

Priya Nair
priya.nair@dnaindia.net

Mumbai: Some common problems that travellers face are flight delays, luggage getting misplaced or stolen or a medical emergency. Hence it is advisable to have travel insurance. But what if you are a victim of a terror attack, like the recent one in Sri Lanka? Will your hospitalisation be covered under insurance? If your planned trip is cancelled due to a terror attack, will your tour operator offer an alternative option?

Insurance cover for terror attacks

Typically, most insurance policies do not cover terror attacks. But the rule is enforced only if it is written in black and white in the policy terms and conditions, says Tarun Mathur, chief business officer, general insurance, Policybazaar.com.

"Coverage of terror attacks depends on the product. It depends on the terms and conditions of the policy. It is not something you can purchase as an add-on or rider. It depends on how the product has been underwritten. If terror attacks are excluded from any coverage within the policy, then it is completely excluded. You don't get any coverage of any benefits that are available in the policy," says Mathur.

Typically the two kinds of benefits in terror attack cases are hospitalisation and personal accident cover; if in the case of an attack there is death or dismemberment.

Sometimes a trip cancellation or flight delays are also covered, but again provided they are included within the policy terms and conditions, Mathur adds.

In addition, only if the government classifies the attack as a terror attack can the coverage be excluded completely. "Insurance companies often support the victims and help with claims, where it is not clearly written. They give hospitalisation cover, etc. But coverage for terror attack is excluded if it is clearly written. However, when a large number of people are affected then companies do provide support," Mathur adds.

Travel Secure from Royal Sundaram General Insurance does cover accidental injury and death due to terror attacks, says Nikhil Apte,



Check if travel insurance covers terror attacks

Ensure that terror attack is not mentioned as exclusion in the policy document

chief product officer. "We also cover repatriation of mortal remains back to India or also pay for the cremation charges should the same be done in the country of travel. Our product also covers medical evacuation due to terrorist attack. If you need to be airlifted to the nearest medical facility, then all costs are covered under this benefit," he says.

Similarly Bajaj Allianz General Insurance also covers injury or death due to terror attack under its travel insurance, says Bhaskar Nerurkar, head of health claims. "It is always advisable to be covered under travel insurance whenever travelling domestic or international, to make sure that you don't have to worry about what to do in case anything goes wrong," he says.

Claim process

Reach out to your insurance company while you are overseas and don't wait to do it after you return. "The company will inform you what benefits you can avail. For instance, some companies pay for emergency evacuation if policyholders are stuck in a foreign country," says Mathur.

It is important to get all the documentation right. In case you are stuck in the foreign country due to an airport shutdown or flight delay then make sure you get a document from the airline explaining the reasons for the delay or the rescheduling.

"Some travel policies offer an emergency extension benefit which kicks in during such situations. So, if your trip gets extended by a few days for any reason,

HELP AGAINST TERROR

Travel insurance does cover attacks unless the policy specifically mentions that it is excluded

Benefits in case of terror attacks include hospitalisation and personal accident cover in case of death or dismemberment

make sure you inform your insurance company so that your coverage can be extended, if you have the emergency extension benefit," says Mathur.

Royal Sundaram has a claim servicing assistance company that guides customers/relatives through the entire process of claims,

says Apte. In case of a death claim, key documents to be submitted include death certificate, police report in case of accidental death, autopsy report (if conducted), etc. In case of a hospitalisation of the customer, the service provider will also arrange for cashless treatment.

In case of Bajaj Allianz, customers can give a missed call on the unified number from anywhere in the world, which is a no-charge facility, says Nerurkar. "A callback is arranged within 10 minutes, hand-holding the customer till he is safe. In case of emergency admission, we are also equipped to place a guarantee of payment (GOP) to the providers overseas," he says.

Where travel insurance is not applicable

According to Apte, there is a

list of 21 countries which are part of a declined list of countries such as Afghanistan, Pakistan, Libya, Syria, where the travel insurance plan will not work. "This list is dynamic in nature depending on the geopolitical conditions in the respective country," he says.

Support from tour operators

In case upcoming tours are cancelled, travellers will be given a choice of either postponing the tour or the company will help them in booking a separate holiday destination of their choice, says Karan Anand, head, relationships, Cox & Kings. Prices will vary depending on the destination.

Daniel D'souza, president and country head, leisure, SOFC Travel, says, "We have advised and provided alternate options, such as Bhutan and South-East Asia, to avoid cancelling holiday plans."

For customers who prefer to cancel, Thomas Cook India will provide a travel voucher, thus enabling them to reschedule at a time of their choosing, says Mahesh Iyer, CEO.