

**INDUSIND TRAVEL CARE POLICY (INDIVIDUAL AND FAMILY PLAN) - PROSPECTUS**

**A. COVERAGES**

**BENEFIT 1 - Medical Expenses Including Transportation, Evacuation And Repatriation Of Mortal Remains**

**Expenses including Transportation and Evacuation**

In the event, the Insured Person has a Medical Emergency during the Policy Period and if such Medical Emergency shall, upon the written Medical Advice of a Medical Practitioner/Physician, require any such Insured Person, to incur Hospitalisation within the Policy Period at any Hospital, for the Medically Necessary Treatment of the Insured Person, then the Company will indemnify the Insured Person, for the amount of such Medical Expenses, which should be Reasonable And Customary Charges, and are incurred by or on behalf of such Insured Person for in manner, for the period and to the extent of the Sum Insured as specified in this Policy.

The deductible in respect of this benefit will be applicable for each separate claim as specified in the Policy Schedule and liability in aggregate for all Claims paid under the policy shall not exceed the Sum Insured.

For a given Medically Necessary Treatment that is admissible as a Claim under the Policy, the following are covered:

- Out-patient treatment
- In-patient treatment.
- Medical aid
- Radiotherapy, heat therapy or photo therapy and other such treatment prescribed by a Physician.
- X-Ray, diagnostic tests and all reasonable costs towards diagnostic methods and treatment
- Cost of transportation,
- Cost of being transferred to a special clinic
- Life saving unforeseen emergency.

The total liability of the Company with respect to such life saving treatment shall be limited to 1% of the Sum Insured for Benefit 1 up to a maximum of USD 10,000.

**Transportation and evacuation**

The extra costs of Medically Necessary Treatment and prescribed transportation from the current Destination Country to India or the nearest Hospital in the event that it is not possible to guarantee adequate Medically Necessary Treatment within a reasonable distance of the Insured Person's current location and consequently his health would be in jeopardy;

The additional extra costs for an accompanying person if it is Medically Necessary that the Insured Person be accompanied in this way; this might be a physician, nurse, relative, friend or colleague;

If the Insured Person is required to be transported from a medical point of view, it shall be the decision of Emergency Assistance Service Provider whether the Insured Person is to be repatriated to India or not. Air ambulance, other than

emergency Air ambulance availed for transport within the country.

**Repatriation of Remains**

In the event of the death of the Insured Person due to Illness or Injury during the Policy Period and whilst being overseas, the Company shall pay or reimburse the Extra Costs Of Transporting the mortal remains of such persons 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, subject to the maximum limit as specified in the Policy Schedule.

The Deductible in respect of this benefit will be applicable for each separate claim, and as specified in the Policy Schedule. The Sum Insured has a per tooth limit and per occurrence limit.

**BENEFIT 2 - DENTAL TREATMENT - SICKNESS**

The Company shall pay or reimburse to the Insured Person expenses incurred on acute anaesthetic treatment of a Healthy Natural Tooth or Teeth during Policy Period and whilst being overseas up to but not exceeding the Sum Insured as specified in the Policy Schedule.

The Deductible in respect of this benefit will be applicable for each separate claim, and as specified in the Policy Schedule. The Sum Insured has a per tooth limit and per occurrence limit.

**BENEFIT 3 - DAILY ALLOWANCE IN CASE OF HOSPITALIZATION**

In the event of Hospitalisation of the Insured Person based on a Medical Advice from a Medical Practitioner for more than two consecutive Days (as defined below) due to a Illness or Injury sustained or contracted within the Policy Period whilst being on the Insured Trip for which a Claim is admissible under Benefit 1 or Benefit 2 of this Policy, the Company will pay to the Insured Person a Daily Allowance starting from the third Day of the Hospitalisation until the limits mentioned in the Policy Schedule (and excluding the first two Day).

**BENEFIT 4 - PERSONAL ACCIDENT**

The Company shall compensate the Insured Person or their legal heir as the case may be, for any injury solely and directly caused by accident occurring during the Policy Period whilst on the Insured Trip, resulting in permanent (total or partial) disablement or death within 365 continuous days of occurrence of such injury.

The Sum Insured as specified in the Policy Schedule shall be the limit per person per Policy period payable only on the Insured Person's return to India and in Indian currency. The Sum Insured shall be the maximum liability of the Company under this benefit.

Subject to the above, the Company shall pay to the Insured Person the sum or sums as set forth in the Table of Benefits given in policy wordings.

#### **BENEFIT 5 - ACCIDENTAL DEATH – COMMON CARRIER**

The Company shall compensate the legal heir, for in respect of an accident occurring during the Insured Trip and resulting in death within 365 continuous days from the date of the accident, where the accident was caused while riding in or on, boarding or alighting from any civilian aircraft operated by a common carrier as a fare-paying passenger (but not as a pilot, operator or member of the crew).

Disappearance: In case where the insured cannot be located within 365 Days after the forced landing, stranding, sinking, wrecking of the Common Carrier where the insured was a fare-paying passenger (but not as a pilot, operator or member of the crew), the Company shall compensate the legal heir as per benefit for accidental death.

#### **BENEFIT 6 - REINSTATEMENT OF SUM INSURED**

In case a claim is made and accepted by the Company under Benefit 1 for Injury caused due to Accident, the Company shall automatically provide an additional Sum Insured equal to the original Sum Insured under Benefit 1 for In-patient care.

The additional Sum Insured provided shall be utilized only for in-patient claims under Benefit 1 of the Policy. For additional Sum Insured to be made available under this benefit, it is a pre-condition that a claim must have been accepted by the Company under Benefit 1 for Injury caused due to Accident. The additional Sum Insured can be provided only once for a Policy.

#### **BENEFIT 7 – TRIP CANCELLATION**

If an Insured Trip is cancelled due to listed reason under the policy wordings, the Company shall reimburse the Insured Person(s) for the forfeited, non-refundable prepaid payments for travel and accommodation, made prior to the start of the originally scheduled Insured Trip, up to Sum Insured as specified in the Policy Schedule.

The Company shall reimburse up to Sum Insured as specified in the Schedule if he/she cancels the trip and is unable to continue with the trip because of mentioned unforeseen reason in policy wordings arising within 15 days immediately prior to Policy Period Start Date.

#### **BENEFIT 8 – TRIP DELAY**

The Company shall reimburse the Insured Person the Reasonable Additional Expenses until the travel becomes possible to the next Destination Country, if the Insured's Trip is delayed for more than three (3) consecutive hours and he/she is unable or prevented from leaving for the next Destination Country as a result of a cancellation or delay of his/her Trip for one of the Unforeseen events listed in policy wordings. This benefit is payable only once per trip per insured and The deductible in respect of this benefit will be applicable for each separate claim, and shall be of an amount as specified in the Policy Schedule.

#### **BENEFIT 9 – TRIP INTERRUPTION**

Trip interruption can refer to:

Curtailment or Shortening of the original Insured Trip for which the Policy was bought, such that the Insured Person(s) is (are) forced to return to India earlier than specified in the Main Travel Ticket, due to reasons mentioned in policy wordings. The Company shall reimburse the travel expenses for the lowest economy flight ticket to India incurred by Insured Person(s) for such Curtailment.

Alteration or Change in Itinerary of the original Insured Trip for which the Policy was bought, such that the Insured Person(s) is (are) forced to change (extend, shorten or cancel) their period of stay in a Destination Country specified in the Main Travel Ticket(s), due to reasons mentioned in policy wordings. The Company shall reimburse the travel expenses for the lowest economy flight ticket to the next planned Destination

Country as per Main Travel Ticket, and Reasonable Additional Expenses incurred by Insured Person(s) for such Alteration.

#### **BENEFIT 10 – MISSED CONNECTIONS**

If, while on the Insured Trip, 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, the Company will reimburse the Insured for the following, up to the Maximum Limit shown in the Policy Schedule.

Reimbursement includes Reasonable Additional Expenses not provided by the Common Carrier and Non-refundable, unused portion of the prepaid expenses as long as the expense is supported by a proof of purchase and is not reimbursable by another source.

In the event that a Trip Delay and Missed Connection are both caused together, the higher of the two benefits shall become payable.

#### **BENEFIT 11 - TOTAL LOSS OF CHECKED-IN BAGGAGE**

The Company shall compensate the Insured Person for the total loss of checked-in baggage on an Insured Trip. The cover is limited to the travel destinations specified in the Main Travel Ticket from the Republic of India and return trip back to India. The compensation will be subject to Deductible and limited to the Sum Insured as specified in the Policy Schedule.

The deductible in respect of this benefit will be applicable for each separate claim, and as specified in the Policy Schedule.

#### **BENEFIT 12 - DELAY OF CHECKED-IN BAGGAGE**

The Company will reimburse the Insured for the expense of Necessary Personal Effects incurred during the Insured Trip, up to the limit stated in the Policy Schedule, if the Insured's Checked-in Baggage is delayed or misdirected by a Common Carrier for more than the Deductible shown on the Policy Schedule from the time the Insured arrives at the destination stated on his/her Main Travel Ticket.

#### **BENEFIT 13 – BOUNCED BOOKING OF AIRLINE AND HOTEL**

The Company shall reimburse the actual additional expenses/ cost incurred by the Insured up to the Sum Insured specified in the Policy Schedule 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 bouncing at the sole instance of the Common Carrier or bouncing of the confirmed accommodation booking at place of stay being part of the Insured Trip solely at the instance of the accommodation provider where such bouncing or cancellation is due to overbooking, and involuntary on part of the policyholder.

#### **BENEFIT 14 – UP-GRADATION TO BUSINESS CLASS**

The Company will compensate the Insured 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, if such upgrade from economy class is necessitated by Medical Emergency suffered by the Insured during the Insured Trip.

For a claim to be payable under this benefit, it is a pre-condition that an in-patient hospitalization claim must have been accepted by the Company under Benefit 1. The Insured has to be hospitalized for Medical Emergency for a period of 5 consecutive days or more during the Insured Trip to be eligible for this benefit and The Insured's return air travel to India commences not later than 20 days from the discharge of insured from Hospital.

#### **BENEFIT 15 – LOUNGE ACCESS**

If, while on the Insured Trip, 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.

#### **BENEFIT 16 – HOME BURGLARY INSURANCE**

The Company shall pay to the Insured Person 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 subject to the total liability of the Company not exceeding the Sum Insured as specified in the Policy Schedule in any one trip irrespective of the number of such incidents or occurrences arising out of such incidents.

Jewellery will be covered under this benefit as part of contents up to 20% of the Sum Insured as specified in the Policy Schedule or Rs. 1,00,000/- in INR terms or actual loss, whichever is less.

For the purpose of this benefit, Policyholder's Residence shall mean the Residence as mentioned in the Policy Schedule as the Residential Address, which is also owned and occupied (except during the Policy Period) by the Policyholder.

#### **BENEFIT 17 – FIRE COVER FOR BUILDING (HOME IN INDIA)**

The Company shall pay to the Policyholder compensation for any Loss, Destruction or Damage sustained by the Policyholder, if the property (building) which is the Policyholder's Residence, while it is unoccupied, is, in whole or part, destroyed or damaged during the Policy Period by any of the perils, events, reasons or causes specified in policy wordings.

#### **BENEFIT 18 – FIRE COVER FOR CONTENTS (HOME IN INDIA)**

The Company shall pay to the Policyholder compensation for any Loss, Destruction or Damage sustained by the Policyholder, if the property (contents) which is within the Policyholder's Residence, while such premises is unoccupied, is, in whole or part, destroyed or damaged during the Policy Period by any of the perils, events, reasons or causes specified under Section 4.17 Benefit 17 – Fire Cover for Building (Home in India) Sub-section i, mentioned in policy wordings

#### **BENEFIT 19 – COMPASSIONATE VISIT**

In the event the Insured Person is hospitalized for more than seven (7) consecutive days, and his/her medical condition forbids repatriation and no adult Immediate Family Member or adult travelling companion is present, 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. A round trip economy class air ticket, or first class railway ticket, to allow one Immediate Family Member, during the entire Policy Period, to be at his /her aid for the duration of stay in the Hospital;
- b. Expenses towards accommodation of the immediate family member during such compassionate visit.

The Company's liability for round trip ticket and the expenses relating to this benefit shall in no case exceed the Sum Insured as specified in the Policy Schedule

#### **BENEFIT 20 – RETURN OF MINOR CHILD**

The Company shall reimburse the cost of the economy class air ticket incurred for sending the Insured's unattended Minor Child (child of the Insured, below the age of 18 years) back to India, in the event of the death of the Insured during the Insured Trip; or where the Insured is Hospitalized during the Insured Trip due to Medical Emergency where such Hospitalisation shall, in the opinion of the attending Medical Practitioner, extend beyond a period of 5 days.

#### **BENEFIT 21 – PERSONAL LIABILITY**

The Company will 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, but not exceeding the Sum Insured as specified in the Policy Schedule and provided the incident occurs during the Policy Period and whilst being on a Insured Trip.

#### **BENEFIT 22 – HIJACK DISTRESS ALLOWANCE**

The Company shall make an allowance to the Insured Person, in the event of Hijack of a Common Carrier in which the Insured Person is travelling on the Insured Trip during Policy period, of the amount as specified in the Policy Schedule.

#### **BENEFIT 23 – LOSS OF PASSPORT**

In the event that the passport belonging to the Insured Person is lost during the Insured Trip, the Company will reimburse the Insured Person, the actual expenses necessarily and reasonably incurred in connection with obtaining a duplicate or fresh passport.

#### **BENEFIT 24 – LOSS OF INTERNATIONAL DRIVING LICENSE**

In the event that the International Driving License belonging to the Insured Person is lost during the Insured Trip, the Company will reimburse the Insured Person, the actual expenses necessarily and reasonably incurred in connection with obtaining a duplicate International Driving License.

#### **BENEFIT 25 - FRAUDULENT CHARGES (PAYMENT CARD SECURITY)**

The Policy will Indemnify the Insured against financial loss incurred due to any misuse/ unauthorized transactions affected by reason of loss/theft of an international Debit / Credit card of the Insured during the Insured Trip.

#### **BENEFIT 26 - EMERGENCY CASH ASSISTANCE**

The Company shall provide an assistance service when the Insured requires emergency cash, during a Policy Period arising out of the incidents like theft, burglary, robbery, mugging, dacoity or fraud while on the Insured Trip covered hereunder. The Assistance Service Provider shall co-ordinate with the Insured's/Insured Person's relatives in India to provide assistance in transferring emergency cash including Money transfer charges (if any) to the Insured as per his requirement, but not exceeding the sum insured as specified in the Policy Schedule.

The Company itself shall not be responsible for providing such cash to the Insured.

#### **BENEFIT 27 – POLITICAL RISK AND CATASTROPHE EVACUATION**

The Company will pay to Insured, up to the sum as specified in the Policy Schedule, compensation towards the cost of either:

- a. Travel expenses for returning to India, up to the cost of an economy class air ticket or
- b. Travel expenses to reach the nearest place of safety up to the cost of an economy class air ticket, and reasonable accommodation expenses, as incurred, up to a maximum of USD 300 per day for a maximum of 7 days, If, during the Insured Trip:
  - Officials in the current Destination Country, recommend that certain categories of persons, which include the Insured, should leave the country
  - Insured is expelled from or declared persona non grata in the current Destination Country, or
  - A Natural Catastrophe has occurred in the current Destination Country, necessitating his immediate evacuation in order to avoid risk of personal Injury or Illness to himself

## **BENEFIT 28 – GOLFER’S 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) recognised golf course. Celebration expenses included cost of one round of celebratory drinks.

## **BENEFIT 29 - ADVENTURE SPORTS**

Notwithstanding Exclusion number xxi listed under the 'General Exclusions', if the Cover for Adventure Sports is available as per the Plan selected by the Insured and is reflected so in the Policy Schedule, then the cover is provided as below. The Sum Insured, for the Adventure Sports related Claims, is limited to the respective Benefit- level Sum Insured as per the Schedule, and shall not result into any increase in Sum Insured of the respective Benefit.

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 during the Policy Period as a result of the Insured's participation in the below Adventure Sports (including for the purpose of pilgrimage), provided that the claim meets all other terms and conditions mentioned under policy wordings.

Insured age less than 14 years or above 55 years is not covered under this benefit.

## **B. GENERAL EXCLUSIONS (APPLICABLE TO ALL THE BENEFITS UNDER THIS POLICY)**

Without prejudice to anything contained in this Policy, the Company shall not be liable to make any payment in respect to losses arising directly or indirectly from any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- i. 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.
- ii. Pre-Existing Diseases and related Complications: Any Claim relating to any Pre-existing Disease or complications thereof.
- iii. Medical Travel: Treatment abroad if that is the sole reason or one of the reasons for the Insured Person's temporary stay abroad.
- iv. Travel Purpose and Health conditions of the Insured: Any claim if the Insured Person under the following conditions:
  - 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:

    - 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.
- v. Deductible: Any Claim amount lesser than the Deductibles as specified in the Policy Schedule.
- vi. 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.

- vii. 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.
- viii. 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 detainments of all Kings, Princes and people of whatsoever nation.
- ix. 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
- x. 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
- xi. 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.
- xii. 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
- xiii. Biological and Chemical weapons: Dispersal, release or application of pathogenic or poisonous biological or chemical materials.
- xiv. Races and Rallies: Any claim arising out of participation of the Insured in riding or driving in race or rallies
- xv. 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.

- xvi. Congenital Internal Conditions: Congenital internal anomalies or any complications or conditions arising there from.
- xvii. 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)
- xviii. 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.
- xix. 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.
- xx. 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), including where any such activity is taken up for the purpose of pilgrimage. Where the plan opted includes adventure sports benefit, this exclusion shall be waived only to the extent of coverage mentioned under Section 4.29 Benefit 29 - Adventure sports.
- xxi. 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.
- xxii. Breach of law: Any claim arising or resulting from Insured Person committing any breach of law with or without criminal intent.
- xxiii. 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.
- xxiv. Consequential Losses and Legal Liabilities: Any Consequential Loss or any Legal Liability arising due to the any of the reasons covered under Section 4 Scope of Coverage of policy wordings: is excluded under this Policy.
- xxv. Complementary and Alternative Medicine (CAM): CAM includes, but is not limited to the below areas of medicine:
  - Traditional alternative medicine: like Acupuncture, Ayurveda, Homeopathy, Naturopathy, Chinese or Oriental medicine, Herbal medicine
  - Manual manipulation: like Chiropractic and osteopathic medicine, Massage, Body movement therapies, Tai chi, Yoga
  - Energy therapies: like Electromagnetic therapy, Magnetic Field Therapy, Reiki, Qigong, Therapeutic ("Healing") Touch

- Mind and Sensory healing: like Meditation, Biofeedback, Hypnosis, Art, dance and music, Visualization and guided imagery

(Provided are general exclusions applicable for all sections of the policy. For detailed exclusion related with each section, please go through policy wordings terms and conditions)

### C. ELIGIBILITY CONDITION

This policy is available as Individual plan and Family Plan on floater basis.

Age criteria is as per below,

- 3 months to 65 years.
- Under Family Plan, the maximum persons that may be covered under a Policy shall be 4 inclusive of the Insured and his/her lawful spouse and maximum of two (2) dependent children below the age of 21 years

"In case of family plans, the sum insured is floating on the entire family members, except in case of Benefit 4, 5, 15, 16, 17, 18, 22, and where the sum insured is applicable separately to each and every Insured Person of the family"

### D. POLICY PERIOD AND EXTENSIONS

The maximum number of travel days under a Single Trip that may be insured, under the Policy, shall be 182 days and the maximum Trip Duration (including any extension provided) shall not exceed 365 days in total.

The request for such extension must be received by the Company before the expiry of the original Policy Period.

The maximum number of travel days under a Single Trip that may be insured, under the Policy, shall be 182 days., provided that the Policy may be extended only once during the Trip Duration on the request of the Policyholder and at the sole discretion of the Company, by collecting additional premium. Provided further that for an Insured Person being up to the age of 65 years, the maximum Trip Duration (including any extension provided) shall not exceed 365 days in total

#### Conditions:

- I. Extension of the Policy during the Trip Duration shall be done only once at the sole discretion of the Company
- II. A Policy may not be extended if a Claim is already filed
- III. If the Insured Person fails, either knowingly or unknowingly, to declare the Claims filed or the Claims that are to be filed under the original Policy, then any extension of the Policy if granted shall be deemed to be invalid ab-initio.

### E. CANCELLATION

- No Premium shall be refunded in case of early termination or cancellation of the Policy after the commencement of the Insured Trip.
- However, cancellations are permitted prior to the commencement of the Insured Trip subject to a cancellation fees of Rs. 100/-.

## F. PLAN DETAILS

Table No. 1

Benefit No.	Coverage	Primary Care		Economy Care		Value Care		Deductible in US \$
		1	2	1	2	1	2	
	<b>Sum(s) Insured in US \$</b>							
1	Medical Expenses Including Transportation, Evacuation And Repatriation of Mortal Remains	50000		100000		250000		50
2	Dental Treatment	500	500	500	500	500	500	50
3	Daily Allowance In Case Of Hospitalization	-	-	25 per day (5 days max)	25 per day (5 days max)	25 per day (6 days max)	25 per day (6 days max)	2 days
4	Personal Accident	15,000	15,000	20,000	20,000	25,000	25,000	Nil
5	Accidental Death – Common Carrier	2,500	2,500	2,500	2,500	5,000	5,000	Nil
6	Reinstatement of SI in case of Accidental Hospitalisation	-	100% of SI	-	100% of SI	-	100% of SI	Nil
7	Trip Cancellation	-	-	600	600	600	600	Nil
8	Trip Delay	-	-	25 per day (6 days max)	25 per day (6 days max)	50 per day (6 days max)	50 per day (6 days max)	3 hours
9	Trip Interruption	-	-	600	600	600	600	Nil
10	Missed Connections	-	-	200	200	300	300	3 hours
11	Total Loss Of Checked In Baggage	500	500	1,000	1,000	1,200	1,200	Nil
12	Delay Of Checked In Baggage	100	100	100	100	100	100	12 hours
13	Bounced Bookings of Airlines and Hotel	-	-	-	500	-	500	10% of the claim
14	Up-gradation to Business Class	-	-	-	-	300	300	Nil
15	Lounge Access	-	-	Yes	Yes	Yes	Yes	3 hours
16	Home Burglary Insurance (In Indian Rs)	-	-	1,00,000	1,00,000	2,00,000	2,00,000	first INR 10,000 of each claim
17	Fire Cover for Building (Home in India)	-	-	-	-	-	-	first 5% of each claim, minimum of INR 10,000
18	Fire Cover for Contents (Home in India)	-	-	INR 1,00,000	INR 1,00,000	INR 1,00,000	INR 1,00,000	first 5% of each claim, minimum of INR 10,000
19	Compassionate Visit	2000 USD	2000 USD	2000 USD	2000 USD	2000 USD	2000 USD	Nil
20	Return of Minor Child	2,000	2,000	3,000	3,000	4,000	4,000	Nil
21	Personal Liability	50,000	50,000	1,00,000	1,00,000	2,00,000	2,00,000	Nil
22	Hijack Distress Allowance	-	-	50 per day (7 days max)	50 per day (7 days max)	75 per day (7 days max)	75 per day (7 days max)	12 hours
23	Loss Of Passport	300	300	300	300	300	300	25
24	Loss of International Driving License	-	-	-	100	-	100	Nil
25	Fraudulent Charges (Payment Card Security)	-	-	-	-	-	-	Nil
26	Emergency Cash Assistance	-	-	Yes	Yes	Yes	Yes	Nil
27	Political Risk and Catastrophe Evacuation	-	-	-	-	-	2,500	Nil
28	Golfer Hole in One	-	-	-	-	-	300	Nil
29	Adventure Sports	-	Yes	-	Yes	-	Yes	Nil

**Table No. 2**

Benefit No.	Coverage	Classic Care		Premier Care		Ultimate Care		Deductible in US \$
		1	2	1	2	1	2	
1	Medical Expenses Including Transportation, Evacuation And Repatriation of Mortal Remains	500000		750000		1000000		50
2	Dental Treatment	500	500	500	500	500	500	50
3	Daily Allowance In Case Of Hospitalization	25 per day (7 days max)	25 per day (7 days max)	25 per day (8 days max)	25 per day (8 days max)	25 per day (10 days max)	25 per day (10 days max)	2 days
4	Personal Accident	30,000	30,000	30,000	30,000	35,000	35,000	Nil
5	Accidental Death – Common Carrier	5,000	5,000	7,500	7,500	10,000	10,000	Nil
6	Reinstatement of SI in case of Accidental Hospitalisation	-	100% of SI	-	100% of SI	100% of SI	100% of SI	Nil
7	Trip Cancellation	600	600	750	750	1,250	1,250	Nil
8	Trip Delay	60 per day (6 days max)	60 per day (6 days max)	75 per day (6 days max)	75 per day (6 days max)	75 per day (6 days max)	75 per day (6 days max)	3 hours
9	Trip Interruption	600	600	750	750	1,250	1,250	Nil
10	Missed Connections	500	500	1,000	1,000	1,000	1,000	3 hours
11	Total Loss Of Checked In Baggage	1,500	1,500	1,500	1,500	1,500	1,500	Nil
12	Delay Of Checked In Baggage	100	100	100	100	100	100	12 hours
13	Bounced Bookings of Airlines and Hotel	-	750	-	1,000	-	2,000	10% of the claim
14	Up-gradation to Business Class	500	500	-	750	-	1,000	Nil
15	Lounge Access	Yes	Yes	Yes	Yes	Yes	Yes	3 hours
16	Home Burglary Insurance (In Indian Rs)	3,00,000	3,00,000	3,00,000	3,00,000	5,00,000	5,00,000	first INR 10,000 of each claim
17	Fire Cover for Building (Home in India)	-	-	INR 10,00,000	INR 10,00,000	INR 20,00,000	INR 20,00,000	first 5% of each claim, minimum of INR 10,000
18	Fire Cover for Contents (Home in India)	INR 3,00,000	INR 3,00,000	INR 3,00,000	INR 3,00,000	INR 5,00,000	INR 5,00,000	first 5% of each claim, minimum of INR 10,000
19	Compassionate Visit	2000 USD	2000 USD	2000 USD	2000 USD	2000 USD	2000 USD	Nil
20	Return of Minor Child	5,000	5,000	6,000	6,000	7,000	7,000	Nil
21	Personal Liability	2,50,000	2,50,000	3,00,000	3,00,000	5,00,000	5,00,000	Nil
22	Hijack Distress Allowance	125 per day (7 days max)	-	50 per day (7 days max)	50 per day (7 days max)	75 per day (7 days max)	75 per day (7 days max)	12 hours
23	Loss Of Passport	300	300	500	500	500	500	25
24	Loss of International Driving License	100	100	-	100	-	100	Nil
25	Fraudulent Charges (Payment Card Security)	-	500	1,000	1,000	-	2,000	Nil
26	Emergency Cash Assistance	Yes	Yes	Yes	Yes	Yes	Yes	Nil
27	Political Risk and Catastrophe Evacuation	-	5,000	-	7,500	-	10,000	Nil
28	Golfer Hole in One	300	300	-	300	-	500	Nil
29	Adventure Sports	-	Yes	-	Yes	Yes	Yes	Nil

#### **A. HOW TO CLAIM**

- The Insured Person shall immediately contact the Help Line of Emergency Assistance Service Provider stating necessary details. The details of phone numbers and Help Line are given in the Policy Schedule attached to this Policy
- If the procedure stated above is complied with, Emergency Assistance Service Provider, as the case may be, will guarantee to the Hospital / other providers the costs of hospitalization, transportation for emergency services, transportation home of the Insured Person including accompanying person, if any, and provide financial emergency assistance to the Insured Person. All costs will be directly settled by Emergency Assistance Service Provider on the Company's behalf and the same shall constitute due discharge of the Company's obligations hereunder
- If the Hospital / other providers do not accept the guarantee of payment from Emergency Assistance Service Provider, the Company cannot be held liable for the same. The cost will then have to be borne by the Insured Person and the same will then be reimbursed by the Emergency Assistance Service Provider / the Company on submission of required documents.

**(Note - The benefits, exclusion and terms mentioned here are only an outline of policy. For complete details please go through policy wordings and schedule of the policy)**

