



WITH YOU ALWAYS



Customer Information Sheet/Know Your Policy

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.		
1.	Name of the Insurance Product/Policy	TATA AIG Travel Insurance - International			
2.	Policy Number	<<Policy Number>>			
3.	Type of Insurance Product/Policy	Both Indemnity and Benefit			
4.	Sum Insured (Basis)	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy Schedule			
5.	Policy Coverage (What the Policy Covers?)	<p>The Customer Information Sheet should be read in conjunction with the Policy Schedule and Insurance coverage will be applicable only to the Covers and up to the Sum Insured limits as specifically mentioned in the Policy Schedule.</p> <table border="0"> <tr> <td> Section 1. Accidental Death and Dismemberment Section 2. Accidental Death and Dismemberment (Common Carrier) Section 3. Accident & Sickness Medical Expenses Section 4. Sickness Dental Expense Section 5. Assistance Section 6. Baggage Delay Section 7. Baggage Loss (Common Carrier) Section 8. Emergency Medical Evacuation Section 9. Repatriation of Remains </td> <td> Section 11. Loss of Passport Section 12. Personal Liability. Section 13. Flight Delay. Section 14. Automatic Extension of Policy. Section 15. Trip Curtailment. Section 16. Trip Cancellation. Section 17. Missed Connections/Missed Departure Section 18. Bounced Bookings of Hotel and Airline. Section 19. Fraudulent Charges </td> </tr> </table>	Section 1. Accidental Death and Dismemberment Section 2. Accidental Death and Dismemberment (Common Carrier) Section 3. Accident & Sickness Medical Expenses Section 4. Sickness Dental Expense Section 5. Assistance Section 6. Baggage Delay Section 7. Baggage Loss (Common Carrier) Section 8. Emergency Medical Evacuation Section 9. Repatriation of Remains	Section 11. Loss of Passport Section 12. Personal Liability. Section 13. Flight Delay. Section 14. Automatic Extension of Policy. Section 15. Trip Curtailment. Section 16. Trip Cancellation. Section 17. Missed Connections/Missed Departure Section 18. Bounced Bookings of Hotel and Airline. Section 19. Fraudulent Charges	Benefits Covered Under the Policy
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TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India • 24*7 Customer Support No.: 022 6489 8282/1800 267 1955 (For Senior Citizens) • Email: customersupport@tataaig.com
Website: www.tataaig.com • IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • TATA AIG Travel Insurance – International UIN: TATTIOP25040V042425



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TATA AIG Travel Insurance - International



Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)		Policy Clause No.		
		Section 10. Hijacking	Section 20. Burglary			
		For detailed Coverages and its, Exclusions and Policy Terms & and Conditions, please refer to the Policy Wordings available on our website www.tataaig.com .				
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> <table border="1"> <tr> <td data-bbox="521 624 1218 1377"> <ol style="list-style-type: none"> 1. Where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or 2. Any Pre-Existing Disease (PED) or any complication arising from it; or 3. Any Claim of the Insured Person arising from suicide or attempted suicide or willful self-inflicted; 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; or 6. Whilst under the influence of intoxicating liquor or drugs or other intoxicants; or 7. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or </td> <td data-bbox="1218 624 1928 1377"> <ol style="list-style-type: none"> 13. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 14. Performance of manual work for employment or any other potentially dangerous occupation; or 15. Congenital Anomalies or any complications or conditions arising therefrom; or 16. Osteoporosis or Pathological Fracture; or 17. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, etc or participation in any Professional Sports, any bodily contact sport or potentially dangerous sport for which You are untrained; or </td> </tr> </table>		<ol style="list-style-type: none"> 1. Where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or 2. Any Pre-Existing Disease (PED) or any complication arising from it; or 3. Any Claim of the Insured Person arising from suicide or attempted suicide or willful self-inflicted; 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; or 6. Whilst under the influence of intoxicating liquor or drugs or other intoxicants; or 7. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 	<ol style="list-style-type: none"> 13. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 14. Performance of manual work for employment or any other potentially dangerous occupation; or 15. Congenital Anomalies or any complications or conditions arising therefrom; or 16. Osteoporosis or Pathological Fracture; or 17. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, etc or participation in any Professional Sports, any bodily contact sport or potentially dangerous sport for which You are untrained; or 	Exclusions
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		<p>8. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or</p> <p>9. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities; 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; or</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; 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; 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</p> <p>21. Any loss, injury, damage or legal sustained by: Any terrorist or member of a terrorist organisation; or</p> <p>22. Any Non-Medical Expenses (list enclosed - Annexure I)</p>	
		<p>This is summary of exclusions. For detailed list of Exclusions and Terms & Conditions, please refer to the Policy Wordings available on our website www.tataaig.com.</p>		
7.	Waiting Period	Not Applicable		
8.	Financial Limits of Coverage	As mentioned in Policy Schedule.	Financial Limits as Covered	

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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
	<ul style="list-style-type: none"> • Sub-Limit (it is a pre-defined limit and the Insurance Company will not pay any amount in excess of this limit) • Deductible (It is a specified amount: <ul style="list-style-type: none"> ▪ Up to which an Insurance Company will not pay any claim, and ▪ Which will be deducted from total claim amount (if claim amount is more than the specified amount) 		Under the Policy
9.	Claims/Claim Procedure	Intimation & Assistance: You can notify a claim by calling our 24*7 Customer Support No.: 022 6489 8282 / 1800 267 1955 (For Senior Citizens) Or email us at general.claims@tataaig.com	Other Terms and Conditions
10.	Policy Servicing	Company Officials: Please feel free to Call 24*7 Customer Support No.: 022 6489 8282 / Senior Citizen No. 1800 267 1955 (tolled) or you may email to the customer service desk at customersupport@tataaig.com	
11.	Grievances/ Complaints	At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24*7 Customer Support No.: 022 6489 8282 or 1800 267 1955 (only for Senior Citizen Policyholders) or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com . We will investigate and respond within the regulatory turnaround time (TAT).	Other Terms and Conditions

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		<p>Escalation Level 1: If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.</p> <p>Escalation Level 2: If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.</p> <p>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/</p> <ul style="list-style-type: none"> • Ombudsman: Details as mentioned in the Policy Wordings or alternatively please refer our web-site (www.tataaig.com). 	
12.	Things to Remember	<p>Free Look Period:</p> <ol style="list-style-type: none"> Single Trip Insurance – Free look period is not applicable. Annual Multi Trip Insurance - You have a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy, whether received electronically or otherwise, to review the terms and conditions of this Policy Period of one (1) year. 	General Terms and Clauses
13.	Your obligations	<p>Please specify all Material Facts. "Material facts" for the purpose of this Policy shall mean all relevant information which will enable Us to take informed decision in the context of underwriting the risk. Please disclose all condition(s) before buying a Policy. Non-disclosure may result in claim not being paid and termination of Your Policy.</p>	General Terms and Clauses

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, optional benefits, exclusions, limitations, terms & conditions, please read the Policy Wordings carefully, before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

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