

CUSTOMER INFORMATION SHEET
 Description is illustrative and not exhaustive

Sl No	Title	Description	Policy Clause Number
1	Product Name	Travel Ace (International)	
2	What am I covered for	<p align="center">I. ACCIDENTAL CONTINGENCIES</p> <p>What are You covered for: <u>SECTION 1: PERSONAL ACCIDENT</u> A. DEATH If during the Policy Period, You sustain Accidental Bodily Injury which directly and independently of all other causes results in immediate Death or within twelve (12) months from the Date of Incident, then the Company agrees to pay the Sum Insured stated in the Section 1 of the Policy Schedule, to Your Nominee or legal representative. Disappearance: In the event of Your disappearance, following a forced landing, stranding, sinking or wrecking of a conveyance in which You were known to have been travelling as an occupant, Your disappearance shall be deemed as death after eighty-four (84) months. If at any time after the payment, it is discovered that You are still alive, all payments shall be reimbursed in full to Us by the recipient of such benefit.</p> <p>B. PERMANENT TOTAL DISABILITY If during the Policy Period, You sustain Accidental Bodily Injury which directly and independently of all other causes results in permanent total disability within twelve (12) months from the Date of Incident, then the Company agrees to pay the Sum Insured stated in the Section 1 of the Policy Schedule, to You or Your Nominee or legal representative in case of.</p> <ul style="list-style-type: none"> • loss of the sight of both eyes • physical separation of or the loss of ability to use both hands or both feet • physical separation of or the loss of ability to use one hand and one foot • loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot <p>C. PERMANENT PARTIAL DISABILITY If during the Policy Period, You sustain Accidental Bodily Injury which directly and independently of all other causes results in Permanent Partial Disability within twelve (12) months from the Date of Incident, then We agree to pay the percentage of Sum Insured as per Table given in “Conditions applicable to I. Accidental Contingencies” to You or Your Nominee or legal representative.</p> <p><u>SECTION 2: ACCIDENTAL DEATH & DISABILITY- COMMON CARRIER (AD&D)</u> We will pay the Sum Insured specified in the Policy Schedule to You or Your Nominee or legal representative if You sustain Accidental Bodily Injury during the course of Insured Journey while travelling in a common carrier provided such bodily injury is within 12 months of the date of Incident and is the sole and direct cause of the Death or Permanent Total Disablement or Permanent Partial Disability.</p> <p><u>SECTION 3: PERSONAL ACCIDENT COVER IN INDIA</u> If during the Policy Period, You sustain Accidental Bodily Injury which directly and independently of all other causes results in Death or Permanent Total Disability or Permanent Partial Disability within twelve (12) months from the Date of Incident, then</p>	Section A COVERA GE Section 1 to 42.

We agree to pay the Sum Insured stated in the Policy Schedule to You or Your Nominee or legal representative.

We shall pay the agreed Sum Insured if You sustain Accidental Bodily Injury during Your travel from:

- i Place of Stay to airport provided the domestic travel takes place within 24 hours from time of boarding the overseas transport, or
- ii Airport to Place of Stay provided the domestic travel has occurred within 24 hours of Your arrival back to India.

EXTENSIONS AVAILABLE FOR SECTION 1 “PERSONAL ACCIDENT”

On Payment of Additional premium, You can opt for “Lifestyle Modification Benefit” and “Children Education Benefit” as extension to Section 1 “Personal Accident”

EXTENSION 1: LIFESTYLE MODIFICATION BENEFIT:

On Payment of additional premium to Us, We hereby agree and declare that this Policy is extended to indemnify You for lump sum Benefit as mentioned in Policy Schedule towards lifestyle modifications caused due to “Permanent Total Disability” and “Permanent Partial Disability”.

EXTENSION 2: CHILDREN EDUCATION BENEFIT

On Payment of additional premium to Us, We hereby agree and declare that this Policy is extended to indemnify You for lump sum Benefit as mentioned in Policy Schedule towards the cost of education of Your dependent children subject to below Specific Conditions:

- i) The dependent child or children must be studying at an accredited educational institution on the date You met with an Accidental Bodily Injury resulting in Death/ Permanent Total Disability.
- ii) The Sum Insured mentioned in the Policy Schedule is the total amount payable for Dependent Child or Children collectively

SECTION 4- DISABILITY BENEFIT COVER

We will pay You weekly benefit as specified in the Policy Schedule from the Date of Incident, if during Your Insured Journey You suffer an accidental injury leading to Temporary Total Disablement, provided the disablement period is certified by treating medical practitioner.

SPECIFIC CONDITIONS APPLICABLE TO I. ACCIDENTAL CONTINGENCIES:

- i If We become liable to make payment under Death / Permanent Total Disability due to accidental bodily injury, then this insurance will cease as far as the Insured is concerned.
- ii For Permanent Partial Disability listed in the below table, the disability certified by the treating doctor would be considered for the claim process, up to the maximum percentage defined for each disability.
- iii If the Permanent Partial Disability is not listed in the table, then the disability percentage certified by the Government Civil Surgeon in India would be considered for the claim process.
- iv Any claim triggered under “Permanent Partial Disability” will reduce the Section 1 : Personal Accident and Section 2: Accidental Death & Disability- Common Carrier (AD&D)Sum Insured.
- v Total benefit paid under one or more of the events described under Section I Accidental Contingencies due to accidental bodily injury, would be limited to the Sum Insured as specified under Section 1 or Section 2 whichever is applicable.

Table 2 –

Permanent Partial Disability	% of Sum Insured	Permanent Partial Disability	% of Sum Insured
Hearing of both ears	75%	A foot at the ankle	40%
An arm at the shoulder joint	70%	Hearing of one ear	30%
A leg above mid-thigh	70%	A thumb	20%
An arm above the elbow joint	65%	An index finger	10%
An arm beneath the elbow joint	60%	Sense of smell	10%
A leg up to mid-thigh	60%	Sense of taste	5%
A hand at the wrist	55%	Any other finger	5%
A leg up to beneath the knee	50%	A large toe	5%
An eye	50%	Any other toe	2%
A leg up to mid-calf	45%		

SECTION 5: SICKNESS MEDICAL EXIGENCIES

We will indemnify You, for Usual, Reasonable and Customary expenses up to Sum Insured shown in the Policy Schedule in the event of medically admissible sickness /illness/disease first sustained or contracted while on Your Insured Trip within the Policy Period.

SECTION 6: ACCIDENTAL MEDICAL EXIGENCIES

We will indemnify You, for Usual, Reasonable and Customary expenses up to Sum Insured shown in the Policy Schedule in the event of medically admissible accidental injury first sustained or contracted while on Insured Trip within the Policy Period.

II A. What will be covered under “Section 5: Sickness Medical Exigencies” and “Section 6: Accidental Medical Exigencies”

We will indemnify You for necessary Medical Expenses incurred under the advice of a qualified Doctor for Medical treatment, Medical Evacuation and Repatriation of Mortal Remains and personal belongings of the deceased.

The deductible as specified in the Policy Schedule in respect of Medical Sickness/Accident will apply for each and every claim which You will have to self-pay and this amount cannot be claimed.

1. **Medical Expenses:** We will pay You for Medical expenses incurred by You for treatment outside India for following services but not limited to:
 - Hospital Room, boarding and nursing
 - Use of Operation Theatre, emergency room and Ambulatory Medical Facility
 - Doctors’ Fees, physicians’ services including chiropractitioner, psychiatrist
 - Medical expenses including but not limited to laboratory tests, therapeutics, anesthetics (Including procedure administration), transfusion,
 - X-rays, CT/ MRI Scans etc.
 - Day care expenses
 - Out Patient Department expenses (OPD)
 - Local emergency medical transportation including ambulance services
 - Pharmacy bills for prescribed medicines and drugs.
 - One time reimbursement of hearing aids, crutches, and external appliances and/or devices necessitated as part of treatment and prescribed by Doctor/Physician.

2. **Emergency Medical Evacuation:** We will indemnify You for medically eligible and necessary expenses incurred
 - to evacuate You from overseas medical facility to a medical facility in India, and
 - to continue medical treatment commenced by You outside of India up to a period of 90 days from Date of Incident.
3. **Repatriation of Mortal Remains-** In any unfortunate event leading to death, eligible expenses shall be paid for:
 - Transportation of a deceased body/mortal remains and personal belongings back to India,
 - Reasonable preparation of the body for transportation with minimally necessary container appropriate for transportation or cremation or embalming,
 - Other permissions and paperwork associated with it.

II B. Conditions applicable Subject to admissibility for “Sickness Medical Exigencies” and “Accidental Medical Exigencies”

1. We shall arrange the evacuation within the Policy Period when in the opinion of our medical panel, it is judged medically appropriate to evacuate You to a medical facility in India. The means of transportation to final destination will be decided by Us.
2. Emergency Medical evacuation must be ordered by overseas treating physician with severity and nature of Your Sickness/ Injury and approved by Us
3. We shall after judging the medical conditions on the basis of severity and nature of Your Sickness/ Injury detailed by Physician, intimate about acceptance of Emergency Medical Evacuation within 48 hour after Your written intimation to Us via email or call at the call Centre mentioned on the Policy Schedule. Mental Rehabilitation Expenses will be covered up to 25% of “Sickness Medical Exigencies” Sum Insured or USD 50,000 whichever is lower.
4. If You are hospitalized continuously beyond Expiration Date of the Policy Period then the expenses incurred under this Sections will be paid up to a maximum of 75 days overseas from date of expiry of the policy or utilization of Sum Insured specified in the Policy Schedule whichever is earlier. Insurer shall have no further liability beyond the specified period of 75 days.
5. Sub limits as shown below will be applicable for the ages above 50 years. The sub-limits will apply per hospitalization/ OPD

Benefits	Sum Insured =< USD 50000	Sum Insured from USD 50000 =< 2 Lakhs USD	Sum Insured from USD 2 Lakhs =< 5 Lakhs USD	Sum Insured from USD 5 Lakhs =< 7.5 Lakhs USD	Sum Insured above 7.5 Lakhs USD
Hospital Room, Emergency Room, Board and hospital miscellaneous	1200 USD/ day	1500 USD/ day	1700 USD/ day	2000 USD/ day	2300 USD/ day
Intensive Care Unit	2000 USD/ day	2500 USD/ day	2750 USD/ day	3000 USD/ day	3200 USD/ day
Surgical Treatment	8000 USD	9000 USD	11500 USD	15000 USD	20000 USD
Anesthetist Services	25%of Surgical treatment	25%of Surgical treatment	25%of Surgical treatment	25%of Surgical treatment	25%of Surgical treatment
Consultation Charges	150 USD/ Visit	200 USD/ Visit	250 USD/ Visit	300 USD/ Visit	350 USD/ Visit
Diagnostic and Testing	1000 USD	1250 USD	1500 USD	1875 USD	2500 USD
Ambulance Services	300 USD	400 USD	500 USD	600 USD	1000 USD

EXTENSIONS AVAILABLE FOR “SICKNESS MEDICAL EXIGENCIES” AND “ACCIDENTAL MEDICAL EXIGENCIES”

EXTENSION 3: PRE- EXISTING ILLNESS AND INJURY COVER

On Payment of additional premium to Us, We hereby agree and declare that this Policy is extended to indemnify You for Section “Sickness Medical Exigencies” and “Accidental Medical Exigencies” indemnifying Pre-existing illness/injury up to limit specified in Policy Schedule. .

Note:

1. In case You opt for Pre- Existing Illness and Injury Cover and You are above the age of 50 years, sub-limits as mentioned in II B 5) “Conditions applicable Subject to admissibility for “Sickness Medical Exigencies” and “Accidental Medical Exigencies” will apply.
2. Any claim(s) paid under Extension “Pre-existing illness and injury cover” will reduce the Sum Insured under respective section(s) “Sickness Medical Exigencies” and “Accidental Medical Exigencies”.

EXTENSION 4: WAIVER OF SUB-LIMITS

On Payment of additional premium to Us, We hereby agree and declare that this Policy shall provide a waiver of sub-limits for age above 50 years mentioned in II B 5): Conditions “Sickness Medical Exigencies” and “Accidental Medical Exigencies” can be provided.

Note-

In case You opt for both options viz. “Pre- Existing Illness and Injury Cover” and “Waiver of Sub-limits”, You can claim for “Pre- Existing Illness and Injury” medical expenses up to the Sum Insured specified for Pre- Existing Illness and Injury Cover without any sublimit.

EXTENSION 5: SPORTING ACTIVITIES COVER

We shall indemnify You as per terms of the applicable section mentioned below in case You engage in any sporting activity for training or participation in professional or semi-professional sports competitions outside of India provided this being declared beforehand in the proposal form and agreed by the Company subject to additional premium.

Coverage extended under scope of this benefit within Sum Insured specified under Sporting Activities Cover

- Section 1 Personal Accident
- Section 6 Accidental Medical Exigencies

SECTION 7: EMERGENCY DENTAL PAIN RELIEF

We will indemnify You, in respect of the necessary Dental Expenses incurred overseas due to sudden acute pain to one or more teeth, first sustained or contracted whilst on Insured trip and requires immediate medical attention for getting relief from such pain.

SECTION 8: HOSPITALIZATION DAILY ALLOWANCE

In the event of Accidental Injury or Sickness requiring Your hospitalisation, We will pay You Daily Allowance as stated in the Policy Schedule, for each continuous and completed period of 24 hours of Hospitalisation subject to a maximum of days mentioned in the Policy Schedule provided You have consulted for such illness and injury to Overseas doctor and is advised hospitalization for further treatment.

SECTION 9: COMPASSIONATE VISIT

In the event of Accidental Injury or Sickness requiring Your hospitalisation, We will reimburse You, up to the Sum Insured shown in the Policy Schedule for the actual cost of to and fro economy class cost of ticket for one of the family member or friend or relative of Yours via Common Carrier, provided no family member or relative or friend is there to attend to Your medical emergency during Your visit overseas.

Conditions:

1. This coverage shall be provided only if treating physician has advised necessity of the attendance of a family Member or relative or friend and upon our satisfaction on the reason provided.
2. This benefit will be extended in following scenarios:
 - a. If You are hospitalized continuously beyond Expiration Date of the Policy Period: In this case we will pay for travel expenses incurred within 75 days from Expiration Date of the Policy Period.
 - b. If one or more family member is travelling with You but none of them is able to take care of You due to their hospitalization within the "Policy Period": we will pay for Compassionate Visit of one family member or friend or relative.
3. You can claim for Compassionate Visit once in entire Policy Period.

SECTION 10: COMPASSIONATE STAY

In the event of Accidental Injury or Sickness requiring Your hospitalisation, We will reimburse You up to the Sum Insured shown in the Policy Schedule, the actual cost of accommodation for one of the family member or friend or relative of Yours for his/her stay including extended stay subject to the following conditions-

Conditions:

1. This coverage shall be provided only if treating physician has advised necessity of the attendance of a family Member or relative and up on our satisfaction on the reason provided.
2. This benefit will be extended in following scenarios:
 - a. If You are hospitalized continuously beyond Expiration Date of the Policy Period: In this case we will pay for accommodation expenses incurred within 75 days overseas from Expiry Date of the Policy Period maximum up to the Coverage Sum Insured.
 - b. You can claim for Compassionate Stay once in entire Policy Period.

SECTION 11: RETURN OF MINOR CHILDREN

In the event of Accidental Injury or Sickness requiring Your hospitalisation, We will reimburse You up to the Sum Insured shown in the Policy Schedule for

1. the actual travel expenses excluding refund received on scheduled departure tickets to return Your minor child(or children) to India

In addition to this the policy will also reimburse:

2. the actual to and fro travel expenses for a relative/ friend to accompany Your minor children to India or
3. Services of escort to accompany Your minor child(or children) to India.

Conditions:

1. We will pay for Economy class travel expenses by the most economic route via Common Carrier for a maximum two minor children aged up to 15 years.
2. This coverage shall be provided if You are the only companion of the minor child (or children),
3. The minor child (or children) is/ are not able to return on the scheduled date due to Your hospitalization
4. This benefit will be extended up to 75 days from Expiry Date of Policy Period if You continue to be hospitalised as In-Patient beyond Expiry Date of Policy Period.
5. You can claim for Return of Minor Child once in entire Policy Period.

SECTION 12: REPLACEMENT AND REARRANGEMENT OF STAFF

If You are unable to carry out Your occupational duties for a period of more than 10 days as a result of following contingencies:

- Accidental Injury or Sickness requiring Your hospitalisation, or
- Accidental Injury or Sickness rendering You disable, or

- Death of a Spouse, child, brother, sister, parent, parent-in-law, or
- Compulsory quarantine at the foreign location, or
- Your presence being required by the police following burglary or jury service or witness call in India

It is agreed and declared that We will reimburse You, up to the Sum Insured shown in the Policy Schedule, for following expenses necessarily incurred to replace You by an employee or staff of Your firm:

- Economy class to and fro travel expenses by the most economical route via Common Carrier
- The reasonable expenses incurred for the accommodation of Your replacement , which shall cease immediately on Your resumption of occupational duties or utilisation of sum insured whichever is earlier.

Conditions:

1. You must be on a business trip when above contingency arose.
2. We will reimburse differential accommodation costs for accommodation of replaced staff.
3. This benefit will be extended up to 75 days from Expiry Date of Policy Period if You continue to be hospitalised as In-Patient beyond Expiry Date of Policy Period.
4. You can claim for Replacement and Rearrangement of Staff once in entire Policy Period.

III. TRIP CONTINGENCIES

SECTION 13: TRIP AND EVENT CANCELLATION

What is covered:

In case of necessary and unavoidable cancellation of Your insured trip from India prior to its commencement, We will indemnify You for the financial losses arising out of following:

- cancellation of accommodation,
- cancellation of pre-booked events, tours, excursions and activities,
- International SIM card charges,
- Travel charges

Which are paid or contracted to be paid by You and are not recoverable from any source, subject to limits shown in the Policy Schedule.

We shall indemnify You only if Your Trip is cancelled due to the following conditions:

1. Death or Serious injury or sudden sickness of You or Your family member or Travel Companion requiring minimum two days of hospitalization or Day care procedure listed in Annexure 1.
2. Inclement Weather conditions like Storm, Flood, Hurricanes, or Natural Disaster which is not publicly known before policy issuance date.
3. You are called as a witness at a Court of Law or for jury service attendance.
4. Involuntary loss of Job and or retrenchment

Note- Loss incurred due to above listed Insured Perils (i.e 1,2,3,4) must not have arisen before 45 days prior to Policy inception date

5. Loss of Passport and Visa within 15 days before departure date.
6. Political disturbance, Travel prohibition declared by Government and or Airline Authorities which is not publicly known before policy issuance date.

SECTION 14: TRIP INTERRUPTION

In case of necessary and unavoidable change of plans after commencement of the journey, We will indemnify You for the financial losses incurred within the policy period arisen due to Your early return towards following expenses

- cancellation of accommodation,
- cancellation of events, tours, excursions and activities,

- Travel charges including early flight for difference in air fare.
- En-route emergency accommodation extension

-which are paid or payable by You and are not recoverable from any source, subject to limits shown in the Policy Schedule.

We shall indemnify You only if Your Trip is interrupted due to the following conditions:

1. Death or Serious injury or sudden sickness of You or Your family member or Travel Companion requiring minimum two days of hospitalization or quarantine condition detected or Day care procedure listed in Annexure 1.
2. Inclement Weather conditions like Storm, Flood, Hurricanes, or Natural Disaster which is not publicly known before policy issuance date.
3. You are called as a witness at a Court of Law or for jury service attendance.
4. Involuntary loss of Job and or retrenchment occurring after commencement of outbound journey.
5. Political disturbance, Travel prohibition declared by Government and or Airline Authorities which is not publicly known before policy issuance date.
6. Loss of passport/Visa

SECTION 15 - MISSED CONNECTION

We shall pay a fixed amount to You as mentioned in Policy Schedule in case of Your failure to board the connecting flight as per itinerary, any time during the Trip within the Policy Period, arising out of and consequent upon the delayed arrival of the earlier flight caused by reasons beyond Your control.

Our liability shall not exceed the Sum Insured stated in the Policy Schedule against Missed connection section.

Condition Applicable to Missed Connection:

1. We will pay under this section only if the scheduled time difference between the two flights is more than 4 hours.
2. In case of Missed Connection where liability of the missing connecting leg has been accepted by Airlines and arranged a alternate transport, Our liability in such case will be restricted to 10% of Sum Insured opted for Section "Missed Connection".

SECTION 16 – TRIP EXTENSION

We shall indemnify You for the costs of Hotel accommodation and difference in Airfare between original return ticket and new ticket of economy class for You and Your travelling companion insured with us up to the limits mentioned in the Policy Schedule if Your trip is extended due to following:

1. Death or serious injury or sudden sickness of You or Your family or travelling companion requiring minimum two days of hospitalization or Day care procedure listed in Annexure 1.
2. Inclement Weather conditions like Storm, Flood, Hurricanes, or Natural Disaster which is not publicly known before policy issuance date.
3. Political disturbance, Travel prohibition declared by Government and or Airline Authorities which is not publicly known before policy issuance date.

SECTION 17– TICKET OVERBOOKING

We shall pay You the Sum Assured mentioned in the Policy Schedule in case of ticket overbooking resulting in You being denied to board the scheduled flight.

Condition:

1. The overbooking needs to be confirmed by respective airlines authority in writing.

SECTION 18 – LOSS OF CHECKED-IN BAGGAGE

We will pay You Sum Insured specified in the Policy Schedule in respect of the complete and permanent loss of Your Checked-In Baggage including contents therein.

Conditions

1. On discovering the loss of Checked-in Baggage, You must obtain a relevant property irregularity report (PIR) from the Airline and submit the same to Us / Claims Administrator in the event of a Claim.
2. Our liability shall not arise until liability is admitted by the Airline and supported by documentary proof issued by Airline.

SECTION 19: DELAY OF CHECKED-IN BAGGAGE

We shall pay You the Sum Insured mentioned in the Policy Schedule in case Your checked-in baggage is delayed beyond the deductible hour mentioned in the Policy Schedule. .

Conditions applicable to Delay of Checked-in Baggage -

In the event of a claim:

1. On discovering the Delay of Checked-in Baggage, You must obtain a relevant confirmation from the Airline and submit the same to Us / Claims Administrator in the event of a Claim.

IV. MISCELLANEOUS CONTINGENCIES

SECTION 20: LOSS OF PERSONAL BELONGING

(INCLUDING DEVICES OF PERSONAL USE VIZ MOBILE, LAPTOP, IPAD, I-POD, E-READER CAMERA ETC)

We shall indemnify You for the loss or damage to Personal Belongings due to theft, larceny, robbery or hold up at international airport and or anywhere outside India during the Policy Period.

Conditions Applicable to Section Loss of Personal Belonging -

1. You need to submit documents evidencing Your ownership of the item(s) to Us/ Claims Administrator.
2. In the absence of supporting bills, the maximum liability will not individually or in the aggregate exceed the 10% the Sum Insured or the amount claimed by You whichever is lower.
3. We shall indemnify You for replacing the item(s) with value of the insured items as new less allowance for betterment, wear and tear and depreciation as per scale of depreciation shown below or the value which can be realized from the market for such insured item immediately before occurrence of damage whichever is lower.

Age of the item	Depreciation Percentage
Up to 180 days	15%
181 days to 1 year	25%
> 1 Year <= 2 Years	40%
> 2 Year <= 3 Years	50%
> 3 Year <= 4 Years	60%
> 4 Year <= 5 Years	70%
Above 5 Years	75%

4. In cases where the lost item has become obsolete, all costs necessary to replace lost item with a follow-up item of similar type and similar quality will be reimbursed subject to a maximum of 50% of the cost of the follow up model.
5. Our maximum liability shall not exceed the Sum Insured stated in the Policy Schedule

SECTION 21 - PERSONAL LIABILITY

We shall indemnify You, subject to Sum Insured specified in Policy Schedule against any claim of legal liability incurred by You in Your private capacity to pay damages for third party Civil Claims arising out of Accidental Bodily Injury or Accidental Property Damage occurring during an Insured Journey in the Policy Period.

Conditions Applicable to Personal Liability

1. Our liability towards You will be determined by a foreign court of law or otherwise as mutually agreed between You and Us in advance.
2. In the event of any legal action taken against You, You shall:
 - Give immediate written notice to the Us, and
 - Not incur any defense costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without the prior written consent from Us. Once the written consent is provided We shall be entitled (but in no case obligated) at any time:
 - to take over and conduct in Your name the defense and/or settlement of any action or claim,
 - to receive Your co-operation and assistance and
 - to appoint lawyers on Your behalf.

Any and all costs and expenses incurred by Us or the lawyers appointed by Us shall be a first charge on the Sum Assured.
3. We shall not settle any claim without Your express consent, but if You refuse an available settlement recommended by Us then Our liability shall thereafter be restricted to the amount by which the claim could have been settled.

SECTION 22: LOSS OF PASSPORT/ DRIVING LICENSE

In the event of loss of Your passport / Driving License/ temporary permit, We will pay You expenses necessarily incurred by You in obtaining a duplicate passport/ Driving License/ temporary permit subject to maximum of Sum insured specified in Policy Schedule.

Conditions:

1. You must provide receipts for all related costs incurred by You.

SECTION 23 – CAR HIRE EXCESS INSURANCE

We will pay You up to the Sum Insured specified for the excess / deductible, You may have to pay under a car rental agreement and or b) additional costs You may be liable to pay over and above the amount. You should be covered under the terms of Your car rental agreement in the event of an Accident or theft which is further covered by the rental car insurance policy provided-

- i You are named as the lead driver on the car rental agreement,
- ii You hold an international driving license which is effective at the time of incident.
- iii You have taken possession of the rental car
- iv Insurance is included in the total price of the car rental agreement;

SECTION 24- ALTERNATIVE TRANSPORT EXPENSES

We will pay Sum Insured stated in Policy Schedule for alternate accommodation and transport taken because of cancelled, delayed, shortened or diverted Scheduled Transport Arrangement You had booked to travel to reach on time to any event or prepaid travel/tour arrangements.

Here Scheduled Transport Arrangement means the air or sea transport arrangement booked and confirmed by the respective provider before inception of Journey from the India.

SECTION 25- LEGAL EXPENSES

We shall indemnify You / Your legal heir for prosecution cost incurred on claiming damages or compensation against third party responsible for Your death, illness or jury.

We will indemnify You/Your legal heir up to amount stated in Your Policy Schedule for-

1. Nominating an appointed advisor
2. Prosecution costs for legal action on behalf of You / Your legal heir.

Conditions applicable to Legal Expenses -

1. You/ Your legal heir must keep us and the appointed advisor fully aware of all the facts and correspondence including any claim settlement offers made to You / Your legal heir.
2. We will not be bound by any promises or undertakings which You / Your legal heir give to the appointed advisor, or which You / Your legal heir give to any person about payment of fees or expenses, without our consent.

SECTION 26 – PRE BOOKED MEAL COVER

In case of You not getting any Meal or receiving a different meal category from the one, which was Pre-booked on confirmed basis with the airlines, the Company will pay You the Sum Insured specified in the Schedule.

SECTION 27 - WEATHER GUARANTEE

In case of unavoidable cancellation of Your day(s) itinerary in Your Insured trip overseas due to adverse and unpredicted weather conditions which lead to contingency like and not limited to

- public transport failing,
- roads being blocked off en route

and hence mandated You to stay in the Hotel for complete day, the Company will pay the Sum Insured specified in the Policy Schedule.

SECTION 28 – GOLFER’S HOLE-IN-ONE

Subject to all other terms and conditions, it is hereby agreed that the insurer shall pay the Sum Insured shown in the Policy Schedule for celebration of achieving a hole-in-one in a United States Golfers’ Association (USGA) recognized golf course, anywhere in the world excluding India .

SECTION 29- BOUNCED HOTEL

In case of You not getting hotel stay booked on confirmed basis with the suppliers, We will reimburse You for the cost of, expenses relating to transportation to the alternative hotel, Cost of difference in booking alternate hotel stay or one level upgrade in case of non-availability of the equivalent accommodation type, up to the Sum Insured stated on the Policy Schedule.

SECTION 30 – HIJACK COVER

If You are detained by hijackers following hijacking of any Aircraft in which You were travelling, We will pay the Sum Insured specified in the Policy Schedule.

This need to confirmed and declared by government and or airlines authority.

SECTION 31- EMERGENCY CASH ASSISTANCE SERVICE

This is only an assistance service provided when You require emergency cash flow following incidents like theft/burglary of luggage/money or hold up. We ourselves or through our Claims Administrator shall co-ordinate with Your relatives in India to provide emergency cash to You or collect the amount & arrange for the transfers up to the limit specified in the Policy Schedule.

Our liability to arrange for cash shall not arise until the FIR registered with the local police authority is made available to us or our Claims Administrator and verified/confirmed that the loss was due to theft/burglary of luggage/money.

Admissibility of claim under this section will be subject to following conditions:

1. As soon as the theft/burglary of luggage/money occurs, You should first register FIR with the local police authority
2. You may then intimate The Company itself or through Claims Administrator of the Company on Email or contact on telephone number indicated in the Policy Schedule.
3. The company shall verify Your details and ascertain the amount of cash required not exceeding the amount specified under this section
4. We Shall arrange for transfer of funds to You through a variety of sources, including but not limited to credit cards, hotels, banks, consulates and Western

- Union. Credit Card Transactions performed by The Company are subjected to the confirmed Credit.
5. Administrative cost incurred if any for the transfer of funds shall be deducted from the collected amount

V. DOMESTIC CONTINGENCIES

SECTION 32 – EXTENDED PET STAY

Scope of Cover

We will reimburse You against expenses incurred for extended stay of Your pet in the pet house in India as a result of Your final booked return journey to India is delayed for more than 24 hrs due to

1. inclement weather,
2. strike, Political Disturbance, Compulsory quarantine by Government
3. Airline's acts of omission / commission or mechanical breakdown of the aircraft on which You were scheduled to travel on.
4. You or Your travelling companion's (insured with us) Hospitalization in overseas facility or death due to Sickness / Accidental injury due to which You were not able to return back on scheduled arrival date.

Under such circumstances the You need to obtain written confirmation from appropriate transport authority stating the reason for delay & how long the delay lasted except for Your Sickness/ Accident for which You have to submit medical documents for Your Hospitalization

You must keep all receipts for fees paid to Pet house on account of such delay.

SECTION 33 – HOME BURGLARY AND ROBBERY INSURANCE

Scope of Cover

The Company will indemnify the Insured in respect of the loss of or damage to the Insured Property belonging to the Insured Beneficiary stored or lying in the Insured Premises caused by actual or attempted Burglary and/or Robbery during the Policy Period.

Provided that the liability of the Company shall in no case exceed in respect of each Insured Property the Sum Insured mentioned in the Policy Schedule.

SECTION 34- STANDARD FIRE AND SPECIAL PERILS COVER

Scope of Cover

The Company will indemnify the Insured in respect of loss of or damage to the Insured Property against:

1. Fire
Excluding destruction or damage caused to the Insured Property by
 - a. Its own fermentation, natural heating or spontaneous combustion.
 - b. It's undergoing any heating or drying process.
 - c. Burning of Insured Property by order of any public authority.
2. Lightning
3. Explosion/Implosion
Excluding loss, destruction of or damage
 - a. To boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion,
 - b. Caused by centrifugal forces.
4. Aircraft Damage
Loss, Destruction or damage caused by Aircraft other aerial or space devices and articles dropped there from excluding those caused by pressure waves.
5. Riot, Strike, Malicious Damage
Loss of or visible physical damage or destruction by external violent means directly caused to the Insured Property but excluding those caused by

	<p>a) Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.</p> <p>b) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted authority.</p> <p>c) Permanent or Temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.</p> <p>d) Burglary, housebreaking, theft, larceny, or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.</p> <p>6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation: Loss destruction or damage directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Flood or Inundation.</p> <p>7. Earthquake, Volcanic Eruption or other Convulsions of Nature</p> <p>8. Impact Damage Loss of or visible physical damage or destruction caused to the Insured Property due to impact by any Rail/Road vehicle or animal by direct contact not belonging to or owned by</p> <p>a) The Insured Beneficiary or any occupier of the Insured Premises or</p> <p>b) Their employees while acting in the course of their employment.</p> <p>9. Subsidence and Landslide including Rock slide Loss, destruction or damage directly caused by Subsidence of part of the site on which the Insured Property stands or Land slide/Rock slide excluding:</p> <p>a) the normal cracking, settlement or bedding down of new structures</p> <p>b) the settlement or movement of made up ground</p> <p>c) coastal or river erosion</p> <p>d) defective design or workmanship or use of defective materials</p> <p>e) Demolition, construction, structural alterations or repair of any Insured Property or groundwork or excavations.</p> <p>10. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes</p> <p>11. Missile testing operations</p> <p>12. Leakage from Automatic Sprinkler Installations Excluding loss, destruction or damage caused by</p> <p>a) Repairs of alterations to the Insured Premises</p> <p>b) Repairs, Removal or Extension of the sprinkler installation</p> <p>c) Defects in construction known to the Insured/Insured Beneficiary.</p> <p>13. Bush Fire Excluding loss, destruction or damage caused by Forest Fire. Provided that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Policy Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Company.</p> <p>Specific Conditions Applicable To Standard Fire and Special Perils Cover</p> <p>1. This Policy shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.</p> <p>2. The Insured Beneficiary shall take all reasonable steps to safeguard the Insured Premises, Insured Property against any insured event.</p> <p>3. Under any of the following circumstances the insurance cover ceases to attach as regards the Insured Property effected unless the Insured Beneficiary, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy by or on behalf of the Company:-</p> <p>a) If the building containing the Insured Property becomes unoccupied and so remains for a period of more than 30 days.</p>	
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	<p>b) If the interest in the Insured Property passes from the Insured Beneficiary otherwise than by will or operation of law.</p> <p>4. This insurance does not cover any loss or damage to Insured Property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any marine insurance policy or policies except in respect of any excess beyond the amount which would have been payable under the marine insurance policy or policies had this insurance not been effected.</p> <p>5. This insurance may be terminated at any time at the request of the Insured Beneficiary, in which case the Company will retain the premium at customary short period rates for the time the Policy Schedule has been in force. The Policy Schedule may also at any time be terminated at the option of the Company, on 15 days' notice to that effect being given to the Insured Beneficiary, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.</p> <p>6. On the happening of loss or damage to any of the Insured Property covered by the Policy Schedule, the Company may</p> <ul style="list-style-type: none"> a) Enter and take and keep possession of the Insured Property or Insured Premises where the loss or damage has happened. b) Take possession of or require to be delivered to it any Insured Property of the Insured Beneficiary in the Insured Premises at the time of the loss or damage. c) Keep possession of any such Insured Property and examine, sort, arrange, remove or otherwise deal with the same. d) Sell any such Insured Property or dispose of the same for account of whom it may concern. <p>The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured Beneficiary that he makes no claim under the Policy Schedule, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured Beneficiary or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.</p> <p>If the Insured Beneficiary or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this Policy shall be forfeited.</p> <p>The Insured Beneficiary shall not in any case be entitled to abandon any Insured Property to the Company whether taken possession of by the Company or not.</p> <p>7. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured Beneficiary or any one acting on his behalf to obtain any benefits under the Policy Schedule read with the Policy or if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured/Insured Beneficiary, all benefits under the Policy Schedule read with this Policy shall be forfeited.</p> <p>8. If the Company at its option, reinstate or replace the Insured Property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or joint with any other Company or Insurer(s) in so doing the Company shall not be bound to reinstate exactly or completely the Insured Property but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such Insured Property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by the Company thereon. If the Company so elect to reinstate or replace any Insured Property the Insured Beneficiary shall at his own expense furnish to the Company with such plans, specification, measurements, quantities and such other particulars as the Company may</p>	
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require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

9. If at the time of any loss or damage happening to any Insured Property hereby insured under Policy Schedule there be any other subsisting insurance or insurances, whether effected by the Insured Beneficiary or by any other person or persons covering the same Insured Property, the Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
10. The Insured Beneficiary shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

Waiver of Condition of Average for “Home Burglary and Robbery Insurance” and “Standard Fire And Special Perils Cover”

Condition of average shall be waived off for these two covers since in such cases there would be no specific declaration from the Proposer towards the value at risk of the respective assets to be insured.

VI. ADDITIONAL COVERS FOR STUDENT PLAN ONLY

SECTION 35 CANCER SCREENING AND MAMMOGRAPHY COVER

We will reimburse You against reasonable charges incurred during the policy period towards Cancer Screening and Mammography as advised by Doctor up to the Sum Insured mentioned on the Policy Schedule. We can cover the expenses incurred under this cover for services if availed in India also.

We shall not be liable under this Cover for any medical expenses related to treatment of Cancer, You may claim this under “Sickness Medical Exigencies” as per coverage terms and conditions.

SECTION 36 ALCOHOL AND SUBSTANCE ABUSE

We will pay You against reasonable expenses, up to the Sum Insured mentioned on the Policy Schedule, incurred during the Policy Period towards treatment including counselling and Rehabilitation for medical complications, emergencies and self-inflicted injuries sustained due to use of Alcohol and Psychoactive Substances, provided, the first diagnosis and the Hospitalization has occurred during the policy period and treatment is medically necessary.

SECTION 37 MATERNITY AND BABY COVER

We will pay You against reasonable charges incurred during the policy period towards maternity expenses except pre-natal expenses and post-natal expenses incurred by the Insured in a Hospital outside India provided the Hospitalization of the Insured for Maternity and Child Birth has occurred during the policy period and provided that the maximum liability of the Company will be limited to the amount specified in the Policy Schedule.

The Company will also pay for the medical and related expenses incurred for the medically necessary treatment of the new born baby of the Insured for a maximum period of 30 days from the date of birth of the new born baby of the Insured and up to the amount specified in the Policy Schedule.

For the purpose of this cover “Newborn Baby” means baby born during the Policy Period and is aged between 1 day and 30 days, both days inclusive.

We can cover the expenses incurred under this cover for services if availed in India also.

SECTION 38 - BAIL BOND INSURANCE

If You are arrested for any inadvertent law breaking during Your travel overseas, We will pay the amount as mentioned in the Policy Schedule towards the bail amount for release. However, the Company will not pay,

1. for any bail amount where You have been charged for breaking the law with Criminal Intent
2. for any bail amount where You have been charged for over speeding in a vehicle.

SECTION 39 - TUITION FEE

In the event of You being unable to continue the school/college/Universities semester due to any of the following reasons arising during the policy period, the Company shall pay You the Sum Insured shown in the Policy Schedule:

1. Your serious medical condition requiring hospitalization
2. Death or serious injury requiring hospitalization of either of Your parents and Your Siblings

SECTION 40- CONTINGENCY TO SPONSOR

In the event of the named sponsor meets with accident or fall sick during the Policy Period, which results in his death or permanent total disability during the policy period, the Company shall reimburse the remaining school fee subject to the maximum limit shown in the Policy Schedule.

VI. ALL RISK COVERS

SECTION 41- TRIP DELAY DELIGHT

Plan I: Flight Delay for International Travel

In consideration of the payment of additional premium for below mentioned Plan(s) opted by you, it is hereby agreed and declared that terms and conditions of respective Plan will be applicable for Covers displayed on your Policy Schedule:

- Plan I: Flight Delay for International Travel
- Plan II: Flight Delay for Domestic Travel (Within India Only)

If Public Aircraft on which Insured/ Insured Person/Beneficiary is travelling from/to Republic of India and or his/her connecting flight(s) during Insured Journey is delayed beyond the time deductible opted by the Insured from original scheduled departure time for whatsoever reason within policy period, the Company will pay the sum as per the below table.

This cover is not extended to pay for any domestic journey i.e travel within India except from the airport where the Insured/ Insured Person/ Beneficiary finally leaves India for international destination and in case of "Round Trip Journey" the cover will cease on his / her arrival in India

e.g

- One Way Journey: In case of Insured Journey from Pune to Delhi to Dubai, if flight delay occurs from Pune to Delhi will not be covered under the Rider .However if the flight originating from Delhi to Dubai is delayed beyond the opted time deductible from the original scheduled departure time, same shall be covered.
- Round Trip Journey: In case of Insured Journey from Dubai to Delhi to Pune, if flight delay occurs from Delhi to Pune will not be covered under the Rider. However if the flight originating from Dubai to Delhi is delayed beyond the opted time deductible from the original scheduled departure time, same shall be covered

Options available under flight delay for International Travel (Not available for annual multi-trip plan)

1. One way Journey-

- i. Insured/ Insured Person/Beneficiary can opt for “Trip Delay Delight” for his/her one way journey only.
 - ii. We shall pay maximum one claim i.e claim arising out of first delay, during his/her one way trip irrespective of number of connecting flights till his final destination.
2. Round trip Journey
- i. Insured/ Insured Person/Beneficiary can opt for “Trip Delay Delight” for his/her round trip
 - ii. We shall pay maximum first two claims ie. claims arising out of first two delays, during his/her complete trip irrespective of number of connecting flights till his arrival in country of origin.
3. Multi-trip-
For annual multi-trip policy, we shall pay maximum first two flight delay claims per trip ie. claims arising out of first two delays per trip, irrespective of number of trips and connecting flights delays incurred within Policy Period.

Plan II: Flight Delay for Domestic Travel (Within India Only)

If Public Aircraft on which Insured/ Insured Person/Beneficiary is travelling within India and or his/her connecting flight(s) during Insured Journey is delayed beyond the time deductible opted by the Insured from the original scheduled departure time for whatsoever reason within policy period, the Company will pay the sum as per the below table.

Options available under flight delay for Domestic Travel

1. One way Journey-
 - i. Insured/ Insured Person/Beneficiary can opt for “Trip Delay Delight” for his/her one way journey only.
 - ii. We shall pay maximum one claim i.e claim arising out of first delay, during his/her one way trip irrespective of number of connecting flights till his final destination.
2. Round trip Journey
 - i. Insured/ Insured Person/Beneficiary can opt for “Trip Delay Delight” for his/her round trip
 - ii. We shall pay maximum first two claims ie claim arising out of first two delays, during his/her complete trip irrespective of number of connecting flights till his arrival.

Conditions applicable to Plan I and Plan II-

1. These Covers need to be opted in addition to Base travel Insurance policy from Us.
2. Private Aircraft, private air vehicles is excluded from the scope of this Product.
3. In family floater policies, this benefit will be triggered to one person only i.e proposer, for Insured Journey of complete family.

Sum Insured Restoration

The Sum Insured provided under the rider will be restored to 100% of the Sum Insured on complete or partial utilization of Your Plan Sum Insured.

- For “One Way Journey” – No Sum Insured restoration benefit
- For “Round Trip Journey” - Sum Insured will be restored to full for second claim.
- For “Multi Trip” - Sum Insured will be restored to full for second claim per trip.

SECTION 42: ALL RISK TRIP AND EVENT CANCELLATION

What is covered:

In case of necessary and unavoidable cancellation of Your insured trip from India prior to its commencement due to events which are sudden and unpredicted, We will indemnify You for the financial losses arising out of following:

- cancellation of accommodation,
- cancellation of pre-booked events, tours, excursions and activities,
- International SIM card charges,

		<ul style="list-style-type: none"> • Travel charges Which are paid or contracted to be paid by You and are not recoverable from any source, subject to limits and co-payment shown in the Policy Schedule. 	
3	<p>What are the major exclusions in the policy:</p>	<p>Exclusions Applicable To I. Accidental Contingencies</p> <ol style="list-style-type: none"> 1. Accidental bodily injury arising on account of alcoholism, drunkenness or the abuse of drugs. 2. Your participation in riding or driving in races or rallies unless opted for “Sporting Activities Cover 3. Losses arising directly or indirectly on account of engagement in any criminal or illegal act. 4. Whilst You are engaged in adventure sports in a non-professional capacity unless under the supervision of a trained professional. 5. Your participation in any sport activities in a professional capacity unless opted for “Sporting Activities Cover 6. Suicide, attempted suicide or willfully Self-inflicted injury or Illness 7. Expenses incurred due to Accidents as while driver/rider on motorized vehicles unless at the time of the Accident he/she is in possession of a current full international driving license and while riding a two wheeler You are wearing a safety crash helmets if this is required by local regulations. <p>Exclusions Applicable To “Sickness Medical Exigencies” And “Accidental Medical Exigencies”</p> <ol style="list-style-type: none"> 1. Any routine physical or other examination, vaccination, vitamins where there is no objective indication of impairment of normal health 2. Any routine dental examination, corrective treatment to previously fitted dental implants, bridge, caps prior to policy inception date, dental pain relief or treatment unless rendered necessary due to accidental injury requiring hospitalization. 3. The cost of spectacles, contact lenses, 4. Any medical treatment obtained in India except that is covered under sub-section Emergency Medical Evacuation 5. Any medical Evacuation undertaken without the consent of the Insurer. 6. Any Claim arising when You are: <ul style="list-style-type: none"> • Travelling against the advice of a Physician; or • Receiving or on a waiting list for specified medical treatment declared in the Physician’s report or certificate provided by You in Your proposal; or • Travelling for the purpose of obtaining treatment; or • Receiving treatment for a terminal medical condition • Routine medication which commenced before Your trip start 7. Any Pre-existing ailment or disease unless opted for “Extension 3: Pre- Existing Illness And Injury Cover” 8. Suicide, attempted suicide or willful Self-inflicted injury or Illness. Waiver is provided for student plan if optional cover for the same is availed by Insured Student. 9. Any mental retardation. 10. Alcoholism, drunkenness or the abuse of drugs and or intoxicating substances. Waiver is provided for student plan if optional cover for the same is opted by Insured Student. 11. Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing. Waiver is provided for student plan if optional cover for the same is availed by Insured Student. 12. Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure. 13. Whilst You are engaged in adventure sports in a non-professional capacity unless under the supervision of a trained professional 14. Your participation in any sport activity in a professional capacity unless opted for Sporting Activities Cover 	Section 1 to 42

15. Your participation in riding or driving in races or rallies
16. Expenses incurred due to Accidents as a driver/rider on motorized vehicles unless at the time of the Accident You are in possession of a current full international driving license and while riding a two wheeler You are wearing a safety crash helmets if this is required by local regulations.
17. Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save life)
18. Losses arising directly or indirectly from engaging in any criminal or illegal activities.
19. Cost of Experimental, unproven or non-standard treatment.
20. Treatment by any other system other than modern medicine (also known as Allopathy).
21. Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.
22. Congenital anomalies or any complications or conditions arising there from.
23. Cosmetic surgery unless required due to accidental injuries.

Exclusions Applicable To Emergency Dental Pain Relief

1. Any routine dental examination
2. Any Pre-existing ailment or disease
3. Dentures including dental crowns, inlays and onlays
4. Dental treatment that goes beyond treatment for pain relief as well as prophylactic dental treatment including plaque removal
5. Corrective treatment incurred due to previously fitted dental implants, bridge, caps prior to policy inception date.
6. Any cosmetic dental treatment.

Exclusions Applicable To Trip And Event Cancellation

1. Involuntary loss of Job due to any criminal activity, moral hazards, disciplinary action, non-performance and retirement.

Exclusions Applicable To Loss Of Checked-In Baggage

1. Accompanied or cabin luggage
2. Partial destruction of baggage or contents missing from the baggage.

Exclusions Applicable To Loss Of Personal Belonging:

1. Loss due to Your negligence, or acting in a non-prudent manner, or leaving personal belongings unattended
2. Loss to Jewellery, coins or curios, Gold or silver or any precious metals or articles made from any precious metals; bonds, cheques, money, financial loss on account of loss of debit card, credit card, pre- paid/ forex cards or any other negotiable instrument.
3. Loss or damage arising for any reason, other than Theft
4. Loss or theft which has not been reported to the Police within 24 hours of discovery.
5. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or electrical or mechanical derangement of any kind.
6. Loss or damage caused by Spilled fluid from cosmetic or beverage containers whilst in the baggage.
7. Loss to Hired or borrowed property or equipment or Personal belongings entrusted to a third party.
8. Claims arising from confiscation or detention by customs or other law enforcement officials and authorities.
9. Claims in respect of documents of any kind.
10. Items which have not been noted on the police report, or Property Irregularity Report
11. Liability in respect of a pair or set of articles where we shall be liable only for the value of that part of the pair or set which is lost or damaged.
12. Breakage, Cracking or Scratching of Musical Instruments and similar articles of brittle or fragile nature unless caused by the Insured Peril.

13. Loss or damage to software or data or any other material including pictures stored in the Laptops, Mobile Phones, Cameras, I-pads, I-pods etc.
14. Loss of Checked-in baggage, passport
15. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
16. Loss arising out of mysterious disappearance of the personal belongings
17. Losses due to Your willful acts or willful act of any other person with or without Your connivance.

Exclusions Applicable To Personal Liability

1. Your liability towards Your employees (whether under a contract of or for services);
2. Bodily Injury to and/or Property Damage to property belonging to the Your Family or Travelling Companion.
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
 - i Livestock belonging to You or in Your care, custody or control;
 - ii Any willful, malicious, criminal or unlawful act, error, or omission;
 - iii The pursuit of any trade, business of profession, employment or occupation;
 - iv Ownership, possession or use of vehicles, aircraft or aerial devices, or watercraft or hovercraft;
 - v Due to Your being involved in any other dangerous or hazardous activity;
 - vi Use or misuse of alcohol, any hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
 - vii Supply of goods or services;
 - viii Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
 - ix Any professional liability arising out of Your professional activities.

Exclusions Applicable To Personal Liability

1. Your liability towards Your employees (whether under a contract of or for services);
2. Bodily Injury to and/or Property Damage to property belonging to the Your Family or Travelling Companion.
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
 - i Livestock belonging to You or in Your care, custody or control;
 - ii Any willful, malicious, criminal or unlawful act, error, or omission;
 - iii The pursuit of any trade, business of profession, employment or occupation;
 - iv Ownership, possession or use of vehicles, aircraft or aerial devices, or watercraft or hovercraft;
 - v Due to Your being involved in any other dangerous or hazardous activity;
 - vi Use or misuse of alcohol, any hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
 - vii Supply of goods or services;
 - viii Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
 - ix Any professional liability arising out of Your professional activities.

Exclusions Applicable To Loss Of Passport And Driving License

1. Loss or damage to Your passport/ Driving License as a result of the confiscation or detention by customs, police or any other authority
2. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
3. Loss caused because of Your negligence
4. Cost of VISA

Exclusions Applicable For Car Hire Excess Insurance –

1. We will not pay if

- i The incident is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law;
 - ii any claim arising from wear and tear, gradual deterioration, insect or vermin attack/infestation, hidden defect or inherent damage of the rental car;
 - iii any claim as a result of mechanical or electrical breakdown, other than towing costs;
 - iv any damage to the rental car's interior unless the damage is as a result of an accidental collision, fire, theft or vandalism;
2. Any loss claimed for vehicle other than the rental car (as specified on the car rental agreement)

Exclusion Applicable Alternative Transport Expenses

- 1. The cancellation, delay, shortening or diversion of Your scheduled transport arises from the financial collapse of any transport, tour or accommodation provider
- 2. If You failed to check in or reach to the transportation destination/pick up point within stipulated time
- 3. Any action or detention or travel prevention by Airlines Authority.
- 4. Non Scheduled Transport Arrangements which are from unscheduled transport services of passengers which operates without fixed and published Schedule at an hourly/ per mile / kilometer charge.

Exclusions Applicable To Legal Expense

Any claim:

- 1. Trigger event should not be on account of Your involvement.
- 2. Reported to us more than 48 hours after the event giving rise to the claim;
- 3. Where the cost of legal action could be more than the settlement; **unless** You take all necessary measures towards expeditious disposal of the dispute.
- 4. Involving legal action between members of the same household, an immediate relative, a travelling companion or one of Your employees;
- 5. Against a travel agent, tour operator or carrier, us, the insurer, another person insured by this policy or our agents.
- 6. Legal costs and expenses incurred in pursuit of any claim against us, our Assistance or our agents, someone You were travelling with, a person related to You, or another Insured.

Exclusions Applicable To Extended Pet Stay:

Any consequential liability or expenses incurred on account of mishandling and/or improper care of pet.

Exclusion Applicable To Home Burglary And Robbery Insurance:

No indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following

- 1. The deductible of first 5% of each and every claim amount subject to a minimum of INR 1,000 excluding Jewellery, unless specifically revised and altered by the Insurer and mentioned in the Policy Schedule. The deductible shall apply for each and every loss arising out of the perils in respect of which the Insured Beneficiary is indemnified by this section. The deductible shall apply per event per Insured Beneficiary.
- 2. Any loss or damage covered and/or recoverable under other Sections of this Policy.
- 3. Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
- 4. Any consequential losses of any kind, be they by way of loss of profit, business interruption, market loss or otherwise, and any other legal liability of any kind.
- 5. Contents from any safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to the Insured Beneficiary unless such key has been obtained by Robbery.

6. Loss or damage caused by theft.

Specific Exclusions Applicable To Standard Fire And Special Perils Cover

This Policy does not cover

1. The deductible of the first 5% of each and every claim amount subject to a minimum of INR 1,000 excluding Jewellery, unless specifically revised and altered by the Insurer and mentioned in the Policy Schedule. The deductible specified in the Policy Schedule shall apply for each and every loss arising out of the perils in respect of which the Insured Beneficiary is indemnified by this section. The deductible shall apply per event per Insured Beneficiary.
2. Loss, destruction or damage caused to the Insured Property by pollution or contamination excluding
 - a) Pollution or contamination which itself results from a peril hereby insured against.
 - b) Any peril hereby insured against which itself results from pollution or contamination.
3. Loss by theft during or after the occurrence of any insured peril except as provided under riot, strike, malicious damage cover.
4. Loss or damage to the Insured Property if removed to any building or place other than in which it is herein stated to be insured unless specifically covered by payment of additional premium.
5. Any loss or damage covered and/or recoverable under other sections of this Policy.

Exclusion Applicable For Alcohol And Substance Abuse -

1. Any treatment taken for de-addiction will not be covered under the policy.
2. Medical Emergencies, complications and injuries arising out of use of Psychoactive Substance which do not fall under Exempted substances under local legislation.

Exclusion Applicable For Bail Bond Insurance

Company will not pay,

1. for any bail amount where You have been charged for breaking the law with Criminal Intent
2. for any bail amount where You have been charged for over speeding in a vehicle.

Exclusion Applicable For All Risk Trip and Event Cancellation

1. Cancellation because of Voluntary loss of Job or Involuntary loss of Job due to any criminal activity, moral hazards, disciplinary action, -and retirement.
 2. Cancellation triggered if You failed to check in within stipulated time unless the situation was beyond the control of the Insured Person
 3. Cancellation initiated by Travel Agent unless he/she is authorized by Insured in writing to do so.
- Cancellation due to VISA Refusal

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. The Insured Person's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
2. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
3. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to or arising from:

		<p>lonising radiation or contamination by radioactivity form any nuclear waste from combustion of nuclear fuel; or The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.</p> <p>4. The Insured Person's actual or attempted engagement in any criminal or other unlawful act.</p> <p>5. Any consequential losses.</p> <p>6. In respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.</p> <p>8. The Insured Person engaging in air travel unless he flies as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an Aircraft for the purpose of flying therein or alighting there from following a flight.</p>									
4	Waiting Period	Not Applicable									
5	Payout basis	Payouts are mixed Indemnity and or Benefit payment basis.	Section A COVERA GE Section 1 to 42.								
6	Cost Sharing	A co-payment/deductible as and mentioned on the policy schedule will be triggered once claim is admissible under policy terms and conditions.	Section D CONDITI ONS Point no. 11								
7	Discounts	<p>➤ Travelling Companion Discount: Below mentioned discount on published premium rates will be provided in case policy is taken by more than 1 travelling companions.</p> <table border="0"> <thead> <tr> <th style="text-align: left;">Travelling Member(s)</th> <th style="text-align: left;">Discount</th> </tr> </thead> <tbody> <tr> <td>Self</td> <td>0%</td> </tr> <tr> <td>Self + 1 or 2 travel Partner</td> <td>5%</td> </tr> <tr> <td>Self + 3 or more travel partner</td> <td>10%</td> </tr> </tbody> </table> <p>➤ Employee Discount - 20% discount on published premium rates to employees of Bajaj Allianz & its group companies, this discount is applicable only if the policy is booked in direct office code</p> <p>➤ Online Discount/Direct Customer Discount: 5% discount is extended for the policies purchased online/ through website and t direct customers.</p> <p>(Note: Employee Discount is not applicable to Online/Direct Customers)</p>	Travelling Member(s)	Discount	Self	0%	Self + 1 or 2 travel Partner	5%	Self + 3 or more travel partner	10%	Section D CONDITI ONS Point no. 10
Travelling Member(s)	Discount										
Self	0%										
Self + 1 or 2 travel Partner	5%										
Self + 3 or more travel partner	10%										
8	Renewal Conditions	Not Applicable									
9	Renewal Benefits	Not Applicable									
10	Cancellation	<p>1. You may terminate this Policy at any time before the commencement of the Risk Period, by giving Us written notice and the Policy shall terminate. If no claim has been made under the Policy, We will deduct INR 250 + applicable tax as cancellation charges and will refund the premium paid:</p> <p>2. This Policy constitutes the complete contract of insurance. This Policy cannot be changed by anyone (including an insurance agent or broker)</p>	Section D CONDITI ONS Point no. 17								

- except Us. Any change that We make will be evidenced by a written endorsement signed and stamped by Us.
3. We may terminate/cancel this Policy on grounds of untrue or incorrect statements, misrepresentation, fraud, misdescription or non-disclosure of material facts in the proposal, personal statement, declaration and connected documents, or any material information having been withheld, or non-cooperation by You or any Insured Person or a claim being fraudulent or any fraudulent means or devices being used by the Insured anyone acting on Your behalf or on behalf of an Insured Person to obtain any benefit under this policy, upon 30 days' notice by sending an endorsement to Your address shown in the Policy Schedule and no refund of premium shall be made by the Company.
 4. In other cases of cancellation of Policy by the Company, premium will be refunded on pro-rata basis.
 5. After the commencement of Insured Journey, if the part of the policy days are utilised & the customer makes a request for cancellation before arriving back to India, refund will be on prorata basis.
 6. An Annual Multi Trip Policy will automatically terminate at the end of the Policy Period.
 7. In case of any early return of the insured person prior to expiry of the Policy Period We will refund premium at the following rates subject to no claims being incurred on the policy.

For Polices with Term less than 1 year	
Period in Risk	Refund Rounded
Within 20% of the policy period	65.0%
Exceeding 20% but less than 30% of the policy period	55.0%
Exceeding 30% but less than 40% of the policy period	50.0%
Exceeding 40% but less than 50% of the policy period	40.0%
Exceeding 50% of the policy period	0.0%

For Annual Policies		
Period in Risk	Policy Period 1 Year	Policy Period 2 Years
	Pro Rate	
Exceeding 15 days but less then 3 months	60%	70%
Exceeding 3 months but less then 6 months	40%	60%
Exceeding 6 months but less then 12 months	0%	40%
Exceeding 12 months but less then 15 months		30%
Exceeding 15 months but less then 18 months		20%
Exceeding 18 months but less then 24 months		0%
Exceeding 24 months but less then 27 months		
Exceeding 27 months but less then 30 months		
Exceeding 30 months but less then 36 months		

8. No any claim will be considered under this policy once cancelled on the request of Insured.

1 Claims
1

(For Medical and Accidental Contingencies)

If You meet with any Accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to our liability, You must comply with the following.

I. Hospitalization

In case of medical sickness/accident You will have to mandatorily call and notify the claim on our 24*7 helpline number - ++91-20- 30305858 or country specific toll free number or write to us at travel@bajajallianz.co.in for us to assist you better. You may also refer our website for our other contactability details, claim procedures. It is

Section D
CONDITI
ONS
Point no.
5

important to notify us before seeking any medical consultation (unless it is an accident/emergency). In case of medical hospitalization, please notify us immediately or within 24 hours.

1. We have our coordinating doctor on duty to speak to the Insured Person and provide medical advice. However if the Insured Person wants a medical referral of any specialist doctor/hospital, we can provide the referral.
2. It is important to notify us immediately before/after seeking any kind of medical consultation (unless it is an accident/emergency) and provide us with the treating doctor/hospital details, medical expenses incurred/paid and review appointment details because this will help us to validate Your claim and provide You with a Claim Reference Number which must be mentioned in the Claim Form.
3. The Insurance medical assistance department (doctor) will discuss Your medical condition with the treating doctor and if it is confirmed that the admission to a hospital is NOT due to any pre-existing conditions or any conditions listed in the exclusion list, then the Insurance Company shall guarantee payments to the hospital and settle the payments with the hospital.
4. In order to expedite processing of the claim You must send the following documents listed under relevant section immediately by fax to +91-20-30512207 or scan and email to us at travel@bajajallianz.co.in
5. Your prompt submission of the above documents/information (ROMIF, LMO details, Medical Reports, estimated medical expenses, Claim Form, Passport copy) will enable the medical assistance department to make a medical assessment and recommendation of coverage thereby facilitating the claims process.

II. Outpatient Consultation

1. For outpatient consultation(s), the Insured Person will have to self-pay and file the claim upon return to India. However, if the amount is above USD 500 and the Insured Person is facing difficulty in making payments due to shortage of cash on hand then we may assist and arrange to make payments on behalf of the patient, provided the medical condition is admissible as per terms and conditions of policy.
2. If any hospital does not submit a bill to You for the treatment /service rendered, please inform us before You leave the hospital. If the hospital insists that they will claim directly from the Insurance Company, please inform them that BAJAJ ALLIANZ shall not entertain any such requests from the hospital. Only claims whereby the Insured Person filed directly with all relevant documents on return to India will be considered.
3. You or someone claiming on Your behalf must promptly and in any event within 30 days of discharge from a Hospital give us the documentation (written details of the quantum of any claim along with all original supporting documentation as per the claims documents list specified below.
4. In the event of the death of the Insured Person, someone claiming on his behalf must inform Us in writing immediately and send Us a copy of the post mortem report (in case its conducted) within 30 days.
5. In event of a claim, the original documents to be submitted & after the completion of the claims assessment process the original documents may be returned if requested by the Insured Person in writing, however we will retain the Xerox copies of the claim documents.
6. If the original documents are submitted with the co-insurer, the Xerox copies attested by the co-insurer should be submitted along with the letter confirming the status of the claim & settlement details if any.
7. In order to expedite processing of the claim You must send the following documents immediately by fax to +91-20-30512207 or scan and email to us at travel@bajajallianz.co.in

		For documents list please refer detailed policy wordings.													
1 2	Policy Servicing/ Grievances/Com plaints	<p>Bajaj Allianz General Insurance Co. Ltd Bajaj Allianz House, Airport Road Yerawada, Pune 411006 E-mail: bagichelp@bajajallianz.co.in Call : 1800-225858 (free calls from BSNL/MTNL lines only) 1800-1025858 (free calls from Bharti users – mobile /landline) or 020-30305858 (Please do visit our website for further details)</p> <p>Grievance Redressal Cell for Senior Citizens Senior Citizen Cell for Insured Person who are Senior Citizens ‘Good things come with time’ and so for our customers who are above 60 years of age we have created special cell to address any healthinsurance related query. Our senior citizen customers can reach us through the below dedicated channels to enable us to service them promptly Health toll free number: 1800-103-2529 (To be dialed from India) Exclusive Email address: seniorcitizen@bajajallianz.co.in</p>	Section D CONDITI ONS Point no. 25												
		<table border="1"> <thead> <tr> <th>Office Details</th> <th>Jurisdiction of Office Union Territory, District)</th> </tr> </thead> <tbody> <tr> <td> AHMEDABAD - Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in </td> <td>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</td> </tr> <tr> <td> BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in </td> <td>Karnataka.</td> </tr> <tr> <td> BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in </td> <td>Madhya Pradesh Chattisgarh.</td> </tr> <tr> <td> BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in </td> <td>Orissa.</td> </tr> <tr> <td> CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in </td> <td>Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.</td> </tr> </tbody> </table>	Office Details	Jurisdiction of Office Union Territory, District)	AHMEDABAD - Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in	Karnataka.	BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in	Madhya Pradesh Chattisgarh.	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	Orissa.	CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	
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<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in</p>	<p>Delhi.</p>
<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW - Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 -</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao,</p>

	<p>2231310 Email: bimalokpal.lucknow@gbic.co.in</p>	<p>Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	
	<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>	
	<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
	<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in</p>	<p>Bihar, Jharkhand.</p>	
	<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	
1 3	<p>Insured's Rights</p>	<p>1. Free Look Period – a. Single Trip Insurance - Free look period is not applicable. b. Annual Multi Trip Policy - You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy provided no trip has been commenced. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.</p>	Section D

1 4	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	
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Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.