while this Policy is in effect. The Period of Confinement must be Medically Necessary and recommended by a Physician. The total benefits provided for any One Period of Confinement are subject to the In-Hospital maximum shown in the Policy Schedule.

Definitions:

Daily Benefit - means the amount payable for each Day spent in the Hospital.

One Period of Confinement - means a Hospital confinement due to the same Injury or Sickness

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unless separated by at least 90 Days.

Period of Confinement - means a period of consecutive Days of confinement as an Inpatient caused by an Accident, or Injury, or Disease, or Sickness. However, successive confinements as an Inpatient caused by or attributable to the same Accident, or Injury, or Disease, or Sickness are considered to be part of the same Period of Confinement, unless the discharge date for the prior confinement is separated from the admission date for the next confinement by at least upto 45 Days

Only one Daily Benefit is provided for any one Day of confinement, regardless of the number of covered Accidents, or Injuries, or Diseases, or Sicknesses for which the confinement is required.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

1. hospitalization in the Republic of India; or
2. pregnancy and resulting childbirth, miscarriage or Disease of the female organs of reproduction; or
3. routine physical exams; or
4. elective, cosmetic or plastic surgery, except as a result of an Injury caused by a covered Accident while the policy is in force; or
5. rest cures.

Coverage C-23

Section: OVERSEAS PERSONAL LIABILITY

Property Damage:

If a claim is made or a suit is brought against You for Property Damage caused by an overseas Occurrence to which this coverage applies, We will pay up to the maximum amount stated in the Policy Schedule, subject to any applicable Deductible, for Our limit of liability for the damages for which You are legally liable.

Medical Payments to Others:

We will pay the necessary medical expenses from an Occurrence that are caused by You overseas and incurred or medically ascertained within 365 Days from the date of an Accident causing Bodily Injury. Medical expenses means reasonable charges for medical, surgical, X-ray, dental, ambulance, Hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to You or regular residents of Your household. As to others, this coverage applies only if the Bodily Injury is caused by Your activities during the course of an Insured Journey.

Definitions:

Bodily Injury - means bodily harm, Sickness or Disease, including required care, loss of services and death that results.

Business - means trade, profession or occupation.

Occurrence - means an Accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, under the circumstances described in a Hazard during the course of an Insured Journey, in Bodily Injury or Property Damage.

Property Damage - means physical injury to, destruction of or loss of use of tangible property.

Residence Premises - means the dwelling where You reside.

Travelling Companion - means up to two (2) named person(s) who is/are booked to accompany You on the Trip.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover and

We will not be liable under this section for any:

1. liability which is expected by or intended for You; or
2. liability arising out of or in connection with a Business engaged in by You. This exclusion applies but is not limited to an

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- act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the Business; or
3. liability arising out of the rental or holding for rental of any part of any premises by You; or
 4. liability arising out of Your Residence Premises; or
 5. liability arising out of the rendering of or failure to render professional services; or
 6. liability arising out of a premises, watercraft or aircraft that is owned by, rented to or rented by You; or
 7. liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, watercraft or aircraft; or
 8. liability arising out of the transmission of a communicable Disease by You; or
 9. liability arising out of sexual molestation, corporal punishment, or physical or mental abuse; or
 10. liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization; or
 11. liability under any contract or agreement; or
 12. Property Damage to property owned by You; or
 13. Property Damage to property rented to, occupied, or used by or in the care of You; or
 14. Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by You under any worker's compensation law, non-occupational disability law or occupational

- Diseases law, or similar law; or
15. suits or legal actions arising from Your Immediate Family Member, or Travelling Companion or Immediate Family Member of a Travelling Companion against You.

Coverage C-24

Section: OVERSEAS REPATRIATION OF REMAINS

We will pay benefits up to the amount stated in the Policy Schedule for covered expenses reasonably incurred to return Your body to Your place of residence in India if You die under the circumstances described in a Hazard during the course of an overseas Insured Journey. Benefits will not exceed the maximum shown in the Policy Schedule. All Repatriation of Remains arrangements must be approved in advance by the Assistance Company.

Covered expenses include, but are not limited to, expenses for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation.

Coverage C-25

Section: REPLACEMENT AND REARRANGEMENT

We shall pay You up to the maximum amount stated in the Policy Schedule in respect of reasonable additional travel and accommodation expenses necessarily incurred under the circumstances described in a Hazard during the course of an Insured Journey:

As a result of:-

1. in sending out a replacement for an Insured Person;
2. in returning the replacement following the completion of the duties necessarily undertaken; Or, as a result of:-
 1. In returning the original person, back to the place of originating journey;
 2. in sending out the original Insured Person to complete a tour of duty following recovery from disability, as a result of:

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- (a) (i) disablement of an Insured Person which totally prevents that Insured Person from carrying out his occupational duties and provided that disablement has lasted (or is proven by medical evidence to be likely to last) more than seven Days;
- (ii) death of a Spouse, parent, child, brother, sister, parent-in-law, or close business associate of an Insured Person;
- (b) compulsory quarantine, jury service or witness call of an Insured Person or any person with whom an Insured Person is traveling or is intending to travel or a close business associate of an Insured Person;
- (c) an Insured Person's place of residence or business, in India, being rendered uninhabitable 10 Days or less prior to intended travel on an Insured Journey as a result of accidental damage or an Insured Person's presence being required by the police following burglary or attempt thereat at the Insured Person's place of residence or business.

Disability, We will pay, provided such disability has continued for a period of 12 consecutive months and is continuous and Permanent at the end of this period, a percentage of the Principal Sum shown in the Policy Schedule if Injury to You results in one of the losses shown in the Scale below less any other amount paid or payable under the Accidental Dismemberment, or Permanent Total Disability, or Permanent Total Loss of Use sections of this Policy as the result of the same Accident.

Sl	Loss	% of Principal Sum
1.	Loss of toes – all	20%
	Great toe	5%
	Other than great toe, if more than one toe lost, each	1%
2.	Loss of hearing – both ears	50%
3.	Loss of hearing – one ear	25%
4.	Loss of four fingers and thumb of one hand	40%
5.	Loss of four fingers	25%
6.	Loss of thumb	15%
7.	Loss of index finger	10%
8.	Loss of middle	6%
9.	Loss of ring finger	5%
10.	Loss of little finger	4%

Exclusion:

In addition to the Exclusions listed in this Policy this coverage section shall not cover and We will not be liable under this section for any pregnancy and resulting childbirth, miscarriage or Disease of the female organs of reproduction.

Coverage C-26

Section: PERMANENT PARTIAL DISABILITY

When as the result of Injury occurring under the circumstances described in a Hazard and commencing within 365 Days from the date of the Accident You suffer a Permanent Partial

"Loss" with regard to:

- (a) toe, finger, thumb means actual complete severance from the foot or hand;
- (b) hearing means entire and irrecoverable loss of hearing .

When more than one form of disability results from one Accident, We add the percentages from each together. However, We will not pay more than 100% of the Sum Insured shown in the Policy Schedule.

If claim is payable for loss or loss of use of a whole member of the body, a claim for parts of

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that member cannot also be made.

We will assess at our discretion any disability not specifically mentioned by considering the nature of the disability alongside the percentages given to the specific types of disability above. The Insured Person's occupation will not be a relevant factor.

If the Insured Person has an existing medical condition and they suffer Injury, We will assess:

- (a) whether the Insured Person's medical condition has contributed to their disability; and
- (b) whether the disability makes the Insured Person's medical condition worse.

In either case We will assess the difference between the Insured Person's medical condition before, and their disability after the Accident. Any payment We make will be based on the difference, expressed as a percentage, and applied to the appropriate benefit above or in the Scale.

Definitions:

Permanent - means lasting twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement.

Permanent Partial Disability - means the Insured Person has suffered a Permanent loss of physical function or anatomical loss of use of a body part, substantiated by a diagnosis from a Physician.

Exclusion:

In addition to the Exclusions listed in this Policy this coverage section shall not cover loss caused directly or indirectly, wholly or partly by:

1. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;
2. medical or surgical treatment except as may be necessary solely as a result of Injury.

Coverage C-27

Section: PERMANENT TOTAL DISABILITY

When as the result of Injury occurring under the circumstances described in a Hazard and commencing within 365 Days from the date of the Accident You suffer a Permanent Total Disability, We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period, the Principal Sum less any other amount paid or payable under: Accidental Death, or Accidental Dismemberment, or Permanent Partial Disability, or Permanent Total Loss of Use sections of this Policy, if these coverages are offered under this Policy, as the result of the same Accident.

Definitions:

Permanent - means lasting twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement.

Permanent Total Disability - means You are unable to engage in each and every occupation or employment for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of your life. If at the time of loss You are unemployed, Permanent Total Disability shall mean the total and Permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex.

Coverage C-28

Section: PERMANENT TOTAL LOSS OF USE

If Injury to the Insured Person results, within 365 Days of the date of the Accident that caused the Injury, in any one of the Permanent Total Loss of the Use specified in the table below, and if that loss has continued for 12 consecutive months, We will pay the percentage of the Principal Sum shown below for that loss:

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Permanent Total Loss of Use of	Percentage of Principal Sum
Both Arms and Both Legs	100%
Both Arms or Both Legs	50,75,100%
One Arm and One Leg	50,75,100%
One Arm or One Leg	25%

The 12 consecutive month waiting period will be waived if the Permanent Total Loss of Use is due solely to complete and irreversible paralysis. If the Insured Person suffers more than one of the above losses as a result of the same Accident, only one amount, the largest, will be paid.

Definition:

Permanent Total Loss of Use - means complete and irreversible loss of functional, normal, or characteristic use of the entire arm or leg because of: (1) complete and irreversible paralysis; (2) atrophy; or (3) an arthritic condition. "Arm" means the entire arm from the shoulder joint including the attached hand. "Leg" means the entire leg from the hip joint including the attached foot.

Coverage C-29

Section: TEMPORARY TOTAL DISABILITY

We shall pay a weekly benefit amount during a period of continuous Temporary Total Disability of an Insured Person resulting from Injury under the circumstances described in a Hazard after completion of the Elimination Period shown in the Policy Schedule, provided that:

1. such period of disability commences within 30 Days after the date of the Accident causing such Injury; and
2. such amount shall be payable as stated in the Policy Schedule, as applicable to such Insured Person; and
3. the maximum period for which such amount shall be payable for any one such period of disability shall not exceed the

maximum number of weeks payable as stated in the Policy Schedule and in no event to exceed 52,104 weeks whichever is less.

4. We will not pay more than the Insured Person's Gross Weekly Wage for the Temporary Total Disability benefit.

Any payment made under this benefit shall be deducted from any Accidental Death, or Accidental Dismemberment, or Permanent Total Disability, or Permanent Partial Disability, or Permanent Total Loss of Use benefits, if available under this Policy, which ultimately become payable under this Policy as a result of the same Accident.

Definitions:

Gross Weekly Wage - means the Insured Person's base weekly earnings in his or her occupation at the time of the Accident causing the Injury for which benefits are claimed under this coverage, but not including, overtime, bonuses, tips, commissions, and special compensation.

Elimination Period - means the number of consecutive days of Temporary Total Disability that must elapse before weekly benefit amounts become payable. The Elimination Period is shown in the Policy Schedule. Weekly benefit amounts are not payable, nor do they accrue, during the Elimination Period.

Temporary Total Disability - means disability which wholly and continuously prevents such Insured Person from performing each and every duty pertaining to his occupation.

Coverage C-30

Section: TRIP CANCELLATION

We will pay loss of deposits up to the maximum amount stated in the Policy Schedule if prior to the Contracted Departure Date Your Trip is canceled and You are Prevented From Taking the Trip due to a Sickness, Injury or death to: You; Your Traveling Companion; Your Immediate Family Member; or Your Traveling

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Companion's Immediate Family Member under the circumstances described in a Hazard during the course of an Insured Journey.

Cancellation:

We will reimburse You for the unused, non-refundable cancellation portion of the hotel cost and/or the Common Carrier ticket cancellation charges provided that You booked and paid for these costs before such Sickness, Injury or death occurred. Benefits are subject to the maximum shown in the Policy Schedule.

Special Notification of Claim:

You must notify us as soon as reasonably possible in the event of a Trip Cancellation. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified us as soon as reasonably possible.

Definitions:

Land/Sea Arrangements - means pre-paid travel arrangements for a scheduled tour, Trip or cruise and arranged by a tour operator, travel agent, cruise line or other organization.

Prevented From Taking the Trip - means:

- (i) with regard to Sickness, Injury or death of You or Your Traveling Companion, a Physician has recommended that due to the severity of Your for Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion cancel the Trip. You or Your Travelling Companion must be under the direct care and attendance of a Physician.
- (ii) with regard to Sickness, Injury or death of Your Immediate Family Member or Your Traveling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must cancel the Trip.

Strike - means any labor disagreement which interferes with the normal departure and arrival

of a Common Carrier, and is defined as legal by the relevant authorities.

Travelling Companion - means up to two (2) named person(s) who is/are booked to accompany You on the Trip.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover any claim if the Trip is cancelled, delayed or altered as a result of:

1. depression or anxiety, mental, nervous or emotional disorders, alcohol or drug abuse addiction or overdose; or
2. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
3. pregnancy and all related conditions; or
4. laws, regulations or orders, issued or made by any Government or Public Authority; or
5. any Pre-existing Disease; or
6. an Insured Person traveling against the advice of a Physician; or
7. the default of any a) provider of transport; b) agent of such provider; or
8. Strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Trip was booked; or
9. delay due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country.

Coverage C-31

Section: TRIP DELAY

We will reimburse Reasonable Additional Expenses for Trip Delay, subject to the maximum shown in the Policy Schedule, if under the circumstances described in a Hazard during the course of an Insured Journey Your Trip is delayed for more than upto 48 hours due to a

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Covered Hazard. Benefits are subject to the per day maximum shown in the Policy Schedule.

Covered Hazards:

1. delay of a Common Carrier caused by Inclement Weather; or
2. delay due to a Strike or other job action by employees of a Common Carrier scheduled to be used by You during Your Trip; or
3. delay caused by Equipment Failure of a Common Carrier.

Definitions:

Equipment Failure - means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips.

Inclement Weather - means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

Strike - means any labor disagreement which interferes with the normal departure and arrival of a Common Carrier, and is defined as legal by the relevant authorities in the respective countries.

Reasonable Additional Expenses - means any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the Common Carrier or any other party free of charge.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

1. any delay due to an insured Covered Hazard which was made public or known to You prior to the date Your Trip was booked; or
2. laws, regulations or orders, issued or made by any Government or Public Authority; or
3. Strikes or labor disputes which existed or of which advance warning had been

given prior to the date on which a Trip was booked; or

4. delay due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country.

Coverage C-32

Section: TRIP INTERRUPTION

We will pay loss of deposits up to the amount stated in the Policy Schedule if prior to the Contracted Return Date Your Trip is canceled and You are Unable to Continue the Trip due to a Sickness, Injury or death to: You; Your Traveling Companion; Your Immediate Family Member; or Your Traveling Companion's Immediate Family Member; under the circumstances described in a Hazard during the course of an Insured Journey.

Interruption:

We will reimburse You for the unused, non-refundable, cost of travel arrangements pre-paid to the hotel and/or the Common Carrier ticket, less the value of applied credit from unused return travel ticket, to return home or rejoin the Land/Sea Arrangements. This benefit is limited to the cost of one-way economy airfare by Scheduled Airline and is subject to the maximum shown in the Policy Schedule.

Accompaniment of Minors:

If, You are traveling alone with a minor up to 18 years old and You are Unable to Continue the Trip due to a Sickness, Injury or death resulting in the minor being left unattended, We will pay the cost of a round trip economy airfare ticket on a Scheduled Airline from the Republic of India for an adult designated by Your family to accompany the minor back to the Republic of India.

These expenses must be authorized in advance by the Assistance Company, Or by Us.

Special Notification of Claim:

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You must notify us as soon as reasonably possible in the event of a Trip Interruption claim. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified us as soon as reasonably possible.

Definitions:

Land/Sea Arrangements - means pre-paid travel arrangements for a scheduled tour, Trip or cruise and arranged by a tour operator, travel agent, cruise line or other organization.

Strike - means any labor disagreement which interferes with the normal departure and arrival of a Common Carrier, and is defined as legal by the relevant authorities.

Travelling Companion - means up to two (2) named person(s) who is/are booked to accompany You on the Trip.

Unable To Continue The Trip - means:

- (i) with regard to Sickness, Injury or death of You or Your Travelling Companion, a Physician has recommended that due to the severity of You or Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion interrupt the Trip. You or Your Travelling Companion must be under the direct care and attendance of a Physician.
- (ii) with regard to Sickness, Injury or death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that a ordinarily prudent person must interrupt the Trip.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover any claim if the Trip is interrupted, delayed or altered as a result of:

1. depression or anxiety, mental, nervous or emotional disorders, alcohol or drug abuse addiction or overdose; or

2. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
3. pregnancy and all related conditions; or
4. laws, regulations or orders, issued or made by any Government or Public Authority; or
5. any Pre-existing Disease; or
6. an Insured Person travelling against the advice of a Physician; or
7. the default of any a) provider of transport; b) agent of such provider; or
8. Strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Trip was booked; or
9. delay due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country.

Coverage C-33

Section: TUITION BENEFIT:-

We will pay the following benefit if You suffer Accidental Death during the circumstances described in a Hazard, such that an Accidental Death benefit is payable under the Policy.

For the Eligible Children - We will pay a benefit to or on behalf of Your Eligible Children on the date of the Accident causing Your death and who on the date of Your death:

- (1) is a full time student in any Educational Institution; and
- (2) The benefit will be paid for each year of the Eligible Children's continuous enrollment as a full time student in an Institution of Higher Learning to a maximum of four (4) consecutive years or the date the Eligible Children reaches age 23 whichever comes first. The total amount of the benefit each year is equal to the least of:

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1. The actual tuition (exclusive of room and board) charged by that institution for enrollment during that year for that child;
2. 10 % of Your Principal Sum on the date of the Accident causing death;

The applicable portion of the yearly benefit for each term of enrolment is payable upon receipt of proof of enrolment for that term.

We will pay an amount equal to Child but not to exceed 50% Eligible Children 10% of the Accidental Death Principal Sum for each Eligible of the Accidental Death Principal Sum combined for all of Your Eligible Children who cease to be enrolled as a full time student become permanently ineligible for the benefit, even if he or she enrolls at a later date. The benefit is not payable for any term of enrollment as a full time student that begins before that date of the Insured Person's death.

Coverage C-34

Section : FRACTURES / DISLOCATION / BURNS

We will pay a percentage of the Principal Sum shown in the Policy Schedule if Injury to You results in one of the losses shown in the Schedule of Injuries below. The Injury must occur during the circumstances described in Hazard H-1 within 90 Days from the date of the Accident, which caused Injury.

Provision :

If more than one Injury results from any one Accident, only one amount, the largest, will be paid.

Schedule of Injuries:

Fractures of:		Percentages of Principal Sum
A.	Hip or Pelvis (excluding thigh or coccyx)	
	Multiple fractures, at least one compound and at least one complete	100 %

	All other compound fractures	50 %
	Multiple fractures, at least one complete	25 %
	All other fractures	20%
B.	Thigh or Heel	
	Multiple fractures, at least one compound and at least one complete	100 %
	All other compound fractures	80 %
	Multiple fractures, at least one complete	50 %
	All other fractures	40%
C.	Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures)	
	Multiple fractures, at least one compound and at least one complete	100%
	All other compound fractures	63%
	Multiple fractures, at least one complete	50%
	Depressed fracture of the skull needing surgical Intervention	30%
	All other fractures	25%
D.	Colles type fracture of the lower arm	
	Compound fracture	100%
	Other fracture	50%
E.	Shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes or heel)	
	All compound fractures	100%
	All other fractures	50%

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F.	Spinal Column (Vertebrae but excluding coccyx)	
	All compression fractures	100%
	All spinous, transverse process of pedicle fractures	100%
	Fracture leading to permanent neurological damage	50%
	All other vertebral fractures	50%
G.	Lower jaw	
	Multiple fractures, at least one compound and at least one complete	100%
	All other compound fractures	80%
	Multiple fractures, at least one complete	63%
	All other fractures	32 %
H.	Rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers	
	Multiple fractures, at least one compound and at least one complete	100 %
	All other compound fractures	76 %
	Multiple fractures, at least one complete	51%
	All other fractures	25 %
I.	Burns	
	2nd or 3rd degree burns on	
-	at least 27% of body surface	100%
-	at least 18% of body surface	80%
-	at least 9% of body surface	40%
-	at least 4.5% of body surface	20%
J.	Dislocations requiring surgery under anaesthesia*	
1)	Spine or back, diagnosed by X-ray (excluding slipped disc)	100%
2)	Hip	63%

3)	Knee	31%
4)	Wrist or elbow	25%
5)	Ankle, shoulder blade or collarbone	13%
6)	Fingers, toes or jaw	5%
*limit of one payment for each of (1) to (6) in any twelve consecutive months.		
K.	Internal Injuries	
	Internal injuries resulting in open abdominal or thoracic surgery excluding hernia	100%

Special Condition Relating to Osteoporosis or Pathological Fracture

If a claim is admitted under this Policy involving fracture of a bone and osteoporosis is first diagnosed at the time of such fracture, no further claim will be admitted in respect of any fracture sustained by the Insured Person concerned. However the Insurance provided in the respect of Insured Injuries I, J, K, may continue at the Insured's option.

Glossary

1. **"Coccyx"** Four fused vertebrae at the bottom of the spine.
2. **"Colles' fracture"** A break in the radius (one of the lower arm bones, just above the wrist)
3. **"Complete fracture"** A fracture where the bone is broken completely across.
4. **"Compound fracture"** A fracture where the bone breaks the skin.
5. **"Compression fracture"** Crushing on the vertebrae.
6. **"Multiple fracture"** More than one fracture in the same bone.
7. **"Reduction"** The correction of a dislocation.
8. **"Rule of Nines"** A system used by doctors for assessing the percentage of the body surface affected by burns. In this system, the head and each arm cover 9% of the body; the front of the body and the back

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of the body and each leg covers 18% of the body. The groin covers the remaining 1%.

9. **Second degree burns** Burns which penetrate beyond the epidermis, causing formation of blisters.
10. **Third degree burns** These destroy the full skin thickness.

Coverage C-35

Section: LOSS OF ACTIVITIES OF DAILY LIVING

When as the result of Injury occurring under the circumstances described in Hazard H-1 and commencing within 365 Days from the date of the Accident You suffer a Permanent inability to perform 3 or more Activities of Daily Living as defined in this Policy for a continuous period of 180 Days. We will pay, provided such inability has continued for a period of 6 consecutive months at the end of this period, the Principal Sum as shown in the Policy Schedule.

Definition:

Permanent - means beyond the hope of recovery with current medical knowledge and technology. The coverage of this benefit will cease after age of seventy five). All psychiatric related causes are exclude.

Coverage C-36

ACCOMMODATION CHARGES DUE TO TRIP DELAY -

We will reimburse Reasonable Accommodation Charges, due to Trip Delay on your return journey, subject to the maximum shown in the Policy Schedule, if under the circumstances described in a Hazard during the course of an Insured Journey Your Trip is delayed for more than 5 hours due to a Covered Hazard. Benefits are subject to the per day maximum shown in the Policy Schedule.

Covered Hazards

1. delay of a Scheduled airlines, caused by Inclement Weather; or
2. delay due to a Strike or other job action by employees of a Scheduled airlines

scheduled to be used by You during Your Trip; or

3. delay caused by Equipment Failure of a Scheduled airlines.

Definitions:

Equipment Failure - means any sudden, unforeseen breakdown in the Scheduled airlines 's equipment that caused a delay or interruption of normal trips.

Inclement Weather - means any severe weather condition, which delays the scheduled arrival or departure of a Scheduled airlines.

Strike - means any labor disagreement which interferes with the normal departure and arrival of a Scheduled airlines, and is defined as legal by the relevant authorities.

Reasonable Accommodation Charges - means any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the Common Carrier or any other party free of charge.

Exclusions:

In addition to the Exclusions listed in this Policy this coverage section shall not cover:

1. any delay due to an insured Covered Hazard which was made public or known to You prior to the date Your Trip was booked; or
2. laws, regulations or orders, issued or made by Government or Public Authority; or
3. Strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Trip was booked; or
4. delay due to withdrawal from service temporarily or permanently of any Scheduled airlines on the orders or recommendations of any Aviation Agency or any similar body

Exclusions

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i. Specific Exclusions

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:

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 medical treatment; or has received a terminal prognosis for a medical condition; or
2. any Pre-existing Disease, any complication arising from it or
3. Any claim of Insured Person arising from:
 - a) suicide or attempted suicide
 - b) wilful self-inflicted illness or injury except injury in self-defence or to save life; or
4. sexually transmitted conditions; or
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 the Policyholder, shall return the pro rata premium for any such Insured Period of service under the circumstances described in a Hazard; or
6. being under the influence 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
7. participation in an actual or attempted felony, riot, crime, misdemeanor, (excluding traffic violations) or civil commotion; or
8. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Aircraft.; or
9. 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
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.
11. 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.
12. 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. ;or
13. the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or
14. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
15. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
16. congenital anomalies or any complications or conditions arising therefrom; or
17. 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

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- (2 miles), participation in any Professional Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained; or.
18. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
 19. 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; or
 20. is caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date; or/and
 21. confinement in a Hospital which is not Medically Necessary;
 22. Any non medical expenses (list enclosed – Annexure I)

General Terms and Clauses

i. Specific Terms and Clauses

1. **ENTIRE CONTRACT - CHANGES:** This Policy, together with the Proposal Form, as well as any forms, riders and endorsements and papers hereto, constitutes the entire contract of insurance.

No change in this Policy shall be valid until approved by Our authorised officer and such approval is endorsed hereon. No agent has authority to change this Policy or to waive any of the provisions of this Policy.

2. **CONSIDERATION:** The premium payable under each Certificate of Insurance issued under this Policy is payable in instalments:
 - a) in the case of annually paid premium – before the beginning of each 12

monthly period when the annual premium instalment is due, or

- b) in the case of monthly / quarterly / half yearly instalment premiums – before the beginning of each such period when the premium instalment is due.

3. EFFECTIVE DATE:

Travel

Single Trip Insurance: Your Policy will start on the Effective Date specified on the Policy Schedule provided it is countersigned by Us and the total premium has been paid.

Annual Business Trip Insurance: Your Annual Business Trip Insurance policy will start on the date specified on the Policy Schedule provided it is countersigned by Us and the total premium has been paid.

However Your coverage under this Policy begins on the latest of :

- 1) the Policy Effective date as stated above; or
- 2) the date on which the premium is paid when due; or.
- 3) the date the person becomes a member of an eligible class of Insured Person(s) as described in the Policy Schedule. or
- 4) The commencement of the insured journey.

Personal Accident

For Master Policy

The Policy will start on the date specified on the Policy Schedule provided it is countersigned by us and the total premium has been paid by you.

However your coverage under this Policy begins on the latest of:

- 1) the Policy Effective date & hour as stated above; or

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- 2) the date on which the premium is paid when due.

For Certificate of Insurance

The Certificate of Insurance takes effect on the Effective Date stated in the Certificate of Insurance. After taking effect each Certificate of Insurance may continue in effect after the renewal date subject to Part III, No. 4, "RENEWAL CONDITIONS," set forth herein. All subsequent Insured Periods shall begin and end at midnight

4. RENEWAL CONDITIONS:

The Single Trip Insurance is non-renewable, not cancellable 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.

Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to you at least 3 months in advance.

Personal Accident

This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in the Proposal and Declaration Form and Schedule, whichever is earlier.

The Policy and Certificate of Insurance, may be renewed with Our consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy or Certificate of Insurance shall terminate at the expiration of the period for which premium has been paid.

The policy and the Certificate of Insurance shall be ordinarily renewable except on grounds such as mis-representation, fraud, moral hazard or non co-operation by the Insured.

We may extend the renewal automatically if opted for by You in the Proposal Form and provided You are eligible for renewal as per age criteria as per Policy terms.

The policy will be renewable provided premium has been paid on the renewal due date. However a grace period in payment up to 30 days from the premium due date is allowed where you can still pay your premium and continue your policy. Coverage would not be available for the period for which no premium has been received. Post 30 days from premium due date, if the premium is not paid, the policy will lapse i.e. be terminated.

You may enhance the sum insured only at the time of renewal of the policy. However the quantum of increase shall be subject to underwriting guidelines of the company

Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to you atleast 3 months in advance.

5. EXPIRATION DATE:

Travel

Single Trip Insurance: Your Policy will terminate on the last day for which premium has been paid or on return to India or upto 365 days from the date of commencement of the Insured Journey, whichever is earlier.

Annual Business Trip Insurance: This Policy will terminate on the Expiration Date shown in the Policy Schedule for which the premium has been paid.

However, The Insured Person's coverage under this Policy ends on the earliest of :

- 1) the Policy Expiration date as stated above; or
- 2) the Policy is terminated; or

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- 3) the premium due date if premiums are not paid when due; or
- 4) the date the Insured Person requests, in writing, that his or her coverage be terminated; or
- 5) the date the Insured Person ceases to be a member of an eligible class(es) of Insured Person as described in the Policy Schedule under Description of Insured Persons, or
- 6) Termination of the insured journey.

In case of individual journey during the Insured Period, it shall expire upto 365 days or less, from the commencement of each Insured Journey.

Further However We may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 15 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective in the event of your non-cooperation. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the Annual Multi Trip policy is cancelled for non-cooperation of the insured or If you cancel the Annual Multi Trip 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 has occurred and/or no travel has happened up to the date of cancellation. In the event a claim has occurred and/or travel has happened in which case there shall be no return of premium.

Short rate table:

Cancellation	ANNUALLY
Up to 1 month	25 % of Annual Premium
Up to 3 months	37.5 % of Annual Premium
Up to 4 months	50 % of Annual Premium

Up to 6 months	62.5 % of Annual Premium
Up to 8 months	87.5 % of Annual Premium
Above 8 months	100 % of Annual Premium

These are retention scales.

Personal Accident

For Master Policy

- 1) This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in the Policy Schedule, whichever is earlier.
- 2) Further However We may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 15 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective in the event of your non-cooperation. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. 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 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.

For Certificate of Insurance

- 1) CANCELLATION OF THE CERTIFICATE OF INSURANCE: We may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 15 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective in the event

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of your non-cooperation. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. 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 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

2) TERMINATION OF INDIVIDUAL CERTIFICATES OF INSURANCE: Each Certificate of Insurance will terminate on the earliest of the following dates:

- a) The date the master Policy is terminated,
- b) The date the Insured Person is no longer eligible within the classification of Insured Person(s) described in the Policy Schedule,
- c) You cease to be a resident of India,
- d) The date the Insured Person attains Age of 85 unless otherwise provided,
- f) The date we or You cancel the Certificate of Insurance.

Cancellation	ANNUALLY
Up to 1 month	25 % of Annual Premium
Up to 3 months	37.5 % of Annual Premium
Up to 4 months	50 % of Annual Premium
Up to 6 months	62.5 % of Annual Premium
Up to 8 months	87.5 % of Annual Premium
Above 8 months	100 % of Annual Premium

These are retention scales.

6. POLICY INTERRUPTION: - In case the Premium is paid in Monthly/ Quarterly/ Half Yearly Installment and the payment is not made on or before the respective due date, the Insured will not be covered

for the period for which he does not make the payment.

7. TERRITORY: This Policy applies to incidents anywhere in the world unless limited by Us through endorsement or specifically restricted in the Policy.

8. CONCEALMENT OR FRAUD: The entire Policy/ Certificate of Insurance will be void if, whether before or after a loss, You have, related to this insurance:

- A. intentionally or recklessly or otherwise concealed, not disclosed or misrepresented what we consider to be any material fact or circumstance;
- B. engaged in what we consider to be fraudulent, dishonest or deceitful conduct; or
- C. made false statements.

9. CLAIM PROCEDURE :

(a) NOTICE OF CLAIM/LOSS: It is a condition precedent to Our liability hereunder that written notice of claim must be given by You to Us within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event not later than 30 Days after an actual or potential loss begins.

(b) CLAIM FORMS: We, upon receipt of a notice of claim, will furnish your representative with such forms as We may require for filing proofs of loss.

(c) TIME FOR FILING CLAIM FORMS AND EVIDENCE: Completed claim forms and written evidence of loss must be furnished to Us within thirty (30) Days after the date of such loss. Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if You can satisfy us that it was not reasonably possible for You to give proof within such time. The Company may accept claims where documents have been provided after a delayed interval only in special

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circumstances and for the reasons beyond the control of the insured.

(d) SUPPORTING DOCUMENTATION & EXAMINATION:

You or someone claiming on Your behalf shall provide Us with all documentation, medical records and information We may request to establish the circumstances of the claim, its quantum or Our liability for the claim within 30 days after the date of such loss. Such documentation will include but is not limited to the following:

- i. Our claim form, duly completed and signed for on behalf of the Insured Person.
- ii. Original Bills & Receipts (Only in Reimbursement benefit) otherwise Photocopy of Bills (including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill) and any attachments thereto like receipts or prescriptions in support of treatment taken
- iii. All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- iv. A precise diagnosis of the treatment for which a claim is made.
- v. A detailed list of the individual medical services and treatments provided and a unit price for each.
- vi. Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding Doctor's invoice.
- vii. Original Death Certificate
- viii. Original Disability Certificate
- ix. Original/ Attested Post Mortem Report, if conducted
- x. Attested copy of FIR, Spot Panchanama & Police Inquest report, where applicable.

(e) TIME OF PAYMENT OF CLAIM:

- 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 the 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.

("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)

10. PAYMENT OF CLAIM: All claims under this Policy that are payable to You / Your nominee shall be paid in Indian currency.

11. ARBITRATION: If any dispute or difference shall arise as to the quantum of claim to be paid under this Policy, (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole Arbitrator, to be appointed in writing by the parties to or, if they cannot agree

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upon a single Arbitrator within 30 Days of any party invoking Arbitration, the same shall be referred to a panel of three Arbitrators, comprising two Arbitrators - one to be appointed by each of the parties to the dispute/ difference, and the third Arbitrator to be appointed by such two Arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has denied, disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator/Arbitrators of the amount of the loss or damage shall be first obtained.

- 12. ASSIGNMENT OF INDEMNITIES:** Indemnity, if any, in case of Your loss of life is payable as defined in the Policy Schedule by default to the nominee declared by You; indemnity is payable to Your estate. Any payment We make in good faith pursuant to this provision shall fully discharge Us to the extent of the payment.
- 13. CONSENT OF NOMINEE:** Consent of the nominee, if any, shall not be a pre-requisite for any change of nominee or to any other changes in this Policy.
- 14. CHANGE OF NOMINEE:** No change of nominee under this Policy shall bind Us, unless consent / such change thereto is formally endorsed thereon by Our authorized officer.
- 15. MEDICAL EXAMINATION:** We, at Our own expense, shall have the right and opportunity to obtain a post mortem examination report of Your body as permitted by law. Your or Your estate's

compliance with the need for such examination report is a condition precedent to establishing liability under the Policy.

- 16. LEGAL ACTIONS:** Without prejudice to Uniform Provision 15 above, no action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) Days after written evidence has been furnished in accordance with the requirements of this Policy.

If We disclaim liability to You for any claim, and if You do not notify Us in writing within one (1) year from the date of receipt of the notice of such disclaimer that You do not accept such disclaimer and intend to recover this claim from Us, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

- 17. MISSTATEMENT OF AGE:** If Your Age has been misstated, all amounts payable under this Policy shall be adjusted to the coverage amount that would have been purchased for the premium paid. In the event Your Age has been misstated, and if according to Your correct Age, the coverage provided by the Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then Our liability during the period You are not eligible for coverage, shall be limited to the refund, upon written request, of all premiums paid for the period not covered by the Policy.

- 18. COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

- 19. LIMITATIONS:**
Multiple policies:

In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment

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costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.

If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount

Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

NOTE – This clause is not applicable to Benefit sections of Coverage.

Provisions for Reduction of Coverage:

The benefits of this Policy in respect of Benefits 1-5 shall be reduced by 50% upon Insured Person's attainment of age 71 and above.

- 20. OTHER INTEREST:** No person(s) other than you and/or your nominee (s) named by you in this application form can claim or sue us under this policy.
- 21. SUBROGATION:** In the event of any payment under this Policy, We shall be subrogated to all Your rights of recovery thereof against any person or organization or You shall execute and deliver instruments and papers to us and do

whatever else is necessary to secure such rights and provide whatever assistance We might reasonably require from You in the pursuance of Our subrogation rights. You shall take no action after the loss to prejudice such rights.

- 22. ADDITIONS:** Any person becoming eligible after the Effective Date of this Policy or Certificate of Insurance may be added from time to time as a named Insured Person, upon a Proposal and Declaration Form by You, proof of eligibility and insurability satisfactory to Us, and payment of the required additional premium. Insurance coverage for the new named Insured Person shall commence on the date such Proposal and Declaration Form has been approved by Us subject to any limitations that We may set forth in the accompanying forms.
- 23. REASONABLE CARE AND ASSISTANCE:** You and each Insured Person must take all reasonable steps to avoid or reduce, as far as possible, any loss or damage. You and they must also make every effort to get back any property, which has been lost. In addition, You and each Insured Person must assist Us in any manner We may reasonably require in relation to the investigation or settlement of a claim or the preservation or enforcement of any rights of subrogation to which we may be entitled.
- 24. DISPUTE RESOLUTION CLAUSE AND PROCEDURE:** This contract of insurance includes the following dispute resolution procedure which is exclusive and a material part of this Policy:
- A. Nature of Coverage: This Policy is not a general health insurance policy. Coverage for medical expenses, if offered, in Part D: Coverage of this Policy is intended for Your use in the event of a sudden and unexpected Disease, Sickness, Injury or Accident arising under the circumstances

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described in a Hazard.

- B. Pre-existing Exclusion: This Policy is not designed to provide an indemnity in respect of medical services, the need for which arises out of a Pre-existing Disease.
 - C. Prior Consultation: Any medical services or series of services with a cost greater than \$ 1 shall not be covered by this Policy unless You consult with the Assistance Company in the manner set out in the conditions of this Policy.
 - D. Choice of Law: This Policy will be governed by the law of the Republic of India. Any disputes will be dealt with as provided for by Uniform Provision 15, above and otherwise by the Indian courts.
25. **CHANGE OF OCCUPATION:** If You sustain a loss after having changed occupation to one We classify as more hazardous than the stated in the Proposal or while doing for compensation anything pertaining to an occupation so classified, We will pay such portion of the indemnities provided in this policy as the premium paid would have purchased at the rates and within the limits We have fixed for such more hazardous occupation. Declaration of change of occupation is available on Our website.
26. **Associated Companies and Change in Risk:-** If this policy covers associated companies, You must provide a list of these companies. If Your Associated companies or your business activities change from those you have told Us about and summarised in the Proposal and Business description in the Schedule, You must tell Us immediately. We must confirm in writing that We accept the changes.
27. **Free Look Period – Travel**
- (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.

Personal Accident

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. 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.

- 28. In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy.

Other Terms and Conditions

Postponement of Effective Date

No insurance provided by this Policy shall become effective if You are hospital confined or disabled, meaning unable to perform the usual and customary daily duties or activities of a person of like age and sex on the effective date

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of the policy. The coverage will take effect thirty one (31) Days after such hospital confinement or disability terminates

Scope of Coverage:

Hazard H-1

24-HOUR PROTECTION

(Business and Pleasure)

The hazards described in this Hazard H-1 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-1 applies, shall apply only to Injury sustained by such Insured Person anywhere in the world.

Such insurance includes such Injury sustained while the Insured Person is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from any civilian / scheduled aircraft's aircraft having a current and valid Airworthiness Certificate, (and piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft.) This Hazard H-1 shall not apply while such Insured Person is riding in any civilian aircraft other than as expressly described herein, unless previously consented to in writing by Us.

Exclusion:

In addition to the Exclusions listed in this Policy this Hazard-1 shall not cover any loss, fatal or non-fatal, caused by or resulting from travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-2

OCCUPATIONAL (Business Only)

The hazards described in this Hazard H-2 apply only to those Insured Persons who are within a

class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-2 applies, shall apply only to Injury sustained by such Insured Person provided such Injury was incurred:

1. While on the Business of the Policyholder; and
2. during the course of any Insured Journey , including a Sojourn or Personal Deviation taken during the course of the Insured Journey, made by the Insured Person.

With respect to a Sojourn or Personal Deviation, Hazard H-2 applies only where the Sojourns or Personal Deviations :

1. if they involve travel, do not depart more than kilometers from the direct route or destination(s) with respect to the circumstances described herein ;and
2. if they involve one or more stops en route and/or an extension of time spent at the destination(s) with respect to the circumstances described herein, do not last longer than the lesser of:
 - (a) Days; or
 - (b) % of the time that would otherwise have been spent under the circumstances described herein.

Such insurance includes such Injury sustained while the Insured Person is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or from any civilian / scheduled aircraft's aircraft having a current and valid Airworthiness Certificate, and piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft- same as above. This Hazard H-2 shall not apply while such Insured Person is riding in any civilian aircraft other than as expressly described herein, unless previously consented to in writing by Us.

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Exclusions:

In addition to the Exclusions listed in this Policy this Hazard-2 shall not cover any loss, fatal or non-fatal, caused by or resulting from:

1. Injury sustained while the Insured Person is traveling to and from work in the course of everyday travel, or on bona fide leaves of absence or vacations; or
2. travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-3

24-HOUR PROTECTION

(Insured Journey Only)

The hazards described in this Hazard H-3 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-3 applies, shall apply only to Injury sustained by such Insured Person during the course of an Insured Journey.

Such Insured Journey shall be deemed to have commenced when the Insured Person leaves his residence or place of regular employment for the purpose of going on such Insured Journey, whichever last occurs, and shall continue until such time as he returns to his residence or place of regular employment, whichever first occurs.

Such insurance includes such Injury sustained during such Insured Journey while the Insured Person is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from any civilian / scheduled aircraft's aircraft having a current and valid Airworthiness Certificate, and piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft. Provided that this

Hazard H-3 shall not apply while such Insured Person is riding in any civilian aircraft other than as expressly described herein, unless previously consented to in writing by Us.

Exclusion:

In addition to the Exclusions listed in this Policy this Hazard-3 shall not cover any loss, fatal or non-fatal, caused by or resulting from travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-4

ALL CONVEYANCE TRAVEL

(Business and Pleasure)

The Hazards described in this Hazard H-4 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-4 applies, shall apply only to Injury sustained by such Insured Person anywhere in the world:

1. while operating, riding in or on (including getting in or out of, or on or off of) or by being struck or run down by any conveyance being used as a means of land or water transportation, except:
 - (a) any such conveyance which the Insured Person has been hired to operate, or for which the Insured Person has been hired as crew member and while the Insured Person is performing as an operator or crew member on any such conveyance ; or
 - (b) any such conveyance which the Insured Person is operating or for which the Insured Person is performing as a crew member, (including getting in or out, or on or off of) for the transportation of passengers or property for hire, profit or gain; or

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2. while riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from: any civilian aircraft having a current and valid Airworthiness Certificate, and piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft. Provided that, this Hazard H-4 shall not apply while such Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft other than as expressly described herein, unless previously consented to or writing by Us.
1. While operating, riding in or on (including getting in or out of, or on or off of) or by being struck or run down by any conveyance being used as a means of land or water transportation, except:
 - (a) any such conveyance which the Insured Person has been hired to operate, or for which the Insured Person has been hired as crew member and while the Insured Person is performing as an operator or crew member on any such conveyance ; or
 - (b) any such conveyance which the Insured Person is operating or for which the Insured Person is performing as a crew member, (including getting in or out, or on or off of) for the transportation of passengers or property for hire, profit or gain; or
2. While riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from: any civilian aircraft having a current and valid Airworthiness Certificate, and piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft. Provided that, this Hazard H-5 shall not apply while such Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft other than as expressly described herein, unless previously consented to in writing by Us.

Exclusions:

In addition to the Exclusions listed in this Policy, this coverage described in this Hazard H-4 shall not cover any loss, fatal or non-fatal, caused by or resulting from Injury sustained while the Insured

Person is:

1. flying in the above described aircraft while it is carrying passengers for hire; or- should be removed as this does not make sense
2. travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-5

ALL CONVEYANCE TRAVEL

(Insured Journey Only)

The Hazards described in this Hazard H-5 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-5 applies, shall apply only to Injury sustained by such Insured Person during the course of an Insured Journey:

Exclusions:

In addition to the Exclusions listed in this Policy, this coverage described in this Hazard H-5 shall not cover any loss, fatal or non-fatal, caused by or resulting from Injury sustained while the Insured Person is:

1. flying in the above described aircraft while it is carrying passengers for hire; or
2. travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by

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this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-6

COMMON CARRIER TRANSPORT (Business and Pleasure)

The Hazards described in this Hazard H-6 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-6 applies, shall apply only to Injury sustained by such Insured Person anywhere in the world while riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from any Common Carrier provided that, this Hazard H-6 shall not apply while such Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft that does not hold a current and valid Airworthiness Certificate and is piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft.

Exclusion:

In addition to the Exclusions listed in this Policy this Hazard-6 shall not cover any loss, fatal or non-fatal, caused by or resulting from travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-7

COMMON CARRIER TRANSPORT (Insured Journey Only)

The Hazards described in this Hazard H-7 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-7 applies, shall apply only to Injury sustained by such Insured Person during the course of an Insured Journey while riding as a passenger (but not as a pilot, operator, or member of the crew) in or on, boarding or alighting from any Common Carrier provided that, this Hazard H-7 shall not apply while such Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft that does not hold a current and valid Airworthiness Certificate and is piloted by a Person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft.

Exclusion:

In addition to the Exclusions listed in this Policy this Hazard-7 shall not cover any loss, fatal or non-fatal, caused by or resulting from travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-8

SCHEDULED AIRLINES

(Business and Pleasure)

The Hazards described in this Hazard H-8 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-8 applies, shall apply only to Injury sustained by such Insured Person anywhere in the world:

1. while riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from any civilian aircraft operated by a civilian Scheduled Airline holding a certificate, license or

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similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes schedules and tariffs for regular passenger service between named cities at regular and specified times, on any regular or chartered flights operated by such carriers; or

2. by being struck or run down by any aircraft; or
3. while riding as a passenger (but not as an operator) in or on, boarding or alighting from, any land conveyance licensed for the transportation of passengers for hire, but only while travelling directly to or from an airport immediately preceding departure or immediately following arrival of an aircraft described herein used by or to be used by the Insured Person.

Exclusion:

In addition to the Exclusions listed in this Policy this Hazard-8 shall not cover any loss, fatal or non-fatal, caused by or resulting from travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-9

SCHEDULED AIRLINES

(Insured Journey Only)

The Hazards described in this Hazard H-9 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-9 applies, shall apply only to Injury sustained by such Insured Person during the course of an Insured Journey:

1. while riding as a passenger (but not as a pilot, operator or member of the crew) in or

on, boarding or alighting from any civilian aircraft operated by a civilian Scheduled Airline holding a certificate, license or similar authorization for civilian scheduled air carrier issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes schedules and tariffs for regular passenger service between named cities at regular and specified times, on any regular or chartered flights operated by such carriers; or

2. by being struck or run down by any aircraft; or
3. while riding as a passenger (but not as an operator) in or on, boarding or alighting from, any land conveyance licensed for the transportation of passengers for hire, but only while traveling directly to or from an airport immediately preceding departure or immediately following arrival of an aircraft described herein used by or to be used by the Insured Person.

Exclusion:

In addition to the Exclusions listed in this Policy this Hazard

H-9 shall not cover any loss, fatal or non-fatal, caused by or resulting from travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

Hazard H-10

POLICYHOLDER OWNED OR LEASED AIRCRAFT

(Passenger Only)

The Hazards described in this Hazard H-10 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-10 applies, shall

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apply only to Injury sustained by such Insured Person anywhere in the world while riding as a passenger in or on boarding or alighting from, or by being struck or run down by:

MAKE	MODEL	YEAR BUILT	AIRWORTHINESS CERTIFICATE #	PASSENGER SEATING CAPACITY

which is owned or leased by the You and which is being operated at the time with Your consent and piloted by:

then holding a current and valid certificate of competency of a rating authorizing him to pilot this aircraft and who has logged a minimum of hours as a pilot, at least hours of which were logged in engine aircraft of like basic design.

Exclusions:

In addition to the Exclusions listed in this Policy, this coverage described in this Hazard H-10 shall not cover any loss, fatal or non-fatal, caused by or resulting from Injury sustained while the Insured Person is:

- 1. flying in the above described aircraft while it is carrying passengers for hire; or
- 2. flying in the above described aircraft while it is being used for or in connection with Specialized Aviation Activity(ies).
- 3. flying in any aircraft which is engaged in any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted, unless previously consented to in writing by Us.

Hazard H-11

POLICYHOLDER OWNED OR LEASED AIRCRAFT
(Passenger and Crew)

The Hazards described in this Hazard H-11 apply

only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-11 applies, shall apply only to Injury sustained by such Insured Person anywhere in the world while riding as a passenger or as a pilot, operator or member of the crew in or on, boarding or alighting from, or by being struck or run down by:

MAKE	MODEL	YEAR BUILT	AIRWORTHINESS CERTIFICATE #	PASSENGER SEATING CAPACITY

which is owned or leased by the Policyholder and which is being operated at the time with the Policyholder's consent and piloted by:

then holding a current and valid certificate of competency of a rating authorizing him to pilot this aircraft and who has logged a minimum of hours as a pilot, at least hours of which were logged in engine aircraft of like basic design.

Exclusions:

In addition to the Exclusions listed in this Policy, this coverage described in this Hazard H-11 shall not cover any loss, fatal or non-fatal, caused by or resulting from Injury sustained while the Insured Person is:

- 1. flying in the above described aircraft while it is carrying passengers for hire; or
- 2. flying in the above described aircraft while it is being used for Specialized Aviation Activity(ies); or
- 3. flying in any aircraft which is engaged in any flight which requires a special permit or waiver from the authority having

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jurisdiction over civil aviation, even though granted, unless previously consented to in writing by Us.

Hazard H-12

CRIMINAL ASSAULT

(Business Only)

The Hazards described in this Hazard H-12 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-12 applies, shall apply only to Injury sustained by such Insured Person while on the Business of the Policyholder as a result of:

1. robbery or any attempt thereof;
2. criminal assault inflicted by persons other than fellow employees or Immediate Family Members; or
3. any Criminal Act of Violence directed at the Insured Person.

Coverage as described above shall apply only while the Insured Person is performing his assigned duties, including but not limited to duties performed while on the Policyholder's premises or at the location of his assignment.

Definition:

Criminal Act of Violence - means including but is not limited to robbery, theft, hijacking, assault and battery, sniping, murder or civil disturbance.

Exclusions:

In addition to the Exclusions listed in this Policy, this coverage section shall not cover loss, fatal or non-fatal, caused by or resulting from:

1. Injury sustained directly or indirectly which occurs while the Insured Person is travelling to or from the location of assignment as well as travelling to and from the Policyholder's premises, including but not limited to commuting; or

2. Injury sustained directly or indirectly from the Insured Person's own Criminal Act of Violence or attempt thereof;
3. Injury sustained directly or indirectly from a violation as defined under the applicable motor vehicle laws.

Hazard H-13

CRIMINAL ASSAULT

(Business and Pleasure)

The Hazards described in this Hazard H-13 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-13 applies, shall apply only to Injury sustained by such Insured Person as a result of:

1. robbery or any attempt thereof;
2. criminal assault inflicted by persons other than fellow employees or Immediate Family Members; or
3. any Criminal Act of Violence directed at the Insured Person.

Definition:

Criminal Act of Violence - means including but is not limited to robbery, theft, assault and battery, sniping, murder or civil disturbance.

Exclusions:

In addition to the Exclusions listed in this Policy, this Policy section shall not cover any loss, fatal or non-fatal, caused by or resulting from:

1. Injury sustained directly or indirectly from the Insured Person's own Criminal Act of Violence or attempt thereof; or
2. Injury sustained directly or indirectly from a moving violation as defined under the applicable motor vehicle laws.

Hazard H-14

CRIMINAL ASSAULT

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(Insured Journey Only)

The Hazards described in this Hazard H-14 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-14 applies, shall apply only to Injury sustained by such Insured Person during the course of an Insured Journey as a result of:

1. robbery or any attempt thereat;
2. criminal assault inflicted by persons other than fellow employees or Immediate Family Members; or
3. any Criminal Act of Violence directed at the Insured Person.

Definition:

Criminal Act of Violence - means including but is not limited to robbery, theft, assault and battery, sniping, murder or civil disturbance.

Exclusions:

In addition to the Exclusions listed in this Policy, this Policy section shall not cover any loss, fatal or non-fatal, caused by or resulting from:

1. Injury sustained directly or indirectly from the Insured Person's own Criminal Act of Violence or attempt thereat; or
2. Injury sustained directly or indirectly from a moving violation as defined under the applicable motor vehicle laws; or
3. Injury sustained directly or indirectly which occurs while the Insured Person is travelling to or from the location of assignment as well as travelling to and from the Policyholder's premises, including but not limited to commuting.

Hazard H-15

WAR RISK

(Business Only)

The Hazards described in this Hazard H-15 apply

only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-15 applies, shall apply only to Injury sustained by such Insured Person While on the Business of the Policyholder and as a result 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 within the geographic limits or territorial waters of, or airspace above the geographic limits or territorial waters of, a Designated War Risk Territory (but not such an act in which the Insured Person is an active participant).

Changes in Premium

We may change the premium rate for the inclusion of Hazard H-15 under this Policy at any time if:

- (1) War risk conditions change in the Designated War Risk Territory (ies); (2) there is a change in which area(s) is (are) defined to be the Designated War Risk Territory (ies); or (3) the Policyholder's exposure to War risk in the Designated War Risk Territory (ies) changes in anyway. We will give the Policyholder written notice of any change in the premium rate for the inclusion of Hazard H-15 at least one Day in advance of the effective date of the change.

Termination Date

Hazard H-15 ceases to apply with respect to this Policy on the earliest of: (1) the date the Policy terminates; or (2) the date We receive written notice from the Policyholder of the Policyholder's intent to terminate the applicability of Hazard H-15 (or on the date specified in the written notice, if later); or (3) the date specified in Our written notice (provided at least one Day notice)

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to the Policyholder of Our intent to terminate the applicability of Hazard H-15.

If the applicability of Hazard H-15 terminates prior to the end of a period for which premium has been paid, any unearned premium attributable to Hazard H-15 will be returned.

Termination of the applicability of Hazard H-15 will not affect a claim for a covered loss that occurred while Hazard H-15 was still applicable.

Reporting Requirements

The Policyholder agrees to report, in writing, exposure of Insured Persons in the Designated War Risk Territory(ies) monthly. The report must include the name of each Insured Person exposed, his or her specific itinerary and destinations (s) in the Designated War Risk Territory(ies), the effective and termination dates of his or her exposure, and his or her Principal Sum with respect to Hazard H-15 during the period of exposure.

Changes in Terms and Conditions

The terms and conditions of Hazard H-15, including but not limited to the definition of the Designated War Risk Territory(ies), may be changed at any time, to reflect conditions that, in Our opinion, constitute a change in the Policyholder's War risk exposure.

Definition:

Designated War Risk Territory(ies) - means (named country(ies) or part(s) of country(ies). A Designated War Risk Territory does not include the Republic of India or the Insured Person's country of permanent residence.

Exclusion:

Exclusion 8 in the Exclusions section of this Policy is waived with respect to an Insured Person to whom this Hazard applies, but only with respect to Injury sustained by such Insured Person under the circumstances described in this Hazard. However, unless previously consented to in writing by Us, that Exclusion is not waived,

and this Hazard does not apply, with respect to the Insured Person traveling or flying in or in (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Accident causing such Injury occurs while the person is:

1. riding as a passenger in any aircraft not intended and/or licensed for the transportation of passengers; or
2. performing, learning to perform or instructing others to perform as a pilot or crewmember of any aircraft; or
3. riding as a passenger in an aircraft owned, leased or operated by the Policyholder.

All other exclusions in the Exclusions section of this Policy apply.

Hazard H-16

WAR RISK

(Business and Pleasure)

The Hazards described in this Hazard H-16 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-16 applies, shall apply only to Injury sustained by such Insured Person as a result 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 within the geographic limits or territorial waters of, or airspace above the geographic limits or territorial waters of, a Designated War Risk Territory (but not such an act in which the Insured Person is an active participant).

Changes in Premium

We may change the premium rate for the inclusion of Hazard H-16 under this Policy at any time if:

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- (1) War risk conditions change in the Designated War Risk Territory (ies); (2) there is a change in which area(s) is (are) defined to be the Designated War Risk Territory (ies); or (3) the Policyholder's exposure to War risk in the Designated War Risk Territory (ies) changes in anyway. We will give the Policyholder written notice of any change in the premium rate for the inclusion of Hazard H-16 at least one Day in advance of the effective date of the change.

Termination Date

Hazard H-16 ceases to apply with respect to this Policy on the earliest of: (1) the date the Policy terminates; or (2) the date We receive written notice from the Policyholder of the Policyholder's intent to terminate the applicability of Hazard H-16 (or on the date specified in the written notice, if later); or (3) the date specified in Our written notice (provided at least one Day notice) to the Policyholder of Our intent to terminate the applicability of Hazard H-16.

If the applicability of Hazard H-16 terminates prior to the end of a period for which premium has been paid, any unearned premium attributable to Hazard H-16 will be returned.

Termination of the applicability of Hazard H-16 will not affect a claim for a covered loss that occurred while Hazard H-16 was still applicable.

Reporting Requirements

The Policyholder agrees to report, in writing, exposure of Insured Persons in the Designated War Risk Territory(ies) monthly. The report must include the name of each Insured Person exposed, his or her specific itinerary and destinations (s) in the Designated War Risk Territory(ies), the effective and termination dates of his or her exposure, and his or her Principal Sum with respect to Hazard H-16 during the period of exposure.

Changes in Terms and Conditions

The terms and conditions of Hazard H-16, including but not limited to the definition of the Designated War Risk Territory(ies), may be changed at any time, to reflect conditions that, in Our opinion, constitute a change in the Policyholder's War risk exposure.

Definition:

Designated War Risk Territory(ies) Designated War Risk Territory does country of permanent residence.

- means (named country(ies) or part(s) of country(ies). A not include the Republic of India or the Insured Person's

Exclusion:

Exclusion 8 in the Exclusions section of this Policy is waived with respect to an Insured Person to whom this Hazard applies, but only with respect to Injury sustained by such Insured Person under the circumstances described in this Hazard. However, unless previously consented to in writing by Us, that Exclusion is not waived, and this Hazard does not apply, with respect to the Insured Person traveling or flying in or in (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Accident causing such Injury occurs while the person is:

1. riding as a passenger in any aircraft not intended and/or licensed for the transportation of passengers; or
2. performing, learning to perform or instructing others to perform as a pilot or crewmember of any aircraft; or
3. riding as a passenger in an aircraft owned, leased or operated by the Policyholder.

All other exclusions in the Exclusions section of this Policy apply.

Hazard H-17

COMMUTING

The Hazards described in this Hazard H-17 apply

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only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-17 applies, shall apply only to Injury sustained by such Insured Person provided such Injury was incurred while Commuting.

Such insurance includes such Injury sustained while the Insured Person is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from any aircraft having a current and valid Airworthiness Certificate, and piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft. This Hazard H-17 shall not apply while such Insured Person is riding in any civilian aircraft other than as expressly described herein, unless previously consented to in writing by Us.

Definition:

Commuting - means everyday travel between the Insured Person's residence and place of regular employment with the Policyholder, where his or her purpose in being at such place of employment is to perform assigned duties relating to such employment for which compensation is received. As used in this Hazard, Commuting does not include Sojourn or Personal Deviation.

Exclusion:

In addition to the Exclusions listed in this Policy this Hazard-17 shall not cover any loss, fatal or non-fatal, caused by or resulting from travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

RIDER R-1

SPECIAL HOSPITAL RIDER

Our list of approved Special Hospitals may be accessed by .

RIDER R-2

TERRORIST ACT COVERAGE

It is hereby understood and agreed that effective Policy Exclusion 9 is hereby waived for the following coverages under this Policy . Any additional required premiums are as shown on the Policy Schedule.

Redressal of Grievance

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

7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063

Visit the Servicing Branch mentioned in the policy document

The insured person may also approach the grievance cell at any of the Company's branches with details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured person may contact the grievance officer at manager.customersupport@tataaig.com . For updated details of grievance officer, kindly refer the link IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per

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Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

SN	Centre	Address & Contact
1	Ahmedabad	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in
2	Bengaluru	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in
3	Bhopal	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in
4	Bhubaneswar	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in
5	Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in
6	Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in
7	New Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in

Group Personal Accident and Business Travel Accident Policy



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SN	Centre	Address & Contact
8	Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in
9	Hyderabad	Office of the Insurance Ombudsman, 6-2-46, 1st floor, “Moin Court”, Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in
10	Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in
11	Ernakulam	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in
12	Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in
13	Lucknow	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in
14	Mumbai	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/ 27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in
15	Noida	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in

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SN	Centre	Address & Contact
16	Patna	Office of the Insurance Ombudsman, 2nd Floor, North wing, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in
17	Pune	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in

List of excluded expenses (non-medical) under indemnity policy are uploaded on our website. Please login to:

<https://www.tataaig.com/downloads/Others/Annexure-I-List of Optional-Items>

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation. 2017.

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 published prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.