

CUSTOMER INFORMATION SHEET

(Description is illustrative and not Exhaustive)

SI. NO.	TITLE	DESCRIPTION	Refer to Policy Clause Number
1.	Product Name	IndusInd-Travel Cancellation Policy (Group)	
2.	What am I covered for	Basic Cover (Cancellation Cover): This benefit covers the direct financial loss, reimburses the forfeited non-refundable payments, if the pre-booked covered Event is cancelled within the Cut-Off time.	2.1
		Package Cover: This benefit indemnifies for the forfeited non-refundable cost of connected services incurred during the booking of the Event by the Certificate Holder	2.2
		Convenience Fees Cover: This benefit indemnifies for the forfeited non-refundable cost incurred towards Convenience Fee and /or Card Handling Charges while booking the Event.	2.3
		Event Reschedule Cover: This benefit indemnifies for the reschedule fee incurred towards Re-scheduling or re-booking of the Event	2.4
		Travel Delay Cover: This benefit pays a fixed amount incase of delay in departure of the travel Event (either by Rail or Air)	2.5
3.	What are the major exclusion in the policy	<p>Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:</p> <p>General Exclusions</p> <ol style="list-style-type: none"> Unilateral Cancellation by either Supplier or the Organiser Abandonment of the Event by the Organiser No-Show or Abandonment by the Event Attendee or Ticket Holder Consequential Losses and Legal Liabilities Participation and Organisation Bulk Booking Cyber Issues Travel Event not scheduled in a Common Carrier Illegal Events Governmental banning of public gatherings Law and Order Refundable portion of the bookings Expenses towards tickets which are not pre-paid or where the ticket is not confirmed Change in Cancellation Policy of the Supplier or the Organiser Disputed Booking Disputed Cancellation Bankruptcy of the Supplier and or the Organiser Restrain, Arrest, Detention or Summon for Investigation of the Event Attendee / Ticket Holder or Certificate Holder Ionizing Radiations Nuclear Weapons Incidental Expenses Late Reporting of Claims Acts of Terrorism War, Civil Unrest and Rebellions 	4
4.	Waiting Periods	Not applicable	



5.	Payment Basis	All covers are payable on Indemnity basis except for Travel Delay Cover which is on Benefit basis.	2						
6.	Loss Sharing	Co-Payment, if opted shall be applicable	--						
7.	Renewal Condition	The Master Cover policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured person.	5 (v).						
8.	Renewal Benefits	Not Applicable	--						
9.	Cancellation	<p>i. The Certificate holder may cancel this Policy by giving 7 days' written notice, and in such an event, the Company shall refund no premium on the Policy.</p> <p>ii. The Company may also cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.</p>	5(iii)						
10.	Claims	The Company shall settle or reject a claim, as the case maybe, within 30 days from the date of receipt of last necessary document.	5(ii)						
11.	Policy Servicing	Any issues related with respect to policy, kindly E-mail us at services@indusindinsurance.com and for correspondence contact us IndusInd Insurance Company Limited Winway Building 2nd & 3rd Floor, 11/12 Block No-4, Old No-67, South Tukoganj, Indore (M.P) - 452001. Contact No.- 022- 41112600							
12.	Grievances/ Complaints	<p>a. Details of Grievance redressal officer (https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx)</p> <p>b. IRDAI Integrated Grievance Management System</p> <p>c. Insurance Ombudsman–The contact details of the Insurance Ombudsman offices have been provided as Annexure-A of Policy document.</p>	5(xxviii)						
13.	Insured's Rights	a. Free Look period: Not Applicable	--						
		b. Lifelong renewability: Not Applicable	--						
		c. Right to migrate from one product to another product of the company: Not Applicable	--						
		d. Right to port: Not Applicable	--						
		e. Change in SI during the policy term or at the time of renewal: Not Applicable	--						
		f. Norms on TAT for Settlement of reimbursement	5(ii)						
		<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Type of claim</th> <th>Prescribed Time Limit</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Reimbursement of Claims</td> <td>Within thirty days of date of receipt of last necessary document.</td> </tr> </tbody> </table>	Sr. No.	Type of claim	Prescribed Time Limit	1.	Reimbursement of Claims	Within thirty days of date of receipt of last necessary document.	
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1.	Reimbursement of Claims	Within thirty days of date of receipt of last necessary document.							
14.	Insured's Obligations	The policy shall be void and all premium paid there on shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	5(i)						
<p>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.</p>									

Premium Illustration attached to CIS

Benefit Illustration in respect of policies offered on Individual and Family Floater basis

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
51 years	266	3000	266	0%	266	3000	Not Available			
44 years	266	3000	266		266	3000				
23 years	266	3000	266		266	3000				
18 years	266	3000	266		266	3000				
Total Premium for all members of the family is Rs. 1,064 when each member is covered separately.			Total Premium for all members of the family is Rs. 1,064 when they are covered under a single policy.							
Sum insured available for each individual is Rs. 3000			Sum insured available for each family member is Rs. 3000							

Note: Premium rates specified in the above illustration are standard premium rates for Domestic Flight Tickets booked 2 days in advance and having Cut-off time of 12 hours. The rates are without any loading and discounts and are exclusive of taxes applicable.

