

## Prospectus

The easiest way for us to experience the world is through travel. You may be heading out on holiday with loved ones or attending an important conference for work. Whatever the reason, we're sure you'd like to enjoy hassle-free travel. Unfortunately, we all know that there's a possibility for something to go wrong. A passport could be stolen, luggage might be lost or misplaced, and a delay could lead to a missed transit flight. Dealing with any of these problems is demanding not only emotionally and physically, but also financially.

This is precisely why it's crucial to secure your travel with our TATA AIG Travel Insurance - International Plus. We have specialized plans that will look after you when you're travelling abroad. Our plans will help you deal with whatever situation comes your way. We understand that senior citizens have unique needs. So, we've introduced plans engineered to meet their requirements. With TATA AIG, you can enjoy your travel without any worries!

### Key Advantages

1. Different geographical scopes when choosing the Policy – Worldwide, Worldwide excluding USA and Canada and Schengen
2. Multiple plans as per varying requirements
3. Additional Cover Bundles for specific needs
4. Instant Claim Settlement for Flight Delay and Flight Cancellation
5. Single Trip insurance cover can be granted for upto 360 days
6. Separate plan for Senior Citizens

### Features Of The Product

- **Minimum Entry age**
  - o Single Trip Policy - 3 months
  - o Annual Multi Trip Policy - 12 years to 80 years
- **Plans**
  - o This Policy has the following Plan options as detailed in the Schedule of Benefits in Annexure A.

Silver – USD 50,000	Silver Plus – USD 100,000
Silver Plus – Plan A- USD 100,000	Silver Plus – Plan B- USD 100,000
Gold – USD 250,000	Gold – Plan A- USD 250,000
Gold -Plan B - USD 250,000	Platinum – USD 500,000
Platinum – Plan A- USD 500,000	Platinum – Plan B - USD 500,000
Titanium – USD 750,000	Titanium Plus – USD 1,000,000
Senior – USD 50,000	Senior Plus – USD 100,000
Super Senior – USD 50,000	Copper – Non Medical
Instant Gratification (Flight Cancellation and Flight Delay)	

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

- The Sublimits are applicable for the **Age** of 56 years onwards as per table below. **You** can opt for plans with no Sublimits (Except Titanium and Titanium Plus) by paying additional premium.
- The Sublimits are applicable for same illness/injury in case of **Hospitalisation, Day Care Treatment and OPD treatment.**
- The Sublimits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).
- **Annual Multi Trip**
  - o An individual can opt for Annual Multi Trip policy with any of the following per trip durations:

▪ 30 Days	▪ 45 Days
▪ 60 Days	▪ 90 Days
▪ 120 Days	▪ 150 Days
▪ 180 Days	

- **Discount**

Additional discounts can be provided based on the below discount grid:

Parameter	Value	Discount
Family Discount	1 Member	Nil
	2 Members	2.5%
	3 Members	5%
	4 Members	7.5%
	5 & More Members	10%
Loyalty Discount *		5%
TATA Employee Discount**		10%

- \* Loyalty Discount will be applicable for customers who have purchased any retail international travel policy, any Claim free Retail Health Policy or any Claim Free Motor Policy from TATA AIG in the last 1 year.
- \*\*TATA Employee Discount will be available to active employee, his/her spouse, children, parents, parents-in-law.
- The discounting parameters mentioned in the table above are additive in nature and maximum discount is capped to 15%. Family, Loyalty and TATA employee discounts will not be applicable for Instant Gratification.

### Discount in Flight delay and Flight Cancellation Cover

Under the covers- flight delay and flight cancellation in the base plans (excluding instant gratification), if we are unable to offer smart payment option then the policyholder will be offered below mentioned discount in premium.

Plan type	Single Trip	Annual Multi-Trip
Silver Plus	17	26
Gold	69	83
Gold Plan B	51	57
Platinum Plan B	53	59
Platinum	87	110
Titanium	99	127
Titanium Plus	110	144
Senior	50	56
Senior Plus	67	81
Super Senior	50	NA
Copper	76	NA

### Illustration on Calculation of Premiums

For the purpose of illustration, we have considered following customer profile:

Covers Opted:

Plan Opted: Gold Plan

Geography: Worldwide

Travel Duration: 55 days

Age of the customer: 45 Years

Add on: Cruise Bundle and Accident Bundle

TATA Employee: Yes

Loyalty Discount Applicable: Yes

Discount for claim settlement for flight delay and cancellation: Yes

Gross premium (pre-tax) for Gold Plan	6,677.1
Gross premium (pre-tax) for Cruise Bundle	58.6
Gross premium (pre-tax) for Accident Bundle	2,048.8
<b>Total premium pre-tax before discounts (A)</b>	<b>8,784.5</b>
TATA Employee Discount of 10% (B-10%*A)	878.5
Loyalty Discount of 2.5% (C- 2.5%*A)	219.6
Discount for claim settlement for flight delay & flight cancellation (D)	69.0
<b>Total discounts (E= B+C+D)</b>	<b>1,167.1</b>
<b>Final premium pre-tax (INR) – F=(A-E)</b>	<b>7,617.4</b>

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

### Benefits Covered Under The Policy\*

\*The details mentioned below are in brief, for more details on the Policy, please refer the Policy Terms and Conditions

#### Section 1. Medical Expenses – Injury and/or Illness

If during an **Insured Journey** while this **Policy** is in effect, **You** sustain an **Injury** or **Illness**, **We** will reimburse the **Reasonable and Customary Charges** in respect of the covered **Medical Expenses** during the **Hospitalisation** or **Day Care Treatment** or **OPD treatment** (including any tele-medicine). The payment of Medical Expenses shall be subject to the Sublimits specified for **Your** plan, as set out in the table below.

#### Conditions Precedent specific to this Section:

- a) In no event will benefits continue to be provided by Us for any covered **Medical Expenses** incurred after the **Policy Period End Date** or **Your** return to India, whichever is earlier. However, if **You** are still confined in a **Hospital** overseas after the **Policy Period End Date**:
  - And an Emergency Medical Evacuation (as set out below in this Section) is not appropriate, as recommended by the **Assistance Company**, and a continued treatment as an **Inpatient** in an overseas **Hospital** is **Medically Necessary**, **We** will continue to provide the benefits for covered **Medical Expenses** incurred till the date of **Your Hospital** discharge or **60 Days** after the **Policy Period End Date**, whichever is earlier, upto the **Sum Insured** mentioned in the **Policy Schedule**.
  - And continued treatment as an **Inpatient** in a **Hospital** is **Medically Necessary**, and if **You** elect to undergo the treatment in India and **We/Assistance Company** approve the same then **We** will provide the benefits for covered **Medical Expenses** till up to **60 Days** after coming back to India, upto the **Sum Insured** mentioned in the **Policy Schedule**.
- b) The **Deductible** in respect of this benefit, if any, will be applicable for same **Illness/Injury**, and shall be of an amount as mentioned in the **Policy Schedule**.
- c) The Sublimits are applicable for the **Age** of 56 years onwards as per table below. **You** can opt for plans with no Sublimits (Except Titanium and Titanium Plus) by paying additional premium.
- d) The Sublimits are applicable for same illness/injury in case of **Hospitalisation, Day Care Treatment** and **OPD treatment**
- e) The Sublimits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope)

#### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD**

Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Plans			
	Silver, Silver Plus, Silver Plus- Plan A, Silver Plus-Plan B, Senior, Senior Plus and Super Senior	Gold, Gold – Plan A, Gold – Plan B	Platinum, Platinum – Plan A, Platinum -Plan B, Titanium	Titanium Plus
Hospital Room Rent and Boarding expenses	USD 1500 per Day up to 30 Days	USD 1750 per Day up to 30 Days	USD 2000 per Day up to 30 Days	USD 2500 per Day up to 30 Days
Emergency Room Services	USD 1500	USD 1750	USD 2000	USD 2500
ICU Charges	USD 3000 per Day up to 7 Days	USD 3250 per Day up to 7 Days	USD 3750 per Day up to 7 Days	USD 4000 per Day up to 7 Days
Surgical Treatment Expense	USD 12.5K for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 13K for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 15K for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 22.5K for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services
Physician consultation charges	USD 125 per Day upto 10 visits	USD 175 per Day upto 10 visits	USD 250 per Day upto 10 visits	USD 350 per Day upto 10 visits
Diagnostic Tests	Up to USD 750	Up to USD 1000	Up to USD 1500	Up to USD 2500
Ambulance Service (Not applicable for OPD)	Up to USD 500	Up to USD 600	Up to USD 750	Up to USD 1000
Pharmacy	Up to USD 2,000	Up to USD 2,000	Up to USD 2,000	Up to USD 2,000
Miscellaneous Expenses	Up to USD 500	Up to USD 500	Up to USD 500	Up to USD 500

For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below would be paid:

Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Plans			
	Silver, Silver Plus, Silver Plus- Plan A, Silver Plus-Plan B, Senior, Senior Plus and Super Senior	Gold, Gold – Plan A, Gold – Plan B	Platinum, Platinum – Plan A, Platinum -Plan B, Titanium	Titanium Plus
Surgical	USD 27,500	USD 30,000	USD 35,000	USD 45,000
Non-Surgical (Medical management cases)	USD 13,000	USD 15,000	USD 17,500	USD 20,000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

## Emergency Medical Evacuation

We will pay the **Reasonable and Customary charges** up to the **Sum Insured** as specified under Section 1: Medical Expenses- Injury and / or Illness, in the **Policy Schedule** for covered expenses incurred if **Injury** or **Illness** results in **Your** necessary **Emergency Medical Evacuation**. An **Emergency Medical Evacuation** must be approved by the **Assistance Company** and **Physician** who certifies that the severity or the nature of **Your Injury** or **Illness** warrants **Your Emergency Medical Evacuation**.

Any expenses incurred under **Emergency Medical Evacuation** will reduce the available **Sum Insured** for Section 1: Medical Expenses- Injury and / or Illness.

The covered expenses under this benefit are for **Transportation** and **Medical Expenses**, including medical services and medical supplies necessarily incurred in connection with **Your Emergency Medical Evacuation**. All **Transportation** arrangements made for evacuating **You** must be by the most direct and economical route possible. The need, mode and expenses for **Transportation** must be:

- (a) recommended by the attending **Physician**;
- (b) authorized in advance by the **Assistance Company**.

## Section 2. Repatriation of Mortal Remains

In the unfortunate event of **Your** death, **We** will reimburse for **Covered Expenses** reasonably incurred to repatriate **Your** body from the place of death overseas to **Your Usual Place of Residence in India**, as mentioned in the **Policy Schedule**, in case of the death results from an **Injury** or **Illness** during the **Insured Journey**.

All repatriation of mortal remains arrangements must be approved in advance by the **Assistance Company**.

## Section 3. Accidental Death and Disablement (Overseas)

### 3.1 Accidental Death

If **You** suffer an **Injury** solely and directly due to an Accident which occurs whilst on the **Insured Journey** overseas, and which solely and directly results in **Your** death within **365 Days** from the date of the **Accident** then **We** will pay to **Your** nominee or legal heir, the **Sum Insured**.

Once a claim has been accepted under this benefit then further coverage under the **Policy** shall immediately and automatically cease in respect of that **Insured Person**.

### Disappearance

**We** will pay the **Sum Insured**, if **Your** body cannot be located within One (1) year after the forced landing, stranding, sinking or wrecking of a **Common Carrier** in which **You** were a passenger or as a result of any Acts of God occurring whilst **You** were on an **Insured Journey**, in which case it shall be deemed, that **You** shall have suffered loss of life within the meaning of the **Policy**.

Once a claim has been accepted under this benefit and **Sum Insured** has been paid then further coverage under the **Policy** shall immediately and automatically cease in respect of that **Insured Person**.

### 3.2 Disablement Cover

If **You** suffer an **Injury** solely and directly due to an Accident which occurs during the **Policy Period** and whilst **You** are on the **Insured Journey** which solely and directly results in **Your** continuous and

permanent disablement within 365 **Days** from the date of the **Accident** then **We** will pay, the percentage of the **Sum Insured** specified in the table below against such type of disablement.

If **You** suffer more than one of the following types of disablement as a result of the same **Accident**, then **We** will add the percentages payable in respect of all such types of disablements provided that in no event will the **Company** be liable to pay more than 100% of the **Sum Insured** for this benefit/section.

Once a claim has been accepted under this benefit and **Sum Insured** has been paid then further coverage under the **Policy** shall immediately and automatically cease in respect of that **Insured Person**.

Type of Disablement	Percentage (%) of Sum Insured
• Irrecoverable loss of sight of both eyes	100%
• Physical separation of or the irrecoverable loss of ability to use both hands or both feet	100%
• Physical separation of or the irrecoverable loss of ability to use one hand and one foot	100%
• Irrecoverable loss of sight of one eye and the physical separation of or the irrecoverable loss of ability to use either one hand or one foot	100%
• Loss of toes – all	20%
• Loss of great toe	5%
• Other than great toe, if more than one toe lost, each	1%
• Loss of hearing – both ears	50%
• Loss of hearing – one ear	25%
• Loss of four fingers and thumb of one hand	40%
• Loss of four fingers	25%
• Loss of thumb	15%
• Loss of index finger	10%
• Loss of middle finger	6%
• Loss of ring finger	5%
• Loss of little finger	4%

“Loss” with regard to:

- Toe, finger, thumb means actual complete severance from the foot or hand.
- Hearing means entire and irrecoverable loss of hearing.

#### **Section 4. Emergency Medical Dental Expenses**

**We** will reimburse **You** for **Dental Benefits** taken, during the **Insured Journey**. **We** will also reimburse the expenses incurred for the same incident upto 30 Days from the date of first treatment, after the payment of the **Dental Benefits**.

#### **Section 5. Delay of Checked-In Baggage**

**We** will pay the **Sum Insured** as mentioned in the **Policy Schedule**, if **Your Checked-in Baggage** is delayed

or misdirected by the **Common Carrier**, subject to the time based **Deductible** mentioned in the **Policy Schedule** from the time **You** arrive at the destination or return to India, as stated on **Your** ticket.

**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 in writing.

### Section 6. Loss of Checked-In Baggage

We will pay the **Sum Insured** as mentioned in the **Policy Schedule**, in the case of permanent loss of an entire piece of **Checked-in Baggage**, held in the care, custody and control of a **Common Carrier**, due to theft or misdirection by **Common Carrier** or due to non- delivery at its destination or while return to India, while **You** are a ticketed passenger on the **Common Carrier** during the course of an **Insured Journey**. The Benefits under this Section will only be payable in case of the loss of an entire piece of **Checked-in Baggage**, and not for damage to the baggage or partial loss of its contents. Additionally, all claims must be verified by the **Common Carrier** who must certify the permanent loss in writing.

### Section 7. Loss of Passport

We will reimburse **You**, if **You** lose **Your** passport whilst on **Insured Journey** and incur necessary and reasonable expenses towards:

- 1) The prescribed fee payable to the concerned authorities for issue of an emergency certificate.
- 2) The cost for applying for the passport in India.

Our maximum liability for all expenses put together will be the **Sum Insured** mentioned against this cover in the **Policy Schedule**

### Section 8. Personal Liability

We will indemnify **You** against **Your** actual legal liability including the defense costs (incurred with Our prior consent) which **You** have incurred or are liable to pay in **Your** personal capacity to a **Third Party** for the **Third Party's** bodily injury or property damage due to an incident during **Your Insured Journey**.

The benefit is applicable subject to –

- a) We shall be entitled but not obligated to take over any legal suit or settlement or any action for which **You** are liable for.
- b) We shall not settle any claim without **Your** express consent but if **You** refuse an available settlement recommended by **Us**, then **Our** liability shall be restricted to such amount recommended by **Us**.

### Section 9. Flight Delay

We will pay the **Sum Insured**, in the event the flight, on which **You** are travelling is delayed from its time of scheduled departure by more time than the time based **Deductible** mentioned in the **Policy Schedule** during the **Insured Journey**.

If **You** come to know about the delay of flight or there is an announcement or communication by any official authority about the delayed departure, then the revised time will be considered as the scheduled departure time. This announcement or communication has to be five hours in advance from the original departure time to be considered as the scheduled departure time.

### Section 10. Trip Curtailment

We will reimburse **You** the **Covered Expenses** incurred by **You** following necessary curtailment

#### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

(shortening and / or alteration) of the **Insured Journey** and You have to directly return to **Your Usual Place of Residence in India**, due to:

- a. Death of **Your Immediate Family Member**.
- b. Natural disaster which has prevented **You** from continuing with the scheduled **Trip**.
- c. Unexpected strike, riot or civil commotion which are beyond **Your** control.
- d. **You** are unable to continue the **Trip** due to **Illness, Injury** or death of the **Insured Person** or **Your Travelling Companion** or **Your Immediate Family Member** or **Your Travelling Companion's Immediate Family Member**.
- e. Political disturbance, travel prohibition declared by the government or local authorities or airline authorities, which is not publicly known before the commencement of the **Trip**.
- f. **You** are called as a witness at any court of law in India.
- g. Involuntary loss of job and/ or retrenchment occurring which is first known to **You** after the commencement of the **Trip**.
- h. The aircraft which **You** boarded as a passenger is hijacked.

### Section 11. Trip Cancellation

We will reimburse the non-refundable travel ticket cost and / or accommodation costs (excluding any cash discount, cashback, discount coupon or airline miles or similar accrued benefits, if any), if prior to the scheduled departure from India for the **Trip**, **Your Trip** is canceled and **You** are prevented from taking the **Trip** from India due to:

- a) **Illness, Injury** or death of any of the following after **You** have purchased the **Policy**:
  - o **Insured Person**;
  - o his **Travelling Companion**;
  - o his **Immediate Family Member**; or
  - o his **Travelling Companion's Immediate Family Member**

For **Illness** and/or **Injury**, a **Physician** under whom the above-mentioned persons are in direct care must recommend that due to the severity of health condition, it is **Medically Necessary** or the circumstances surrounding that condition is/are such that an ordinarily prudent person must cancel the **Trip**.

- b) Pandemic situation as declared by the World Health Organization or by the appropriate authority in the country of visit has advised against the travelling to that country, after **You** have purchased the **Policy** but not more than thirty (30) **Days** prior to **Your Insured Journey**. Also, the severity should be such that an ordinarily prudent person must cancel the **Trip**.
- c) Catastrophic event at the place of residence or city of visit that occur after You have purchased the **Policy** but not more than thirty (30) **Days** prior to **Your Insured Journey**.
- d) Any event such as mass bandhs, or widespread strikes or terrorism at the place of residence or at the city of visit around the scheduled departure date that occur after **You** have purchased the **Policy** but not more than thirty (30) **Days** prior to **Your Insured Journey**.

- e) Political disturbance, travel prohibition declared by government or local authorities or airline authorities that occur after **You** have purchased the **Policy** but not more than thirty (30) **Days** prior to **Your Insured Journey**.
- f) **You** are called as a witness at a court of law in India for which **You** are informed after **You** have purchased the **Policy** but not more than fifteen (15) **Days** prior to **Your Insured Journey**.
- g) Involuntary loss of job and /or retrenchment occurring after **You** have purchased the **Policy**, which was not reasonably known to **You** on the date of purchase of the **Policy**, but not more than twenty-one (21) **Days** prior to **Your Insured Journey**.

### Section 12. Missed Flight/Connection

We will reimburse **You** the non-refundable travel ticket costs (excluding cash discount, cashback, discount coupon, airline miles or similar accrued benefits, if any), if **You** miss any flight whilst on **Your Insured Journey** due to:

- a) **Accidental** of the vehicle which **You** used immediately prior to reaching airport.
- b) Mass bandhs/shutdowns or widespread strikes enroute the **Insured Journey** which is acknowledged / published by public authority, which **You** could not reasonably avoid or plan in time.
- c) delay in the flight in which **You** are travelling, immediately prior to the missed flight.

For admissibility of claim under this Section, it is a **Condition Precedent** that the missed flight/connection should be solely due to the reasons as mentioned above and the time gap between the scheduled arrival of the vehicle at the airport or the previous flight and scheduled departure of the missed flight/connection should be more than three (3) hours.

### Section 13. Bounced Hotel / Airline Booking

We will reimburse **You** for the actual additional and reasonable expenses incurred by **You**, for booking alternative flight or accommodation arrangements in the event of the bounced booking of the pre-booked accommodation or pre-paid flight which forms part of **Your Trip**. **Our** liability will be towards the original travel destinations covered by the original ticket booking and regarding accommodation, in the same place of stay (within 10 kms) and for the same number of nights as booked in the original itinerary. **Our** liability will be to cover additional expense in the same class of air travel and same class of accommodation as per the original confirmed booking.

The **Deductible** in respect of this benefit will be applicable, if any, for each bounced booking separately.

### Section 14. Fraudulent Charges

We will reimburse **You** for the unauthorized charges on **Your** Eligible Card for which **You** are responsible, upto twelve (12) hours prior to **Your** first reporting of the event to the issuer, if the charges are made on **Your** Eligible Card when it is Lost or Stolen whilst on an **Insured Journey**.

### Section 15. Emergency Extension Of The Policy

Whilst on an **Insured Journey**, We shall grant an extension of the **Policy Period** upto a period of **Days** as mentioned in the **Policy Schedule**, from the **Policy Period End Date**, if the extension is necessary, due to the following:

- a) Delay of the **Scheduled Airline** by more than 24 hours from the scheduled time of departure, which is beyond **Your** control, and no alternative air transportation is made available to **You**;

#### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

- b) Pandemic situation as declared by the World Health Organization or by appropriate authority in the country of visit and no flights are available to leave the country; and/or
- c) Inclement weather, political instability and terrorism.

You will have to inform the **Company** about the requirement for such extension, not later than 24 hours of the **Policy Period End Date**.

Once an extension is availed under this Section, no further extension of the **Policy** will be allowed.

### Section 16. Home Content Burglary

We will reimburse You for the repair cost, in case of partial loss or replacement cost for a similar item, in case of total loss of the Contents at Your Home, caused by Burglary and/or attempted Burglary during Your Insured Journey subject always to the **Sum Insured** and **Deductible** specified against this benefit in the **Policy Schedule**.

### Section 17. Hijack/Kidnap Daily Allowance

We will pay You a fixed amount as mentioned in the **Policy Schedule**, for every 12 hours period up to the maximum number of **Days** as mentioned in the **Policy Schedule**, if You are Kidnapped or any **Common Carrier** in which You are travelling has been **Hijacked during the Insured journey/Trip**, where as a direct consequence, Your Trip has been disrupted.

### Section 18. Accommodation Extension

We will reimburse You the reasonable expenses in addition to any sum paid by the **Common Carrier**, government or any other body for lodging and boarding incurred by You, for the maximum number of **Days** as mentioned in the **Policy Schedule** and always upto the **Sum Insured** mentioned in the **Policy Schedule**, if You are unable to travel on the scheduled date of departure due to any of the following reasons, and therefore would be required to postpone their date of departure to another date:

- If You or any of Your **Immediate Family Member** sustain **Injury** or **Illness** which directly and independently of all other causes results in a **Hospitalisation** whilst on an **Insured Journey**. **Illness** will also include in this cover if You are infected with a disease and has been quarantined on the advice of the treating Physician.
- If Your departure is delayed at any intermediate ports/places forming part of the **Insured Journey** within the **Policy Period** solely arising out of any of the contingencies specified hereunder:
  - o Earthquake.
  - o Floods resulting from unseasonal rains, storm or cyclone.
  - o Terrorism.
- Cancellation or rescheduling of flights done at the instance of the **Common Carrier**.

### Section 19. Loss Of International Driving License

We will pay the **Sum Insured**, for obtaining duplicate international driving license either overseas or within 30 **Days** upon return to the **Usual Place of Residence in India**, if You lose Your international driving license whilst on **Insured Journey**.

## Section 20. Flight Cancellation

We will pay You the **Sum Insured**, in the event of cancellation of the scheduled departure of the international flight whilst on **Insured Journey**.

In the event of same claim being admissible under both Section 20: Flight Cancellation and Section 9: Flight Delay, the amount that is paid under Section 9: Flight Delay shall be deducted from any amount payable under Section 20: Flight Cancellation.

## Section 21. Loss Of Personal Baggage

We will reimburse You the purchase cost of the lost **Personal Baggage** arising out of Theft or Burglary, when in Your custody, whilst on **Insured Journey**.

## Section 22. Personal Accident In India

Under this Section, We will pay if You sustain an **Injury** solely and directly due to an **Accident** which occurs whilst on **Insured Journey** in India from home to airport/port on the **Day** of overseas departure from India and/or on the **Day** of Your arrival back to India during Your travel from airport/port to the **Usual Place of Residence in India**, in accordance with the below benefits.

The **Company's** total liability for any and all claims admissible in aggregate under Section 22.1: Accidental Death and Section 22.2: Disablement Cover shall not exceed the **Sum Insured** as mentioned against this Section in the **Policy Schedule**.

### 22.1 Accidental Death

If You suffer an **Injury** solely and directly due to an **Accident** which occurs whilst on the **Insured Journey**, and which solely and directly results in Your death within 365 **Days** from the date of the **Accident**, then We will pay to Your nominee or legal heir, the **Sum Insured**.

The **Sum Insured** paid by the **Company** under this cover will be less of any other amount paid/payable under Section 22.2: Disablement Cover.

Once a claim has been accepted under this benefit then further coverage under the Policy shall immediately and automatically cease in respect of that **Insured Person**.

### Disappearance

We will pay the **Sum Insured**, if Your body cannot be located within one (1) year after the forced landing, stranding, sinking or wrecking of a **Common Carrier** in which You were a passenger or as a result of any acts of God occurring whilst on an **Insured Journey**, in which case it shall be deemed, that You shall have suffered loss of life within the meaning of the **Policy**.

Once a claim has been accepted under this benefit and **Sum Insured** has been paid then coverage under this benefit shall immediately and automatically cease in respect of that **Insured Person**.

### 22.2 Disablement Cover

If You suffer an **Injury** solely and directly due to an **Accident** which occurs during the **Policy Period** and whilst You are on the **Insured Journey** which solely and directly results in Your continuous and permanent disablement within 365 **Days** from the date of the **Accident** then We will pay, the percentage of the **Sum Insured** specified in the table below against such type of disablement.

If You suffer more than one of the following types of disablement as a result of the same **Accident**, then

We will add the percentages payable in respect of all such types of disablements provided that in no event will the **Company** be liable to pay more than 100% of the **Sum Insured** for this benefit/section.

Once a claim has been accepted under this benefit and **Sum Insured** has been paid then further coverage under the **Policy** shall immediately and automatically cease in respect of that **Insured Person**.

Type of Disablement	Percentage (%) of Sum Insured (as mentioned in the Policy Schedule)
• Irrecoverable loss of sight of both eyes	100%
• Physical separation of or the irrecoverable loss of ability to use both hands or both feet	100%
• Physical separation of or the irrecoverable loss of ability to use one hand and one foot	100%
• Irrecoverable loss of sight of one eye and the physical separation of or the irrecoverable loss of ability to use either one hand or one foot	100%
• Loss of toes – all	20%
• Loss of great toe	5%
• Other than great toe, if more than one toe lost, each	1%
• Loss of hearing – both ears	50%
• Loss of hearing – one ear	25%
• Loss of four fingers and thumb of one hand	40%
• Loss of four fingers	25%
• Loss of thumb	15%
• Loss of index finger	10%
• Loss of middle finger	6%
• Loss of ring finger	5%
• Loss of little finger	4%

“Loss” with regard to:

- Toe, finger, thumb means actual complete severance from the foot or hand.
- Hearing means entire and irrecoverable loss of hearing.

### Section 23. Compassionate Travel/Stay

We will reimburse **You**, for the actual cost of the to and fro economy class ticket and accommodation for one of **Your Immediate Family Member** via **Common Carrier** for maximum **7 Days**, provided that no adult family member or relative is present there to attend **Your** medical emergency during **Your Insured Journey**, in the event of **Injury** due to an **Accident** or **Illness** requiring **Your Hospitalisation** for more than **7 consecutive Days**.

#### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

## Section 24. Loss of Cash

We will reimburse **You**, for any loss of currency arising out of theft or robbery during the **Insured Journey**.

## Section 25. Up-Gradation to Business Class

We will reimburse **You** the actual expenses incurred for up-gradation of **Your** existing economy class air ticket to a business class air ticket in the event of the **Insured Person** getting hospitalized during his **Insured Journey**.

If **Your** direct route economy class air ticket cannot be upgraded, then **We** shall reimburse the difference between the cost of the new direct business class airfare and the refund amount received on the economy class ticket cancelled.

**We** shall not be liable to make any payment under this Section if **You** were booked to return to **Your Usual Place of Residence in India** on a business class air ticket.

**Our** total maximum liability in any scenario shall not exceed the **Sum Insured** mentioned in the **Policy Schedule**

## Section 26. Rental Vehicle Cover

We will reimburse **You** the **Rental Vehicle Excess** if whilst on an **Insured Journey**, the **Insured Person** hires a rental vehicle which is subsequently stolen, damaged or involved in a collision whilst in the care and custody of the **Insured Person**.

If the **Insured Person's** rental vehicle is involved in a collision and is damaged rendering it un-driveable whilst on an **Insured Journey**, **We** will reimburse the **Insured Person** for towing fees not covered under rental vehicle hiring agreement, or roadside assistance or the vehicle's insurance policy.

## Section 27. Rental Vehicle Return

We will reimburse **You** for the delay charges levied as per the rental vehicle hiring agreement by the rental company, for the delayed return of the vehicle, if the rental vehicle in **Your** custody meets with an **Accident**, is damaged or is involved in a collision which directly results in a delay in returning the vehicle to the rental company within the stipulated time as per the rental vehicle hiring agreement, whilst on an **Insured Journey**.

## Section 28. Alternative Transport Expenses

We will reimburse **You** the cost of alternate transport incurred by **You** during **Your Insured Journey**, for alternate transport taken due to shortened or diverted **Scheduled Transport Arrangement**, of which **You** had a confirmed booking, before the commencement of the **Insured Journey**, to travel and to reach on time to any event or prepaid travel/tour arrangements.

**We** will pay under this Section if **You** have to take alternate transport due to the following reasons:

- a. Due to any catastrophic event at the city of visit in last 15 **Days**.
- b. Political disturbance, travel prohibition declared by government or local authorities or airline authorities which is not publicly known before the commencement of the **Trip**.
- c. Any event such as mass bandhs, or widespread strikes or terrorism at the city of visit.

### Section 29. Pandemic Cover

We will pay You the **Sum Insured** in the event You are diagnosed with, and are required to **Quarantine Yourself** during the **Policy Period** whilst on **Insured Journey**, due to the same **Illness** which has been declared as pandemic by the appropriate government authority or the World Health Organization.

### Section 30. Hospital Daily Cash

We will pay You the **Sum Insured** for each continuous and completed 24 hours of **Hospitalisation**, if You are admitted in a **Hospital** due to an **Illness** and/or **Injury** for maximum upto 10 consecutive **Days** of **Hospitalisation**.

### Section 31. Missed Booking

We will reimburse You the **Covered Expenses** paid by You if You are not able to attend the pre-booked Event or commence tours/packages due to non-commencement of the **Insured Journey** because of the following incidents:

- a) Accidental damage to **Usual Place of Residence in India**, as mentioned in the **Policy Schedule**, from fire or **Burglary** that requires You to be present at **Usual Place of Residence in India**, as mentioned in the **Policy Schedule**, on the date of **Event/commencement** of tours/packages.
- b) Occurrence of **Catastrophe** in overseas destination and/or in **Usual Place of Residence in India**.
- c) **Illness** and/or **Injury** requiring **Hospitalisation** and/or death of the **Insured Person** or the **Eligible Family Member**.
- d) Mass bandhs/shutdowns or widespread **Strikes** acknowledged / published by the **Public Authority**, which You could not reasonably avoid or plan in time.
- e) Cancellation caused by Government regulations or control which were not known to You prior to the booking date of **Insured Journey** or date of receipt of premium, whichever is later.
- f) Cancellation or delayed arrival of the **Common Carrier**.

### Section 32. Visa Rejection

We will reimburse You the visa fee paid by You for the **Insured Journey**, if Your visa is rejected without any shortcoming, fault or negligence on Your part. This cover is not applicable for immigrant and employment visas.

This cover is not applicable for immigrant and employment Visa.

### ADD-ON BUNDLES

#### CRUISE BUNDLE

### Section 33. Missed Cruise

We will reimburse You any non-refundable travel ticket costs (excluding cash discount, cashback, discount coupon, airline miles or similar accrued benefits, if any), if You miss the cruise during the **Insured Journey** within the **Policy Period** due to:

- a) **Accident** of the vehicle which You used immediately prior to reaching sea port.
- b) Mass bandhs/shutdowns or widespread strikes enroute the **Insured Journey** which is acknowledged / published by public authority and which You could not reasonably avoid or plan in time.

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

- c) Any cancellation of vehicle caused by Government regulations or control.
- d) Occurrence of catastrophe at the place of origin of cruise.
- e) Pandemic situation as declared by the World Health Organization or by appropriate authority in the country of visit.

#### Section 34. Common Carrier – Cruise Interruption

We will reimburse You the expenses incurred towards any alternate travel bookings, due to any unexpected Injury or Illness to You while on a cruise which is part of the Insured Journey, resulting in Your Hospitalisation on foreign dry land.

#### TRAVEL PLUS BUNDLE

#### Section 35. Accompaniment Of Minor Child

We will reimburse You / Your nominee or legal heir, the actual cost of a round Trip (economy airfare ticket) on a Scheduled Airline from India for Your Immediate Family Member designated by Your Eligible Family Member, to bring Your minor child back to the Usual Place of Residence in India, during the Policy Period whilst You are on Insured Journey, provided that:

- a) The Insured Person is hospitalized beyond 5 consecutive Days during an Insured Journey or in case of unfortunate event of death of the Insured Person.
- b) Such round Trip is undertaken by accompanying Immediate Family Member along with Your minor child within fifteen (15) Days of Your admission in the Hospital or immediately, in case of unfortunate event of accidental death of the Insured Person.
- c) The child Age is less than 16 years of Age at the time of such Hospitalisation or at the time of the death of the Insured Person.
- d) Your child's Trip start date is same as Your Trip start date and the child's Trip is insured with Us.
- e) Advance approval has been taken from the Assistance Company.
- f) Claim is admissible only if a claim under Section 1: Medical Expenses – Injury and/or Illness and/or under Section 3.1: Accidental Death has been accepted by Us.

#### Section 36. Frequent Flyer Cover

We will reimburse You for the amount equivalent to the frequent flyer reward points, based on the conversion factor of the frequent flyer/reward program service provider, upto the amount mentioned in the Policy Schedule, in the event of cancellation of the Insured Journey.

#### Section 37. Loss Of Electronic Portable Items

We will reimburse You the replacement cost for an item of similar make and model, in the event of theft of Your Electronic Portable Items, during the Policy Period, whilst on the Insured Journey.

#### ACCIDENT BUNDLE

#### Section 38. Lifestyle Modification Cover

We will reimburse You for the cost of artificial limbs and any modifications to Your home or vehicle in India necessitated due to disablement arising as a result of an Accident during the Policy Period, whilst

on an **Insured Journey**, that is recommended by a **Medical Practitioner** who is a civil surgeon, subject to claim under Section 3: Accidental Death and Disablement (Overseas) being accepted by Us.

### Section 39. Child Education Benefit

If an **Insured Person** suffers an **Injury** during the **Policy Period** causing his death within 365 Days from the date of the **Accident** then **We** will pay the **Sum Insured** to **Your** surviving **Eligible Children** subject to the condition that such child /children should be enrolled as a full time student in a recognized educational institution, at the time of the **Accident**.

### Section 40. Coma Cover

**We** will pay **You** or **Your** nominee/legal heir, the **Sum Insured**, if **You** sustain an **Injury** during the **Policy Period**, whilst on an **Insured Journey** resulting in **Coma of Specified Severity**.

### Section 41. Adventure Sports

**We** will either pay the fixed amount set out in the **Policy Schedule** or reimburse **You** for expenses, as applicable for each respective Section below but always only up to the **Sum Insured** specified against this Section, if **You** suffer an **Injury** while participating in **Adventure Sports** during the **Policy Period**, in a non-professional capacity and performed under expert supervision of trained professionals whilst on an **Insured Journey**, under the following Sections of the **Policy**:

- a) Section 1 - Medical Expenses – Injury and/or Illness (reimbursement upto the Sum Insured mentioned in the **Policy Schedule**)
- b) Section 3 - Accidental Death and Disablement (Overseas)
- c) Section 4 - Emergency Medical Dental Expenses
- d) Section 30 - Hospital Daily Cash

Admissibility and assessment of claim arising out of **Adventure Sports** shall be as per the terms, conditions and limits, as applicable to the above-named Sections.

### 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:

- a) Where the **Insured Person** is travelling against the advice of a **Physician/Medical Practitioner** 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;
- b) Any **Pre-existing Disease (PED)** or any complication arising from it unless in case of **Life Threatening Condition**.
- c) Any claim of the **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;
- d) Any claim arising from **Adventure Sports**, unless expressly covered under any particular Benefit;
- e) Any claim of the **Insured Person** arising from sexually transmitted conditions;

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

- f) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), **Hospitalisation** of the **Insured Person** arising or resulting from the **Insured Person** committing any breach of law with criminal intent;
- g) The **Insured Person** whilst being under the influence of intoxicating liquor or drugs or other intoxicants, suffers **Injury / Accident**, except where the **Insured Person** is not directly responsible for the **Injury / Accident** though under influence of intoxication;
- h) Where the **Insured Person** is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or the **Scheduled Airline**;
- i) Any claim for death or disablement (whether of a permanent nature or of a temporary nature) or **Hospitalisation** of the **Insured Person**, due to war (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds;
- j) Any claim resulting or arising from or any consequential loss caused by or contributed to or arising from:
  - a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
  - b. Nuclear weapon material.
  - c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - d. Nuclear, chemical and biological terrorism;
- k) Performance of manual work for employment or any other potentially dangerous occupation;
- l) **Congenital Anomalies** or any complications or conditions arising therefrom;
- m) 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 (PED)** has caused the weakening of the bone), if osteoporosis or pathological fracture diagnosed prior to the **Policy Period**, unless arising out of an **Injury**;
- n) Any claim due to the pregnancy of the **Insured Person** including resulting childbirth, miscarriage, abortion or complication of any of these except complications in pregnancy due to **Accident** of the **Insured Person** during the **Insured Journey**;
- o) Any loss arising out of the **Insured Person's** actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law;
- p) Liability arising out of the **Insured Person's** engagement in any criminal or illegal act;
- q) Any claim incurred outside the territorial limits of the Geographical Scope or the **Insured Journey** that are mentioned in the **Policy Schedule**;
- r) Any non-**Medical Expenses** (list enclosed - Annexure I);
- s) Individuals travelling on immigrant visa beyond 120 **Days**.

## Important Terms and Conditions

### 1. Travel Extension

The maximum number of travel **Days** under a **Single Trip** that may be insured, under the **Policy**, shall be one year. Any extension, if accepted by **Us** is subject to the medical condition and claim history of the **Insured Person** and will be at the **Company's** sole discretion.

For extension of the **Policy**, the **Insured Person** shall submit a declaration letter in the format given by **Us** clearly mentioning the claims filed during the **Policy Period** and also that he / she is unaware of any existing health condition which could result in a claim during the extension period. The **Company** has a right to ask for additional information, treatment history, treatment papers for assessing the extension request.

If the **Insured Person** does not declare the claims filed or the claims that are to be filed under the **Policy** or any other material information, then any extension of the **Policy**, if granted shall be deemed to be invalid. No refund of premium will be given in case of extensions so invalidated. The **Company** will also not be liable to pay any claim filed under the extended **Policy**.

The premium payable for the extension of the **Policy** during the **Trip** duration shall be the premium payable for the overall **Trip** duration (including the extension) less the initial premium already paid. The premium payable for the extension of the **Policy** during the **Trip** will be as per the applicable **Trip** band and **Age** band slab. In an extended policy, the **Insured Person** shall be entitled to all benefits payable on fixed basis for which no claim has been made in the earlier in the same **Policy**. For indemnity based benefits, balance **Sum Insured** shall be available during the extended **Policy Period**, this is irrespective of the fact whether the **Policy** number of the extended cover remains same or gets changed.

### 2. Cancellation of Policy:

- (i) **Single Trip: Your Policy** will terminate on the last **Day of Policy** for which premium has been paid or on return to India from the date of commencement of the **Insured Journey**, whichever is earlier. This **Policy** is not cancellable or refundable in any other circumstance.
- (ii) **Annual Multi Trip: This Policy** will terminate on the **Policy Period End Date** mentioned in the **Policy Schedule** for which the premium has been paid. This **Policy** may be cancelled by the **Insured Person** by giving **Us** notice of atleast fifteen (15) **Days**. You may cancel this **Policy** by giving 7 days written notice and in such an event, We shall refund proportionate premium for unexpired policy period, provided no claim been reported has occurred up to the date of cancellation if otherwise there shall be no refund of premium.

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

- 1) The **Policy Period End Date**, as stated above; or
- 2) The **Policy** termination date; or
- 3) The date on which the **Insured Person** request, in writing, that his or her coverage be terminated is received by us; or
- 4) Termination of the **Insured Journey**.

We may cancel this **Policy** at any time on grounds of mis-representation, established fraud, or non-disclosure of material facts of the **Insured Person** by giving You a 15 **Days'** notice delivered to

#### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**You**, or mailed to **Your** last address / e-mail, as appears in **Our** records. In the event of cancellation for mis- representation, established fraud, non-disclosure of material facts, the **Policy** shall stand cancelled ab-initio and there will be no refund of premium. **We** reserve the right to recover claims paid, if any under the **Policy**, prior to the cancellation of such **Policy**.

### 3. Free Look Period

The Free Look Period will be applicable for policies with the **Policy Period** of one (1) year. The **Insured Person** will be allowed a period of thirty **Days** from the date of receipt of the **Policy**, whether received electronically or otherwise, to review the terms and conditions of the **Policy**, and to return the same, if not acceptable.

If the Insured Person has not made any claim during the Free Look Period, the **Insured Person** shall be entitled to:

- a) A refund of the premium paid less any expenses incurred by the Company on medical examination of the Insured Person and the stamp duty charges; or
- b) Where the risk has already commenced and the option of return of the **Policy** is exercised by the **Insured Person**, a deduction towards the proportionate risk premium for period of cover; or
- c) Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

### 4. Refund of Premium on Cancellation by Insured

#### a. Early Return (Single Trip)

In case **You** return from the **Insured Journey** atleast 21 **Days** prior to expiry of the **Policy Period**, **We** will refund the difference of premium between premium charged and chargeable for immediate next slab of the actual number of utilized days (as per travel slab) subject to no claims being incurred on the **Policy**.

#### b. Cancellation prior to Policy Start date

Cancellation of the **Policy** may be done only prior to **Policy Start Date** stated in the **Policy Schedule** and will be subject to deduction of cancellation charge (₹ 250/- plus applicable taxes) by **Us**.

In the event of Cancellation of **Policy** there shall be no further liability on the **Company** under the policy.

#### c. Refund of Premium on Early Return (Single Trip)

In case **You** return from the **Insured Journey** atleast 21 **Days** prior to expiry of the **Policy Period**, **We** will refund the difference of premium between premium charged and chargeable for immediate next slab of the actual number of utilized days (as per travel slab) subject to no claims being incurred on the **Policy**.

### 5. Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, **You** can contact **Our Assistance Company** – <<Europ-Assistance India>> through:

For Policies with

Geographical Scope as Worldwide

Please Call +1-833-440-1575 (Tollfree within US and Canada)

Email: [tata.aig@europ-assistance.in](mailto:tata.aig@europ-assistance.in)

Geographical Scope as Other than Worldwide

Call: +91-022 68227600

Email: [EA.TATAclaims@europ-assistance.in](mailto:EA.TATAclaims@europ-assistance.in)

While in India, contact at below numbers for any claim related assistance -

Toll Free No 1800 266 7780 or 1800 22 9966 (only for senior citizen Policy holders)

Call these local helpline numbers in Your respective cities from any other line: Mumbai - 66939500, Delhi - 66603500, Bangalore - 66272829, Pune - 66014156, Chennai - 66841050, Hyderabad - 66629882, Ahmedabad - 66610201

Email: [general.claims@tataaig.com](mailto:general.claims@tataaig.com)

Write to: TATA AIG General Insurance Company Limited

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

### Assistance Services

**Assistance Company** will provide the following services as described below.

- a) **Medical Assistance** - As soon as the **Assistance Company** is notified of a medical emergency resulting from **Your Injury** or **Illness**, the **Assistance Company** will contact the medical facility of **Your** nearby 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 in arriving at a decision as to the best course of action to be taken for **You**. 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** admission for **You** where, in its discretion, deems such admission appropriate.
- b) **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 better treatment or return **You** to India, the **Assistance Company** will arrange the evacuation, utilizing the means best suited to do so, based on the necessity of medical evaluation and the seriousness of **Your** condition, and these means may include air ambulance, land 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**.
- c) **Repatriation** - The **Assistance Company** agrees to make the necessary arrangements for the return of **Your** remains to India in the event **You** die during the **Policy Period**.
- d) **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**, the **Assistance Company** will, if

### 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](mailto:customersupport@tataaig.com) • Website: [www.tataaig.com](http://www.tataaig.com) • IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425 • TATA AIG Travel Insurance - International Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

required, provide **You** with the name of an attorney who can represent **You** in any necessary legal matters.

- e) **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 recovery or replacement.
- f) **General Assistance** - The **Assistance Company** will serve as a central point for translation and communication for **You** during emergency situations. The **Assistance Company** agrees to provide **You** with the 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 for **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.
- g) **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, private service warnings about travel to certain locations and flight tracking. 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.
- h) **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**.
- i) **Emergency Cash Transfers and Advances** - The **Assistance Company** will arrange for cash payments to **You** by coordinating with **Your Immediate Family Member** 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.

### Optional Assistance Services

On payment of additional premium, **You** can avail the below services:

#### Care at Home Service

These services shall be applicable to **You** for services required for any two members of **Your Eligible Family in India** for which the charges will be borne by **You**.

- a. **Online Medical Consultation:** The **Assistance Company** will arrange for online consultations in non-emergency situations, with a medical service provider back in India whilst **You** are on an **Insured Journey**.
- b. **Home Diagnostic Services:** The **Assistance Company** will arrange for diagnostic services at home in India whilst **You** are on an **Insured Journey**.
- c. **Delivery of Medicines:** The **Assistance Company** shall arrange to deliver prescription or OTC (Over the Counter) medicines in India at home, whilst **You** are on an **Insured Journey**.

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

### Automated Luggage Tracking Service

When You opt for this service, and if You, outside India, notify the Assistance Company that Your luggage has been delayed, You will receive automatic real-time push notifications in the form of email/SMS updates every time there is a change to the status of Your delayed baggage. The Assistance Company will track and expedite the return of the delayed baggage for the first 96 hours from when the destination flight lands.

### Lost and Found Passport Service

When You opt for this service, You shall receive e-tags to be attached to Your Passport for its tracking. If You, outside India, notify the Assistance Company that Your passport has been lost, the Assistance Company will track and assist in the return of Your lost Passport.

### Redressal of Grievance:

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 toll-free number **1800-266-7780** or **022-66939500** (toll charges apply), or email us at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). We will investigate and respond within the regulatory turnaround time (TAT).

#### 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](mailto:manager.customersupport@tataaig.com).

#### Escalation Level 2

If you still need assistance, reach out to the Head of Customer Services at [head.customerservices@tataaig.com](mailto:head.customerservices@tataaig.com). We will provide our final response within the regulatory TAT.

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/>

### Requirement

Completed Proposal Form

#### Prohibition of Rebates – Section 41 of 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 the 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 Prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**Section 64 VB of the Insurance Act, 1938:** Commencement of risk cover under the Policy is subject to receipt of Premium by TATA AIG General Insurance Company Limited.

#### 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](mailto:customersupport@tataaig.com) • Website: [www.tataaig.com](http://www.tataaig.com) • IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425 • TATA AIG Travel Insurance - International Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

## Prospectus

The Add-Ons covered under this product largely focus in offering various options of Sum Insured in existing covers in the form of Bundles or Individual Covers. Certain Covers also provide provision of exclusion buy back as well.

### Benefits Covered Under The Policy:\*

\*The details mentioned below are in brief, for more details on the **Policy**, please refer the Policy Terms and Conditions.

### Trip Cancellation Plus Bundle:

If **You** choose to opt for this bundle, then **You** have to choose both the covers under it. **You** also have an option to choose between various **Sum Insured** options.

#### Section 1. Trip Cancellation on Account of Visa Rejection:

**We** will reimburse the non-refundable travel ticket cost and/or accommodation costs (excluding any cash discount, cashback, discount coupon or airline miles or similar accrued benefits, if any), if prior to the scheduled departure from India for the **Trip, Your Trip** is cancelled and **You** are prevented from taking the **Trip** from India if **Your** visa is rejected without any shortcoming, fault or negligence on **Your** part.

#### Section 2. Trip Cancellation Due To Airline Insolvency:

**We** will reimburse the non-refundable travel ticket cost booked and/or accommodation costs (excluding any cash discount, cashback, discount coupon or airline miles or similar accrued benefits, if any), if prior to the scheduled departure from India for the **Trip, Your Trip** is cancelled and **You** are unable to take the **Trip** from India due to Airline Insolvency.

### Digital Protection Bundle:

If **You** choose to opt for this bundle, then **You** have to choose both the covers under it. **You** also have an option to choose between various **Sum Insured** options.

#### Section 3. Identity Theft:

**We** will reimburse the following expenses incurred by **You** up to the **Sum Insured** to resolve the Identity Theft occurred at the place of visit outside India during the **Trip**.

**We** will pay for **Your** expenses resulting from **Your** efforts to resolve **Your** Identity Theft, and expenses can be submitted up to 12 months after **You** make a claim.

1. Legal Expenses – **We** will reimburse **You** for attorney and court fees incurred by **You** for:
  - a. Defending any suit brought against **You** by a creditor or collection agency or someone acting on their behalf as a result of the Identity Theft;
  - b. Removing any civil or criminal judgment wrongfully entered against **You** as a result of the Identity Theft;
  - c. Challenging the accuracy or completeness of any information in **Your** consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of Identity Theft.

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

2. **Obligation to pay** - If any credit accounts and or bank accounts were opened in **Your** name without **Your** authorisation, **We** will reimburse for **Your** actual loss from the unauthorised account. **We** will pay for **Your** legal obligation to pay a creditor when the account was created as part of **Your** identity theft.
3. **Miscellaneous Expenses** – We will reimburse the following expenses:
  - The cost of re-filing applications for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of Identity Theft;
  - The cost of notarising documents related to **Your** Identity Theft, long distance telephone calls, and certified mail reasonably incurred as a result of your efforts to report an Identity Theft or to correct **Your** financial and credit records that have been altered as a result of **Your** Identity Theft;
  - The cost of contesting the accuracy or completeness of any information contained in **Your** credit history as a result of **Your** Identity Theft;
  - The cost of a maximum of 4 (four) credit reports from an entity approved by **Us**. The credit reports shall be requested when **You** make a claim.

#### Section 4. Cyber Shield Cover:

**We** will reimburse **You** for the expenses incurred by **You** to resolve for **Theft of Funds** suffered by **You** during **Your** Trip as a result of:

- i. Cyber Incident; or
- ii. Hacking of **Your Bank Account** and/or Mobile wallets by a **Third-Party** subject to:
  - a. The **Theft of Funds** occurring during the **Policy Period**.
  - b. Discovery of **Theft of Funds** is no longer than 90 days or when **You** return to **Your Usual Place of Residence in India** or the **Policy Period End Date**, whichever is earlier from the date of occurrence.
  - c. **You** report to the issuing **Bank** or the **Mobile Wallet** company within 72 hours of discovery of the **Theft of Funds**,
  - d. **You** file a First Information Report (FIR) detailing the unauthorised **Theft of Funds** within 72 hours upon discovery of the **Theft of Funds** by **You** or provide complaint letter acknowledgement from the Police, confirming **Theft of Funds** which should be dated within 5 days of **You** returning to **Your Usual Place of Residence in India** or the **Policy Period End Date**.
  - e. **You** provide **Us** evidence that the issuing **Bank** and/or the **Mobile Wallet** Company is not reimbursing **You** for the **Theft of Funds**.

**We** shall reimburse the following expenses up to the **Sum Insured** as specified in the **Policy Schedule**:

**Legal Expenses** - **We** will reimburse **You** for Legal Expenses incurred by **You** to pursue a legal action against **Your Bank** and/or **Mobile Wallet** for non-reimbursement of funds due to **Theft of Funds**.

**Penal Charges** - **We** will reimburse **You** for penal charges or fall below charges levied due to **Theft of Funds**:

#### **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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

- a. Not being able to maintain minimum balance in a **Bank** and/or,
- b. Missing an Equated Monthly Instalment (EMI) on a loan. subject to **You** providing proof that the **Bank** has levied the charges and provide evidence that they have not been waived off.

### Student Bundle:

If **You** choose to opt for this bundle, then **You** have to choose both the covers under it.

### Section 5. Study Interruption:

**We** will reimburse **Your** Tuition Fees for the period **You** have missed attendance and not attended the course/Institution up to the **Sum Insured** mentioned in the **Policy Schedule**. Such fees will be reimbursed in the event of interruption/discontinuation of studies for a period of 30 days or more which prevents **You** from continuing study for minimum of the remaining part of the term at the Institution during **Your Trip**. **Your Tuition Fees** which has been paid in advance to the institution should be neither refundable nor recoverable from any other source, as a result of the occurrence of any of the following events:

- a. **Illness** and/or **Injury** or **You** have received a medical condition requiring **Your Hospitalisation** for more than one consecutive month.
- b. In case of **Your** Medical Repatriation, as advised by the **Medical Practitioner**.
- c. Death of any of **Your Immediate Family member**.

In case of same event, **You** may **Claim** either under Section 5. Study Interruption or Section 6. Sponsor Protection and not both.

### Section 6. Sponsor Protection:

**We** will reimburse up to the **Sum Insured** mentioned in the **Policy Schedule**, **Your Tuition Fees** incurred for the balance period of such course in case of Accidental Death & Dismemberment of **Your** Education sponsorer during **Trip**.

If **You** are eligible to receive any Scholarship for the **Tuition Fees**, then **We** will reimburse the difference between the amount of scholarship and the payable fees up to the **Sum Insured** mentioned in the **Policy Schedule**.

In case of same event, **You** may **Claim** either under Section 6. Sponsor Protection or Section 5. Study Interruption and not both.

### Section 7. University Insolvency:

**We** will reimburse the actual additional expenses/cost up to the **Sum Insured** mentioned in the **Policy Schedule**, incurred by **You** during the **Trip** for **Common Carrier** expenses for returning back to the **Usual Place of Residence** and accommodation expenses in case the University in which **You** have applied has become insolvent, provided that:

- i. **Our** liability shall be in relation to the economical category of accommodation in the same place of stay where the University is situated for a maximum of **7 Days** and additional expenses in relation to the economical class of travel.

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

- ii. It is a condition precedent to admission of liability by **Us** under this cover that the **Insured Person** shall take all steps to fix the primary responsibility for the University Insolvency and try to recover from them the consequential loss incurred by the **Insured Person**. Details of the steps taken by **You** shall be furnished to **Us**.
- iii. Any recovery towards additional expenses from the University as the case may be, if any, affected from the concerned agencies after settlement of the claim under the **Policy**, shall be remitted to **Us** to the extent of the amount of claim admitted and paid by **Us** to **You**.

#### Section 8. Bail Bond:

**We** will reimburse up to the **Sum Insured** as mentioned in the **Policy Schedule** for the legal costs of procuring a bail bond, which is required to be furnished in the event of **Your** arrest or imminent arrest by any government or statutory body or authority, whilst on a **Trip**, if applicable, provided that every notice, writ, summons or process and all documents relating to the claim/event shall be forwarded to **Us** immediately on receipt by **You**.

#### Section 9. Out-Patient Medical Expenses (Over And Above The Medical Expenses – Injury and/or Illness Sum Insured):

##### 9.A. Preventive Cancer Screening:

**We** will reimburse the **Reasonable and Customary** expenses, up to the **Sum Insured** as specified in the **Policy Schedule**, incurred towards cancer screening (including mammography examinations) during **Trip**, provided that:

- Screening or examination has been prescribed by a **Medical Practitioner**.
- This Cover is available to **You** while traveling overseas on student visa for full time college or school education.

##### 9.B. Mental Disorder And Abuse:

**We** will pay amount as specified in the **Policy Schedule** for **Medical Expenses** related to mental and nervous disorders consequent to an **Illness** or **Injury** or including alcoholism and/or drug dependency/de-addiction, claim for which is admissible under Section. 1. Medical Expenses – Injury and/or Illness. Such disorder should result in a hospitalisation whilst on a **Trip** and should be **Medically Necessary** and as advised by treating **Medical Practitioner**.

##### 9.C. Rehabilitative Services:

If **You** suffer an **Illness** or **Injury** claim which is admissible under **Section 1. Medical Expenses – Injury and/or Illness** as specified in the **Policy Schedule** that occurs during the **Trip** and the same requires rehabilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills) as advised by treating **Medical Practitioner** then **We** will reimburse the costs incurred for this purpose, up to a maximum of **Sum Insured** mentioned in the **Policy Schedule**, and is for:

1. Psychological Therapy
2. Speech Therapy
3. Occupational Therapy
4. Physiotherapy
5. Service expenses for recovery of mental and physical skills lost due to Injury.
6. Visits to Chiropractor
7. Acupuncture Services
8. Genetic Counselling
9. Devices/Items medically necessary for rehabilitation including Orthopaedic Braces, spiral supports and aircast boots.

### Evacuation Bundle:

If **You** choose to opt for this bundle, then **You** have to choose both the Covers under it.

### Section 10. Emergency Medical Evacuation - Adventure Sports:

We will pay the **Reasonable and Customary charges** Up to the **Sum Insured** limit of **Section 1. Medical Expenses – Injury and/or Illness** as specified in the **Policy Schedule** for covered expenses incurred if **Injury** or **Illness** results in Your necessary **Emergency Medical Evacuation** due to participation in **Adventure Sports**, in a non-professional capacity performed under expert supervision of trained professionals whilst on an **Insured Journey**.

Claim under this Section is only payable if **You** have a valid claim under **Section 41: Adventure Sports** opted under Accident Bundle. An **Emergency Medical Evacuation** must be approved by the **Assistance Company** and **Physician** who certifies that the severity or the nature of **Your Injury** or **Illness** warrants **Your Emergency Medical Evacuation**.

Any expenses incurred under **Emergency Medical Evacuation** will reduce the available **Sum Insured** for **Section 1. Medical Expenses - Injury and/or Illness**.

The covered expenses under this benefit are for **Transportation** and **Medical Expenses**, including medical services and medical supplies necessarily incurred in connection with **Your Emergency Medical Evacuation**. All **Transportation** arrangements made for evacuating **You** must be by the most direct and economical route possible. The need, mode and expenses for **Transportation** must be:

- a. Recommended by the attending **Physician**;
- b. Authorised in advance by the **Assistance Company**.

### Section 11. Catastrophic Evacuation:

We will reimburse **Covered Expenses** Up to the **Sum Insured** limit of **Section 1. Medical Expenses – Injury and/or Illness** as specified in the **Policy Schedule** for returning to **Usual Place of Residence in India** from the **Trip** on account of an emergency evacuation arising out of **Catastrophe** necessitating immediate evacuation.

Any expenses incurred under this benefit will reduce the available **Sum Insured** for **Section 1. Medical Expenses - Injury and/or Illness**.

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

An emergency evacuation must be arranged and authorised in advance by the **Assistance Company** or an approval from the **Assistance Company** is to be taken in advance.

### Passport Shield Bundle:

If **You** choose to opt for this bundle, then **You** have to choose both the Covers under it. **You** also have an option to choose between various **Sum Insured** options.

### Section 12. Trip Curtailment Due To Loss Of Passport:

We will reimburse **You** the **Covered Expenses** incurred by **You** following curtailment of the **Insured Journey** following loss of **Your** passport and been asked by the local government regulations to directly return to **Your Usual Place of Residence in India**.

Claim under this Section is only payable if **You** have a valid claim under **Section 7. Loss of Passport**.

### Section 13. Incidental Expenses Due To Loss Of Passport:

We will pay **You**, if **You** lose **Your** Passport and incur incidental expenses in connection with obtaining an **Emergency Certificate (EC)** or new passport during **Your Trip** up to the maximum stated amount in the **Policy Schedule**.

Claim under this Section is only payable if **You** have a valid claim under **Section 7. Loss of Passport**.

### Individual Optional Add-Ons:

#### Section 14. Ticket Rescheduling:

We will reimburse **You** the **Covered Expenses** up to **Sum Insured**, as specified in the **Policy Schedule**, for the reimbursement of the cost of **Your** rescheduling of the flight unexpectedly prior to the commencement of **Your Trip**, as a direct result of flight cancellation by airline which occurs after the issue of **Your Policy Schedule**, and are outside of **Your** control and neither reasonably intended nor expected by **You** prior to the issue of the **Policy Schedule**, provided **You** were supposed to onboard the flight that was cancelled by airline.

#### Ski Trail Closure:

If **You** choose to opt for this Cover, then **You** also have an option to choose between various **Sum Insured** options.

#### Section 15. Ski Trail Closure:

We will reimburse **You** up to the **Sum Insured** for each continuous and completed stay in the accommodation as per the maximum amount mentioned in the **Policy Schedule** in case of adverse and unpredicted weather due to complete lack of snow or avalanche which lead to closure of Ski lifts and Ski schools, and hence mandated the **Insured Person** to stay in the accommodation during **Your Trip**.

#### Medical Second Opinion:

If **You** choose to opt for this cover, then **You** also have an option to request a single second medical through the **Assistance Company** from their network of **Medical Practitioner**.

### Section 16. Medical Second Opinion - Worldwide:

In consideration of additional premium paid, **We** will provide **You** at your request a second medical opinion through the **Assistance Company** from their network of **Medical Practitioner**, provided an Insured Person suffers **Illnesses/Injury** during the **Insured journey**. The expert opinion would be directly sent to the **Insured Person**. The opinion will be provided through various specified modes of communications (including but not limited to) like audio, video, online portal, digital customer application or any other digital mode.

Second Opinion will be based only on the information and documentation provided to **Us/Assistance Company**. This benefit can be availed by an **Insured Person** once during a **Policy Period**. The cost of the service will be borne by the **Insured Person** unless claim is admissible under **Section 1: Medical Expenses - Injury and/or Illness** of the Base Policy.

#### Voluntary Benefit Limit:

If **You** choose to opt for this Cover, then **You** also have an option to reduce the Sub-Limits applicable under the **Section 1. Medical Expenses – Injury and/or Illness** of the Base product.

### Section 17. Voluntary Benefit Limit:

If **You** opt for this pack then the Sub-Limits mentioned here shall supersede the Sub-Limits mentioned in **Section 1. Medical Expenses – Injury and/or Illness**.

If **You** opt for the voluntary benefit limit which reduces the Sub-Limits as provided below and not withstanding mentioned in **Section 1. Medical Expenses – Injury and/or Illness**. In consideration of opting the revised Sub-Limit, applicable discount of premium is provided.

- The below given Sub-Limits are applicable for the Age of 56 year and above as per table below.
- The Sub-Limits are applicable for Same Illness/Injury in case of Hospitalisation, Day Care Treatment and OPD treatment.
- The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope)

Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Plans
	Silver, Silver Plus, Silver Plus - Plan A, Silver Plus - Plan B, Gold, Gold - Plan A, Gold - Plan B, Platinum, Platinum - Plan A, Platinum - Plan B, Titanium, Titanium Plus, Senior, Senior Plus and Super Senior
Hospital Room Rent and Boarding Expenses	\$750 per Day up to 30 Days
Emergency Room Services	\$750
ICU Charges	\$1500 per Day up to 7 Days

#### **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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

<b>Surgical Treatment Expense</b>	\$6250 for surgical treatment expense with an additional Sub-Limit of 25% of surgical treatment for Anesthetist services
<b>Physician Consultation Charges</b>	\$75 per Day up to 10 visits
<b>Diagnostic Tests</b>	Up to \$375
<b>Ambulance Service (Not applicable for OPD)</b>	Up to \$250
<b>Pharmacy</b>	Up to \$1,000
<b>Miscellaneous Expenses</b>	Up to \$250

For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:

<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Silver, Silver Plus, Silver Plus - Plan A, Silver Plus - Plan B, Gold, Gold – Plan A, Gold – Plan B, Platinum, Platinum – Plan A, Platinum - Plan B, Titanium, Titanium Plus, Senior, Senior Plus and Super Senior</b>
Surgical	\$13,750
Non-Surgical (Medical management cases)	\$6,500

### Optional Assistance Services:

#### 1. Lounge Access:

On the **Insured Person's** request, **Assistance Company** can provide to the **Insured Person** access to airport lounges available through their lounge network, if the departing flight on which **Insured Person** is travelling is delayed from the scheduled departure by over the time period as specified as **Deductible** mentioned in the **Policy Schedule** during the **Insured Journey**.

#### Steps to register and avail the benefit:

1. To avail this services the **Insured Person** must register on the digital platform prior to the departure of the **Insured Journey**.
2. Upon registration for this benefit, our **Assistance Company** will provide a confirmation communication vide email/SMS/any other digital mode. **The list of airport wise network lounges and facilities/services offered under this benefit is available on the digital platform.**
3. You shall receive lounge key pass/code from our **Assistance Company** via email/SMS/any other digital mode as per the procedures provided on the digital platform.
4. Any incremental cost for any additional services beyond what is mentioned on the digital platform is utilised by the insured person will be borne by the **Insured Person**

#### **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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

## **2. Message Transmission Assistance:**

On the **Insured Person's** request, **Assistance Company**, can assist the **Insured Person** in staying connected to the **Insured Person's** friends, **Immediate Family Member** and/or business associates on the **Insured Person's** cellular device during the **Insured journey**.

The cost of the service will be borne by the **Insured Person**.

## **3. Teleconsultations – General:**

On the **Insured Person's** request, **Assistance Company** can assist to arrange for teleconsultations through telecommunication and digital communication technologies for **Insured Person's** health related complaints by a **Medical Practitioner**.

The cost of the service will be borne by the **Insured Person**.

## **4. House Call Medical Service:**

On the **Insured Person's** request, the **Assistance Company** can assist to arrange for a **Medical Practitioner** or Nurse at **Insured Person's** temporary accommodation outside India for a medical examination and treatment of **Illness** suffered during overseas **Trip** through their network of **Medical Practitioner** or Nurse.

The cost of the service will be borne by the **Insured Person**.

## **5. Mental Health Counselling:**

On the **Insured Person's** request **Assistance Company** can assist to arrange for Online Personal Psychological Counselling for **Illness** suffered during **Your** overseas stay, through telecommunication and digital communication technologies

The cost of the service will be borne by the **Insured Person**.

## **6. Assisted Services Bundle:**

### **a. Transportation of medicine from Home Country**

On the **Insured Person's** request **Assistance Company** can assist to arrange for transportation of medicine from **Your Usual Place of Residence** in India,

The cost of the service will be borne by the **Insured Person**.

### **b. Language Assistance:**

On the **Insured Person's** request **Assistance Company** can assist to arrange for certified translated document service in English for **You**.

The cost of the service will be borne by the **Insured Person**.

### **c. Medical Concierge:**

On the **Insured Person's** request **Assistance Company** can assist to arrange for:

i. Booking of local transportation to avail Diagnostic Services whilst **You** are on an **Insured Journey**.

ii. Booking of local transportation to obtain medicines whilst **You** are on an **Insured Journey**.

The cost of the service will be borne by the **Insured Person**.



WITH YOU ALWAYS

## TATA AIG Travel Insurance – International Plus Add Ons



**d. Return to India Assistance:**

On the **Insured Person's** request **Assistance Company** can assist to arrange for medical escort (Nurse) to accompany insured person during Your travel back to India.

The cost of the service will be borne by the **Insured Person**.

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Silver**

Plan			Silver	Enhanced Options Available through Add-Ons for Silver Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$50,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto \$2,500 Sum Insured - Life threatening conditions.	Unlimited Sum Insured with \$50,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto Sum insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$10,000, Disablement: \$10,000, Total - \$10,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$300	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	\$40	\$50
				\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
				3 hours
		4 hours		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	\$200	\$250
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
	Deductible		\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)
8	Indemnity	Personal Liability	\$1,00,000	NA
	Deductible		\$200	
9	Benefit	Flight Delay	NA	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
				Deductible
				3 hours
			4 hours	
10	Indemnity	Trip Curtailment	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
11	<b>Indemnity</b>	<b>Trip Cancellation</b>	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500
	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
12	<b>Indemnity</b>	<b>Missed Flight/Connection</b>	\$250	\$500
				\$1,000
				\$2,000
13	<b>Indemnity</b>	<b>Bounced Hotel / Airline booking</b>	\$500	\$1,000
				\$2,000
	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
14	<b>Indemnity</b>	<b>Fraudulent Charges</b>	Per Occurrence Limit \$250; Aggregate Limit \$500	NA
15	<b>Benefit/ Indemnity</b>	<b>Emergency Extension of the Policy</b>	7 days	NA
16	<b>Indemnity</b>	<b>Home Content Burglary (In ₹)</b>	₹50,000	NA
				<b>Deductible</b>
18	<b>Indemnity</b>	<b>Accommodation Extension</b>	\$100 per day Max upto 10 days	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

20	Benefit	Flight Cancellation	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250
	<b>Deductible</b>			<p>This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.</p> <p>This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.</p>
29	Benefit	Pandemic Cover	NA	\$100
				\$250
				\$500
				\$1,000
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment .</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		
		Hospital Room Rent and Boarding expenses	\$1,500 per Day up to 30 Days	
		Emergency Room Services	\$1,500	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>ICU Charges</b>	\$3,000 per Day up to 7 Days
	<b>Surgical Treatment Expense</b>	\$12,500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
	<b>Physician consultation charges</b>	\$125 per Day upto 10 visits
	<b>Diagnostic Tests</b>	Up to \$750
	<b>Ambulance Service (Not applicable for OPD)</b>	Up to \$500
	<b>Pharmacy</b>	Up to \$2,000
	<b>Miscellaneous Expenses</b>	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below sub-limits would be paid:		
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Surgical</b>	\$27,500
	<b>Non Surgical (Medical management cases)</b>	\$13,000

**TATA AIG GENERAL INSURANCE COMPANY LIMITED**

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 40013, 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Silver Plus**

Plan			Silver Plus	Enhanced Options Available through Add-Ons for Silver Plus Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to \$5,000 Sum Insured - life threatening conditions	Unlimited Sum Insured with \$100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to Sum Insured - life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$10,000, Disablement: \$10,000, Total - \$10,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$400	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	\$40	\$50
				\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
			3 hours	
			4 hours	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	\$200	\$250
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
				Deductible
8	Indemnity	Personal Liability	\$1,00,000	NA
				Deductible
9	Benefit	Flight Delay	NA	\$50
				For all overseas flights taken during Insured Trip
				\$100
				For all overseas flights taken during Insured Trip
				\$250
				For all overseas flights taken during Insured Trip
Deductible	\$500			
	For all overseas flights taken during Insured Trip			
	2 hours			
	3 hours			
10	Indemnity	Trip Curtailment	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
11	<b>Indemnity</b>	<b>Trip Cancellation</b>	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500
	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
12	<b>Indemnity</b>	<b>Missed Flight/Connection</b>	\$250	\$500
				\$1,000
				\$2,000
13	<b>Indemnity</b>	<b>Bounced Hotel / Airline booking</b>	\$500	\$1,000
				\$2,000
	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
14	<b>Indemnity</b>	<b>Fraudulent Charges</b>	Per Occurrence Limit \$250; Aggregate Limit \$500	NA
15	<b>Benefit/ Indemnity</b>	<b>Emergency Extension of the Policy</b>	7 days	NA
16	<b>Indemnity</b>	<b>Home Content Burglary (In ₹)</b>	₹1,00,000	NA
				<b>Deductible</b>
17	<b>Benefit</b>	<b>Hijack/Kidnap Daily Allowance</b>	\$75 (Per 12 hours max 10 days)	NA
18	<b>Indemnity</b>	<b>Accommodation Extension</b>	\$250 per day Max up to 10 days	NA
19	<b>Benefit</b>	<b>Loss of International driving license</b>	\$100	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

20	Benefit	Flight Cancellation	\$75	\$100
				\$250
				\$500
				\$1,000
				\$1,250
Deductible		This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.
29	Benefit	Pandemic Cover	NA	\$100
				\$250
				\$500
				\$1,000
30	Benefit	Hospital Daily Cash (Per Day)	NA	NA
31	Indemnity	Missed Booking	NA	NA
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment.</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Hospital Room Rent and Boarding expenses</b>	\$1,500 per Day up to 30 Days
	<b>Emergency Room Services</b>	\$1,500
	<b>ICU Charges</b>	\$3,000 per Day up to 7 Days
	<b>Surgical Treatment Expense</b>	\$12,500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
	<b>Physician consultation charges</b>	\$125 per Day up to 10 visits
	<b>Diagnostic Tests</b>	Up to \$750
	<b>Ambulance Service (Not applicable for OPD)</b>	Up to \$500
	<b>Pharmacy</b>	Up to \$2,000
	<b>Miscellaneous Expenses</b>	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below sub-limits would be paid:		
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Surgical</b>	\$27,500
	<b>Non Surgical (Medical management cases)</b>	\$13,000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Silver Plus (Plan A)**

Plan			Silver Plus - Plan A	Enhanced Options Available through Add Ons for Silver Plus - Plan A
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to \$5,000 Sum Insured - Life threatening conditions	Unlimited Sum Insured with \$100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to Sum Insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$10,000, Disablement: \$10,000, Total - \$10,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$400	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	NA	\$50
				\$150
				\$250
				\$500
	Deductible			2 hours
			3 hours	
			4 hours	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526



WITH YOU ALWAYS

## TATA AIG Travel Insurance – International Plus Add Ons



6	Benefit	Loss of Checked-In Baggage	NA	\$50
				\$150
				\$250
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
9	Benefit	Flight Delay	NA	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
	Deductible	2 hours		
		3 hours		
		4 hours		
12	Indemnity	Missed Flight/Connection	NA	\$100
				\$250
				\$500
				\$1,000
				\$2,000

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

20	Benefit	Flight Cancellation	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250
Deductible				<p>This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.</p> <p>This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.</p>
29	Benefit	Pandemic Cover	NA	\$100
				\$250
				\$500
				\$1,000
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment.</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Hospital Room Rent and Boarding expenses</b>	\$1,500 per Day up to 30 Days
	<b>Emergency Room Services</b>	\$1,500
	<b>ICU Charges</b>	\$3,000 per Day up to 7 Days
	<b>Surgical Treatment Expense</b>	\$12,500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
	<b>Physician consultation charges</b>	\$125 per Day up to 10 visits
	<b>Diagnostic Tests</b>	Up to \$750
	<b>Ambulance Service (Not applicable for OPD)</b>	Up to \$500
	<b>Pharmacy</b>	Up to \$2,000
	<b>Miscellaneous Expenses</b>	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:		
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Surgical</b>	\$27,500
	<b>Non Surgical (Medical management cases)</b>	\$13,000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Silver Plus (Plan B)**

Plan			Silver Plus - Plan B	Enhanced Options Available through Add Ons for Silver Plus - Plan B
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to \$5,000 Sum Insured - Life threatening conditions	Unlimited Sum Insured with \$100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to Sum Insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$10,000, Disablement: \$10,000, Total - \$10,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$400	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	\$40	\$50
				\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
			3 hours	
			4 hours	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526



WITH YOU ALWAYS

## TATA AIG Travel Insurance – International Plus Add Ons



6	Benefit	Loss of Checked-In Baggage	\$200	\$250
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
	Deductible		\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)
9	Benefit	Flight Delay	NA	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
				Deductible
			3 hours	
		4 hours		
10	Indemnity	Trip Curtailment	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
11	<b>Indemnity</b>	<b>Trip Cancellation</b>	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500
	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
12	<b>Indemnity</b>	<b>Missed Flight/Connection</b>	\$250	\$500
				\$1,000
				\$2,000
13	<b>Indemnity</b>	<b>Bounced Hotel / Airline booking</b>	\$500	\$1,000
				\$2,000
	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
20	<b>Benefit</b>	<b>Flight Cancellation</b>	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250
	<b>Deductible</b>			This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.
				This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

29	Benefit	Pandemic Cover	NA	\$100
				\$250
				\$500
				\$1,000
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment.</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		
		Hospital Room Rent and Boarding expenses	\$1,500 per Day up to 30 Days	
		Emergency Room Services	\$1,500	
		ICU Charges	\$3,000 per Day up to 7 Days	
		Surgical Treatment Expense	\$12,500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	
		Physician consultation charges	\$125 per Day up to 10 visits	
		Diagnostic Tests	Up to \$750	
		Ambulance Service (Not applicable for OPD)	Up to \$500	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

		<b>Pharmacy</b>	Up to \$2,000
		<b>Miscellaneous Expenses</b>	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:			
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>		<b>Surgical</b>	\$27,500
		<b>Non Surgical (Medical management cases)</b>	\$13,000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Gold**

Plan			Gold	Enhanced Options Available through Add-Ons for Gold Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED up to \$10,000 Sum Insured - Life threatening conditions.	Unlimited Sum Insured with \$250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED up to Sum insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$15,000, Disablement: \$15,000, Total - \$15,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$500	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	\$45	\$50
				\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
				3 hours
		4 hours		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	\$300	\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
	Deductible		\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)
8	Indemnity	Personal Liability	\$2,00,000	NA
	Deductible		\$200	
9	Benefit	Flight Delay	\$45 For all overseas flights taken during Insured Trip	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
	Deductible		4 hours	2 hours
			3 hours	
			4 hours	
10	Indemnity	Trip Curtailment	\$750	\$1,000
				\$2,500
				\$5,000
				\$7,500

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>		\$75	\$75 (No Separate deductible. It will be applicable as in Base Plan)
11	<b>Indemnity</b>	<b>Trip Cancellation</b>	\$750	\$1,000
				\$2,500
				\$5,000
				\$7,500
	<b>Deductible</b>		\$50	\$50
12	<b>Indemnity</b>	<b>Missed Flight/Connection</b>	\$500	\$1,000
				\$2,000
13	<b>Indemnity</b>	<b>Bounced Hotel / Airline booking</b>	\$750	\$1,000
				\$2,000
	<b>Deductible</b>		\$75	\$75 (No Separate deductible. It will be applicable as in Base Plan)
14	<b>Indemnity</b>	<b>Fraudulent Charges</b>	Per Occurrence Limit \$500; Aggregate Limit \$1,000	NA
15	<b>Benefit/ Indemnity</b>	<b>Emergency Extension of the Policy</b>	7 days	NA
16	<b>Indemnity</b>	<b>Home Content Burglary (In ₹)</b>	₹1,50,000	NA
				<b>Deductible</b>
17	<b>Benefit</b>	<b>Hijack/Kidnap Daily Allowance</b>	\$100 (Per 12 hours max 10 days)	NA
18	<b>Indemnity</b>	<b>Accommodation Extension</b>	\$300 per day Max upto 10 days	NA
19	<b>Benefit</b>	<b>Loss of International driving license</b>	USD 100	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

20	Benefit	Flight Cancellation	\$75	\$100
				\$250
				\$500
				\$1,000
				\$1,250
Deductible		This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	
			This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.	
21	Indemnity	Loss of Personal Baggage	\$200	\$250
				\$500
				\$1,000
				\$1,500
Deductible		\$30	\$30 (No Separate deductible. It will be applicable as in Base Plan)	
22	Benefit	Personal Accident in India (in ₹)	₹15,00,000	NA
29	Benefit	Pandemic Cover	NA	\$100
				\$250
				\$500
				\$1,000
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment .</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>	
		Hospital Room Rent and Boarding expenses	\$1,750 per Day up to 30 Days
		Emergency Room Services	\$1,750
		ICU Charges	\$3,250 per Day up to 7 Days
		Surgical Treatment Expense	\$13,000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
		Physician consultation charges	\$175 per Day upto 10 visits
		Diagnostic Tests	Up to \$1,000
		Ambulance Service (Not applicable for OPD)	Up to \$600
		Pharmacy	Up to \$2,000
		Miscellaneous Expenses	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below sub-limits would be paid:			
Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Surgical	\$30,000	
	Non Surgical (Medical management cases)	\$15,000	

**Disclaimer:** Insurance is the subject matter of the solicitation. For more details on 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.

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Gold - Plan A**

Plan			Gold - Plan A	Enhanced Options Available through Add-Ons for Gold - Plan A
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED up to \$10,000 Sum Insured - Life threatening conditions.	Unlimited Sum Insured with \$250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED up to Sum insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$15,000, Disablement: \$15,000, Total - \$15,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$500	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	NA	\$50
				\$150
				\$250
				\$500
	Deductible			2 hours
				3 hours
			4 hours	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	NA	\$50
				\$150
				\$250
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
9	Benefit	Flight Delay	NA	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
	Deductible			2 hours
				3 hours
				4 hours
12	Indemnity	Missed Flight/Connection	NA	\$100
				\$250
				\$500
				\$1,000
				\$2,000
20	Benefit	Flight Cancellation	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

		Deductible		<p>This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.</p> <p>This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.</p>	
29	Benefit	Pandemic Cover	NA	\$100	
				\$250	
				\$500	
				\$1,000	
32	Indemnity	Visa Rejection	NA	\$50	
				\$75	
				\$100	
				\$200	
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment .</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>			
		Hospital Room Rent and Boarding expenses	\$1,750 per Day up to 30 Days		
		Emergency Room Services	\$1,750		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

		<b>ICU Charges</b>	\$3,250 per Day up to 7 Days
		<b>Surgical Treatment Expense</b>	\$13,000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
		<b>Physician consultation charges</b>	\$175 per Day upto 10 visits
		<b>Diagnostic Tests</b>	Up to \$1,000
		<b>Ambulance Service (Not applicable for OPD)</b>	Up to \$600
		<b>Pharmacy</b>	Up to \$2,000
		<b>Miscellaneous Expenses</b>	\$500
	For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below sub-limits would be paid:		
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Surgical</b>		\$30,000
	<b>Non Surgical (Medical management cases)</b>		\$15,000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Gold - Plan B**

Plan			Gold - Plan B	Enhanced Options Available through Add-Ons for Gold - Plan B
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED up to \$10,000 Sum Insured - Life threatening conditions.	Unlimited Sum Insured with \$250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED up to Sum insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$15,000, Disablement: \$15,000, Total - \$15,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$500	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	\$45	\$50
				\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
				3 hours
		4 hours		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526



WITH YOU ALWAYS

## TATA AIG Travel Insurance – International Plus Add Ons



6	Benefit	Loss of Checked-In Baggage	\$300	\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
Deductible		\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)	
9	Benefit	Flight Delay	\$45 For all overseas flights taken during Insured Trip	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
				Deductible
			3 hours	
			4 hours	
10	Indemnity	Trip Curtailment	\$750	\$1,000
				\$2,500
				\$5,000
				\$7,500
Deductible		\$75	\$75 (No Separate deductible. It will be applicable as in Base Plan)	

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

11	Indemnity	Trip Cancellation	\$750	\$1,000
				\$2,500
				\$5,000
				\$7,500
	Deductible		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
12	Indemnity	Missed Flight/Connection	\$500	\$1,000
				\$2,000
13	Indemnity	Bounced Hotel / Airline booking	\$750	\$1,000
				\$2,000
	Deductible		\$75	\$75 (No Separate deductible. It will be applicable as in Base Plan)
20	Benefit	Flight Cancellation	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250
	Deductible		This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	
		This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

29	Benefit	Pandemic Cover	NA	\$100
				\$250
				\$500
				\$1,000
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment .</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		
		Hospital Room Rent and Boarding expenses	\$1,750 per Day up to 30 Days	
		Emergency Room Services	\$1,750	
		ICU Charges	\$3,250 per Day up to 7 Days	
		Surgical Treatment Expense	\$13,000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	
		Physician consultation charges	\$175 per Day upto 10 visits	
		Diagnostic Tests	Up to \$1,000	
		Ambulance Service (Not applicable for OPD)	Up to \$600	
		Pharmacy	Up to \$2,000	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

		<b>Miscellaneous Expenses</b>	\$500
	For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below sub-limits would be paid:		
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>		<b>Surgical</b>	\$30,000
		<b>Non Surgical (Medical management cases)</b>	\$15,000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Platinum**

Plan			Platinum	Enhanced Options Available through Add-Ons for Platinum Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$5,00,000 per incident\loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to \$12500 Sum Insured - life threatening conditions	Unlimited Sum Insured with \$5,00,000 per incident\loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to Sum Insured - life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$25,000, Disablement: \$25,000, Total - \$25,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$1,000	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	\$50	\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
				3 hours
		4 hours		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526



WITH YOU ALWAYS

## TATA AIG Travel Insurance – International Plus Add Ons



6	Benefit	Loss of Checked-In Baggage	\$300	\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
	Deductible		\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)
8	Indemnity	Personal Liability	\$5,00,000	NA
	Deductible		\$250	
9	Benefit	Flight Delay	\$50 For all overseas flights taken during Insured Trip	\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
	Deductible		4 hours	2 hours
				3 hours
			4 hours	
10	Indemnity	Trip Curtailment	\$1,000	\$2,500
				\$5,000
				\$7,500
	Deductible		\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

11	Indemnity	Trip Cancellation	\$1,000	\$2,500
				\$5,000
				\$7,500
	Deductible		\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)
12	Indemnity	Missed Flight/Connection	\$750	\$1,000
				\$2,000
13	Indemnity	Bounced Hotel / Airline booking	\$1,000	\$2,000
				Deductible
14	Indemnity	Fraudulent Charges	Per Occurrence Limit \$1,000; Aggregate Limit \$2,000	NA
15	Benefit/ Indemnity	Emergency Extension of the Policy	15 days	NA
16	Indemnity	Home Content Burglary (In ₹)	₹2,50,000	NA
				Deductible
17	Benefit	Hijack/Kidnap Daily Allowance	\$150 (Per 12 hours max 10 days)	NA
18	Indemnity	Accommodation Extension	\$750 per day Max up to 10 days	NA
19	Benefit	Loss of International Driving License	\$100	NA
20	Benefit	Flight Cancellation	\$150	\$250
				\$500
				\$1,000
				\$1,250

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>		This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.
				This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.
21	Indemnity	Loss of Personal Baggage	\$300	\$500
				\$1,000
				\$1,500
	<b>Deductible</b>		\$30	\$30 (No Separate deductible. It will be applicable as in Base Plan)
22	Benefit	Personal Accident in India (in ₹)	₹20,00,000	NA
23	Indemnity	Compassionate Travel/Stay	Return fare for any one Company in person - Spouse/Children/ Immediate Family Member Stay for Insured's Spouse, Children, family - \$3,500	NA
24	Indemnity	Loss of Cash	\$125	NA
29	Benefit	Pandemic Cover	NA	\$100
				\$250
				\$500
				\$1,000
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment .</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>	
		Hospital Room Rent and Boarding Expenses	\$2,000 per Day up to 30 Days
		Emergency Room Services	\$2,000
		ICU Charges	\$3,750 per Day up to 10 Days
		Surgical Treatment Expense	\$15,000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
		Physician consultation charges	\$250 per Day up to 10 visits
		Diagnostic Tests	Up to \$1,500
		Ambulance Service (Not applicable for OPD)	Up to \$750
		Pharmacy	Up to \$2,000
		Miscellaneous Expenses	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:			
Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Surgical	\$35,000	
	Non-Surgical (Medical Management Cases)	\$17,500	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Platinum - Plan A**

Plan			Platinum - Plan A	Enhanced Options Available through Add-Ons for Platinum - Plan A
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$5,00,000 per incident\loss, arising out of the same illness/injury.  Maximum liability - Pre-Existing Disease up to \$12500 Sum Insured - life threatening conditions	Unlimited Sum Insured with \$5,00,000 per incident\loss, arising out of the same illness/injury.  Maximum liability - Pre-Existing Disease up to Sum Insured - life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$25,000, Disablement: \$25,000, Total - \$25,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$1,000	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	NA	\$50
				\$150
				\$250
				\$500
	Deductible			2 hours
				3 hours
			4 hours	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	NA	\$50
				\$150
				\$200
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
9	Benefit	Flight Delay	NA	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
	Deductible		NA	2 hours
				3 hours
				4 hours
	12	Indemnity	Missed Flight/Connection	NA
\$250				
\$500				
\$1,000				
\$2,000				
20	Benefit	Flight Cancellation	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

		Deductible		<p>This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.</p> <p>This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.</p>	
29	Benefit	Pandemic Cover	NA	\$100	
				\$250	
				\$500	
				\$1000	
32	Indemnity	Visa Rejection	NA	\$50	
				\$75	
				\$100	
				\$200	
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment .</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>			
		Hospital Room Rent and Boarding Expenses	\$2,000 per Day up to 30 Days		
		Emergency Room Services	\$2,000		
		ICU Charges	\$3,750 per Day up to 10 Days		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Surgical Treatment Expense</b>	\$15,000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
	<b>Physician consultation charges</b>	\$250 per <b>Day</b> up to 10 visits
	<b>Diagnostic Tests</b>	Up to \$1,500
	<b>Ambulance Service (Not applicable for OPD)</b>	Up to \$750
	<b>Pharmacy</b>	Up to \$2,000
	<b>Miscellaneous Expenses</b>	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:		
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Surgical</b>	\$35,000
	<b>Non-Surgical (Medical Management Cases)</b>	\$17,500

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Platinum - Plan B**

Plan			Platinum - Plan B	Enhanced Options Available through Add-Ons for Platinum - Plan B
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$5,00,000 per incident\loss, arising out of the same illness/injury.  Maximum liability - Pre-Existing Disease up to \$12500 Sum Insured - life threatening conditions	Unlimited Sum Insured with \$5,00,000 per incident\loss, arising out of the same illness/injury.  Maximum liability - Pre-Existing Disease up to Sum Insured - life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$25,000, Disablement: \$25,000, Total - \$25,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$1,000	NA
	Deductible		\$50	
5	Benefit	Delay of Checked-In Baggage	\$50	\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
				3 hours
		4 hours		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	<b>Benefit</b>	<b>Loss of Checked-In Baggage</b>	\$300	\$500			
				\$750			
				\$1,000			
				\$2,000			
				\$2,500			
7	<b>Indemnity</b>	<b>Loss of Passport</b>	\$250	\$500			
				\$2,000			
				\$5,000			
	<b>Deductible</b>		\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)			
9	<b>Benefit</b>	<b>Flight Delay</b>	\$50 For all overseas flights taken during Insured Trip	\$100 For all overseas flights taken during Insured Trip			
				\$250 For all overseas flights taken during Insured Trip			
				\$500 For all overseas flights taken during Insured Trip			
				<b>Deductible</b>		4 hours	2 hours
							3 hours
			4 hours				
10	<b>Indemnity</b>	<b>Trip Curtailment</b>	\$1,000	\$2,500			
				\$5,000			
				\$7,500			
	<b>Deductible</b>		\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)			
11	<b>Indemnity</b>	<b>Trip Cancellation</b>	\$1,000	\$2,500			
				\$5,000			
				\$7,500			

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>		\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)
12	<b>Indemnity</b>	<b>Missed Flight/Connection</b>	\$750	\$1,000
				\$2,000
13	<b>Indemnity</b>	<b>Bounced Hotel/Airline booking</b>	\$1,000	\$2,000
				<b>Deductible</b>
20	<b>Benefit</b>	<b>Flight Cancellation</b>	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250
	<b>Deductible</b>			This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.
				This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.
29	<b>Benefit</b>	<b>Pandemic Cover</b>	NA	\$100
				\$250
				\$500
				\$1000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment .</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		
		Hospital Room Rent and Boarding Expenses	\$2,000 per Day up to 30 Days	
		Emergency Room Services	\$2,000	
		ICU Charges	\$3,750 per Day up to 10 Days	
		Surgical Treatment Expense	\$15,000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	
		Physician consultation charges	\$250 per Day up to 10 visits	
		Diagnostic Tests	Up to \$1,500	
		Ambulance Service (Not applicable for OPD)	Up to \$750	
		Pharmacy	Up to \$2,000	
		Miscellaneous Expenses	\$500	
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:				

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526



WITH YOU ALWAYS

## TATA AIG Travel Insurance – International Plus Add Ons



	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Surgical	\$35,000
		Non-Surgical (Medical Management Cases)	\$17,500

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Titanium**

Plan			Titanium	Enhanced Options Available through Add Ons for Titanium Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$750,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto v15000 Sum Insured- life threatening condition.	Unlimited Sum Insured with \$750,000 per incident\loss, arising out of the same illness/injury. Maximum liability - Pre Existing Ddisease up to Sum Insured- life threatening conditions.
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	<b>Deductible</b>		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$50,000, Disablement: \$50,000, Total - \$50,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$1,000	NA
	<b>Deductible</b>		\$50	
5	Benefit	Delay of Checked-In Baggage	\$50	\$150
				\$250
				\$500
	<b>Deductible</b>		4 hours	2 hours
				3 hours
				4 hours

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	\$400	\$500			
				\$750			
				\$1,000			
				\$2,000			
				\$2,500			
7	Indemnity	Loss of Passport	\$500	\$2,000			
				\$5,000			
				\$25 (No Separate deductible. It will be applicable as in Base Plan)			
Deductible		\$25					
8	Indemnity	Personal Liability	\$5,00,000	NA			
				Deductible		\$250	
9	Benefit	Flight Delay	\$50 For all overseas flights taken during Insured Trip	\$100 For all overseas flights taken during Insured Trip			
				\$250 For all overseas flights taken during Insured Trip			
				\$500 For all overseas flights taken during Insured Trip			
				Deductible		4 Hours	2 hours
							3 hours
			4 hours				
10	Indemnity	Trip Curtailment	\$1000	\$2,500			
				\$5,000			
				\$7,500			
Deductible		\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)				

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

11	Indemnity	Trip Cancellation	\$1,000	\$2,500
				\$5,000
				\$7,500
	Deductible		\$100	\$100
12	Indemnity	Missed Flight/Connection	\$750	\$1,000
				\$2,000
13	Indemnity	Bounced Hotel/Airline booking	\$2,500	NA
				Deductible
14	Indemnity	Fraudulent Charges	Per Occurrence Limit: \$1250; Aggregate Limit: \$2500	NA
15	Benefit/Indemnity	Emergency Extension of the Policy	15 days	NA
16	Indemnity	Home Content Burglary (In ₹)	₹5,00,000	NA
				Deductible
17	Benifits	Hijack/Kidnap Daily Allowance	\$150 (Per 12 hours max 10 days)	NA
18	Indemnity	Accommodation Extension	\$1000 per day Max upto 10 days	NA
19	Benifits	Loss of International Driving License	\$150	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

20	Benefit	Flight Cancellation	\$200	\$100
				\$250
				\$500
				\$1,000
				\$1,250
Deductible		This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	
			This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.	
21	Benefit	Loss of Personal Baggage	\$400	\$500
				\$1,000
				\$1,500
Deductible		\$30	\$30 (No Separate deductible. It will be applicable as in Base Plan)	
22	Benifits	Personal Accident in India (in INR)	INR 25,00,000	NA
23	Indemnity	Compassionate Travel/Stay	Return fare for any one Company in person-Spouse/ Children/ Immediate family member Stay for Insured's Spouse, Children, family - \$ 5,000	NA
24	Indemnity	Loss of Cash	\$250	NA
25	Indemnity	Up-Gradation to Business Class	\$750	NA
26	Indemnity	Rental Vehicle Cover	\$500	NA
27	Indemnity	Rental Vehicle Return	\$250	NA
28	Indemnity	Alternative Transport Expenses	\$750	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

29	Benifits	Pandemic Cover	\$500	\$1000
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment .</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		
		Hospital Room Rent and Boarding expenses	\$2,000 per Day up to 30 Days	
		Emergency Room Services	\$2000	
		ICU Charges	\$3,750 per Day up to 10 Days	
		Surgical Treatment Expense	\$15,000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	
		Physician consultation charges	\$250 per Day up to 10 visits	
		Diagnostic Tests	Up to \$1500	
		Ambulance Service (Not applicable for OPD)	Up to \$750	
		Pharmacy	Up to \$2,000	
		Miscellaneous Expenses	\$500	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526



WITH YOU ALWAYS

# TATA AIG Travel Insurance – International Plus Add Ons



For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below sub-limits would be paid:

Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Surgical	\$35,500
	Non Surgical (Medical management cases)	\$17,000

## 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Titanium Plus**

Plan			Titanium Plus	Enhanced Options Available through Add Ons for Titanium Plus Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$10,00,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto \$20,000 Sum insured- life threatening conditions	Unlimited Sum Insured with \$1,000,000 per incident\loss, arising out of the same illness/injury. Maximum liability - Pre Existing Disease upto Sum insured - life threatening conditions.
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	<b>Deductible</b>		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$75,000, Disablement: \$75,000, Total - \$75,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$1,200	NA
	<b>Deductible</b>		\$50	
5	Benefit	Delay of Checked-In Baggage	\$50	\$150
				\$250
				\$500
	<b>Deductible</b>		4 hours	2 hours
				3 hours
				4 hours

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	\$500	\$750		
				\$1,000		
				\$2,000		
				\$2,500		
7	Indemnity	Loss of Passport	\$500	\$2,000		
				\$5,000		
				<b>Deductible</b>	\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)
8	Indemnity	Personal Liability	\$5,00,000	NA		
				<b>Deductible</b>	\$250	
9	Benefit	Flight Delay	\$50 For all overseas flights taken during Insured Trip	\$100 For all overseas flights taken during Insured Trip		
				\$250 For all overseas flights taken during Insured Trip		
				\$500 For all overseas flights taken during Insured Trip		
				<b>Deductible</b>	4 Hours	2 hours
						3 hours
		4 hours				
10	Indemnity	Trip Curtailment	\$1500	\$2,500		
				\$5,000		
				\$7,500		
				<b>Deductible</b>	\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

11	Indemnity	Trip Cancellation	\$1,000	\$2,500
				\$5,000
				\$7,500
<b>Deductible</b>			\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)
12	Indemnity	Missed Flight/Connection	\$750	\$1,000
				\$2,000
13	Indemnity	Bounced Hotel/Airline booking	\$5000	NA
				<b>Deductible</b>
14	Indemnity	Fraudulent Charges	Per Occurrence Limit: \$1250; Aggregate Limit: \$2500	NA
15	Benefit/Indemnity	Emergency Extension of the Policy	15 days	NA
16	Indemnity	Home Content Burglary (In ₹)	₹5,00,000	NA
				<b>Deductible</b>
17	Benifits	Hijack/Kidnap Daily Allowance	₹200 (Per 12 hours max 10 days)	NA
18	Indemnity	Accommodation Extension	\$1000 per day Max up to 10 days	NA
19	Benifits	Loss of International Driving License	\$150	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

20	Benefit	Flight Cancellation	\$250	NA
				NA
				\$500
				\$1,000
				\$1,250
<b>Deductible</b>		This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.	
			This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.	
21	Benefit	Loss of Personal Baggage	\$500	\$1,000
				\$1,500
				<b>Deductible</b>
22	Benifits	Personal Accident in India (in ₹)	₹5000,000	NA
23	Indemnity	Compassionate Travel/Stay	Return fare for any one Company in person-Spouse/ Children/ Immediate family member Stay for Insured's Spouse, Children, family - \$ 5,000	NA
24	Indemnity	Loss of Cash	\$375	NA
25	Indemnity	Up-Gradation to Business Class	\$1000	NA
26	Indemnity	Rental Vehicle Cover	\$500	NA
27	Indemnity	Rental Vehicle Return	\$500	NA
28	Indemnity	Alternative Transport Expenses	\$1000	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

29	Benifits	<b>Pandemic Cover</b>	\$500	NA
				NA
				NA
				\$1000
30	Benifits	<b>Hospital Daily Cash (Per Day)</b>	\$75 per day max upto 10 days	NA
31	Indemnity	<b>Missed Bookings</b>	\$750	NA
32	Indemnity	<b>Visa Rejection</b>	\$100	\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment.</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		
		Hospital Room Rent and Boarding expenses	\$2,500 per Day up to 30 Days	
		Emergency Room Services	\$2500	
		ICU Charges	\$4000 per Day up to 10 Days	
		Surgical Treatment Expense	\$22,500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	
		Physician consultation charges	\$350 per Day up to 10 visits	
		Diagnostic Tests	Up to \$2500	
		Ambulance Service (Not applicable for OPD)	Up to \$1000	
		Pharmacy	Up to \$2,000	
		Miscellaneous Expenses	\$500	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526



WITH YOU ALWAYS

# TATA AIG Travel Insurance – International Plus Add Ons



For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:-

Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Surgical	\$45,000
	Non Surgical (Medical management cases)	\$20,000

## 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Senior**

Plan			Senior	Enhanced Options Available through Add-Ons for Senior Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$50,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to \$2,500 Sum Insured - Life threatening conditions.	Unlimited Sum Insured with \$50,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to Sum Insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$10,000, Disablement: \$10,000, Total - \$10,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$300	NA
	Deductible		\$75	
5	Benefit	Delay of Checked-In Baggage	\$40	\$50
				\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
				3 hours
		4 hours		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	\$200	\$250
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
				Deductible
8	Indemnity	Personal Liability	\$1,00,000	NA
				Deductible
9	Benefit	Flight Delay	\$40 For all overseas flights taken during Insured Trip	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
				Deductible
		3 hours		
		4 hours		
10	Indemnity	Trip Curtailment	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>		\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)
11	<b>Indemnity</b>	<b>Trip Cancellation</b>	\$250	\$500
				\$1,000
				\$2,500
				\$5,000
				\$7,500
	<b>Deductible</b>		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)
12	<b>Indemnity</b>	<b>Missed Flight/Connection</b>	\$250	\$500
				\$1,000
				\$2,000
				\$500
13	<b>Indemnity</b>	<b>Bounced Hotel / Airline booking</b>	\$500	\$1,000
				\$2,000
				<b>Deductible</b>
15	<b>Benefit/ Indemnity</b>	<b>Emergency Extension of the Policy</b>	7 days	NA
16	<b>Indemnity</b>	<b>Home Content Burglary (In ₹)</b>	₹50,000	NA
				<b>Deductible</b>
17	<b>Benefit</b>	<b>Hijack/Kidnap Daily Allowance</b>	\$75 (Per 12 hours max 10 days)	NA
18	<b>Indemnity</b>	<b>Accommodation Extension</b>	\$50 per day Max up to 10 days	NA
20	<b>Benefit</b>	<b>Flight Cancellation</b>	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

		Deductible		<p>This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.</p> <p>This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.</p>	
23	Indemnity	Compassionate Travel/Stay	Return fare for any one Company in person-Spouse /Children/Immediate family member Stay for Insured's Spouse, Children, family - \$2,500	NA	
29	Benefit	Pandemic Cover	NA	\$100	
				\$250	
				\$500	
				\$1,000	
32	Indemnity	Visa Rejection	NA	\$50	
				\$75	
				\$100	
				\$200	
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment.</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>			
		Hospital Room Rent and Boarding expenses	\$1,500 per Day up to 30 Days		
		Emergency Room Services	\$1,500		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>ICU Charges</b>	\$3,000 per Day up to 7 Days
	<b>Surgical Treatment Expense</b>	\$12,500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
	<b>Physician consultation charges</b>	\$125 per Day upto 10 visits
	<b>Diagnostic Tests</b>	Up to \$750
	<b>Ambulance Service (Not applicable for OPD)</b>	Up to \$500
	<b>Pharmacy</b>	Up to \$2,000
	<b>Miscellaneous Expenses</b>	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below sub-Limits would be paid:		
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Surgical</b>	\$27,500
	<b>Non Surgical (Medical management cases)</b>	\$13,000

**TATA AIG GENERAL INSURANCE COMPANY LIMITED**

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 40013, 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Senior Plus**

Plan			Senior	Enhanced Options Available through Add-Ons for Senior Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to \$3000Sum Insured - Life threatening conditions.	Unlimited Sum Insured with \$100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to Sum Insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$10,000, Disablement: \$10,000, Total - \$10,000	NA
4	Indemnity	Emergency Medical Dental Expenses	\$500	NA
	Deductible		\$75	
5	Benefit	Delay of Checked-In Baggage	\$40	\$50
				\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
				3 hours
		4 hours		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

6	Benefit	Loss of Checked-In Baggage	\$200	\$250
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500
7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
	Deductible		\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)
8	Indemnity	Personal Liability	\$1,00,000	NA
	Deductible		\$200	
9	Benefit	Flight Delay	\$40 For all overseas flights taken during Insured Trip	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
	Deductible		4 hours	2 hours
			3 hours	
			4 hours	
10	Indemnity	Trip Curtailment	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>		\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)
11	<b>Indemnity</b>	<b>Trip Cancellation</b>	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500
	<b>Deductible</b>		\$75	\$75 (No Separate deductible. It will be applicable as in Base Plan)
12	<b>Indemnity</b>	<b>Missed Flight/Connection</b>	\$250	\$500
				\$1,000
				\$2,000
13	<b>Indemnity</b>	<b>Bounced Hotel / Airline booking</b>	\$500	\$1,000
				\$2,000
	<b>Deductible</b>		\$75	\$75
15	<b>Benefit/ Indemnity</b>	<b>Emergency Extension of the Policy</b>	7 days	NA
16	<b>Indemnity</b>	<b>Home Content Burglary (In ₹)</b>	₹50,000	NA
				<b>Deductible</b>
17	<b>Benefit</b>	<b>Hijack/Kidnap Daily Allowance</b>	\$100 (Per 12 hours max 10 days)	NA
18	<b>Indemnity</b>	<b>Accommodation Extension</b>	\$100 per day Max up to 10 days	NA
20	<b>Benefit</b>	<b>Flight Cancellation</b>	\$75	\$100
				\$250
				\$500
				\$1,000
				\$1,250

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

	<b>Deductible</b>			<p>This Section shall not cover if the flight was cancelled 12 hours prior to the time of the scheduled departure.</p> <p>This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.</p>
	<b>Indemnity</b>	<b>Loss of Personal Baggage</b>	<b>\$200</b>	<p>\$250</p> <p>\$500</p> <p>\$1,000</p> <p>\$1500</p>
	<b>Deductible</b>			USD 30 (No Separate deductible. It will be applicable as in Base Plan)
23	<b>Indemnity</b>	<b>Compassionate Travel/Stay</b>	Return fare for any one Company in person-Spouse /Children/Immediate family member Stay for Insured's Spouse, Children, family - \$5,000	NA
29	<b>Benefit</b>	<b>Pandemic Cover</b>	NA	<p>\$100</p> <p>\$250</p> <p>\$500</p> <p>\$1,000</p>
32	<b>Indemnity</b>	<b>Visa Rejection</b>	NA	<p>\$50</p> <p>\$75</p> <p>\$100</p> <p>\$200</p>

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment.</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>	
		Hospital Room Rent and Boarding expenses	\$1,500 per Day up to 30 Days
	Emergency Room Services		\$1,500
	ICU Charges		\$3,000 per Day up to 7 Days
	Surgical Treatment Expense		\$12,500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
	Physician consultation charges		\$125 per Day up to 10 visits
	Diagnostic Tests		Up to \$750
	Ambulance Service (Not applicable for OPD)		Up to \$500
	Pharmacy		Up to \$2,000
	Miscellaneous Expenses		\$500
	For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below sub-Limits would be paid:		
	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Surgical	\$27,500
		Non Surgical (Medical management cases)	\$13,000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Super Senior**

Plan			Super Senior	Enhanced Options Available through Add-Ons for Super Senior Plan
Section	Payment Type	Coverages	Sum Insured	
1	Indemnity	Medical Expenses - Injury and/or Illness	Unlimited Sum Insured with \$50,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to \$1,500 Sum Insured - Life threatening conditions.	Unlimited Sum Insured with \$50,000 per incident/loss, arising out of the same illness/injury. Maximum liability - Pre-Existing Disease up to Sum Insured - Life threatening conditions
	Indemnity	Emergency Medical Evacuation	Up to Section 1 Sum Insured	NA
	Deductible		\$100	
2	Indemnity	Repatriation of Mortal Remains	25% of Section 1 Sum Insured (over and above)	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$10,000, Disablement: \$10,000, Total - \$10,000	NA
5	Benefit	Delay of Checked-In Baggage	\$40	\$50
				\$150
				\$250
				\$500
	Deductible		4 hours	2 hours
			3 hours	
			4 hours	
6	Benefit	Loss of Checked-In Baggage	\$200	\$250
				\$500
				\$750
				\$1,000
				\$2,000
				\$2,500

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

7	Indemnity	Loss of Passport	\$250	\$500
				\$2,000
				\$5,000
	Deductible		\$25	\$25 (No Separate deductible. It will be applicable as in Base Plan)
8	Indemnity	Personal Liability	\$1,00,000	NA
				Deductible
9	Benefit	Flight Delay	\$40 For all overseas flights taken during Insured Trip	\$50 For all overseas flights taken during Insured Trip
				\$100 For all overseas flights taken during Insured Trip
				\$250 For all overseas flights taken during Insured Trip
				\$500 For all overseas flights taken during Insured Trip
	Deductible		4 hours	2 hours
			3 hours	
			4 hours	
10	Indemnity	Trip Curtailment	\$500	\$1,000
				\$2,500
				\$5,000
				\$7,500
	Deductible		\$100	\$100 (No Separate deductible. It will be applicable as in Base Plan)

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

11	Indemnity	Trip Cancellation	\$250	\$500
				\$1,000
				\$2,500
				\$5,000
				\$7,500
Deductible		\$50	\$50 (No Separate deductible. It will be applicable as in Base Plan)	
12	Indemnity	Missed Flight/Connection	\$250	\$500
				\$1,000
				\$2,000
13	Indemnity	Bounced Hotel / Airline booking	\$250	\$500
				\$1,000
				\$2,000
Deductible		\$50	\$50	
15	Benefit/ Indemnity	Emergency Extension of the Policy	7 days	NA
16	Indemnity	Home Content Burglary (In ₹)	₹50,000	NA
				Deductible
17	Benefit	Hijack/Kidnap Daily Allowance	\$75 (Per 12 hours max 10 days)	NA
18	Indemnity	Accommodation Extension	\$50 per day Max up to 10 days	NA
20	Benefit	Flight Cancellation	NA	\$100
				\$250
				\$500
				\$1,000
				\$1,250

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

Deductible				This Section shall not cover if the flight was cancelled 24 hours prior to the time of the scheduled departure.
23	Indemnity	Compassionate Travel/Stay	Return fare for any one Company in person-Spouse /Children/Immediate family member Stay for Insured's Spouse, Children, family - \$2,500	NA
29	Benefit	Pandemic Cover	NA	\$100
				\$250
				\$500
				\$1,000
32	Indemnity	Visa Rejection	NA	\$50
				\$75
				\$100
				\$200
33	Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	<p>a. The Sub-Limits are applicable for the Age of 56 years onwards as per table below. You can opt with no Sub-Limits (Except Titanium and Titanium Plus) by paying additional premium.</p> <p>b. The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment.</p> <p>c. The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).</p>		
		Hospital Room Rent and Boarding expenses	\$1,500 per Day up to 30 Days	
		Emergency Room Services	\$1,500	
		ICU Charges	\$3,000 per Day up to 7 Days	
		Surgical Treatment Expense	\$12,500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

		<b>Physician consultation charges</b>	\$125 per Day upto 10 visits
		<b>Diagnostic Tests</b>	Up to \$750
		<b>Ambulance Service (Not applicable for OPD)</b>	Up to \$500
		<b>Pharmacy</b>	Up to \$2,000
		<b>Miscellaneous Expenses</b>	\$500
For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:			
<b>Sub-Limits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Surgical</b>		\$27,500
	<b>Non Surgical (Medical management cases)</b>		\$13,000

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Instant Gratification**

Plan			Instant Gratification
Section	Payment Type	Coverages	Sum Insured
1	Indemnity	Medical Expenses- Injury and/or Illness	NA
	Indemnity	Emergency Medical Evacuation	NA
<b>Deductible</b>			
2	Indemnity	Repatriation of Mortal Remains	NA
3	Benefit	Accidental Death & Disablement (Overseas)	NA
4	Indemnity	Emergency Medical Dental Expenses	NA
	<b>Deductible</b>		
5	Benefit	Delay of Checked-In Baggage	NA
	<b>Deductible</b>		
6	Benefit	Loss of Checked-In Baggage	NA
7	Indemnity	Loss of Passport	NA
	<b>Deductible</b>		
8	Indemnity	Personal Liability	NA
	<b>Deductible</b>		

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

9	Benefit	Flight Delay	\$50 (For International Flight only)
			\$100 (For International Flight only)
			\$150 (For International Flight only)
			\$200 (For International Flight only)
	<b>Deductible</b>		1 hour
			1.5 hours
<b>Deductible</b>		2 hours	
		2.5 hours	
<b>Deductible</b>		3 hours	
10	Indemnity	Trip Curtailment	NA
			<b>Deductible</b>
			NA
11	Indemnity	Trip Cancellation	NA
			<b>Deductible</b>
			NA
12	Indemnity	Missed Flight/Connection	NA
13	Indemnity	Bounced Hotel/Airline booking	NA
			<b>Deductible</b>
14	Indemnity	Fraudulent Charges	NA
15	Benefit/ Indemnity	Emergency Extension of the Policy	NA
16	Indemnity	Home Content Burglary (In ₹)	NA
			<b>Deductible</b>
17	Benefit	Hijack/Kidnap Daily Allowance	NA
18	Indemnity	Accommodation Extension	NA
19	Benefit	Loss of International Driving License	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

20	Benefit	Flight Cancellation	\$50
			\$100
			\$200
			\$300
			\$500
			\$750
			\$1000
			<b>Deductible</b>
21	Indemnity	Loss of Personal Baggage	NA
			<b>Deductible</b>
22	Benefit	Personal Accident in India (in ₹)	NA
23	Indemnity	Compassionate Travel/Stay	NA
24	Indemnity	Loss of Cash	NA
25	Indemnity	Up-Gradation to Business Class	NA
26	Indemnity	Rental Vehicle Cover	NA
27	Indemnity	Rental Vehicle Return	NA
28	Indemnity	Alternative Transport Expenses	NA
29	Benefit	Pandemic Cover	NA
30	Benefit	Hospital Daily Cash (Per Day)	NA
31	Indemnity	Missed Booking	NA
32	Indemnity	Visa Rejection	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Copper (Non-Medical)**

Plan			Copper - Non-Medical
Section	Payment Type	Coverages	Sum Insured
1	Indemnity	Medical Expenses - Injury and/or Illness	NA
	Indemnity	Emergency Medical Evacuation	NA
	Deductible		
2	Indemnity	Repatriation of Mortal Remains	NA
3	Benefit	Accidental Death & Disablement (Overseas)	Accidental Death: \$20,000, Disablement: \$20,000, Total - \$20,000
4	Indemnity	Emergency Medical Dental Expenses	NA
	Deductible		
5	Benefit	Delay of Checked-In Baggage	\$50
	Deductible		4 hours
6	Benefit	Loss of Checked-In Baggage	\$300
7	Indemnity	Loss of Passport	\$250
	Deductible		\$25
8	Indemnity	Personal Liability	\$50,000
	Deductible		\$200
9	Benefit	Flight Delay	\$50 For all overseas flights taken during Insured Trip
	Deductible		4 hours
10	Indemnity	Trip Curtailment	\$500
	Deductible		\$50
11	Indemnity	Trip Cancellation	\$500
	Deductible		\$50

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

12	Indemnity	Missed Flight/Connection	\$250
13	Indemnity	Bounced Hotel / Airline booking	\$500
	Deductible		\$50
14	Indemnity	Fraudulent Charges	NA
15	Benefit/ Indemnity	Emergency Extension of the Policy	7 days
16	Indemnity	Home Content Burglary (In ₹)	NA
	Deductible		
17	Benefit	Hijack/Kidnap Daily Allowance	\$50 (Per 12 hours max 10 days)
18	Indemnity	Accommodation Extension	NA
19	Benefit	Loss of International driving license	\$100
20	Benefit	Flight Cancellation	\$100
	Deductible		
21	Indemnity	Loss of Personal Baggage	NA
	Deductible		
22	Benefit	Personal Accident in India (in ₹)	NA
23	Indemnity	Compassionate Travel/Stay	NA
24	Indemnity	Loss of Cash	NA
25	Indemnity	Up-Gradation to Business Class	NA
26	Indemnity	Rental Vehicle Cover	NA
27	Indemnity	Rental Vehicle Return	NA
28	Indemnity	Alternative Transport Expenses	NA
29	Benefit	Pandemic Cover	NA
30	Benefit	Hospital Daily Cash (Per Day)	NA
31	Indemnity	Missed Booking	NA
32	Indemnity	Visa Rejection	NA

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

**Annexure - Bundles and Add-On**

Add-On Bundles	Sections	Payment Type	Section Name	Sum Insured	Deductible
Cruise Bundle	33	Indemnity	Missed Cruise	\$750	
	34	Indemnity	Common Carrier-Cruise Interruption	\$500	\$50
Travel Plus Bundle	35	Indemnity	Accompaniment of Minor Child	\$1,000	
	36	Indemnity	Frequent Flyer Cover	\$200	
	37	Indemnity	Loss of Electronic Portable Items	\$500	\$50
Accident Bundle (Available if age between 15 years and 60 years)	38	Indemnity	Lifestyle Modification Cover	\$200	
	39	Benefit	Child Education Benefit	\$5,000	
	40	Benefit	Coma Cover	\$5,000	
	41	Indemnity + Benefit	Adventure Sports	Up to Sum Insured under Medical Expenses - Injury and / or Illness max of \$500,000	
Trip Cancellation Plus Bundle	1	Indemnity	Trip Cancellation on Account of Visa Rejection	\$500	\$50
				\$750	\$50
				\$1000	\$50
	2	Indemnity	Trip Cancellation due to Airline Insolvency	\$500	\$50
				\$750	\$50
				\$1000	\$50

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

Digital Protection Bundle	3	Indemnity	Identity Theft	\$500	\$50
				\$750	\$50
				\$1000	\$50
	4	Indemnity	Cyber Shield Cover	\$500	
				\$750	
				\$1000	
Student Bundle (Available if age between 14 years and 50 years)	5	Indemnity	Study Interruption	\$2,500	
	6	Indemnity	Sponsor Protection	\$1,000	
	7	Indemnity	University Insolvency	\$500	
	8	Indemnity	Bail Bond	\$500	
	9		Out-Patient Medical Expenses (over and above the Medical Expenses – Injury and/or Illness Sum Insured)		
	9.a	Indemnity	Preventive Cancer Screening	\$1,000	
	9.b	Indemnity	Mental Disorder and Abuse	\$500	
	9.c	Indemnity	Rehabilitative Services	\$500	
Evacuation Bundle	10	Indemnity	Emergency Medical Evacuation - Adventure Sports	Up to Section 1. Medical Expenses - Injury and/or Illness	
	11	Indemnity	Catastrophic Evacuation	Up to Section 1. Medical Expenses - Injury and/or Illness	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526



WITH YOU ALWAYS

## TATA AIG Travel Insurance – International Plus Add Ons



Passport Shield Bundle	12	Indemnity	Trip Curtailment due to Loss of Passport	\$500	\$50
				\$750	\$50
				\$1000	\$50
				\$1500	\$50
				\$500	\$75
				\$750	\$75
				\$1000	\$75
				\$1500	\$75
				\$500	\$100
				\$750	\$100
				\$1000	\$100
				\$1500	\$100
					13
\$200					
Ticket Rescheduling	14	Indemnity	Ticket Rescheduling	\$300	
Ski Trail Closure	15	Indemnity	Ski Trail Closure	\$10 per day Max of 5 days	
				\$20 per day Max of 5 days	
				\$30 per day Max of 5 days	
				\$40 per day Max of 5 days	
				\$50 per day Max of 5 days	
				\$10 per day Max of 10 days	
				\$20 per day Max of 10 days	

### 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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

				\$30 per day 10 days	
				\$40 per day 10 days	
				\$50 per day 10 days	
				\$10 per day Max of 15 days	
				\$20 per day Max of 15 days	
				\$30 per day 15 days	
				\$40 per day 15 days	
				\$50 per day 15 days	
Medical Second Opinion	16	Benefit	Medical Second Opinion - Worldwide	1 Medical Second opinion during the Policy Period. As it is a service opinion, it does not have a Sum Insured.	

Add-On	Sections	Section Details		Limits
Voluntary Benefit Limit	17	a) The below given Sub-Limits are applicable for the Age of 56 year and above onwards as per table below.		
		b) The Sub-Limits are applicable for same illness/injury in case of Hospitalisation, Day Care Treatment and OPD treatment.		
		c) The Sub-Limits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope).		
		Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Hospital Room Rent and Boarding Expenses	\$750 per Day up to 30 Days
		Emergency Room Services	\$750	
		ICU Charges	\$1,500 per Day up to 7 Days	

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

			Surgical Treatment Expense	\$6,250 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
			Physician consultation charges	\$75 per Day up to 10 visits
			Diagnostic Tests	Up to \$375
			Ambulance Service (Not applicable for OPD)	Up to \$250
			Pharmacy	Up to \$1,000
			Miscellaneous Expenses	\$250
		For Hospitalisation with the lumpsum/non-differential billing without the bifurcation of Associated Medical Expenses, the below Sub-Limits would be paid:		
		Sub-Limits applicable on IPD Treatment & Day Care Treatment and OPD	Surgical	\$13,750
			Non-Surgical (Medical management cases)	\$6,500

**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 Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526

Optional Assistance Services			
		Care at Home Service	
		Automated Luggage Tracking Service	
		Lost and Found Passport Service	
Lounge Access	1	Lounge Access	Registration - 3 hours & 0 hour before scheduled departure Time deductible - 1 hour Facilitation & Assistance
Message Transmission Assistance	2	Message Transmission Assistance	Facilitation & Assistance
Teleconsultations - General	3	Teleconsultations - General	Facilitation & Assistance
House Call Medical Service	4	House Call Medical Service	Facilitation & Assistance
Mental Health Counselling	5	Mental Health Counselling	Facilitation & Assistance
Assisted Services Bundle	6	Transportation of Medicine from Home Country	Facilitation & Assistance
	7	Language Assistance	Facilitation & Assistance
	8	Medical Concierge	Facilitation & Assistance
	9	Return to India Assistance	Facilitation & Assistance

**Disclaimer:** Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, available on our website [www.tataaig.com](http://www.tataaig.com) 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.

**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](mailto:customersupport@tataaig.com) • Website: [www.tataaig.com](http://www.tataaig.com) • IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425 • TATA AIG Travel Insurance - International Plus UIN: TATTIOP25045V022425 TATA AIG Travel Insurance – International Plus Add Ons UIN: TATTIOA26057V012526