

Travel companion -Companion Travel CIS

Customer information sheet

(UIN: BAJTIOP24006V032324)

The Information mentioned below is illustrative and not exhaustive, information must be read in conjunction with the product brochures and policy document. In case of any conflict between the brochure and the policy documents the terms and conditions mentioned in the policy document shall prevail.

W H A T A M I C O V E R E D F O R	<p><u>Personal Accident:</u> Covers is the insured sustains accidental bodily injury during the course of insured journey</p>	Section C
	<p><u>Medical Expenses , Medical Evacuation and Repatriation :</u> The medical and related expenses incurred by the insured for medical treatment outside India and repatriation coverage for the cost of repatriating the insured's remains to India Dental Services for immediate relief of dental pain are covered upto the amount specified in the schedule</p>	
	<p><u>Loss of Checked Baggage:</u> Coverage for complete and permanent loss or destruction of the Insured's Checked Baggage\</p>	
	<p><u>Delay of checked baggage -</u> Coverage for personal expenses to replace those contained in checked baggage if the arrival of which is delayed for more than 12 hours beyond the time mentioned on the ticket</p>	
	<p><u>Loss of Passport:</u> Covers expenses necessarily incurred by the insured in obtaining a duplicate or fresh passport</p>	
	<p><u>Personal Liability:</u> Benefit to pay damages to Third Party Civil Claims arising out of Accident Bodily Injury or Accidental Property Damage occurring during overseas trip.</p>	
	<p><u>Hijack cover:</u> For each 24 hour period the insured is detained by hijackers following hi-jacking of any aircraft in which the insured is travelling, the Company will pay the sum specified</p>	

	<p><u>Trip Delay:</u> Company shall indemnify only one event of trip delay during policy period for any trip booked to travel from Republic of India or travel to Republic of India This benefit is payable only for one event of Trip delay during the policy period.</p> <p><u>Hospitalization Daily Allowance:</u> Policy extends daily allowance benefit for an event of hospitalization which is also admissible under medical section of the policy.</p> <p><u>Golfer's Hole-in-one:</u> Policy extends a benefit for celebration on achieving a Golfers hole-in-one at any United States Golfers Association (USGA) recognized golf course anywhere in the world except India during the Insured Journey.</p> <p><u>Trip Cancellation:</u> Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable cancellation of the trip prior to its commencement.</p> <p><u>Trip Curtailment:</u> Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable curtailment of Insured Journey. (Cutting Short by early return to India)</p> <p><u>Accidental Death & Disability (Common Carrier):</u> Covers Death or Permanent Total Disablement due to accidentally bodily injury suffered while travelling overseas in common carrier such as rail, bus, tram or aircraft</p> <p><u>Home Burglary Insurance:</u> Covers loss of or damage to contents of insured's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted Burglary and/or Robbery during the policy period</p>	Section C
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	<p><u>Missed Connection:</u> if the air craft on which the insured is booked to travel from India is delayed beyond 12 hours than the original scheduled arrival time at the destination of the connecting flight resulting in the insured missing the connecting flight, the company will pay the sum mentioned in the schedule towards missed connection.</p>	
	<p><u>Bail bond Insurance:</u> if the insured is arrested for any inadvertent law breaking during his/her travel overseas the company would pay the amount as mentioned in the schedule towards the bail amount for release.</p>	
	<p><u>Adventure sports insurance :</u> If the insured incurs Any medical expenses due to injuries as a result of the insured's participation in any adventure sports the Company will pay the amount incurred towards such medical expenses</p>	
	<p><u>Laptop Insurance :</u> If the insured incurs a loss due to damage to or theft of his/her Lap Top During the journey abroad and within the policy period the Company will indemnify the insured the loss</p>	Section C
	<p><u>Tuition Fee :</u> In the event of the insured unable to continue the school semester due to any of the following reasons arising during the policy period, the Company shall reimburse the tuition fee paid in advance for the current semester</p>	
	<p><u>Accident to sponsor :</u> In the event of the sponsor named in the schedule meets with an accident 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</p>	
	<p><u>Family Visit :</u> In the event of the insured is hospitalized as a result of an accidental injury or sickness covered under the policy and the attending physician in writing advises the necessary attendance of a Family Member of the Insured, the Company will reimburse the actual cost of economy class transportation by the</p>	

	most direct route via a common carrier	
	<u>Emergency Cash Advance</u> : Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up.	Section C
What are the major exclusions in the policy?	<p>Exclusions for Personal Accident, Medical Expenses & Medical Evacuation & Repatriation</p> <p>1) The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India save as provided for under Section B 2.1.4</p> <p>2) The Company shall be under no liability to make payment of any Medical Expenses incurred beyond the expiry of the Policy Period, save as provided for under Section B 2.1.4.</p> <p>3) 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:</p> <p style="padding-left: 40px;">a. Where the insured is:</p> <p style="padding-left: 80px;">i. Travelling against the advice of a Physician; or</p> <p style="padding-left: 80px;">ii. Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured in his proposal; or</p> <p style="padding-left: 80px;">iii. Travelling for the purpose of obtaining treatment; or</p> <p style="padding-left: 80px;">iv. In receipt of a terminal prognosis for a medical condition</p> <p style="padding-left: 40px;">b. Suicide, attempted suicide or willfully self-inflicted injury or illness, alcoholism, drunkenness or the abuse of drugs.</p>	Section D - I

	<ul style="list-style-type: none">c. The participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport. d. The participation of the Insured in riding or driving in races or rallies. e. Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the insured is in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet. f. Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act. g. Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing h. Experimental, unproven or non-standard treatment. i. Treatment by any other system other than modern medicine (also known as Allopathy). j. The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or	
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	<p>devices whether for diagnosis or treatment.</p> <p>k. Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician.</p> <p>1. In case of Travel Brilliant minds (students) claims under this section arising out of sickness/illness is specifically excluded</p> <p>Loss of Checked Baggage</p> <p>1) The self-carried baggage is specifically excluded from the policy coverage.</p> <p>2) Partial destruction of baggage or missing of contents from the baggage is not covered under the policy.</p> <p>3) The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.</p> <p>Delay of Checked baggage Delay of baggage when the intended destination is in India</p> <p>Loss of Passport The Company shall be under no liability to make payment for:</p> <p>1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority</p> <p>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.</p>	<p>Section D</p>
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3. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

Personal Liability

The Company shall not be under any liability to make payment for Claims arising out of:

1. The Insured's liability to any employee (whether under a contract of or for services);
2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker of the Insured, and any travelling companion of the Insured;
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
 - a. Livestock belonging to the Insured or in the Insured's care, custody or control;
 - b. Any wilful, malicious, criminal or unlawful act, error, or omission;
 - c. The pursuit of any trade, business of profession, employment or occupation;
 - d. The ownership, possession or use of vehicles, aircraft, or watercraft;
 - e. Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;
 - f. The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;

- g. The supply of goods or services;
- h. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- i. Any professional liability arising out of the insured's profession/activities.

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'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 by or arising from:

Section D

	<p>a. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or</p> <p>b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or</p> <p>c. 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'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 to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be 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>7. The insured 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>	
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Waiting Period/Deductible	Trip Delay- 12 Hrs Delay of checked baggage- 12 Hrs	Section C- D &Section C-H
Pay out Basis	Indemnity	
	Medical expenses, Evacuation and repatriation	Section C- B
	Loss of Checked Baggage	Section C- C
	Loss of Passport	Section C- E
	Personal Liability	Section C- F
	Home Burglary Insurance	Section C- N
	Emergency Cash Benefit	Section C- V
	Benefit	
	Personal Accident	Section C- A
	Accidental Death & Disability (Common Carrier)	Section C- M
	Hijack cover	Section C- G
	Trip Delay	Section C- H

	Hospitalization Daily Allowance	Section C-I
	Golfer's Hole-in-one	Section C-J
	Trip Cancellation	Section C-K
	Trip Curtailment	Section C-L
	Delay of Checked Baggage	Section C-M
Cost Sharing	<p>Medical expenses, Evacuation and repatriation - USD 100</p> <p>Loss of passport- USD 25</p> <p>Personal Liability- USD 100</p>	<p>Section C-B</p> <p>Section C-E</p> <p>Section C-F</p>
Renewal Condition	The policy can not be renewed however the policy can be extended as per your requirement up to the maximum policy period including extensions.	
Renewal Benefits	Not Applicable	
Cancellation	This Policy may be cancelled by the Insured after the expiry of 15 days from the effective date, in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, and this Policy shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.	

Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.

In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy

Period on Risk	Rate of Premium Retained by the Company
Above 50% of Plan period	100%
Above 40% to 50% of Plan period	80%
Above 30% to 40% of Plan period	75%
Above 20% to 30 % of Plan period	60%
Plan Inception 20% of Plan period	50%

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