

## TRAVEL GUARD POLICY

## Customer Information Sheet

This Policy provides key information about your policy. You are also advised to go through your policy document.

S. No.	Title	Description	Refer to Policy Clause Number
1.	Name of the Insurance Product / Policy	Travel Guard Policy	
2.	Policy Number	<< Policy Number >>	
3.	Type of Insurance Product/Policy	Both Indemnity and Benefit	
4.	Sum Insured	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule and plan opted from annexure	
5.	Policy Coverage (What the Policy Covers?)	<p><b>Section 1. Accidental Death and Dismemberment</b> - coverage for Death and Dismemberment arising due to an Accident while the insured is abroad.</p> <p><b>Section 2. Accidental Death and Dismemberment (Common Carrier)</b> - coverage for Death and Dismemberment arising due to an Accident while riding as a passenger in or on, boarding or alighting from, a Common Carrier.</p> <p><b>Section 3. Accident &amp; Sickness Medical Expenses</b> - coverage for Accident and/or Sickness when insured is abroad.</p> <p><b>Section 4. Sickness Dental Expense</b> - coverage for Emergency dental sickness.</p> <p><b>Section 5. Assistance</b> - coverage for required assistance with respect to Medical Assistance, Medical Evacuation, Repatriation, Legal Assistance, Lost Luggage or Lost Passport, General Assistance, Pre-Departure Services, Emergency Travel Agency, Emergency Cash Transfers and Advances.</p> <p><b>Section 6. Baggage Delay</b> - We will reimburse You for the expense of necessary personal effects, if Your Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket.</p> <p><b>Section 7. Baggage Loss (Common Carrier)</b> - covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody</p>	Benefits Covered under the Policy

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 insured is a ticketed passenger on the Common Carrier.

**Section 8. Emergency Medical Evacuation** - Medical evacuation of insured to nearest hospital or back to India for medical treatment.

**Section 9. Repatriation of Remains** - covers cost of repatriating mortal remains of the insured to India.

**Section 10. Hijacking** - distress allowance if insured's common carrier has been hijacked.

**Section 11. Loss of Passport** - coverage for necessary and reasonable expenses for obtaining a duplicate or new passport.

**Section 12. Personal Liability** - covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident.

**Section 13. Flight Delay** - coverage for additional expenses if insured trip is delayed for more than 12 hours due to inclement weather, strike with common carrier or equipment failure of the common carrier.

**Section 14. Automatic extension of policy** - Automatic extension of the period of insurance is granted upto a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by the Scheduled Airlines, which is beyond the control of the Insured, and no alternative air transportation is made available to the Insured.

**Section 15. Trip curtailment** - Converge for necessary curtailment (Shortening and / or alteration) of the insured journey and You have to directly return to the country of usual residence, where You started Your Insured Journey.

**Section 16. Trip Cancellation** - In case of your trip cancellation we will reimburse You for the unused, non-refundable cancellation portion of the hotel cost and/or the Common Carrier ticket cancellation charges.

**Section 17. Missed Connections/Missed Departure** - We will reimburse Reasonable Additional Expenses due to Missed Connections, or missed departure by Your scheduled airline, on your return journey.

		<p><b>Section 18. Bounced bookings of Hotel and Airline</b> - We will reimburse you the hotel booking / airline ticket in case it is bounced due to over booking.</p> <p><b>Section 19. Fraudulent Charges</b> - We will reimburse the unauthorized charges that you are responsible for on your lost or stolen payment card.</p> <p><b>Section 20. Burglary</b> - Coverage for damage, disappearance or destruction due to burglary at your residence during your personal trip travel time.</p>	
6.	Exclusions (what the policy does not cover)	<p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <ol style="list-style-type: none"> <li>1. where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining, treatment; or has received a terminal prognosis for a medical condition; or</li> <li>2. any Pre-existing Condition or any complication arising from it; or</li> <li>3. Any claim of Insured Person arising from: <ol style="list-style-type: none"> <li>a) suicide or attempted suicide</li> <li>b) willful self-inflicted illness or injury except injury in self-defense or to save life; or</li> </ol> </li> <li>4. sexually transmitted conditions; or</li> <li>5. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or</li> <li>6. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication or</li> <li>7. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or</li> <li>8. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or</li> </ol>	Exclusions

		<p>9. any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or</p> <p>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. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.</p> <p>11. any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or</p> <p>12. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident) or</p> <p>13. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</p> <p>14. performance of manual work for employment or any other potentially dangerous occupation; or</p> <p>15. congenital anomalies or any complications or conditions arising therefrom; or</p> <p>16. 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)</p>	
--	--	--	--

		<p>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 (2 miles), participation in any Professional Sports, any bodily contact sport or potentially dangerous sport for which You are untrained; or</p> <p>18. any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo; or</p> <p>19. 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; This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician; or</p> <p>20. 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;</p> <p>21. Any loss, injury, damage or legal sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons</p> <p>22. Any non-medical expenses (list enclosed-Annexure I)</p>	
7.	Waiting Period	NIL	Benefits Covered under the Policy
8.	Financial Limits of Coverage	As per Sum Insured mentioned in Policy schedule and plan opted from Annexure	General Terms and Clauses

	<ul style="list-style-type: none"> <li>• Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</li> <li>• Deductible (It is a specified amount: <ul style="list-style-type: none"> <li>- Up to which an insurance company will not pay any claim, and</li> <li>- Which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul> </li> </ul>		
9.	Claims/Claims Procedure	<p><b>Turn Around Time (TAT)</b> for claims settlement:</p> <p>Where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than <b>30 days</b> from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within <b>45 days</b> from the date of receipt of last necessary document</p> <p><b>For Excluding Americas Policies:</b>  Call: +91 – 22 68227600  Email - EA.TATAclaims@europ-assistance.in</p> <p><b>For the Americas Policies:</b>  Please call: +1-833-440-1575 (Toll free within US and Canada)  Email - tata.aig@europ-assistance.in</p>	General Terms and Clauses

		<p><b>While in India</b>  contact at below numbers for any claim related assistance - Toll Free No 1800 119966 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders)  Call these local helpline numbers in your respective cities from any other line:</p> <p>Mumbai - 66939500, Delhi – 66603500, Bangalore – 66272829, Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882, Ahmedabad - 66610201  Email: <b>general.claims@tataaig.com</b></p> <p><b>Write to:</b>  A&amp;H Claims Department Tata AIG General Insurance Co. Ltd.  7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Visit the Website: <a href="http://www.tataaig.com">www.tataaig.com</a></p> <ul style="list-style-type: none"> <li>Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However, it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the policy certificate or the numbers as given above for the same). Please note that issuance of claim reference number and claim form is not an admission of liability for any claim</li> </ul>	
10.	Policy Servicing	<p><b>Company Officials:</b></p> <ul style="list-style-type: none"> <li>If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-266-7780 or Senior Citizen No. 1800 22 9966 (toll free) or you may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a></li> </ul>	Redressal of Grievance
11.	Grievances/ Complaints	<ul style="list-style-type: none"> <li><b>IRDAI:</b> <ul style="list-style-type: none"> <li>In case of no reply from Us within 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number 155255 (or) 1800 4254 732 or send email to <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a></li> </ul> </li> <li><b>Ombudsman:</b> <ul style="list-style-type: none"> <li>Details as mentioned in the policy wordings or alternatively please refer our web-site (<a href="http://www.tataaig.com">www.tataaig.com</a>).</li> </ul> </li> </ul>	Redressal of Grievance

12.	Things to remember	<p><b>Free Look Period:</b></p> <p>(a) <b>Single Trip Insurance</b> - Free look period is not applicable.</p> <p>(b) <b>Annual Multi Trip Insurance</b> - You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy provided no trip has been commenced. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.</p>	General Terms and Clauses
13.	Your Obligations:	<ul style="list-style-type: none"> <li>Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy.</li> </ul>	General Terms and Clauses

**Annexure**

Coverage Details	Single Trip					Annual Multi Trip	
	Silver	Silver Plus	Gold	Platinum	Senior	Gold	Platinum
Age Band	6 Months - 70 Years	6 Months - 70 Years	6 Months - 70 Years	6 Months - 70 Years	71 Years & Above	19-70 Years and >71 Years	19-70 Years and >71 Years
Sum Insured in US \$	(Including and Excluding America)					(Worldwide)	
Accidental Death & Dismemberment	10,000	10,000	15,000	25,000	10,000	15,000	25,000
Accidental Death & Dismemberment (Common Carrier)	NA	5,000	5,000	5,000	NA	5,000	5,000
Accident & Sickness Medical Expenses	50,000	100,000	250,000	500,000	50,000	250,000	500,000
Deductible	100	100	100	100	100	100	100
Sickness Dental Expense	300	400	500	1,000	300	500	1,000
Deductible	150	150	150	150	150	150	150
Emergency Medical Evacuation	Included*	Included*	Included*	Included*	Included*	Included*	Included*
Repatriation of Remains	Included*	Included*	Included*	Included*	Included*	Included*	Included*
Assistance	Included	Included	Included	Included	Included	Included	Included
Baggage Delay (After first 12 hrs.)	50	100	200	500	50	100	200
Baggage Loss <sup>#</sup> (Common Carrier)	500	750	1,000	1,000	500	1,000	1,000
Loss of Passport	250	250	250	250	250	250	250
Deductible	30	30	30	30	30	30	30
Personal Liability	100,000	150,000	200,000	500,000	100,000	200,000	200,000
Deductible	200	200	200	200	200	200	200
Flight Delay <sup>^</sup>	NA	Included	Included	Included	NA	Included	Included
Hijacking <sup>^^</sup>	NA	Included	Included	Included	NA	Included	Included

Automatic extension of Policy (upto 7 days)	Available	Available	Available	Available	Available	Available	Available
Emergency Cash Transfers and Advances	500	750	1,000	1,500	500	1,000	1,500
Fraudulent Charges	500	500	1,000	2,000	-	1,000	2,000
Burglary (In Rs.)	₹1,00,000	₹1,00,000	₹2,00,000	₹2,00,000	-	₹2,00,000	₹2,00,000
Trip Cancellation	500	500	750	1,000	-	750	1,000
Deductible	50	50	75	100	-	75	100
Trip Curtailment	500	500	750	1,000	-	750	1,000
Deductible	50	50	75	100	-	75	100
Missed Connections/ Missed Departure	500	500	750	1,000	-	750	1,000
Deductible	50	50	75	100	-	75	100
Bounced Bookings of Hotel and Airline	500	500	750	1,000	-	750	1,000
Deductible	50	50	75	100	-	75	100

Annual Multi Trip means two or more trips to a destination outside the Republic of India during the policy period.

\*Included under the benefit limit of Accident and Sickness Medical Expense Reimbursement. Maximum amount to be reimbursed per basis 50% and maximum value per article contained in any bag is 10% of the sum (s) insured.

^Flight Delay: Deductible of 12 hours, \$10 per 12 hours and Maximum \$100.

^^Hijack: Deductible of 1 day, \$100 per day and Maximum \$500.

### Sub-limits -

The following Maximum eligible expenses per Disease/Illness are automatically applicable to Insured Persons Aged 56 years onwards, regardless of the plan/option purchased at the inception of the policy and its subsequent renewals if applicable.

Hospital Room rent, Board and Hospital misc. maximum \$1500 per day up to 30 days.

Intensive Care Unit - Maximum \$3000 per day up to 7 days. Surgical Treatment - Maximum USD \$10000.

Anesthetist Services - Maximum up to 25% of Surgical treatment.

Physician's Visit - Maximum \$75 per day up to 10 visits.

Diagnostic and Pre-admission testing - Maximum up to \$ 500. Ambulance Services - Maximum up to \$ 400.

### TATA AIG GENERAL INSURANCE COMPANY LIMITED