

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

THIS DOCUMENT PROVIDES KEY INFORMATION ABOUT YOUR POLICY. YOU ARE ALSO ADVISED TO GO THROUGH YOUR POLICY DOCUMENT.

SI NO	TITLE	DESCRIPTION (PLEASE REFER TO APPLICABLE POLICY CLAUSE NUMBER IN NEXT COLUMN)	POLICY / CLAUSE NUMBER
1.	Name of Insurance Product/Policy	IndusInd Travel Care policy (Individual and Family Plan)	
2.	Policy number	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	
3.	Type of Insurance Product/Policy	Indemnity (Where insured losses are covered upto the Sum Insured under the policy)	
4.	Sum Insured (Basis) (Along with amount)	Cover type - Individual Sum Insured - USD XXXXXXXXXXXX (Where each member has a separate sum insured under the policy)	
5.	Policy Coverage	<p>Medical Expenses Including Transportation Evacuation And Repatriation of Mortal Remains - It covers, Reasonable And Customary Charges for medical emergency inpatient and outpatient treatment, diagnostic services, the extra costs of Medically Necessary Treatment and evacuation to India or the nearest Hospital, Transporting the mortal remains back to the Republic of India or, up to an equivalent amount, for a local burial or cremation in the Destination Country where the death occurred.</p> <p>Dental Treatment - Covers expenses incurred on acute anaesthetic treatment of a Healthy Natural Tooth or Teeth during Policy Period and whilst being overseas.</p> <p>Daily Allowance In Case Of Hospitalization - In the event of Hospitalization for more than two consecutive Days (as defined below) for which a Claim is admissible under Benefit 1 or Benefit 2 of this Policy, a Daily Allowance starting from the third Day of the Hospitalization until the limits mentioned in the Policy Schedule (and excluding the first two Day)</p> <p>Personal Accident - This covers the Insured Person or their legal heir, for any injury solely and directly caused by accident whilst on the Insured Trip, resulting in permanent (total or partial) disablement or death within 365 continuous days of occurrence of such injury.</p> <p>Accidental Death Common Carrier - This compensate the legal heir, for an accident occurring during the Insured Trip and resulting in death while riding in or on, boarding or alighting from any common carrier as a fare-paying passenger within 365 continuous days from the date of the accident, where the accident was caused.</p> <p>Reinstatement of SI in case of Accidental Hospitalisation - In case a claim is made and accepted under Benefit 1 for Injury caused due to Accident, it automatically provide an additional Sum Insured equal to the original Sum Insured under Benefit 1 for In-patient care.</p> <p>Trip Cancellation - If an Insured Trip is cancelled due to a listed reasons, the it covers the Insured Person(s) the forfeited, non-refundable prepaid payments for travel and accommodation made prior to the start of the originally scheduled Insured Trip.</p> <p>Trip Delay - It covers the reasonable additional Expenses until the travel becomes possible to the next Destination Country, if trip is delayed for more than three (3) consecutive hours and you are unable or prevented from leaving for the next Destination Country as a result of delay by the Common Carrier on a Main Travel Ticket.</p>	<p>4.1 Benefits 1</p> <p>4.2 Benefits 2</p> <p>4.3 Benefits 3</p> <p>4.4 Benefits 4</p> <p>4.5 Benefits 5</p> <p>4.6 Benefits 6</p> <p>4.7 Benefits 7</p> <p>4.8 Benefits 8</p>

<p>Trip Interruption - Curtailment or Shortening of the original Insured Trip for which the Policy was bought, such that you are forced to return to India earlier than specified in the Main Travel Ticket Alteration or Change in Itinerary of the original Insured Trip for which the Policy was bought, such that you are forced to change (extend, shorten or cancel) their period of stay in a Destination Country specified in the Main Travel Ticket.</p>	4.9 Benefits 9
<p>Missed Connections - If the Insured misses a connecting flight resulting from cancellation or delay of 3 or more hours of a Main Travel Ticket, caused by the Common Carrier, it covers reasonable additional Expenses not provided by the Common Carrier and Non-refundable, unused portion of the prepaid expenses</p>	4.10 Benefits 10
<p>Total Loss Of Checked In Baggage - It covers Insured Person for the total loss of checked-in baggage on an Insured Trip.</p>	4.11 Benefits 11
<p>Delay Of Checked In Baggage - It covers the the expense of Necessary Personal Effects incurred during the Insured Trip if the Insured's Checked-in Baggage is delayed or misdirected by a Common Carrier more than 12 hours from the actual arrival time of the common carrier at the destination.</p>	4.12 Benefits 12
<p>Bounced Bookings of Airlines and Hotel - Policy covers the actual additional expenses/ cost incurred by the Insured for alternative flight arrangements or for alternative accommodation in the event of the confirmed flight reservation for any part of the Insured Trip within the Policy Period.</p>	4.13 Benefits 13
<p>Up gradation to Business Class - Policy covers Insured for the reasonable expenses incurred in respect of the insured's Up-gradation to a business class air ticket, by the most direct route from the place of Hospitalization of the Insured to India.</p>	4.14 Benefits 14
<p>Lounge Access - If, the Insured experiences an international flight departure delay of 3 (three) or more hours on a Main Travel Ticket, where such delay is caused by the Common Carrier, the Company shall arrange for Lounge Access at the airport.</p>	4.15 Benefits 15
<p>Home Burglary Insurance (In Indian Rs) - It covers insured person for a sum as compensation for any Loss or Damage sustained by the Insured or Insured Person and caused by burglary and/or attempted burglary, to the contents of Policyholder's Residence in India</p>	4.16 Benefits 16
<p>Fire Cover for Building (Home in India) - It covers for any Loss, Destruction or Damage sustained, if the property(building) which is the Policyholder's Residence, while it is unoccupied, is, in whole or part, destroyed or damaged by any of the perils, events, reasons or causes specified.</p>	4.17 Benefits 17
<p>Fire Cover for Contents (Home in India) - It compensate for any Loss, Destruction or Damage sustained, if the property(contents) which is within the Policyholder's Residence, while such premises is unoccupied, is, in whole or part, destroyed or damaged by any of the perils, events, reasons or causes specified under Fire Cover for Building (Home in India).</p>	4.18 Benefits 18
<p>Compassionate Visit - If Insured Person is hospitalized for more than seven (7) consecutive days, the Company, after obtaining confirmation of need for assistance of a companion from the attending doctor and the Emergency Assistance Service Provider, will provide A round trip economy class air ticket and Expenses towards accommodation.</p>	4.19 Benefits 19
<p>Return of Minor Child - It covers cost of the economy class air ticket incurred for sending the Insured's unattended Minor Child back to India subject to specified terms.</p>	4.20 Benefits 20
<p>Personal Liability - This indemnify the Insured Person in the event the Insured Person becomes legally liable to a third party under the law applicable in the jurisdiction / destination mentioned as the Insured Trip for an incident which results in death, injury or damage to the health of such third party or damage to his/her properties.</p>	4.21 Benefits 21
<p>Hijack Distress Allowance - In the event of Hijack of a Common Carrier in which the Insured Person is travelling on the Insured Trip during Policy period an allowance specified will be provided.</p>	4.22 Benefits 22
<p>Loss Of Passport - In the event that the passport lost during the Trip, the actual expenses necessarily and reasonably incurred in connection with obtaining a duplicate or fresh passport will be reimbursed.</p>	4.23 Benefits 23
<p>Loss of International Driving License - In the event that the International Driving License is lost during the Trip, the actual expenses necessarily and reasonably incurred in connection with obtaining a duplicate International Driving License will be reimbursed.</p>	4.24 Benefits 24

		<p>Fraudulent Charges (Payment Card Security) - This cover indemnify against financial loss incurred due to any misuse/unauthorized transactions affected by reason of loss/theft of an international Debit / Credit card</p> <p>Emergency Cash Assistance - The Company shall provide an assistance service in transferring emergency cash including Money transfer charges (if any) to the Insured as per his requirement when the Insured requires emergency cash as specified in terms of policy.</p> <p>Political Risk and Catastrophe Evacuation - It covers travel expenses for returning to India, up to the cost of an economy class air ticket or travel expenses to reach the nearest place of safety up to the cost of an economy class air ticket, and reasonable accommodation expenses.</p> <p>Golfer Hole in One - The Company shall reimburse expenses incurred in celebration of achieving a hole-in-one by the Insured during the Policy Period whilst being in the Insured Trip at a United States Golfers Association (USGA) recognized golf course.</p> <p>Adventure Sports - The Company shall pay to the Insured Person, compensation under Benefits 1, 2 and 3 mentioned under this Policy, for any Injury sustained by the Insured person for listed adventurous sports, if the Cover for Adventure Sports is available as per plan selected.</p>	<p>4.25 Benefits 25</p> <p>4.26 Benefits 26</p> <p>4.27 Benefits 27</p> <p>4.28 Benefits 28</p> <p>4.29 Benefits 29</p>
6.	Exclusions (What the policy does not cover)	<p>Policy Exclusions - Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions.</p> <ol style="list-style-type: none"> 1. Claims Occurrence Date: Any Claim relating to events occurring before the commencement of the Policy (i.e. before the Policy Period) or otherwise outside of the Policy Period. 2. Pre-Existing Diseases and related Complications: Any Claim relating to any Pre-existing Disease or complications thereof. 3. Medical Travel: Treatment abroad if that is the sole reason or one of the reasons for the Insured Person`s temporary stay abroad. 4. Travel Purpose and Health conditions of the Insured: Any claim if the Insured Person under the following conditions: <ol style="list-style-type: none"> a. Has undertaken the Insured Trip against the advice of a Physician or Medical Practitioner. b. Is presently undergoing or waiting to receive, specified medical treatments as per the advice of a Physician or Medical Practitioner. The nature of such treatments is such that either: <ul style="list-style-type: none"> • It would normally prevent the Insured from undertaking the Insured Trip; or • It is reasonably foreseeable as requiring continued or emergency treatment during the Insured Trip c. Has received terminal prognosis for a Medical Condition before undertaking the Insured Trip. d. Is travelling to take part in a naval, military or air force operation. 5. Deductible: Any Claim amount lesser than the Deductibles as specified in the Policy Schedule. 6. Alcohol, drugs and Intoxicants: Any Claim arising out of actions or consequence of actions committed whilst being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed. 7. Suicide and Self harm: Any Claims arising from Suicide, attempted suicide or intentional self-Injury or Illness; wilful exposure to dangerous situations which can result in serious injury or death, except where such actions are performed to save human life. 8. War clause: Any loss directly or indirectly arising out of or directly or indirectly connected with or traceable to riot, strike, War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), revolution, rebellion, mutiny, use of military power or usurpation of government or military power, seizure, capture, arrests or actions of Police or the armed forces, restraints and detentions of all Kings, Princes and people of whatsoever nation. 9. Strike, Protest and similar events: Any loss directly or indirectly arising out of or directly or indirectly connected with or traceable to an actual or attempted felony, protest (peaceful or otherwise), riot, strike, crime, misdemeanour or civil commotion. 	<p>Section 5 General Exclusion's</p>

10. Crew Members and Training to operate Aircraft: Operating or learning to operate any aircraft, or performing duties as a crew member of any aircraft or Scheduled Airlines.
11. Terrorism: Any act of terrorism which means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force; committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.
12. Nuclear and Ionizing Radiation: Any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss, directly or indirectly, caused by or contributed to or arising from:
 - a. Use of nuclear weapons material
 - b. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
 - c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
Combustion shall include any self-sustaining process of nuclear fission
13. Biological and Chemical weapons: Dispersal, release or application of pathogenic or poisonous biological or chemical materials.
14. Races and Rallies: Any claim arising out of participation of the Insured in riding or driving in race or rallies
15. Manual and Hazardous work: 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.
16. Congenital Internal Conditions: Congenital internal anomalies or any complications or conditions arising there from
17. Degenerative diseases: Osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone)
18. Driving Motorised Vehicles without Driving Licence: 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 licence and while riding a two wheeler is wearing a safety crash helmet.
19. Sanctions clause: Any Claim or benefit hereunder to the extent that the provision of such cover, payment of such Claim, or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of India, the European Union, United Kingdom or United States of America.
20. Adventure and Winter Sports: Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), caving or pot-holing, hunting or equestrian activities or any sport involving animals, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles). Where the plan opted includes adventure sports benefit, this exclusion shall be waived only to the extent of coverage mentioned under Section Error!

Reference source not found. Benefit 29 - Adventure sports benefit.

		<p>21. Maternity, Child Birth and related conditions: Conditions related pregnancy, miscarriage, child birth or any complications thereof, any treatment for infertility birth control including any surgical procedures and devices. This does not be applicable for ectopic pregnancy that is diagnosed as Life Threatening Medical Condition by the Medical Practitioner.</p> <p>22. Breach of law: Any claim arising or resulting from Insured Person committing any breach of law with or without criminal intent.</p> <p>23. Exclusion specific to the policy: Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.</p> <p>24. Consequential Losses and Legal Liabilities: Any Consequential Loss or any Legal Liability arising due to the any of the reasons covered under Section 4 is excluded under this Policy</p> <p>Specific Exclusions - As per policy wording</p>	
7.	Waiting period	<p>Initial waiting Period -</p> <p>a. Daily Allowance In Case Of Hospitalization - 2 days</p> <p>b. Trip Delay - 3 hours</p> <p>c. Missed Connections - 3 hours</p> <p>d. Delay Of Checked In Baggage - 12 Hours</p> <p>e. Lounge Access - 3 hours</p> <p>f. Hijack Distress Allowance - 12 Hours</p> <p>Specific Waiting periods (Not applicable for claims arising due to an accident) - As per policy wording and prospectus</p> <p>Pre-existing diseases - Not Applicable</p>	<p>4.3 Benefit 3</p> <p>4.8 Benefit 8</p> <p>4.10 Benefit 10</p> <p>4.12 Benefit 12</p> <p>4.15 Benefit 15</p> <p>4.22 Benefit 22</p>
8.	Financial limits of coverage	<p>Sub-limit - As per policy wording and prospectus</p> <p>Co-payment - Not Applicable</p> <p>Deductible -</p> <p>a. Medical Expenses Including transportation, Evacuation and Repatriation of Mortal Remains - \$50</p> <p>b. Dental Treatment - \$50</p> <p>c. Bounced Bookings of Airlines and Hotel - 10% of the claim</p> <p>d. Home Burglary Insurance (In Indian Rs) - First INR 10,000 of each claim</p> <p>e. Loss Of Passport - \$25</p> <p>f. Fire Cover for Building (Home in India) - #First 5% of each claim minimum of INR 10,000</p> <p>g. Fire Cover for Contents (Home in India) - #First 5% of each claim minimum of INR 10,000</p> <p>Any other limit (as applicable) - As per policy wording and prospectus</p>	<p>4.1 Benefit - 1</p> <p>4.2 Benefit - 2</p> <p>4.13 Benefit - 13</p> <p>4.16 Benefit - 16</p> <p>4.23 Benefit - 23</p> <p>4.17 Benefit - 17</p> <p>4.18 Benefit - 18</p>
9.	Claims/ Claims Procedure	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p>Turn Around Time (TAT) for claims settlements</p> <p>i. TAT for preauthorization of cashless facility – 6 hours from receipt of complete documents.</p> <p>ii. TAT for cashless final bill authorization – 4 hours from receipt of complete documents.</p> <p>iii. TAT for Reimbursement Claims – 7 to 10 workings days.</p> <p>Provide the details / web link for following:</p> <p>i. Network Hospital details- Not Applicable for Overseas Travel Insurance.</p> <p>a. In case of an emergency the customer in overseas can visit the nearest hospital and avail medical facility.</p> <p>ii. Helpline Number - National Number (022 4890 3009 (paid)) Paid Support Numbers (91-22-67347843, 91-22-67347844)</p> <p>iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer- Not Applicable for Overseas Travel Insurance.</p> <p>iv. Downloading/getting claim form - IndusInd General Insurance Website</p>	

10.	Policy Servicing	Any issues related with respect to policy, kindly E-mail us at services@indusindinsurance.com and for correspondence contact us IndusInd General Insurance Company Limited Correspondence Address – IndusInd General Insurance., Winway Building 2nd & 3rd Floor, 11/12 Block No-4, Old No-67, South Tukoganj, Indore (M.P) - 452001. Contact No.- 022- 41112600.	
11.	Grievances/ Complaints	<p>a. Details of Grievance redressal officer refer the link Grievance Clause https://www.indusindinsurance.com/Insurance/Aboutus/Grievance-Redressal.aspx</p> <p>b. IRDAI Integrated Grievance Management System https://igms.irdai.gov.in/</p> <p>c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided under the link https://www.indusindinsurance.com/Insurance/Aboutus/Grievance-Redressal.aspx</p>	Grievance Clause
12.	Things to remember	<p>Free Look Cancellation: Not Applicable</p> <p>Policy Renewal: Not Applicable</p> <p>Migration and Portability: Not Applicable</p> <p>Migration: Not Applicable</p> <p>Change in Sum Insured: Not Applicable</p> <p>Moratorium Period: Not Applicable</p>	
13.	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period.) Insurer to specify the material information.	

The enclosed Customer Information Sheet bearing reference number CIS XXXXXXXXXXXXXXXXXXXX is essential part of your policy schedule, Kindly review it carefully.

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place: _____

Date: _____

_____ (Signature of the Policyholder)

Note:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.