

1. Preamble

This 'Travel Infinity' Policy is a contract of insurance between You and Us which is subject to payment of full premium in advance and the terms, conditions and exclusions of this Policy. Expense incurred outside the policy period will **NOT** be covered. Unutilized Sum Insured will expire at the end of policy year. All applicable benefits, details and limits are mentioned in your Certificate of insurance. We will cover only allopathic treatments in this policy.

2. Defined Terms

The terms listed below in this Section and used elsewhere in the Policy in Initial Capitals shall have the meaning set out against them in this Section.

Standard Definitions

- 2.1 **Accident or Accidental** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2.2 **Co-payment** means a cost sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
- 2.3 **Day care center** means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under
- has qualified nursing staff under its employment;
 - has qualified medical practitioner/s in charge
 - has fully equipped operation theatre of its own where surgical procedures are carried out
 - maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- 2.4 **Day care treatment** means medical treatment and/or surgical procedure which is
- undertaken under General or Local Anesthesia in a hospital/day care center in less than 24 hrs because of technological advancement, and
 - which would have otherwise required hospitalization of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- 2.5 **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured
- 2.6 **Dental treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
- 2.7 **Emergency Care-** Emergency care means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
- 2.8 **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of preexisting diseases. Coverage is not available for the period for which no premium is received
- 2.9 **Hospital**
For the purpose of domestic insurance
A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 36(1) and the said act Or complies with all minimum criteria as under:
- has qualified nursing staff under its employment round the clock;
 - has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - has qualified medical practitioner(s) in charge round the clock;
 - has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;

- 2.10 **Hospitalisation-** Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
- 2.11 **Illness-** Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- a. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
 - b. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - ii. it needs ongoing or long-term control or relief of symptoms
 - iii. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - iv. it continues indefinitely
 - v. it recurs or is likely to recur
- 2.12 **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner
- 2.13 **Inpatient Care-** Treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
- 2.14 **Maternity Expenses** means
- a) medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
 - b) expenses towards lawful medical termination of pregnancy during the policy period.
- 2.15 **Medical Advice-** Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- 2.16 **Medical Expenses-** Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
- 2.17 **Medical Practitioner/Doctor-** A person who is qualified to practice medicine or is a physician, surgeon or an anaesthetist and has a valid medical license issued by the appropriate authority. This person should not be the insured person him/herself or an Immediate Family Member of the Insured or the insured person's employer/business partner".
- 2.18 **Medically Necessary Treatment-** Any treatment, tests, medications, or stays in hospital (or part of a stay in hospital) which:
- a. Is required for the medical management of the illness or injury suffered by the insured.
 - b. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity.
 - c. Must have been prescribed by a medical practitioner.
 - d. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 2.19 **New Born Baby-** Newborn baby means baby born during the Policy Period and is aged upto 90 days.
- 2.20 **Notification of claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
- 2.21 **Outpatient Treatment (OPD)-** OPD treatment means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
- 2.22 **Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.
- 2.23 **Qualified Nurse :** Qualified nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 2.24 **Reasonable and Customary Charges:** Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

- 2.25 **Renewal:** Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
- 2.26 **Subrogation** means the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.
- 2.27 **Surgery** or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner
- 2.28 **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

Specific Definitions

- 2.29 **Adventure sports-** Any sport or activity, which is potentially dangerous to the Insured Person whether he/ she is trained, or not. This includes:
- Sky Sports: Sky Diving, Hang Gliding, Ballooning, Parasailing, Paragliding, Bungee Jumping, Bridge Swinging, Zip Lining, Zip Trekking
 - Mountain Sports: Skiing, Snowboarding, Rock Climbing, Rock Scrambling, Rappelling, Via Ferrata, Fell Running, Fell Walking, Gorge Walking, Indoor Rock Climbing, Mountain Biking, Cannoning, Mountaineering
 - Water Sports: Fishing, Deep Sea Fishing, Kite Surfing, Body Boarding, Paddle Boarding, Kayaking, Canoeing, Scuba Diving, Shark Diving, Swimming with Dolphins, Diving with Whales, Wakeboarding, Surfing, white water rafting, Snorkeling, Waterskiing, Whale Watching
 - Racing Sports: Auto (car) racing, Motor rallying, Motorcycle racing, Air racing, Kart racing, Boat racing, Hovercraft racing, Lawn, mower racing, Snowmobile racing, Truck racing, Off Road 4x4
 - Earth Sport: Land Windsurfing, Zorbing, Sand Boarding,
- 2.30 **Age or Aged** means completed years as at the commencement date.
- 2.31 **Medical Emergency Assistance provider** means service provider specified in Certificate of insurance appointed by the Company from time to time.
- 2.32 **Bodily Injury / Injury-** Accidental physical bodily harm (excluding illness or disease) solely and directly caused by external, violent, and visible and evident means which is verified and certified by a medical practitioner.
- 2.33 **Checked-In Baggage** shall mean the baggage entrusted by the Insured and accepted by a Common Carrier for transportation for which a baggage receipt/tag is issued to the Insured by the Common Carrier. This shall exclude items that are carried/ transported under a contract of affreightment.
- 2.34 **Child or Children** means Your children Aged between 6 months and 21 years at the commencement of the Policy Period if they are unmarried, still financially dependent on You and have not established their own independent households.
- 2.35 **Claim Deductible-** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
- 2.36 **Common Carrier-** Any commercial public airline, railway, motor transport, or waterborne vessel (which shall include ocean going and / or coastal vessels) operating under license issued by the appropriate authority for transportation of passengers. It includes contract carriage commercial vehicle. The scope of Common carrier does not include travel through automobiles owned by the Insured Person either as a passenger or driver and travel through any two-wheeled motor vehicle either as a passenger or driver.
- 2.37 **Contract of Affreightment** is an agreement between a charterer and a common carrier, where the common carrier agrees to transport specific number of goods for the charterer at a specified period.
- 2.38 **Damages-** The sum of money claimed or awarded in compensation for loss/injury. But this does not include fines, penalties, punitive damages, exemplary damages, any non-pecuniary relief, or any other amount for which an Insured is not financially liable, or which is without legal recourse.
- 2.39 **Depreciation** means the monetary value of an asset decreases over time due to use, wear and tear or obsolescence. This decrease is measured as depreciation.
- 2.40 **Educational Institution** shall mean any school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained or qualified teacher/professor and where the Insured is registered as a full-time student
- 2.41 **Excursions-** Day trips and outings arranged either by you or your travel or accommodation provider.

- 2.42 **Family** means legally married Spouse and/or a maximum of 4 Children as named in the Schedule.
- 2.43 **Felonious assault** means any willful or unlawful use of force upon the Insured Person that is a felony or misdemeanor in the jurisdiction in which it occurs and which results in bodily harm to the Insured Person.
- 2.44 **Geographical scope** means the countries or geographical boundaries In which the coverage under this policy is valid as specified in the certificate of insurance.
- 2.45 **Hijacked** means the unlawful seizure or exercise of control of any Carrier by force or violence or threat of force or violence or an act, including but not limited to the use of force or violence or the threat thereof, committed for any reason (including political, religious or ideological) by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government.
- 2.46 **Home/Residential Address-** Your address in India as mentioned in Certificate of insurance
- 2.47 **Hospital**
For the purpose of overseas insurance-
Any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities and complies with all minimum criteria as under:
- has qualified nursing staff under its employment round the clock;
 - has qualified medical practitioner(s) in charge round the clock;
 - has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- 2.48 **Immediate Family-** Spouse, children, mother, father, brother, sister, parent in law, daughter-in-law, son-in-law, grandparent, grandchild.
- 2.49 **Insured Person** means You and the persons named in the Schedule.
- 2.50 **Money-** Includes coins, cash (including foreign currency), traveller's cheques and credit cards/ debit cards.
- 2.51 **Policy Period/ Period of Insurance**
Single-trip Policies: The below dates are shown on your certificate of insurance:
- "Trip Cancellation" cover begin from the date your policy is issued, or the date of booking of your ticket (whichever is later). It ends when you start utilization of the ticket for its intended purpose.
 - For all other coverage, cover starts when you start the insured trip. It continues until the end of insured trip or expiry date and time of the policy or on the date and time you return to your home in your city of residence whichever is earlier
- Multi-trip Policies:
The period as shown on your certificate of insurance.
Each trip you make during the period of insurance will be treated as a separate insurance, each subject to the policy terms, conditions and exclusions.
Cover for individual trips apply as follows
- "Trip Cancellation" cover begin from the date of policy issuance or the date of booking of ticket (whichever is later) and ends when you start utilization of the ticket for its intended purpose.
 - All other Covers start when you start the insured trip and continues for the duration of each trip.
- We will cover trips booked during one period of insurance but not taking place until the next period of insurance if your multi-trip policy with us is still in force at the time of the incident resulting in a claim.
You may travel as many times as you wish during the period of coverage provided that no one trip exceeds the maximum number of days as specified and contracted for at the time of application and shown on your certificate of insurance.
Domestic Insurance- Maximum of 30 days of coverage is available under domestic policies.
- 2.52 **Permanent Partial Disability- Continuous** loss or impairment of a body part or sensory organ which is certified by a Medical practitioner
- 2.53 **Permanent Total Disability-** The disability resulting in either of:
- 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.
- 2.54 **Policy-** Insurance related documents issued in Your name including without limitations certificate of insurance, proposal, certificate of insurance, applicable endorsements, Policy wording containing the terms and conditions of the insurance contract.
- 2.55 **Schedule** means the schedule attached to and forming part of this policy, and if more than one then latest in time.

- 2.56 **Sponsor** means any individual responsible for paying the tuition fees of the student of his/her fulltime study in a registered educational institution outside his/her home country
- 2.57 **Spouse** means the Insured Person's legally married spouse as long as she continues to be married to him.
- 2.58 **Sum Insured/ Policy Limits-** The amount stated in the Schedule against each relevant Cover, which shall be the Company's maximum liability under this Policy for any and all Claims under such Cover. Some covers also include other specific limits, for example, for any one item or limits for valuables in total.
- 2.59 **Terrorism/ Terrorist Incident-** Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption. Commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.
- 2.60 **Time Excess-** Time before/after (as the case may be) when our claim liability doesn't trigger. This refers to specified time period which needs to elapse/pass before or after (as the case may be) to make us liable for benefit payment under the policy. Example, a time excess of 60 minutes for Common Carrier Delay cover means that insurer will pay claim only when the delay is more than 60 minutes. A time excess of 6 hours for "all risk cancellation charges" cover means that insurer will pay claim only when the insured affects the cancellation before 6 hours of scheduled timing of the services.
- 2.61 **Theft-** As defined in Section 378 of Indian Penal Code, 1860 whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to carry out such taking is said to commit theft.
- 2.62 **Travel Agent-** An agent, tour operator, or other entity from which the Insured purchases his travel arrangements, and includes all officers, employees, and affiliates of such agent or tour operator.
- 2.63 **Travelling Companion-** Immediate family member(s) of insured traveling with the Insured during the Period of Insurance, provided that, the Insured and such individual(s) are traveling to the same destination on the same dates and provided that such individual(s) is/ are also Insured under the Policy. For the purpose of this definition, any individual(s) forming part of a group traveling on a tour arranged by a travel agent or a tour leader is not considered as Traveling Companion, unless the individual(s) is part of the Insured's Immediate Family.
- 2.64 **Trip(s)/ Insured Journey-**
For Domestic travel: Refers to the journey performed by you within India commencing during the period of insurance and limited to sector(s) for which the risk is covered as per the policy.
For International travel: Refers to the journey performed by you commencing from India and returning to India during the period of insurance and limited to sector(s) for which the risk is covered as per the policy.
- 2.65 **Unattended-** Property that is not in your full view or positioned where you are unable to prevent unauthorized taking of your property, unless it is left in a locked room or safe. Property left in a motor vehicle is considered unattended unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.
- 2.66 **We, us, our, ours, Company, insurer-** Niva Bupa Health Insurance Company Limited
- 2.67 **You, your, yours, yourself, policyholder, insured person(s)-** The person or people named on your certificate of insurance we insure.

3. Benefits:

Insured can choose from any of the below benefits on payment. Refer to certificate of insurance for sum insured available under each benefit.

3.1 Choose only one from A and B

A. Emergency In-patient medical treatment (Expenses during emergency hospitalization)

We will pay the expenses incurred by you on treatment (Naturally this excludes expenses not linked to treatment like food, beverage, toiletries and cosmetics) if you were admitted in a hospital for more than 24 hours. Day Care treatments are also covered.

Special conditions

1. The treatment of illness/ accident shall commence during the period of insurance.

2. Refer Annexure 1 for expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment.
3. People traveling overseas on student visa for full time education will be covered in India as well till the end of policy period.
4. Sub limit as mentioned in Annexure II will be applicable for insured above 60 years of age (only for international travel).

Claim deductible- As shown on your certificate of insurance

What is not covered (in addition to General exclusions- section 4)

- Out-patient treatment
- Any claim for:
 - i. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness/accident that you originally went to hospital for;
 - ii. any form of treatment that your treating doctor and we/our Medical Emergency Assistance provider think can reasonably wait until you return home;
 - iii. routine medication which you were consuming or started, at the time your trip start, and you knew that you would need while you were away;
 - iv. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code-Excl13);
- Costs incurred following your decision not to move hospital or return to India/origin city after the date when it was deemed safe for you to do so by us/our Medical Emergency Assistance provider and your treating doctor.
- Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, external Congenital disease, defect or anomalies.
- Physiotherapy, rehabilitation of organs.

B. Emergency In-patient medical treatment with OPD

We will pay the expenses incurred by you on treatment (Naturally this excludes expenses not linked to treatment like food, beverage, toiletries and cosmetics) if you were admitted in a hospital for more than 24 hours. Day Care treatments are also covered.

Special conditions

1. The treatment of illness/ accident shall commence during the period of insurance.
2. Refer Annexure 1 for expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment.
3. People traveling overseas on student visa for full time education will be covered in India as well till the end of policy period.
4. Out-patient treatment is covered up to an amount as mentioned in certificate of insurance, provided, the same is critical and cannot be deferred till the Insured Person's return to Republic of India
5. The Insured can opt either for option Emergency In-patient medical treatment or Emergency In-patient medical treatment with OPD
6. Sub limit as mentioned in Annexure II will be applicable for insured above 60 years of age (only for international travel).

Claim deductible- As shown on your certificate of insurance/ Certificate of Insurance

What is not covered (in addition to General exclusions- section 4)

Any claim for:

- i. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness/accident that you originally went to hospital for;
- ii. any form of treatment that your treating doctor and we/our Medical Emergency Assistance provider think can reasonably wait until you return home;

- iii. routine medication which you were consuming or started, at the time your trip start, and you knew that you would need while you were away;
- iv. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code-Excl13);
2. Costs incurred following your decision not to move hospital or return to India/origin city after the date when it was deemed safe for you to do so by us/our Medical Emergency Assistance provider and your treating doctor.
3. Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, external Congenital disease, defect or anomalies.
4. Physiotherapy, rehabilitation of organs.

3.2 Maternity

We will pay the expenses incurred by you on treatment (Naturally this excludes expenses not linked to treatment like food, beverage, toiletries and cosmetics) if you were admitted in a hospital in the course of your pregnancy. Coverage includes delivery, lawful medical termination of pregnancy, miscarriage and the cost of a midwife or obstetric nurse.

Special conditions

1. The Insured Person was not pregnant at the commencement of the Policy Period
2. A waiting period of 10 months/24 months as mentioned in your certificate of insurance will apply to all claims under this Benefit
3. Clause 4 of General exclusions stand waived for this benefit
4. This benefit can be used only twice during the insured person's lifetime
5. This cover is available only for people who are traveling overseas on student visa for full time college or school education with policy term equal to or more than 12 months
6. This cover is not applicable for domestic travel insurance policies
7. Any claim under this benefit will use sum insured of "Emergency In-patient medical treatment" or "Emergency In-patient medical treatment with OPD" benefit only

Claim deductible- As shown on your certificate of insurance

3.3 New born baby cover

Emergency inpatient medical treatment and vaccination expenses of new born baby will be covered as per "Emergency inpatient medical treatment" or "Emergency inpatient medical treatment with OPD" benefit of this policy.

Special conditions (in addition to special conditions of "maternity")

1. Any claim under this benefit will use sum insured of "maternity" benefit only
2. Coverage for vaccination of the new born is restricted to up to USD 500
3. This cover is available only for people who are traveling overseas on student visa for full time college or school education with policy term equal to or more than 12 months
4. This cover is not applicable for domestic travel insurance policies
5. Claim under this benefit is payable only if claim under "Maternity" benefit is also payable.

3.4 Emergency Outpatient treatment (OPD)

We will reimburse the Medical Expenses incurred on emergency out-patient treatment.

Claim deductible- As shown on your certificate of insurance

Special conditions

1. Insured can choose either this benefit or "emergency inpatient medical treatment with OPD". Not both of them.

What is not covered (in addition to General exclusions- section 4)?

1. Anything mentioned in "What is not covered" section of "emergency inpatient medical treatment" cover

3.5 Emergency Road Ambulance

We will cover the road ambulance cost for transportation of the Insured Person to a Hospital.

Special conditions

1. Any claim under this benefit will use sum insured of Emergency in-patient medical treatment or Emergency in-patient medical treatment with OPD
2. The ambulance service provider must be registered.
3. This claim will be payable only if claim under “emergency inpatient medical treatment” or “Emergency in-patient medical treatment with OPD” cover of this Policy is also payable

Claim deductible- As shown on your certificate of insurance

3.6 Hospital Daily Cash

We will pay a daily cash amount for each day the insured person is hospitalized.

Special conditions

1. Insured person is hospitalized for minimum of 24 hours
2. A deductible number of days as mentioned in certificate of insurance will be applied on this benefit
3. This claim will be payable only if claim under “emergency inpatient medical treatment” or “Emergency in-patient medical treatment with OPD” cover of this Policy is also payable

3.7 Emergency Dental treatment

We will pay the expenses incurred by you on pain relieving dental treatment received under anesthesia at hospital following:

1. An Accident or
2. Sudden acute pain to one or more of the Insured Person’s natural teeth

Special conditions

1. Any claim under this benefit will use sum insured of “Emergency in-patient medical treatment” or “Emergency in-patient medical treatment with OPD”

Claim deductible- As shown on your certificate of insurance

3.8 Medical evacuation

We will pay the expenses incurred on your transportation from one Hospital to another in case the hospital where you are admitted cannot provide satisfactorily medical services.

Special conditions

1. Transportation has been prescribed by a Doctor and is medically necessary
2. If transportation is required, then we/Our Medical Emergency Assistance provider will discuss with the Doctor whether to transport the Insured Person to a more suitable country/city for medical treatment or to India/origin city.
3. This claim will be payable only if claim under “Emergency in-patient medical treatment” or “Emergency in-patient medical treatment with OPD” cover of this Policy is also payable.
4. Claim payment under this benefit has two options
 - a. Any claim under this benefit will use sum insured of “Emergency in-patient medical treatment” or “Emergency in-patient medical treatment with OPD”
 - b. Claim under this benefit has its own separate sum insured

3.9 Extension to in-patient care

If you were hospitalized during trip and are in need of treatment even after coming back to India, then we will cover expenses for

1. Hospitalization in an Indian hospital if hospitalized within a period of 30 days from the end of the policy period
2. Your return economy class ticket to India

Special conditions

1. This claim will be payable only if claim under “emergency inpatient medical treatment” or “emergency inpatient medical treatment with OPD” cover of this Policy is also payable
2. This cover is not applicable for domestic travel insurance policies
3. Hospitalization in home country is for same illness or injury for which you were hospitalized during trip

Claim deductible- As shown on your certificate of insurance

3.10 Personal Accident

If your Accident during the policy period causes any or combination of the conditions as mentioned in Table 1, then we will pay in accordance with Table 1. Felonious assaults are also covered.

Table 1

S. No	Description	% age of Sum Insured payable	S. No	Description	% age of Sum Insured payable
1	Death	100%	12	Loss of each other Finger	5%
2	Complete & Irrecoverable loss of 2 Limbs (both hands or both feet or one hand and one foot)	100%	13	Loss of each leg above centre of the femur	70%
3	Complete & Irrecoverable loss of a Limb and an eye	100%	14	Loss of each leg up to a point below the femur	65%
4	Complete and irrecoverable loss of sight of both eyes	100%	15	Loss of each leg to a point below the knee	50%
5	Complete and irrecoverable loss of speech & hearing of both ears	100%	16	Loss of each foot at the ankle	40%
6	Loss of each arm at the shoulder joint	70%	17	Loss of each big toe	5%
7	Loss of each arm to a point above elbow joint	65%	18	Loss of each other toe	2%
8	Loss of each arm below elbow joint	50%	19	Loss of each eye	50%
9	Loss of each hand at the wrist	50%	20	Loss of hearing in each ear	30%
10	Loss of each Thumb	20%	21	Loss of sense of smell	10%
11	Loss of each Index Finger	10%	22	Loss of sense of taste	5%

Complete & Irrecoverable loss of limb means physical separation or complete loss of functionality of the limb, within 365 days from the date of the Accident. This will include Paralysis including Paraplegia, Quadriplegia with loss of functional use of limb.

Special conditions

1. Claim is admissible only if the accident causes death or disability within 365 days from the date of the accident
2. Our payment will not exceed 100% of the Sum Insured if the accident causes a combination of more than one condition mentioned in Table 1.
3. If a loss is not mentioned in the table 1, then we will assess the degree of disability and determine the amount of payment to be made. In all such cases our liability will be limited to 50% of the Sum Insured.
4. Any disability claim amount already paid to you will be deducted from future death claim, if any.

What is not covered (in addition to General exclusions- section 4)- Any Claim arising while you are travelling in a common carrier (including boarding and alighting from that Common Carrier) as a fare paying passenger.

3.11 Accidental Death and Disability (Common Carrier)

If your Accident in a common carrier (including boarding and alighting from that Common Carrier) during the policy period causes any or combination of the conditions as mentioned in Table 2, then we will pay in accordance with Table 2.

Table 2

S. No	Description	% age of Sum Insured payable	S. No	Description	% age of Sum Insured payable
1	Death	100%	12	Loss of each other Finger	5%
2	Complete & Irrecoverable loss of 2 Limbs (both hands or both feet or one hand and one foot)	100%	13	Loss of each leg above centre of the femur	70%
3	Complete & Irrecoverable loss of a Limb and an eye	100%	14	Loss of each leg up to a point below the femur	65%

4	Complete and irrecoverable loss of sight of both eyes	100%	15	Loss of each leg to a point below the knee	50%
5	Complete and irrecoverable loss of speech & hearing of both ears	100%	16	Loss of each foot at the ankle	40%
6	Loss of each arm at the shoulder joint	70%	17	Loss of each big toe	5%
7	Loss of each arm to a point above elbow joint	65%	18	Loss of each other toe	2%
8	Loss of each arm below elbow joint	50%	19	Loss of each eye	50%
9	Loss of each hand at the wrist	50%	20	Loss of hearing in each ear	30%
10	Loss of each Thumb	20%	21	Loss of sense of smell	10%
11	Loss of each Index Finger	10%	22	Loss of sense of taste	5%

Complete & Irrecoverable loss of limb means physical separation or complete loss of functionality of the limb. This will include Paralysis including Paraplegia, Quadriplegia with loss of functional use of limb.

Special conditions

1. Claim is admissible only if the accident causes death or disability within 365 days from the date of the accident
2. Our payment will not exceed 100% of the Sum Insured if the accident causes a combination of more than one condition mentioned in Table 2.
3. If a loss is not mentioned in the table 2, then we will assess the degree of disability and determine the amount of payment to be made. In all such cases our liability will be limited to 50% of the Sum Insured.
4. Any disability claim amount already paid to you will be deducted from future death claim, if any.
5. You will be presumed to be dead if you are not found within 365 days of the disappearance/accident of the common carrier.
6. Claim is payable only if you are travelling in the common carrier as fare paying passenger

3.12 Repatriation of mortal remains

If you die in the Risk Period, then We will reimburse the cost of either transporting your mortal remains to permanent place of residence or a cremation ceremony in the city/country of death.

Special condition

1. Claim under this cover is admissible only if hospitalization claim is also payable under “emergency inpatient medical treatment” “emergency inpatient medical treatment with OPD” or OR death claim is payable under “personal accident” or “accidental death or disability (common carrier)” cover of this policy
2. Claim payment under this benefit has two options
 - a. Any claim under this benefit will use sum insured of “Emergency in-patient medical treatment” or “Emergency in-patient medical treatment with OPD”
 - b. Claim under this benefit has its own separate sum insured

3.13 Total Loss of checked-in baggage

We will pay the pro-rated amount if common carrier permanently loses your checked-in baggage.

How pro-rata will work?

If you have checked-in 3 baggage’s and one was lost by common carrier, then we will pay one-third of the Sum Insured.

Special conditions

1. Any Claim amount paid already under the “Delay of Checked-in Baggage” cover, will be deducted from the claim amount payable under this cover.
2. If common carrier has paid any compensation amount for Total Loss of Checked-in Baggage, that amount will be deducted from the claim amount payable under this cover.

What is not covered (in addition to General exclusions- section 4)?

1. Losses arising from any delay, detention, confiscation by customs officials or other public authorities
2. Partial loss- Loss of one or more items from the baggage.

3.14 Delay of checked-in baggage

We will pay the sum insured if delivery of your checked-in baggage by common carrier is delayed by more than number of hours as mentioned in Certificate of insurance from the expected time of delivery.

Special conditions- If common carrier has paid any compensation amount for Delay of Checked-in Baggage, that amount will be deducted from the claim amount payable under this cover.

What is not covered (in addition to General exclusions- section 4)?

1. Delay arising from any detention, confiscation by customs officials or other public authorities
2. Any delay of checked-in baggage on the return to origin city/ country of trip

3.15 Trip Delay

If departure of your scheduled common carrier is delayed beyond a specified number of hours due to any of the following reasons, then we will pay an amount as mentioned in certificate of insurance for every block of hours of delay (as mentioned in certificate of insurance) maximum up to 24 hours of delay:

1. Delay due to bad Weather.
2. Delay due to a sudden Strike or any other action by employees of the Common Carrier.
3. Delay due to equipment failure of the Common Carrier.
4. Delay due to operational problem at the Common Carrier end like crew/staff scheduling issues.
5. Cancellation or rescheduling done by the Common carrier.

What is not covered (in addition to General exclusions- section 4)?

1. Any delay due to reasons, which were made public or known to You at least 6 hours prior to the scheduled departure of the Common Carrier.

3.16 Trip cancellation

If you cancel your trip before starting the journey due to any of the reasons listed below, then we will provide coverage up to sum insured mentioned in certificate of insurance

1. Death or minimum 24 hour hospitalization of your immediate family member or traveling companion or You.
2. Your presence is required by judicial authority during the period of insurance.
3. You are unable to start your trip due to any natural disaster declared by the appropriate government authority.
4. Due to unexpected strike, riot or Civil commotion at Your destination or hometown or departure city.
5. Loss of passport in case of international trips.
6. Compulsory quarantine or prevention of travel by Government of India.

Two options are available for claims payment under this benefit

1. We will cover for costs that you have already paid towards the trip and cannot get back or which is payable/refundable by insured due to cancellation of trip under a lawful contract OR
2. we will pay a fixed amount as mentioned in certificate of insurance

Special conditions

1. We will cover only travel ticket and accommodation costs.
2. We will cover only one instance of Trip Cancellation for single trip policies and maximum of three instances for multi trip policies.

What is not covered (in addition to General exclusions- Section 4)?

1. Any cancellation due to Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications to You, Your immediate family or traveling companion.
2. Failure to start the journey due to rejection of VISA.

3.17 Trip interruption

If you return home without completing the trip due to below mentioned reasons, then we will provide coverage up to sum insured mentioned in certificate of insurance

1. additional travel costs (in the same class as original booking) if you cannot use your return ticket;
2. unused accommodation costs that insured person has paid and cannot get back

Reasons for returning home:

1. Death or minimum 24 hour hospitalization of your immediate family member or traveling companion or You
2. You are unable to start your trip due to any natural disaster declared by the appropriate government authority.
3. The common carrier which you boarded as a passenger is hijacked.
4. Due to unexpected strike, riot or Civil commotion at place of visit other than your hometown.

5. Due to compulsory quarantine or prevention of travel by government

Two options are available for claims payment under this benefit

1. we will reimburse
 - a. additional travel costs (in the same class as original booking) if you cannot use your return ticket;
 - b. unused accommodation costs that insured person has paid and cannot get back
2. we will pay a fixed amount as mentioned in certificate of insurance

Special conditions

1. If you need to return home and intend to make a claim under this cover, you must call and inform the Medical Emergency Assistance provider as soon as reasonably possible.
2. Any refund which you have received against cancellation of travel ticket will be deducted from claim amount
3. We will cover only one instance of Trip Cancellation for single trip policies and maximum of three instances for multi trip policies.

What is not covered (in addition to General exclusions- Section 4)?

1. Any claim which was not authorized by our Medical Emergency Assistance provider before you returned home.
2. Any abandonment due to Hospitalization due to a pre-existing disease, Childbirth, Pregnancy or related medical complications to You, Your immediate family or traveling companion.
3. Any claim for Trip interruption where there is no valid claim for Emergency In-patient medical treatment or Emergency In-patient medical treatment with OPD.

3.18 Loss of Passport

If you lose your passport while on trip, then we will provide coverage up to sum insured mentioned in certificate of insurance

Two options are available for claims payment under this benefit

1. we will reimburse the actual expenses incurred in obtaining a duplicate or fresh passport
2. we will pay a fixed amount as mentioned in certificate of insurance

Special conditions

1. This cover is not applicable for domestic travel insurance policies

What is not covered (in addition to General exclusions- Section 4)?

1. Loss, delay or confiscation or detention by customs, police or public authorities.
2. Any loss or theft, if you do not report it to the police/embassy within 24 hours of discovery or as soon as reasonably possible and request a written police report

3.19 Loss of International Driving license

If you lose your international driving license while on trip, then we will provide coverage up to sum insured mentioned in certificate of insurance

Two options are available for claims payment under this benefit

1. we will reimburse the actual expenses incurred in obtaining a duplicate or fresh international driving license
2. we will pay a fixed amount as mentioned in certificate of insurance

Special conditions

1. This cover is not applicable for domestic travel insurance policies

What is not covered (in addition to General exclusions- Section 4)?

1. Loss, delay or confiscation or detention by customs, police or public authorities.
2. Any loss or theft of your International Driving license, if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report

3.20 Missed Connection

If common carrier you are travelling in is not running on its published timetable and you missed a pre-booked onward connection as a direct result of this delay then we will provide coverage up to sum insured mentioned in certificate of insurance

Two options are available for claims payment under this benefit

1. we will reimburse for extra accommodation and travel costs you incur to reach the next destination shown on your ticket/itinerary.
2. we will pay a fixed amount as mentioned in certificate of insurance

Special conditions

1. We will cover only one such instance for single trip policies and maximum of three instances for multi trip policies
2. We will cover extra accommodation and travel costs for the same class as originally planned.
3. There should be minimum of 3 hours gap between scheduled arrival of incoming common carrier and scheduled departure of connection common carrier

Claim deductible- The claim deductible is as shown on your certificate of insurance

What is not covered (in addition to General exclusions- Section 4)?

1. Any claim caused by a strike or industrial action or any other reason for which the dates had been publicly announced or reported by the media at the time you took out your policy.
2. Any occasion when the carrier has offered a reasonable alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection.

3.21 Financial emergency Cash

If you are left without any travel funds (including cash, travelers cheque, debit or credit card) due to theft, pilferage or robbery of your Money whilst on a trip, then we will pay a fixed amount as financial emergency cash.

Special condition-

1. Any such loss should immediately be reported to the police of the foreign country within 24 hours and to Us within 48 hours.
2. This cover is not applicable for domestic travel insurance policies

What is not covered (in addition to General exclusions- Section 4)?

1. Any loss of Money that was not in the personal custody of the Insured Person
2. Any loss of Money in respect of which a claim is made only after the Insured Person has already returned to India.

3.22 Personal Liability

We will cover costs incurred for:

1. Your actual legal liability for unintentional injury, property damage or death that you cause during your travel.
2. All costs, fees and expenses in the investigation, defence or settlement of any claim.

Special conditions

1. You shall:
 - a. give Us written notice within 10 days of any claim or demand made against you
 - b. not admit liability/ settle/ compromise/ make any payment without Our prior written consent.
 - c. Allow Us, in Our sole and absolute discretion, to take over and conduct investigation, defence and/or settlement of any claim. You shall provide all the cooperation and assistance We may require. Having taken over the defence of any claim, We may in Our sole and absolute discretion relinquish the same.
2. We will not settle any claim without your consent. But if you refuses settlement recommend by Us and chooses to contest or continue any legal proceedings, then Our liability will not exceed the amount for which the claim could have been settled plus the defence costs incurred with Our consent up to the date of such refusal.
3. For us to cover the costs, claim shall be made on you by the third parties during the Period of Insurance or within 60 days from the date of expiry of the insurance.

Claim deductible- The claim deductible is as shown on your certificate of insurance

What is not covered (in addition to General exclusions- Section 4)?

1. Any fines or exemplary damages aimed at punishing you rather than awarding compensation to third party
2. Liability arising from:
 - a. Violation of operating/safety guidelines published by the service provider contracted by you.
 - b. Action of any type by any other person accompanying you.
 - c. Loss of or damage to property which belongs to you or is under your control or the control of a member of your household or the control of people who work for you.
 - d. Your job/profession/professional activities/trade/business/employment or occupation.
 - e. Any willful, malicious, criminal or unlawful act, error, or omission.
 - f. Liability assumed by you by an agreement / contract which would not have attached in the absence of such agreement / contract.

- g. Personal injuries including but not limited to libel, slander, false arrest, sexual molestation, corporal punishment, wrongful eviction, wrongful detention, defamation, any mental injury, anguish, or shock resulting therefore.
 - h. Ownership and / or Occupation of any land and / or building, unless you are occupying any temporary holiday accommodation, which is not owned by you.
 - i. Ownership and / or Usage of any of the following:
 - i. livestock (except domestic animals);
 - ii. firearms (except sporting guns used for clay-pigeon shooting);
 - iii. motorized vehicles, aircraft of any description, including unpowered flight
 - iv. vessels (except manually-propelled watercraft); or
 - j. Your participation in any leisure activity or activity based holiday or adventure sports where Personal Liability is specifically excluded.
 - k. Transmission of illness or disease by the insured
 - l. Any family member, relative, friend, travel companion or close business associate
3. Any Claim paid or compromised or commitment made without our prior written consent

3.23 Hijack Daily Allowance

If the aircraft in which an Insured Person is travelling as a fare paying passenger during the Risk Period is Hijacked and the journey is interrupted for a continuous and completed period of hours as mentioned in Certificate of insurance, then We will pay the daily allowance specified in the certificate of Insurance.

Special conditions

1. Claim will be provided for a maximum duration of 7 days
2. Clause 1 of General exclusions (Section 4) stand waived for this benefit

What is not covered (in addition to General exclusions- Section 4)?

1. Any claim where the Insured person is considered as accessory or is in anyway involved with the Hijacking.
2. Any claim as a consequence of change in the direction of the route of the aircraft due to security reasons

3.24 Bounced Booking- Hotel/ Common Carrier

If Accommodation provider/ Common Carrier is unable to honor your confirmed bookings (pre-paid or contracted to pay) due to overbooking then we will provide coverage up to sum insured mentioned in certificate of insurance

Two options are available for claims payment under this benefit

1. we will reimburse difference of cost in original booking and alternate booking
2. we will pay a fixed amount as mentioned in certificate of insurance

Special conditions

1. Original booking and alternate booking should be of same class and for the same number of nights or same travel destination. Up gradation to higher class will be considered in case similar alternate arrangement is not available
2. You must always check-in on time stipulated as 'must check-in by' time on your reservation or fulfil any other obligation on your part.
3. In case of international flights, you are expected to have web-checked-in prior to your arrival at the airport.
4. The overbooking at the common carrier must happen at check-in.

What is not covered (in addition to General exclusions- Section 4)?

1. Any booking for which You are unable to furnish proof of booking/payment and bounced booking.
2. Any contractual breach by You including but not limited to non-adherence to the terms and conditions of the booking service provider.
3. If you had any waitlisted booking irrespective of whether such bookings have been promised to be confirmed later.
4. Claims where the alternative travel/accommodation arrangements is provided by the service provider.
5. If you volunteer to take a late flight (Voluntary denied booking).

3.25 Compassionate Visit

If You are hospitalized and someone from your immediate family is visiting you, then we will reimburse economy class travel cost for one such person

Special conditions

1. Provided there is no other adult traveling companion with you.
2. Provided that no Adult member of your Immediate Family is present at the location of your hospitalization.
3. Claim under this benefit will be applicable only if we have accepted claim under “emergency inpatient medical treatment” or “emergency inpatient medical treatment with OPD” cover of this policy
4. You should have been hospitalized for a period of minimum 5 consecutive days

3.26 Escort of minor child

If You, accompanied only by minor children, are hospitalized and someone from your family is travelling to your location to escort minor children back to city of residence, then we will reimburse

1. Economy class return travel ticket for one immediate family member along with reasonable costs of accommodation
2. Economy class travel ticket for minor children

Special conditions

1. The cover is available for a maximum of two minor children and we shall indemnify maximum of one such event during the policy period.
2. Provided there is no other adult traveling companion to take care of children.
3. Provided that no Adult member of your Immediate Family is present at the location of your hospitalization.
4. Claim under this cover will be payable only if claim is also payable under “Personal Accident” or “accidental death and disability (common carrier” or “emergency inpatient medical treatment” or “emergency inpatient medical treatment with OPD” cover of this policy.
5. Hospitalization should have been for a continuous period of more than 48 hours and occurs not within 3 days of the completion of the trip.
6. This cover is not applicable for domestic travel insurance policies

3.27 Adventure Sports

By selecting this Cover, participation in adventure sports will be included in your policy.

Special conditions

1. Such extension will not result into any increase in Sum Insured of the respective Coverage.
2. Clause 15 of General exclusion stands waived for this cover

What is not covered (in addition to General exclusions- Section 4)?

1. Non-adherence to the guidelines / instructions of the organizers of adventure sports
2. Participation in a professional capacity and without supervision of trained professional

3.28 Sports Equipment hire

If the sports equipment being carried by You is lost because of the reasons mentioned below, then we will reimburse cost of renting the same type of equipment

1. Robbery/ theft of the sports equipment
2. Baggage containing the sports equipment is lost or delayed for 12 hours or more by common carrier

Special conditions-

1. If there is a compensation amount paid by the common carrier for Delay/loss, that amount will be deducted from the claim amount payable under this cover.
2. This cover is not available for people who are traveling overseas on student visa for full time college or school education

Claim deductible- As shown on your certificate of insurance

What is not covered (in addition to General exclusions- Section 4)?

1. Loss, delay or confiscation or detention by customs, police or public authorities.
2. Any loss or theft, if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report

3.29 Rented sports equipment damage or loss

If sports equipment which were rented out to You for Your personal use are damaged or lost, then We shall reimburse the penalty/ fine charged by the sports equipment owner.

Special conditions

1. You shall ensure the safety of sports equipment at all times during the rental period.
2. You shall not pass on hired equipment to third parties.
3. The complete payment of Rental equipment has been made by You before the equipment is rented out You.
4. The hired equipment is NOT insured and insurance is not included in the normal rental tariffs.
5. You shall make sure that the sports equipment rented out to You are in good condition and without any damage.
6. This cover is not available for people who are traveling overseas on student visa for full time college or school education

Claim deductible- As shown on your certificate of insurance

What is not covered (in addition to General exclusions- Section 4)- In the case of theft, if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report

3.30 Sports Equipment Cover

If the sports equipment owned and carried by You is lost because of the reasons mentioned below, then we will reimburse the depreciated value of such lost or damaged equipment

1. Robbery/ theft of the sports equipment
2. Baggage containing the sports equipment is lost by common carrier

Depreciation value to be calculated basis below table

Equipment age	Up to 1 year	Up to 2 years	Up to 3 years	Up to 4 years	Up to 5 years	More than 5 years
Applicable depreciation	50%	70%	75%	80%	90%	95%

Special conditions

1. You shall ensure the safety of sports equipment at all times
2. You shall not pass on sports equipment to third parties.
3. The complete payment of sports equipment has been made by and you have the invoice for the equipment
4. The equipment is NOT insured
5. If there is a compensation amount paid by the common carrier for Delay/loss, that amount will be deducted from the claim amount payable under this cover.
6. This cover is not available for people who are traveling overseas on student visa for full time college or school education

Claim deductible- As shown on your certificate of insurance

What is not covered (in addition to General exclusions- Section 4)?

1. Loss, delay or confiscation or detention by customs, police or public authorities.
2. Any loss or theft, if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report

3.31 Sports Activity Coverage

We will reimburse for the unused portion of the sports activity which you had already paid for or had contracted to pay (minus refunds) in case

1. You fall ill and medical practitioner has advised you to refrain from taking part in the sports activities
2. You are hospitalized
3. You have to cut short your trip and return to origin city

Special conditions

1. Reason for Hospitalization is admissible under “emergency inpatient medical treatment” or “emergency inpatient medical treatment with OPD” cover of this Policy
2. Reason for cutting short your trip is admissible under “trip interruption” cover of this policy
3. This cover is not available for people who are traveling overseas on student visa for full time college or school education

Claim deductible- The claim deductible is as shown on your certificate of insurance

3.32 Loan Protector

If your Accident during the policy period causes your death, then we will pay the balance outstanding principal loan amount up to sum insured as on the date of death.

Special conditions

1. We will not pay for any arrears or penalties levied by the bank or financial institution.
2. Claim under this cover will be payable only if claim under “personal accident ” or “accidental death or disability (common carrier)” cover of this policy is also payable
3. This cover is not available for people who are traveling overseas on student visa for full time college or school education

3.33 Emergency Trip Extension

If duration of your trip is extended beyond the scheduled dates because of reasons mentioned below then we will extend period of insurance once for a period of up to days as mentioned in certificate of insurance

1. Death of the Travelling Companion.
2. You or your travelling companion is hospitalized
3. Any natural disaster (declared by appropriate government authority) at your current location or at destination that forces you to extend the trip.
4. Cancellation or Re-scheduling of the common carrier due to unexpected strike, riot or Civil commotion at the port where the Trip got extended.

Special conditions

1. Reason for Hospitalization is admissible under “emergency inpatient medical treatment ” or “emergency inpatient medical treatment including OPD” cover of this Policy
2. Any refundable amount pertaining to the original scheduled return ticket will be deducted from the admissible claim amount

What is not covered (in addition to General exclusions- Section 4)?

1. Any extension due to Childbirth, Pregnancy or related medical complications occurring to you or your immediate family member or traveling companion.

3.34 Upgradation to Business Class

If insured person is hospitalized for a period of 5 or more continuous days, then we will cover the extra cost incurred in upgrading the insured person’s return ticket to business class by the most direct route from the place of hospitalization.

Special conditions

1. Claim under this benefit is payable only if claim under “ emergency inpatient medical treatment” or “emergency inpatient medical treatment including OPD” cover of this Policy is also payable
2. Your return air travel to city of residence shall commence not later than 20 consecutive days from the date of discharge
3. If your economy class air ticket cannot be up-graded, then the Company’s maximum liability under this Benefit shall be limited to the difference between the cost of the new business class ticket and the refund amount received on the economy class ticket cancelled
4. The Company shall not be liable to make any payment under this Benefit if you were originally booked to return to the Country of Residence/origin city on a business class air ticket.
5. This cover is not available for people who are traveling overseas on student visa for full time college or school education

3.35 Study interruption

In case you have to discontinue your planned studies for remainder part of ongoing semester, then we will reimburse you for

1. The actual semester fees paid which cannot be refunded by the Educational Institution.
2. Booked Air tickets from the city of residence of the student to the country where Educational Institution is, provided interruption happens when the insured is at his own city of residence.
3. Return Air-ticket back to insured’s city of residence, in case, interruption happens at the city of educational institution

This benefit can be availed subject to the following:

1. You are Hospitalized for more than 30 consecutive days

2. In case of death or Permanent Total Disability of any one of Your Immediate Family Member or the Sponsor during the policy period.

Special conditions

1. Any actual/possible refund amount from the Educational Institution will be deducted from the admissible claim amount.
2. Any actual/possible refundable amount pertaining to the original scheduled ongoing/return ticket will be deducted from the admissible claim amount.
3. In the event of a claim, only the figures shown on official invoice(s) from the educational institution and voucher(s) of payment of the said Tuition fees, shall be used for calculating any reimbursement paid by us.
4. Simultaneous claims under “Study Interruption” cover and “Sponsor Protection” is not permitted.
5. This cover is available only for people who are traveling overseas on student visa for full time college or school education
6. This cover is not applicable for domestic travel insurance policies

What is not covered (in addition to General exclusions- Section 4)- Any exclusion mentioned in the “What is not covered?” Section of the “Personal Accident” or “emergency inpatient medical treatment” or “emergency inpatient medical treatment including OPD cover applicable to You, Your Immediate Family, your Sponsor.

3.36 Sponsor protection

In case of death or permanent total disability of your sponsor, as named in certificate of insurance, due to an accident during planned studies, we will cover you up to the limits shown in your certificate of insurance for the below expenses

1. The unpaid tuition fees of your enrolled full-time study in a registered educational institution
2. One time return economy class air-ticket between the city of residence of the student and the city of Educational Institution.

Special conditions

1. Death/Permanent Total Disablement of Sponsor should occur during the covered period and the journey is also undertaken during the period of insurance.
2. Any actual/possible refundable amount pertaining to the original scheduled return ticket will be deducted from the admissible claim amount, if any.
3. In the event of a claim, only the figures shown on official invoice(s) from the educational institution and voucher(s) of payment of the said Tuition fees, shall be used for calculating any reimbursement paid by Us.
4. Simultaneous claims under “Study Interruption” cover and “Sponsor protection” is not permitted.
5. This cover is available only for people who are traveling overseas on student visa for full time college or school education
6. This cover is not applicable for domestic travel insurance policies

What is not covered (in addition to General exclusions- Section 4)- Any exclusion mentioned in the “What is not covered?” Section of the “Personal Accident ” cover applicable to Your Sponsor

3.37 Cancer Screening and Mammography Examinations

We will reimburse the expenses incurred on your cancer screening and mammography examinations during the Risk Period.

Special conditions

1. Screening or examination has been prescribed by a medical practitioner
2. This cover is available only for people who are traveling overseas on student visa for full time college or school education
3. This cover is not applicable for domestic travel insurance policies

3.38 Bail bond

If the insured person is falsely arrested or wrongfully detained by any government or foreign authority during the Risk Period, then We will reimburse the bail bond amount (as mentioned in certificate of insurance) in case you are acquitted by competent court and furnishing of relevant court documents.

Special conditions

1. Customers need to intimate us within 1 year of any incident that may rise to claim under this benefit

What is not covered (in addition to General exclusions- Section 4)?

1. Insured Person has been charged with breaking the law with any criminal intent.
2. Insured Person has been charged with driving a vehicle at over the speed limit.

3.39 Waiver of deductible

By selecting this cover, deductibles applicable under each cover of this policy will be waived off.

3.40 Optional co-payment

By selecting this cover, co-payment of 20% will be applicable to all the payable/admissible claims under this policy.

3.41 Refund of Visa Fee

We will pay for re-imbursalment of Visa fee if your Visa got rejected for no fault or negligence on your part provided that you had submitted all the valid documents in order as directed by the Embassy of the respective Country for which the Visa is being applied and Visa application should be filed with the respective Embassy well in advance and as per the prescribed processing time, if any.

Special conditions-

1. This cover is not available for multi-trip policies and people who are traveling overseas on student visa for full time college or school education
2. This cover is not applicable for domestic travel insurance policies

3.42 Home to home cover

We will extend the Coverage before /beyond the Period of Insurance for In-Patient treatment, Out-Patient and Personal Accident up to the sum Insured for the following:

1. Starting of the Journey from Home (or any intermediate place) at the Country of Residence to the Airport for duration of 6 hours before the Scheduled departure time of the Common Carrier
2. Return journey from the Airport to Home (or any intermediate place) after de-boarding the Common Carrier at the Country of Residence for duration of 6 hours after the Actual arrival time

You should inform the Company immediately if you suffer an illness or injury and which occurs within the duration specified in this Benefit

Special conditions-

1. This cover is not available for people who are traveling overseas on student visa for full time college or school education

What is not covered (in addition to General exclusions- Section 4)- Any exclusion mentioned in "what is not covered?" section of "emergency inpatient medical treatment", "emergency inpatient medical treatment with OPD", "emergency outpatient treatment" and "personal accident" cover of this policy

3.43 Political risk and catastrophe evacuation

We shall reimburse the cost of travel expenses to the **City of Origin** or nearest place of safety up to the cost of an economy class air ticket (one way) and reasonable accommodation expenses , if incurred for a maximum of 7 days or Sum Insured specified in the **Certificate of insurance** if insured is unable to return to his **City of Origin** when Officials in the country/city/state where insured is visiting , recommend that certain categories of persons which include the Insured should leave the country/state/city or Insured is expelled from or declared persona non grata in the country/state/city he/she is in.

A Catastrophe (fire, flood, earthquake, Tsunami, Volcano Eruption, Strom, hurricane or epidemic due to contagious disease) has occurred in the country/state/city the insured is in, necessitating his immediate evacuation in order to avoid risk of personal injury or illness to himself

In event of any of the contingencies covered hereunder occurring at the place Insured is visiting any time after the commencement of the trip and before the termination of the same, immediate notice thereof shall be given by insured to **Medical Emergency Assistance provider** or to Us.

Our liability to make payment is only in excess of the Deductible as specified in Certificate of insurance

Specific Exclusions applicable to Political Risk and Catastrophe Evacuation:

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the **Insured Person** for:

1. Insured Violating the laws or regulations of the country from which he/she is to be evacuated
2. Failure to produce or maintain immigration, work, residence or similar visas, permits or other documentation
3. Failure to honor any contractual obligation or bond or too be any conditional license.
4. Insured being a national of the country from which he is to be evacuated
5. Circumstances that resulted in the Insured’s evacuation being in existence prior to the Insured entering the country or their occurrence being foreseeable to a reasonable person before the insured entered the country
6. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

3.44 Colleague Replacement

If an Insured Person is Hospitalized then We will reimburse the cost of an economy class return air fare to send a substitute person to complete the business purpose for which the Insured Person was travelling provided that

1. Insured Person’s Hospitalization lasts for a period of at least 7 consecutive days
2. Insured Person’s travel was for a pre-arranged specific and specified business purpose
3. The substitute employee commences his journey within 30 days from the date of Hospitalization of the Insured Person
4. Substitute employee is in fact an employee and a proper substitute for the Hospitalized Insured Person

Special conditions-

1. This cover is not available for people who are traveling overseas on student visa for full time college or school education
2. This cover is not applicable for domestic travel insurance policies

3.45 Loss of Laptop, Tablet, Mobile Phone, Camera

We will provide coverage up to sum insured mentioned in policy schedule, only in the case of robbery, theft or if the belonging was stolen.

Two options are available for claims payment under this benefit

1. We will pay a fixed amount for the loss
2. We will indemnify the depreciated value. Depreciation value to be calculated basis below table

Equipment age	Up to 1 year	Up to 2 years	Up to 3 years	Up to 4 years	Up to 5 years	More than 5 years
Applicable depreciation	50%	70%	75%	80%	90%	95%

Special condition- Coverage under this benefit is limited to laptop, tablet, mobile phone and camera

Claim deductible- The claim deductible is as shown on your policy schedule

What is not covered (in addition to General exclusions- Section 4)?

1. Any loss of item sent in advance or mailed or shipped separately
2. Any item that was in a baggage lost by common carrier
3. Loss, delay or confiscation or detention by customs, police or public authorities.
4. Any loss of software or data in laptop/ tablet/camera/mobile and any consequential loss

3.46 Mugging Benefit

We will pay a Lump sum benefit as mentioned in the Certificate of insurance, if the Insured Person is mugged in the country/city in which he/she is traveling.

Specific exclusions applicable to Mugging Benefit:

No claim will be paid if the incident is not reported to the local police within 24 hours of the assault and if no such report is obtained.

3.47 DEBIT/CREDIT CARD/FOREX CARD – FRAUD

In the event of loss or Theft of your bank issued debit/credit/forex card in a Country/city of Visit whilst on a Trip, we shall reimburse the financial loss incurred by you, arising out of any fraudulent utilization of such card until the time of such loss or Theft being reported to issuing bank, up to the limit of Sum Insured as mentioned in the Certificate of insurance.

Our liability to make payment is only in excess of the Deductible as specified in Certificate of insurance

This Benefit shall be payable subject to the following:

1. All claims made under this Benefit shall be payable in India and in Indian Rupees only.
2. The Insured Person must have taken all reasonable steps to avoid any loss, damage or expense.
3. The loss or Theft is to be reported to the issuing bank as soon as practicable, and a written police report is to be furnished to the Company.
4. A Deductible as mentioned in the Certificate of insurance shall be separately applicable for each and every claim made under this Benefit.

Specific Conditions applicable to Debit/Credit Card/Forex Card - Fraud:

- i. This cover is not applicable for domestic travel insurance policies

Specific Exclusions applicable to Debit/Credit Card/Forex Card – Fraud:

We shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Any claims where the loss can or could have been recovered from any other source.
2. Any claims where the reporting procedures of the issuing bank have not been followed as soon as practicable from the time of the Insured Person becoming aware of the loss or Theft.
3. Any claim where loss or Theft is not notified to the local police as soon as practicable from the time of the Insured Person becoming aware of the loss or Theft.
4. Any claim arising out of a loss where Insured Person has left the card unattended.
5. Any costs incurred in procurement of a new card.
6. Any claims arising out of, or in connection with any contractual liability.
7. Any claim arising out of a loss where the Insured Person, his/her Immediate Family Member, relative, colleague, Travelling Companion or business staff is involved as an accomplice or accessory.
8. Any loss or damage of a consequential nature.
9. Any financial loss or liability due to misuse of card occurring after the time of reporting the loss or Theft to the issuing bank.
10. Any claim, which is in any manner fraudulent or supported by any fraudulent statement or device, whether by the Insured Person or by any person acting on behalf of the Insured Person.
11. Any loss falling under the 'General Exclusions' Section of the Policy.

3.48 Loss of deposit on cancellation (hotel & common carrier)

We shall cover the loss of irrevocable deposits or charges paid in advance or contracted to be paid towards hotel & Common Carrier, in the event of necessary and unavoidable cancellation of Hotel and Common Carrier booking arrangement due to following listed reasons up to sum amount benefit as mentioned in Certificate of insurance

1. Inclement Weather
2. Accident of Vehicle resulting in hospitalization of Insured or an admissible claim in the motor insurance policy along with the FIR proving that the Insured Person was involved in an Accident with a third party,
3. Strike, Curfew, Failure of public transport, death of Insured Person, felonious assault fire & flood
4. The breakdown of a scheduled Common Carrier on which the Insured Person is travelling;

5. An breakdown on a motorway or thoroughfare, occurring ahead of the Common Carrier or any vehicle on which the Insured Person is travelling, which causes an unexpected delay in arriving at the first Port of departure of the Common Carrier on which he/she has booked to travel

A Deductible as mentioned in the Certificate of insurance shall be separately applicable for each and every claim made under this Benefit.

Two options are available for claims payment under this benefit

1. We will pay a fixed amount for the loss
2. We will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured Person's departure date upto the maximum of a Sum Insured as mentioned in the Certificate of insurance after adjusting the proceeds of canceling or preponing of the arrangement, if any.

Specific Exclusions to Loss of Deposit on Cancellation (Hotel & Common Carrier):

The Company shall not be liable to make any payment under this Policy for:

1. Common Carrier-caused delays, including an announced, organized sanctioned union labour strike that affects public transportation, unless the commencement of the period of insurance is prior to a date when the strike is foreseeable. A strike is foreseeable on the date the labour union members vote to approve a strike, unless the delay is due to breakdown of the Common Carrier.
2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather.
3. Changes in plans by the Insured Person, an immediate family member, or travelling companion for any reason.
4. Adverse change in financial circumstances of the Insured Person, any family member, or a traveling companion.
5. Any business or contractual obligations of the Insured Person, any family member, or a traveling companion
6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements.
7. Any government regulation or prohibition.
8. On account of a felonious assault, where the Insured/Insured Person, any family member of the Insured/Insured Person, the traveling companion or traveling companion's family member has been a principal or accessory in the assault committed
9. Any exclusion mentioned in the 'General Exclusions' section of this Policy

3.49 Emergency Accommodation Coverage

We shall reimburse the additional cost of emergency accommodation up to a maximum of the Sum Insured mentioned in the certificate of insurance on operation of perils below.

1. If the Insured Person could not stay in the accommodation originally booked due to fire, flood, earthquake, storm, hurricane, explosion, outbreak of major infectious diseases.
2. The insured incur additional expenses for accommodation due to the hospitalization and or isolation/quarantine of insured/accompanying member(s) in the visiting country/city travelling together due to any covered disease/illness/injury.
3. Additional Expenses incurred in accommodation due to a local government body declared lockdown in the visiting city, state or country preventing travel back to India/origin city OR a lock down declared by state or government of India.
 - a. Additionally, the company shall also reimburse the difference of cost between the originally booked flight for scheduled journey which could not be undertaken and the alternate flight arrangements made by the insured.

Our liability to make payment is only in excess of the Deductible as specified in Certificate of insurance/ certificate of insurance and as stated in the schedule of cover. A Deductible as mentioned in the Certificate of insurance shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusion applicable to Emergency Accommodation Coverage:

This benefit does not cover any other loss other than those mentioned above under the head “coverage”, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

3.50 Travel Loan Secure

We shall indemnify the Insured Person, in case the Insured Person has borrowed, for the purpose of this Trip, from an NBFC/Bank or any other entity authorized by relevant authorities in India.

Indemnity shall be provided to the extent of Principal Outstanding amount at the time of loss or Sum Insured as mentioned in the Certificate of Insurance whichever is lower, due to the following perils:

1. Accident Death of the Insured Person,
2. Permanent Total Disablement of the Insured Person as defined in below table

S. No	Description
1	Complete & Irrecoverable loss of 2 Limbs (both hands or both feet or one hand and one foot)
2	Complete & Irrecoverable loss of a Limb and an eye
3	Complete and irrecoverable loss of sight of both eyes
4	Complete and irrecoverable loss of speech & hearing of both ears

Proceeds may be paid to the lending entity provided that the Insured Person has assigned benefits under this section of the policy in favor of the entity.

The Insurer’s liability to make payment is only in excess of the Deductible as specified in Certificate of Insurance. A Deductible as mentioned in the Certificate of insurance shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusion applicable to Travel Loan Secure:

No claim under this section would be paid if the death or disablement is due to or caused by

1. Directly or indirectly caused by contributed to related to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof,
2. Due to participation in adventure sports as a professional.
3. Any loss falling under general exclusion of the policy

Specific Conditions applicable to Travel Loan Secure:

1. This section does not cover the loan taken from any individual / firm / non-financial institution (including his/her own firm / Company) other than Commercial Bank /licensed financial institutions.
2. This cover is not available for people who are traveling overseas on student visa for full time college or school education

3.51 Overseas travel service supplier insolvency

We will provide coverage to insured in case of insolvency of the overseas travel service provider of insured.

Two options are available for claims payment under this benefit

1. We will pay a fixed amount for the loss
2. We shall reimburse in case of pre booked tour by paying an advance with an Overseas Travel Service Provider located at the intended destination(s), provided that Insured Person does not get intended service.
 - The Company will pay the reasonable cost of such rearrangement but not exceeding the cost that the insured has already incurred for intended journey and should be for the same standard of transportation and accommodation as was originally booked by the Insured for intended journey.
 - In case of cancellation of journey because of non-rearrangement of Scheduled journey, the Company shall be liable only up to the extent of non-refundable cost of unused travels for which the Insured has already paid, including agent’s fee for such cancellation but limited to the amount

of commission the agent had earned on pre-paid refundable amount of cancelled travel arrangements.

- Any additional expenses necessarily incurred on returning to Insured's home including reasonable hotel accommodation and transport expenses

A Deductible as mentioned in the Certificate of insurance shall be separately applicable for each and every claim made under this Benefit.

Special condition:

1. Clause 11 of general exclusion is not applicable for this benefit.
2. This cover is not applicable for domestic travel insurance policies

Specific Exclusion applicable to Overseas Travel Service Supplier Insolvency:

1. If insolvency of any travel agent, tour wholesaler, tour operator or booking agent in India.
2. If at the relevant time, the travel services provider was insolvent or a reasonable person would have reason to expect the travel services provider might become insolvent.
3. Accommodation expenses incurred after the pre-decided return date of the trip to insured's town.
4. Any other loss falling under the General Exclusions of the Policy

3.52 Flight Delay

In the event of delay of the airlines, whilst on a Trip, at any Port specified in the Insured Person's main travel booking, the Company shall pay for expenses incurred on any alternate travel booking under any mode of transport (however travel booking superior to original category is not covered) post deduction of compensation offered by service provider/Common Carrier or through any other source, for travelling to the next Intended Destination as per Insured Person's main travel booking up to the limit of Sum Insured as mentioned in the Certificate of insurance, if such delay is caused due to any of the following reasons:

1. Inclement Weather
2. Any Strike, riots, industrial action at the Port or relating to the Common Carrier
3. Delay by the Airlines

Two options are available for claims payment under this benefit

1. We will pay a fixed amount
2. We shall reimburse cost incurred on any alternate travel booking

This Benefit shall be payable subject to the following:

1. The Insured Person shall submit to the Company sufficient proof to substantiate the reason for such delay of the Common Carrier, unless this proof is available to the Company directly from a reliable source in the public domain;
2. The delay of the Common Carrier is in excess of the number of hours specified in the Certificate of insurance from the scheduled time of the Common Carrier at the Port.
3. The Company shall be liable under this Benefit for only one delay, as specified in the Certificate of insurance, encountered by the Insured Person during the Period of Insurance, irrespective of whether the Policy is Single Trip or Multi Trip Policy.
4. The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Certificate of insurance. A Deductible as mentioned in the Certificate of insurance shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Flight Delay (Airlines):

The Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Any delay due to reasons, which were made public or known to You at least 6 hours prior to the scheduled departure of the Common Carrier..
2. Any exclusion mentioned in the "General Exclusions" Section of this Policy.

3.53 Mobility Aids Allowance

We shall reimburse the charges incurred by the Insured Person for procuring medically necessary prosthetic devices within 365 days of the Accidental injury on the written advice of the treating Medical Practitioner during the policy period by the Insured Person up to the maximum of the sum insured as mentioned in the Certificate of Insurance

These devices are artificial devices replacing body parts, including artificial limbs, arms or eyes, orthopedic braces (including but not limited to Cane, Crutches, forearm crutch, Walkers, Walker cane hybrid, Gait trainers, Seated walking scooter, Wheelchairs and scooters, Stairlifts and similar devices, patient transfer devices and other aids of similar utility arm, back or neck braces) and durable medical equipment (including but not limited to crutches, wheelchairs, power mobility devices, and hospital beds) which fulfils the Insured Person's basic medical needs consequent to an injury.

Specific Exclusion applicable to Mobility Aids Allowance:

Durable medical equipment excludes spectacles, contact lenses, hearing aids, blood pressure monitoring machine and diabetes monitoring machine.

Specific Conditions applicable to Mobility Aids Allowance:

For a claim to be admissible under this cover there should be an admissible claim under benefit 'Emergency In-patient medical treatment' or 'Emergency In-patient medical treatment with OPD' or 'Personal Accident' or 'Accidental Death and Disability (Common Carrier)'

3.54 Lifestyle Support (Modifications Made at Home/Vehicle)

In case of Permanent Total Disability, certified by the Medical Practitioner, we will pay benefit amount towards modification of the Insured Person's residential accommodation and/or vehicle.

Specific Conditions applicable to Lifestyle Support:

For a claim to be admissible under this cover there should be an admissible claim under benefit 'Personal Accident' or 'Accidental Death and Disability (Common Carrier)'

3.55 Missed Departure

We shall pay a fixed benefit amount as mentioned in the Certificate of insurance, if Insured Person misses his flight due to:

- i. Accident of the Public Transport on which the Insured Person is booked to travel or
- ii. Mechanical/electrical breakdown of the Public Transport or
- iii. any delay in arrival of Public Transport as a result of major travel event or delayed arrival of the inward flight, resulting in failure of the Insured Person to board the connecting flight, anytime during the entire Trip starting from his departure to destination to return to Home.

Specific Conditions applicable to Missed Departure:

1. Insured Person may claim only either under Trip Delay or Missed Departure and not under both the covers
2. Benefit shall not be applicable if,
 - i. The Insured Person's failure to arrive for the Flight's departure in sufficient time to complete all departure formalities in accordance with the Carrier's published time schedule.
 - ii. Any occasion when the carrier has offered an alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection.
 - iii. Any change in schedule of airline which were made public or known to You at least 6 hours prior to the scheduled departure of the Common Carrier.

3.56 Terrorism Cover

By selecting this benefit, insurance coverage will be extended to claims arising due to terrorism in your policy.

Special conditions

1. Such extension will not result into any increase in Sum Insured of the respective Coverage.
2. Clause 1 of General exclusion stands waived for this cover

3.57 Loss of Baggage and Personal Belongings

We will pay the pro-rated amount if your baggage is lost within policy period due to theft, larceny, robbery or hold up, up to a maximum of the Sum Insured as mentioned in the Certificate of insurance.

Specific Conditions applicable to Loss of Baggage and Personal Belongings:

1. How pro-rata will work-> If you have checked-in 3 baggage's and one was lost by common carrier, then we will pay one-third of the Sum Insured.
2. Claims must be supported by Documentary evidence

Specific Exclusions applicable to Loss of Baggage and Personal Belongings:

1. Any loss of money, coins or curios, sculptures, manuscripts, securities for money or any other negotiable instrument, stamp, rate books, medals, moulds, designs or any other collectibles, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, documents of any kind, inset precious stones, Jewellery, ATM or credit or charge cards.
2. Losses arising from any delay, detention, confiscation by customs officials or other public authorities
3. Property of the Insured Person which has been entrusted to a third party
4. Loss or damage to software or data or any other material including pictures stored in the Laptops, Mobile Phones, Cameras, iPads, iPods etc.,
5. Any consequential loss or damage.
6. Loss arising out of mysterious disappearance of the personal belongings.
7. Partial loss- Loss of one or more items from the baggage.

3.58 Loss of identity documents

We shall reimburse the actual expenses necessarily incurred by the Insured for obtaining a duplicate or fresh identity documents, if the original identity proof documents (Driving License; PAN Card; Passport; Aadhar Card; Voter Id) or any other identity proof document acceptable in India is lost during the covered Trip.

Specific Conditions applicable to Loss of Identity Documents:

The Insured Person has to report the loss to the police within 24 hours of becoming aware of the theft and a written police report being obtained in that regard

Specific Exclusions applicable to Loss of Identity Documents:

In addition to the General Exclusions listed in the Policy, this coverage section shall not make any payment if the loss of document(s) is –

- i. due to confiscation or detention by customs, police or other authorities.
- ii. due to its being left unattended or forgotten by the Insured Person in a public place or in a Public Transport.

3.59 Key Replacement

We shall reimburse to the Insured Person the following expenses incurred towards:

Key Replacement – In the event of loss or theft of Key of the Insured Person's residence or vehicle in India during his/her covered trip, we shall reimburse the actual cost of replacing the residence and/or vehicle keys which are lost or stolen up to a maximum of the Sum Insured as mentioned in the Certificate of Insurance. The covered cost is limited to the money the Insured Person paid to a locksmith to produce a new key.

Break-in Protection – We shall reimburse the actual cost incurred by the Insured Person towards replacing the locks and keys if his/her residence and / or vehicle in India is broken into while the Insured Person is on a Covered Trip. The covered costs include the labor cost for replacing the lock.

Lock Out Reimbursement – We will reimburse you for the cost of obtaining a locksmith if you are locked out of your residence or your vehicle due to the loss or theft of your keys.

Rental Car Reimbursement – We will cover the reasonable cost of a rental car if your vehicle keys are lost or stolen and it will take more than 24 hours to replace them

Specific Exclusions applicable to Key Replacement:

We will not pay for:

1. costs other than those listed above
2. costs associated with lost or stolen keys for a residence other than your primary residence;
3. The cost to replace keys to vehicles that you do not own for personal use;

Specific Conditions applicable to Key Replacement:

1. For break-in protection claims, you must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.
2. This cover is not available for people who are traveling overseas on student visa for full time college or school education

3.60 Change Fee Coverage

We shall reimburse to the Insured Person, the difference in the fare and the rescheduling charges charged by the **Common Carrier** to change the Travel dates up to a maximum of the Sum Insured subject to the Co-payment as mentioned in the Certificate of Insurance provided, the trip is cancelled or interrupted for a covered reason as stated below:

1. Unforeseen disease, illness, injury, or death of the Insured/Insured Immediate Family Member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be cancelled or interrupted as supported by medical records and opinion acceptable to the Company.
2. When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.
3. The Insured and/or his immediate family member have become victim of Felonious Assault in last 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.
4. Inclement weather in the city or primary place of departure and / or at intended destination.
5. Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.
6. War like situation with closing of air space at the primary place of departure and / or at intended destination.
7. Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
 - i. The Govt. of India issues a travel advisory.
 - ii. Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.
 - iii. Curfew is imposed by the City Administration.
8. In the event of Refusal of Visa application by the concerned authority the We shall reimburse the Insured Person up to the limit of Sum Insured and limit as specified against this Benefit in the Certificate of insurance for expenses which are not recoverable from any other source. However, We will not be liable to pay the benefit, if the visa refusal is due to any of the following reasons:
 - a. Visa application submission prior to issuance of policy
 - b. Past or current criminal actions of the insured
 - c. Damaged and invalid passport
 - d. Insufficient travel or income documents
 - e. Inability to prove travel itinerary or financial means of subsistence
 - f. Unacceptable birth or marriage certificate
 - g. Any error on the part of the insured while submission of the documents to the Visa Facilitation Authorities

9. In the event of delay in receipt of Visa from the concerned authority after the commencement of the cover, provided the insured has applied within the stipulated time and documentation as per the visa application norms set by the respective visa authority.

Co-Payment:

It is also hereby agreed and declared that the Insured Person shall bear a co-payment of the 10% of the admissible claim amount in respect of each and every claim.

3.61 Identity Theft

If at any time during the policy period, the Insured Person shall incur expenses to resolve the Identity Theft, we shall reimburse the following expenses up to a maximum of the sum insured as mentioned in the Certificate of Insurance

1. **Legal Expenses** – We will reimburse the Insured for the attorney and court fees incurred by the Insured for:
 - a. Defending any suit brought against the Insured by a creditor or collection agency or someone acting on their behalf as a result of the identity theft;
 - b. Removing any civil or criminal judgment wrongfully entered against the Insured as a result of the identity theft;
 - c. Challenging the accuracy or completeness of any information in the Insured Person's consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of identity theft.
2. **Lost Wages** - We will reimburse for the time taken from work solely as a result of the Insured Person's efforts to correct his/her financial records that have been altered due to identity theft. Payment of lost wages includes compensation for whole or partial unpaid workdays. The Insured must take these unpaid days within 12 months of making a claim.
3. **Obligation to pay** - If any credit accounts and or bank accounts were opened in the Insured Person's name without his/her authorization, we will pay for the actual loss from the unauthorized account. We will pay for the legal obligation to pay a creditor when the account was created as part of the Insured Person's identity theft.
4. **Miscellaneous Expenses** – We will reimburse the following expenses:
 - a. The cost of re-filing applications for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft;
 - b. The cost of notarizing documents related to the Insured Person's identity theft, long distance telephone calls, and certified mail reasonably incurred as a result of the Insured's efforts to report an identity theft or to correct the financial and credit records that have been altered as a result of the Insured's identity theft;
 - c. The cost of contesting the accuracy or completeness of any information contained in the Insured Person's credit history as a result of his/her identity theft;
 - d. The cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when you make a claim.

Specific Exclusions applicable to Identity Theft:

We will not pay for any expenses or loss as a result of:

1. Monetary losses other than those covered above
2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;
3. Requesting credit reports before the discovery of the Insured Person's identity theft;
4. Taking time from self-employment or workdays that will be paid by the Insured's employer in order to correct the financial records that have been altered due to identity theft.

Specific Conditions applicable to Identity Theft:

1. The fraudulent account must have been opened in the Insured Person's name without your authorization.
2. Any false charge or withdrawal from the unauthorized opened account must be verified by the Insured's financial institution.
3. Coverage for false charges is limited to the amount that the Insured is held liable for by the financial institution.
4. We shall be permitted to inspect the Insured Person's financial records.

5. The Insured shall cooperate with us and help us to enforce any legal rights the Insured or we may have in relation to his/her identity theft; this may include the Insured's attendance at depositions, hearings and trials, and giving evidence as necessary to resolve his/her identity theft.
6. The expenses can be submitted up to 12 months after the Insured makes a claim

A Deductible as mentioned in the Certificate of Insurance shall be separately applicable for each and every claim made under this Benefit.

3.62 Medical sum insured replenishment in case of hospitalization due to accident

This benefit provides additional sum insured equal to "emergency inpatient medical treatment" benefit sum insured. This Sum Insured shall be applicable only for In-patient hospitalization due to Accidental Injuries.

This cover will be available only once during the policy year and can be utilized only for that particular hospitalization due to Accidental Injuries.

The unutilized amount under this benefit cannot be carried forward.

3.63 Carrier cancellation

We shall pay a fixed benefit as mentioned in the Certificate of Insurance in the event of the Insured Person's booked and confirmed journey is cancelled by the Common Carrier within three hours prior to the scheduled departure provided that:

The Insured Person provides Us with a written proof from the Common Carrier of the cancellation of the journey unless this proof is available to Us directly from a reliable source in the public domain.

Specific Exclusions to Carrier Cancellation:

We will not pay for any expenses or loss as a result of:

1. Any cancellation of the journey by the Insured Person.
2. Any other loss falling under the General Exclusions of the Policy

3.64 Flight diversion

We shall pay a fixed benefit as mentioned in the Certificate of Insurance, if the Insured Person's flight is diverted as a result of a major travel event.

Specific Exclusion applicable to Flight Diversion and Cancellation:

1. Any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever.
2. Any occasion when the carrier has offered an alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection.

3.65 Cruise cover

We shall reimburse the following expenses incurred by the Insured Person in excess of the deductible up to a maximum of the Sum Insured as mentioned in Certificate of Insurance during the Policy Period:

1. Missed Port Departure:

In the event where the Insured Person fails to arrive at the departure point in time to board the ship on which he/she has booked to travel on the initial international journey of his trip as a result of:

- a. The failure of scheduled public transport on which the Insured Person is travelling
- b. An accident to or breakdown of the vehicle in which the Insured Person is travelling;
- c. An accident or breakdown occurring ahead of him on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which Insured is travelling; or Strike, industrial action or adverse weather conditions

The Company shall reimburse the Insured Person reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining the cruise ship journey at the next docking port.

2. Unused Excursions:

The Company shall reimburse the cost of pre-booked excursions, which Insured Person was unable to use and which are not refundable from any other source as a direct result of being confined by the medical officer on the ship to Insured Person own cabin due to an accident or illness which is covered under the base Emergency Medical Expenses cover.

3. Cruise Interruption:

In the event of Insured Person requiring hospital treatment on dry land due to temporary illness, we shall reimburse the travel expenses incurred to reach the next port in order to re-join the cruise. The Insured Person has to submit a certificate from the medical practitioner in attendance to confirm the Insured Person's unforeseen illness or injury.

The benefit payable under various heads of this cover shall not exceed the overall Sum insured mentioned as mentioned in the Certificate of insurance for Cruise Cover.

The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Certificate of insurance. A Deductible as mentioned in the Certificate of insurance shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Cruise Cover:

1. This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.
2. This cover is not available for people who are traveling overseas on student visa for full time college or school education

3.66 Waiver of sublimit for insured above 60 years of age

The sub-limit applicable for Insured above 60 years under the cover - Emergency In-patient Medical treatment or Emergency In-patient Medical treatment with OPD shall stand waived subject otherwise to all the other terms, conditions, limitations and exceptions of the policy.

Special conditions-

1. This cover is not available for people who are traveling overseas on student visa for full time college or school education

3.67 All risk cancellation

In the event of cancellation of the Insured trip, the Company shall reimburse the Insured Person any non-refundable charges pre-paid by the Insured, in excess of the deductible subject to the limit of Sum Insured shown in the Certificate of Insurance.

This covers shall commence from the date of policy issuance, or the date of booking the ticket (whichever is later), to the date when utilization of the ticket to the intended place starts.

Special Condition applicable to All Risk Cancellation:

Any claim paid to the Insured Person under Trip Cancellation and/or Interruption shall invalidate the claim payment under this benefit.

3.68 Cancellation due to domestic disturbances and inconvenience

We shall reimburse the Insured Person any non-refundable charges pre-paid by the Insured, in excess of the deductible subject to the limit of Sum Insured shown in the Certificate of insurer, provided the insured misses his trip resulting in cancellation of the insured trip due to any of the following reasons

1. Loss of passport at India
2. Visa not being accepted by Indian Immigration authorities
3. Loss of wallet and cards etc. while travelling to the International airport
4. Loss of baggage in the local transit by airline
5. Compulsory quarantine or prevention of travel by the Govt. of India

Special Condition applicable to Trip Cancellation due to Domestic Disturbances and Inconvenience:

Any claim paid to the Insured Person under Trip Cancellation and/or Interruption or All Risk Cancellation (if opted) shall invalidate the claim payment under this benefit.

3.69 Complete pre-existing disease cover

Pre-existing diseases will be covered up to sum insured of “emergency inpatient medical treatment” or “emergency inpatient medical treatment including OPD” after opting this cover.

Special conditions-

1. This cover is available only for people who are traveling overseas on student visa for full time college or school education

3.70 Covid Cover

In the event of Trip cancellation or Interruption of a covered trip due to necessary quarantine followed by COVID-19 positive report,

- we will reimburse the Insured Person for the non-refundable portion of the pre-paid lodging cost and/or the ticket cancellation charges, Visa charges, any sightseeing booked, cruise ticket, events, which are paid in advance or contracted to be paid by the Insured Person in the event of cancellation of trip (post deduction of compensation offered by service provider/Common Carrier or any other source).

3.71 Legal Expenses

We shall reimburse the legal costs upto a maximum of the Sum Insured mentioned in the Certificate of Insurance towards expenses incurred by the Insured Person or the legal representative of the Insured Person, as the case may be, towards claims from third parties for compensation for Accidental death or Disablement of the Insured Person arising due to an injury whilst on a trip abroad.

A Deductible as mentioned in the Certificate of insurance shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Legal Expenses:

1. All the Specific exclusions applicable to Base Personal Accident Covers and Accidental Death and disability – Common Carrier shall be applicable to this Section also.
2. All exclusions mentioned in the ‘General Exclusions’ section of this Policy shall also apply to this Section

3.72 Psychiatric Counseling

We will pay for the Medical Expenses incurred for any psychiatric counseling undertaken by the Insured Person due to accidents/event encountered by insured person during the trip. The cover will also include the cost of medicines if prescribed during such consultations.

This Cover will be payable provided that:

- We have accepted a claim of Personal Accident and/or Accidental death and disability in respect of the Insured Person or accompanying member;
- The counselling undertaken is for Medically Necessary Treatment and is commenced and continued on the written advice of the treating Medical Practitioner;
- We will reimburse only those costs that are Reasonable and Customary Charges.
- The treatment is given by a registered and licensed counselor.

3.73 Physiotherapy

If an Insured Person suffers an illness or accidental Injury that occurs during the policy Period and that Injury solely and directly requires the Insured Person to undergo physiotherapy, then we will reimburse the costs incurred on physiotherapy, up to a maximum of Sum Insured mentioned under this cover in certificate of insurance in excess of the co-pay/sub-limit, if any.

This Cover will be payable provided that:

- We have accepted a claim of Personal Accident and/or Accidental death and disability in respect of the Insured Person;
- The physiotherapy undertaken is for Medically Necessary Treatment and is commenced and continued on the written advice of the treating Medical Practitioner;
- We will reimburse only those costs that are Reasonable and Customary Charges.
- The treatment is given by a locally registered and licensed physiotherapist.

3.74 Kidnap distress allowance

If during the Period of Insurance, the Insured person is Kidnapped, We will pay the Policyholder/Nominee a fixed amount as specified in the Policy. Our maximum liability in the event of this claim will be limited to the Sum Insured mentioned in the Certificate of insurance.

As a condition precedent to our liability, We must:

- a) be provided with FIR copy as a proof that the event has actually occurred
- b) Be given immediate notice of the event and periodic updates of any activity occurring during the incident
- c) Notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

3.75 Search and rescue expenses

If insured become lost, Injured, disoriented or missing, while on Trip and while insured is engaging in recreational activities that are considered reasonably safe considering that person's abilities and expertise, We will pay a benefit on insured's behalf, for the costs of one (1) organized Search and Rescue by appropriate authority(ies), up to the Sum insured mentioned in the certificate of insurance.

We will pay the benefit if private search agencies are hired and:

1. A formal report is made for insured that is in need of a Search and Rescue to an agency or authority which can activate a Search and Rescue;
2. The agency or authority is provided with enough specific and credible details of how, when, where insured might be located, so that an official and organized Search and Rescue can be activated;
3. a determination that Search and Rescue Services are necessary must be made by the appropriate authority(ies) coordinating the Search and Rescue effort.

Insurer or our designated Travel Assistance Services Provider should authorize expenses for Search and Rescue in advance. In the event that insured's circumstances prevent prior authorization of the Search and Rescue efforts, Our designated Travel Assistance Services Provider must be notified as soon as reasonably possible.

3.76 Medical Tele-consultation

By selecting this benefit, customer can avail unlimited tele-consultations with General Physician. This benefit is available within our Network only.

4. General Exclusions

Specific Exclusions

We will not make any payment for any claim directly or indirectly for, caused by, or in any way attributable to any of the following unless expressly stated to the contrary in this Policy:

1. Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism
2. Your 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.
3. Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent (Code-Excl10)
4. Obesity or any weight control program.
5. Maternity Expenses (Code-Ecxl18)
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy;
 - b. Expenses towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Policy Period.
6. Unproven Treatments (Code-Excl16)- Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
7. The provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.
8. Non-prescription drugs or treatments
9. If the Insured Person is travelling against the advice of a Doctor or is receiving or on a waiting list for specified medical treatment.
10. Any claim for your death, injury, medical condition or disability resulting from;
 - a. your suicide or attempted suicide or wilfully self-inflicted injury or illness; or
 - b. your consumption of alcohol or drugs or substance abuse
 - c. depression
11. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you. (overseas)
12. Any claim for an incident that results from your involvement in any unlawful activities or violation of operating/safety guidelines published by the service provider contracted by you.
13. Any claim originating in a country against whom Indian government has imposed travel restrictions, or any country which has imposed such restrictions against citizens of India
14. Any claim where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism)
15. Any claim for an incident which happens during the trip that results from taking part in any adventure sports unless specifically covered
16. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner (Code- Ecxl08);
17. Investigation & Evaluation- Code- Excl04
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

5. General Terms and Clauses

5.1 Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

5.2 Insured person

Only those persons named as Insured Persons in the Schedule/Certificate of Insurance shall be covered under this Policy. If an Insured Person dies, he/she will cease to be an Insured Person upon Us/Administrator receiving all relevant particulars in this regard. We will return a rateable part of the premium received for such person IF AND ONLY IF there are no claims in respect of that Insured Person under the Policy.

5.3 Reasonable Care

Insured persons shall take all reasonable steps to safeguard the interests against any illness or injury that may give rise to a claim.

5.4 Material change

It is a condition precedent to the Company's liability under the Policy that the Policyholder shall immediately notify the Company in writing of any material change in the risk on account of change in nature of occupation or business at his own expense. The Company may, in its discretion, adjust the scope of cover and/or the premium paid or payable, accordingly.

5.5 Free look period

This Clause shall be applicable only for the policies which are issued for a period of at least 365 days. This clause is not applicable on policy renewal.

- a. The Policyholder may, within 15 days from the receipt of the Policy document, return the Policy stating reasons, if the terms and conditions are not acceptable to the Policyholder.
- b. If no Claim has been made under the Policy, the Company will refund the premium received after deducting proportionate risk premium for the period on cover and stamp duty charges. If only part of the risk has commenced, such proportionate risk premium shall be calculated as commensurate with the risk covered during such period.

5.6 Extension of the policy period

- a. Extension of the Policy Period for a Single Trip Policy-
On the Policyholder's written request, the Company may at its sole discretion extend the Policy Period provided that the total Policy Period shall not exceed 365 days. If any Claim has been made under the Policy in respect of the original Policy Period then the Insured shall be entitled to all benefits payable on fixed basis for which any claim has not been made with the company earlier under the same policy. For other benefits where the payment is on indemnity basis, balance sum insured shall be available during the extended policy period.
- b. Extension of the Geographical Scope of the Policy
 - i. On the Policyholder's written request, the Company may at its sole discretion extend Geographical Scope of the Policy specified in the Certificate of insurance provided that the additional premium specified by the Company is received in advance of commencement of coverage and provided that the Insured Person has not already entered any part of the proposed extended Geographical Scope of the Policy or made any medical related Claim under the Policy.
- c. All requests for extensions must be made at least 1 day before the expiry of the original Policy Period and accompanied by all the following information and documents:
 - i. Duly completed application for extension;
 - ii. Details of complete particulars of all Claims;
 - iii. A good health declaration.
- d. However, if the request to extend the Policy is received within 3 days of the Policy Period End Date then coverage shall be reinstated, at Company's sole discretion subject to underwriting, with effect from Policy Period End Date on the date of receipt of premium by the Company. In such case Company shall not be liable for any Claim arising during the Policy Period End Date and date of receipt of premium.
- e. This product may be withdrawn by the Company after due approval from the IRDA. In case this product is withdrawn by the Company. This Policy can be extended under the then prevailing product or its nearest substitute

approved by IRDA. The Company shall duly intimate the Policyholder regarding withdrawal of this product and the options available to the Policyholder at the time of extension of this policy.

5.7 Termination/ cancellation

- a. Cancellation of Policy, at a date earlier than the Policy Period End Date can be done only upon :-
- Denial of visa OR
 - Cancellation of trip OR
 - Early return of the individual to India

For cancellations due to above reasons, adequate documentary proof including but not limited to written request from customer & copy of passport/Visa denial letter would need to be provided.

- b. If policy is cancelled before policy start date then full premium will be refunded.
- c. The policyholder may request for cancellation of the policy. The company shall cancel the policy and premium will be refunded if customer has sent cancellation request prior to policy end date. No refund will be made if cancellation request is received after policy end date. Also, if policy period is less than a day then no refund will be made if cancellation request is received after start of trip.

Refund amount = Amount of premium paid for the original policy period less the premium applicable by taking the request date as the new policy period end date.

Example - Mr. X has purchased a single trip policy with trip duration as 90 days for a premium of Rs. 9,000. He curtails the trip after 30 days. The premium for 30 day single trip is Rs. 4,200, hence refund 9,000 less (4,200) = Rs. 4,800.

- d. Policies with term equal to or more than 1 year, premium will be refunded on short scale basis as under:

Policy in-force up to	Refund Premium (%)				
	Less than 1 year	1 year	2 years	3 years	
Up to 30 days	0%	75%	87.5%	90%	
31 to 90 days		50%	75%	87.5%	
91 to 180 days		25%	62.5%	75%	
181 to 365 days		0%	0%	50%	60%
366 to 455 days				25%	50%
456 to 545 days				12%	25%
545 to 720 days				12%	12%
Exceeding 720 days		0%	0%		

The above grid shall be applicable for 'Yearly / Annual' premium payment frequency. For Half Yearly or Quarterly premium payment frequencies, the Company shall refund premium as per below grid:

No. of completed months at the time of cancellation	Refund %	
	Half-Yearly	Quarterly
0	62.5%	50%
1	33.3%	16.7%
2	25%	0%
3	8.3%	50%
4	4.2%	16.7%
5	0%	0%
6	62.5%	50%
7	33.3%	16.7%
8	25%	0%
9	8.3%	50%
10	4.2%	16.7%
11	0%	0%

For monthly premium payment frequency, no refund shall be applicable for cancellation of the Policy.

- e. The company may also initiate cancellation of the policy in case any untrue or incorrect statements are made or there has been a misrepresentation, mis-description or non-disclosure of any material particulars or any material information having been withheld, or if a Claim is fraudulently made or any fraudulent means or devices are used by the Policyholder or the Insured Person or any one acting on his / their behalf.
- f. No refund of premium shall be eligible in case of cancellation of this Policy where a Claim has been incurred under the Policy.

5.8 **Limitation of liability**

Any Claim under this Policy for which the notification or intimation of Claim is received 12 calendar months after the event or occurrence giving rise to the Claim shall not be admissible, unless the Policyholder proves to the Company's satisfaction that the delay in reporting of the Claim was for reasons beyond his control.

5.9 **Other insurance**

If at the time when any claim is made under this Policy, Insured Person has two or more policies from one or more Insurers to indemnify treatment cost, which also covers any claim (in part or in whole) being made under this Policy, then the Insured Person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. The insurer so chosen by the Insured Person shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen Policy.

Also where the Insured Person has two or more policies from one or more Insurers, then the Insured Person shall have the right to claim from other policy/ policies for the amounts which is disallowed under earlier chosen policy/ policies even if sum insured is not exhausted. The insurer so chosen by the Insured Person shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen Policy.

Provided further that, If the amount to be claimed under the Policy chosen by the Insured Person, exceeds the Sum Insured under a single Policy after considering the deductibles or co-pay (if applicable), the Insured Person shall have the right to choose the insurers by whom claim is to be settled. In such cases, the respective insurers may then settle the balance of the claimed amount as per the limits and according to terms of the respective Policy. This clause shall only apply to indemnity sections of the Policy

5.10 **Subrogation**

You and/or any Insured Persons shall at Your own expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing and/or securing any civil or criminal rights and remedies or obtaining relief or indemnity from any other party to which We are or would become entitled upon Us making reimbursement under this Policy, whether such acts or things shall be or become necessary or required before or after Our payment. Neither You nor any Insured Person shall prejudice these subrogation rights in any manner and shall at Your own expense provide Us with whatever assistance or cooperation is required to enforce such rights. Any recovery We make pursuant to this clause shall first be applied to the amounts paid or payable by Us under this Policy and Our costs and expenses of effecting a recovery, whereafter We shall pay any balance remaining to You. However, this clause shall not be applicable for benefit 18 which indemnifies the insured person for treatment cost incurred due to diseases contracted during the period of travel.

5.11 **Alterations to the Policy**

This Policy constitutes the complete contract of insurance. This Policy cannot be changed or varied by anyone (including an insurance agent or broker) except Us, and any change We make will be evidenced by a written endorsement signed and stamped by Us.

5.12 **Notices**

Any notice, direction or instruction under this Policy shall be in writing and if it is to:

- a. Any Insured Person, it would be sent to You at the address specified in Schedule/endorsement/Certificate of Insurance.
- b. Us, shall be delivered to Our address specified in the Schedule/Certificate of Insurance.
- c. No insurance agents, brokers, other person/ entity unless authorised by Us is authorised to receive any notice on Our behalf.

5.13 **Dispute Resolution Clause**

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law.

5.14 **Cause of action**

No claim shall be payable under this policy unless the event or occurrence giving rise to the claim occurs in the geographical scope specified in the certificate of insurance.

5.15 Renewal

- a. Single trip insurance policy is non-renewable
- b. Multi-Trip Policy can be renewed subject to below conditions:
 - i. This Policy will automatically terminate at the end of the Policy Period unless renewed.
 - ii. We are under no obligation to give notice that it is due for renewal, or to renew it or to renew it on the same terms whether as to premium or otherwise.
 - iii. In respect of all applications for renewal received by Us before the end of the Policy Period, we will ordinarily offer renewal terms unless We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in a dishonest or fraudulent manner under or in relation to this Policy or the renewal of the Policy poses a moral hazard. We shall be entitled to call for and receive any information or documentation before agreeing to renew the Policy, and in renewing We are not bound to renew for all Insured Persons.
 - iv. All applications for renewal of the Policy must be received by Us at least 30 days before the end of the Policy Period.
 - v. Grace period- delay in payment up to 30 days from the premium due date is allowed where you can still pay your premium and continue your policy. Coverage would not be available for the period for which no premium has been received. Post 30 days from premium due date,

5.16 Redressal of Grievance:

In case of any grievance the Insured Person may contact the company through:

Website: www.nivabupa.com
Toll free: 1860-500-8888
E-mail: customercare@nivabupa.com (Senior citizens may write to us at:
seniorcitizensupport@nivabupa.com)
Fax : 011-4174-3397
Courier: Customer Services Department
2nd Floor, Plot No D-5, Sec-59, Noida , Gautam Buddh Nagar, Uttar Pradesh – 201301

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at:

Head - Customer Services

Niva Bupa Health Insurance Company Limited

2nd Floor, Plot No D-5, Sec-59, Noida , Gautam Buddh Nagar, Uttar Pradesh – 201301

Contact No: 1860-500-8888

Email: customercare@nivabupa.com

For details of grievance officer, kindly refer the link <https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx>

If the Insured person is not satisfied with the above, they can escalate to GRO@nivabupa.com.

If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017 (at the addresses given in Annexure I).

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

5.17 Premium Payment in Installments

Premium payment in installments is applicable only for policies with term equal to or more than 1 year.

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 30 days in case of single premium policies, and a period of 15 days in case of other than single premium policies, would be given to pay the instalment premium due for the policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

5.18 Per Kilometer based Coverage

- Per Kilometer based coverage will be provided through our app/website or through a 3rd party app or website. It will be basis maps and location services the app has access to (like Google maps). Premium for Mountainous terrain will be higher, because of higher risk of travel in these areas. Regions under Mountainous terrain: Jammu & Kashmir, Himachal Pradesh, Uttarakhand, Sikkim, Arunachal Pradesh, Nagaland, Mizoram, Manipur, Meghalaya and Tripura.
- Premium will be collected in advance
- RBI approved channels will be used to collect the premium- credit cards, net banking, debit cards, mobile wallets, UPI etc.

Customer can avail per km basis coverage by making a premium payment by either of below mentioned processes

- i. Point to point: Customer will choose start point and destination point for his/her trip on the app. App will calculate the distance between the two points and compute the premium accordingly. An additional 25% premium will be collected to ensure continuity of coverage should the distance between the points vary for reasons like change in route. Multiple notifications/ messages will be sent to customers much before his/her premium gets exhausted. This will allow customer to make an informed decision on whether to extend his/her coverage or not. He/she can extend coverage by paying additional premium for fixed number of km's (in multiples of 10 km).
- ii. Fixed number of kms: Customer can buy coverage for fixed number of km's (in multiples of 10km) and pay the premium accordingly. Multiple notifications/ messages will be sent to customers much before their premium gets exhausted. This will allow customer to make an informed decision on whether to extend his/her coverage or not. He/she can extend coverage by paying additional premium for fixed number of km's (in multiples of 10 km).

Termination of cover

- Customer can voluntarily terminate the coverage.
- Automatic termination of coverage on complete utilization of premium or km's bought.
- Automatic termination at the end of 30 days from coverage inception.

Return of Excess Premium: Unused balance or extra premium paid at the start of the coverage, will be returned to the customer at the time of coverage termination.

5.19 Assignment

The Policy can be assigned subject to applicable laws.

5.20 Pre-existing conditions

International single and multi-trip- We will not cover any type of Pre-existing Condition whether declared or not declared. However, in case of life threatening medical condition we will cover pre-existing conditions up to 5% of “emergency in-patient medical treatment” sum insured and maximum up to \$2500.

Domestic single and multi-trip- We will not cover any type of Pre-existing Condition whether declared or not declared.

International Student Travel- We will not cover any type of Pre-existing Condition whether declared or not declared. However, in case of life threatening medical condition we will cover pre-existing conditions up to 5% of “emergency in-patient medical treatment” sum insured and maximum up to \$2500. However, if customer opts for optional benefit “Complete pre-existing disease cover” then pre-existing conditions will be covered up to the sum insured of “emergency inpatient medical treatment” cover.

5.21 Claims Process & Requirements

When outside India- In the case of an emergency or the need for medical treatment, please ensure that you or your family member contact

Europ Assistance

24*7 Emergency Contact for +91 22 6787 2092

Email address : nivabupa@europ-assistance.in

Assist America

Toll Free Number-18004252955

Email Id- medservicesindia@assistamerica.in

When in India-

Contact No: 1860-500-8888

Fax No.: 011-4174-3397

Email ID: customercare@nivabupa.com

5.21.1 Notification of Claim

We or Our Assistance Company must be informed of any event or occurrence that may give rise to a claim under this Policy within 7 days of the occurrence of the event giving rise to the claim.

5.21.2 Supporting Documentation required

Refer to annexure IV for complete list of documents required for claims

- a. Dully filled and signed claims form and KYC Documents.
- b. Death Certificate
- c. Copy of Post-mortem report (wherever applicable)
- d. Disability Certificate, issued by a Medical Board duly constituted by the Central and/or the State Government.
- e. Original Final Hospital bill with detailed break-up and payment receipt (including pharmacy bills).
- f. Medical Records, Case histories, investigation reports
- g. A precise diagnosis of the treatment for which a claim is made.
- h. Original Discharge summary with first and subsequent consultation/treatment papers.
- i. Laboratory investigation reports with supporting prescriptions.
- j. Copy of settlement letter from other insurance company or TPA
- k. MLC/First Information Report (FIR) (in accident cases)
- l. Legal heir certificate (not required if valid nomination exists)

IMPORTANT:

- a. All documents MUST be submitted within 30 days from discharge.
- b. For any delay in submission, You MUST provide the reasons in writing. We will condone such delay on merits (i.e. reasons beyond your control).
- c. We reserve the right to ask for additional documents/reports from case to case basis.
- d. We reserve the right to check and investigate the hospital / medical records from any doctor, Hospital, clinic, individual or institution.

5.21.3 Claims payment

- a. We shall be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time and all payments have been realised and We have been provided with the documentation and information We or Our TPA has requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.
- b. We will only make payment to Insured Person under this Policy. Receipt of payment by Insured Person shall be considered as a complete discharge of Our liability against the respective claim under this Policy. In the event of Insured Person's death, We will make payment to the Nominee (as named in the Schedule/Certificate of Insurance), payments under this Policy shall only be made in Indian Rupees within India.
- c. We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.
- d. We shall reject the claim by sending claim rejection letter to Insured Person or settle a claim by making the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of receipt of last necessary document(s) / information and any other additional information required for the settlement of the claim. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Regulation), 2017. In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and condition, beyond the time period as prescribed under IRDAI (Protection of Policyholders Regulation), 2017, we shall pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document(s) to the date of payment of claim. For the purpose of this clause, 'bank rate' shall mean the bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
- e. Where the circumstances of a claim warrant an investigation in our Opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We shall settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, We shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- f. All payments made shall be subject to an applicable Deductible (if any) for such payment for each and every claim made, and to the Accumulation Limit.
- g. All payments under this Policy will be in Indian Rupees only.

5.21.4 **Fraud/ Dishonest or Fraudulent Claims**

If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or the Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy shall be:

- a. cancelled ab-initio from the inception date or the renewal date (as the case may be), upon a 30 day notice by sending an endorsement to Your address shown in the Schedule/Certificate of Insurance or the Policy may be modified by Us with the consent of the Proposer and
- b. all benefits payable, if any, under such Policy shall be forfeited with respect to such claim

5.22 **Possibility of Revision of Terms of the Policy**

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including.

5.23 **Withdrawal of Product**

- a. In the likelihood of this product being withdrawn in future with due approval of IRDAI, the Company will intimate the Insured Person about the same 90 days prior to expiry of the Policy.
- b. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period etc. provided the Policy has been maintained without a break as per extant regulatory framework.

5.24 **Disclosure of Information**

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.

(Explanation: “Material facts” for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

Annexure I - The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment

List I – Expenses not covered

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY FOOD	24	ATTENDANT CHARGES	47	LUMBO SACRAL BELT
2	BABY UTILITIES CHARGES	25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	48	NIMBUS BED OR WATER OR AIR BED CHARGES
3	BEAUTY SERVICES	26	BIRTH CERTIFICATE	49	AMBULANCE COLLAR
4	BELTS/ BRACES	27	CERTIFICATE CHARGES	50	AMBULANCE EQUIPMENT
5	BUDS	28	COURIER CHARGES	51	ABDOMINAL BINDER
6	COLD PACK/HOT PACK	29	CONVEYANCE CHARGES	52	PRIVATE NURSES CHARGES-SPECIAL NURSING CHARGES
7	CARRY BAGS	30	MEDICAL CERTIFICATE	53	SUGAR FREE Tablets
8	EMAIL / INTERNET CHARGES	31	MEDICAL RECORDS	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	32	PHOTOCOPIES CHARGES	55	ECG ELECTRODES
10	LEGGINGS	33	MORTUARY CHARGES	56	GLOVES
11	LAUNDRY CHARGES	34	WALKING AIDS CHARGES	57	NEBULISATION KIT
12	MINERAL WATER	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
13	SANITARY PAD	36	SPACER	59	KIDNEY TRAY
14	TELEPHONE CHARGES	37	SPIROMETRE	60	MASK
15	GUEST SERVICES	38	NEBULIZER KIT	61	OUNCE GLASS
16	CREPE BANDAGE	39	STEAM INHALER	62	OXYGEN MASK
17	DIAPER OF ANY TYPE	40	ARMSLING	63	PELVIC TRACTION BELT
18	EYELET COLLAR	41	THERMOMETER	64	PAN CAN
19	SLINGS	42	CERVICAL COLLAR	65	TROLLY COVER
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	43	SPLINT	66	UROMETER, URINE JUG
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	44	DIABETIC FOOT WEAR	67	AMBULANCE
22	TELEVISION CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)	68	VASOFIX SAFETY
23	SURCHARGES	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER		

List II – Items that are to be subsumed into Room Charges

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	14	BED PAN	27	ADMISSION KIT
2	HAND WASH	15	FACE MASK	28	DIABETIC CHART CHARGES
3	SHOE COVER	16	FLEXI MASK	29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES

4	CAPS	17	HAND HOLDER	30	DISCHARGE PROCEDURE CHARGES
5	CRADLE CHARGES	18	SPUTUM CUP	31	DAILY CHART CHARGES
6	COMB	19	DISINFECTANT LOTIONS	32	ENTRANCE PASS / VISITORS PASS CHARGES
7	EAU-DE-COLOGNE / ROOM FRESHNERS	20	LUXURY TAX	33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
8	FOOT COVER	21	HVAC	34	FILE OPENING CHARGES
9	GOWN	22	HOUSE KEEPING CHARGES	35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
10	SLIPPERS	23	AIR CONDITIONER CHARGES	36	PATIENT IDENTIFICATION BAND / NAME TAG
11	TISSUE PAPER	24	IM IV INJECTION CHARGES	37	PULSEOXYMETER CHARGES
12	TOOTH PASTE	25	CLEAN SHEET		
13	TOOTH BRUSH	26	BLANKET/WARMER BLANKET		

List III – Items that are to be subsumed into Procedure Charges

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	HAIR REMOVAL CREAM	9	WARD AND THEATRE BOOKING CHARGES	17	BOYLES APPARATUS CHARGES
2	DISPOSABLES RAZORS CHARGES (for site preparations)	10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	18	COTTON
3	EYE PAD	11	MICROSCOPE COVER	19	COTTON BANDAGE
4	EYE SHEILD	12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER	20	SURGICAL TAPE
5	CAMERA COVER	13	SURGICAL DRILL	21	APRON
6	DVD, CD CHARGES	14	EYE KIT	22	TORNIQUET
7	GAUSE SOFT	15	EYE DRAPE	23	ORTHOBUNDLE, GYNAEC BUNDLE
8	GAUZE	16	X-RAY FILM		

List IV – Items that are to be subsumed into costs of treatment

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	ADMISSION/REGISTRATION CHARGES	7	INFUSION PUMP– COST	13	MOUTH PAINT
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC	14	VACCINATION CHARGES
3	URINE CONTAINER	9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	15	ALCOHOL SWABES
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	10	HIV KIT	16	SCRUB SOLUTION\STERILLIUM
5	BIPAP MACHINE	11	ANTISEPTIC MOUTHWASH	17	GLUCOMETER & STRIPS
6	CPAP/ CAPD EQUIPMENTS	12	LOZENGES	18	URINE BAG

Annexure II Sublimit applicable for insured above 60 years of age

Emergency Medical Expenses

Age

Sum Insured in USD	61-70 Years	71-80 Years	Above 80 Years
Up to US\$ 1,00,000	US\$17500	US\$12500	US\$7500
Above US\$ 1,00,000 to US\$ 5,00,000	US\$22500	US\$12500	US\$7500
Above US\$ 5,00,000 to Below US\$ 10,00,000	US\$27500	US\$12500	US\$7500
US\$ 10,00,000	US\$30000	US\$20000	US\$15000

Annexure III – List of Insurance Ombudsmen

Office Details	Jurisdiction of Office Union Territory, District)
<p>AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p>	<p>Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu.</p>
<p>BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	<p>Karnataka.</p>
<p>BHOPAL - Shri Guru Saran Shrivastava 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@cioins.co.in</p>	<p>Madhya Pradesh Chhattisgarh.</p>
<p>BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	<p>Orissa.</p>
<p>CHANDIGARH - Dr. Dinesh Kumar Verma 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@cioins.co.in</p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, UT of Jammu & Kashmir, Ladakh and Chandigarh.</p>
<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.</p>	<p>Tamil Nadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry).</p>

<p>Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in</p>	
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>
<p>GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - Shri I. Suresh Babu 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 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, UT of Yanam and part of UT of Pondicherry.</p>
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM - Ms. Poonam Bodra 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@cioins.co.in</p>	<p>Kerala, UT of Lakshadweep, Mahe-a part of UT of Pondicherry.</p>
<p>KOLKATA - Shri P. K. Rath 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@cioins.co.in</p>	<p>West Bengal, Sikkim, UT of Andaman & Nicobar Islands.</p>
<p>LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi,</p>

<p>Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Shri Milind A. Kharat 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@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.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 - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Shri Vinay Sah 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.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

EXECUTIVE COUNCIL OF INSURERS,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.

Tel.: 022 - 69038801/03/04/05/06/07/08/09

Email: inscoun@cioins.co.in

Shri B. C. Patnaik, Secretary General

Smt Poornima Gaitonde, Secretary

Annexure IV – List of documents required for claim

Benefit	Documents required
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<p>Inpatient treatment Hospital Daily Cash Waiver of Deductible Optional Co-payment Adventure Sports Cover Home to Home Cover Extension to in-patient care Ambulance Charge Out-patient treatment Cancer Screening & Mammographic Examination New Born baby Cover Maternity Complete pre-existing disease cover Medical sum insured replenishment in case of hospitalization due to accident Waiver of sublimit for insured above 60 years of age Psychiatric Counseling Physiotherapy Terrorism cover Medical tele-consultation</p>	<ul style="list-style-type: none"> • Claim Form (filled and signed by the Insured) • Release of Medical information Form (filled and signed by the Insured) • Original pathological and diagnostic reports. discharge summary indoor case papers (if any) and prescriptions issued by the treating Medical practitioner or Network Provider • Passport and Visa copy with Entry Stamp of Country of Visit and exit Stamp from India • FIR report of police (if applicable) • • Original bills and receipts for <ol style="list-style-type: none"> 1. Charges paid towards Hospital accommodation, nursing facilities, and other medical services rendered 2. Fees paid to the Medical Practitioner and for special nursing charges 3. Charges incurred towards any and all test and / or examinations rendered in connection with the treatment. 4. Charges incurred towards medicines or drugs purchased from a registered pharmacy other than the Network provider duly supported by the prescriptions of the Medical Practitioner attending to the Insured Person 5. Any other document as required by the Company to assist the Claim.
<p>Medical evacuation</p>	<ul style="list-style-type: none"> • Medical reports and transportation details issued by the evacuation agency, prescriptions and medical report by the attending Medical Practitioner furnishing the name of the Insured Person and details of treatment rendered along with the statement confirm the necessity of evacuation. • Documentary proof for expenses incurred towards the Medical Evacuation.
<p>Compassionate visit</p>	<ul style="list-style-type: none"> • A certificate from the Medical Practitioner recommending the presence in the form of special assistance to be rendered by an additional member during the entire period of hospitalization. The certificate shall also specify the minimum period in which person is admitted in the hospital. • Discharge summary of the Hospital furnishing details including the date of admission and date of discharge. • Stamped boarding pass with invoice used for the travel by the Immediate Family Member • Copy passport of Immediate Family Member with entry and exit stamp.
<p>Escort of Minor Child</p>	<ul style="list-style-type: none"> • A certificate from the Medical Practitioner specifying the minimum period of Hospitalization. • Discharge summary of the Hospital furnishing details including the date of admission and date of discharge, • Stamped Boarding pass used for the return travel of the child to the Country of Residence. • Stamped Boding pass of the attendant from the Country of Residence to the place of hospitalization (if attendant is necessary) • Copy of passport of the child with entry and exit stamp
<p>Upgradation to Business Class</p>	<ul style="list-style-type: none"> • A certificate from the Medical Practitioner specifying the minimum period of Hospitalization. • Discharge summary of the Hospital furnishing the details including the date of admission and date of discharge.

	<ul style="list-style-type: none"> • Copy of the economy class air ticket issued by the Common Carrier indicating the cost of the ticket and receipt for the refund of the fare of the Common Carrier and the cancellation charges retained • Boarding pass and copy of business class ticket confirming the return journey and the cost of ticket
Dental Treatment	<ul style="list-style-type: none"> • Original pathological or diagnostic reports and medical prescriptions issued by the treating Medical Practitioner or Hospital • Original Bills and receipts for: <ol style="list-style-type: none"> 1. Fees paid to the Medical Practitioner and special nursing charges: and 2. Charges incurred towards any and all test and / or examinations rendered in connection with the treatment. • Charges incurred towards medicines or drugs purchased from a registered pharmacy other than the Hospital duly supported by the prescriptions of the Medical Practitioner attending to the Insured Person • Any of the information or documents related to the treatment taken.
Personal accident Adventure Sports Cover	<ul style="list-style-type: none"> • Medical reports giving the details of the Accident, nature of the injury, the extent of disability (if applicable) and the details of the treatment provided • Death certificate (if applicable) • Postmortem report, if conducted • Police report • Medical practitioner's certificate in case of injury stating the reasons for and extent of the injury
Mobility Aids Allowance	<p>In addition to requirements of Personal accident,</p> <ul style="list-style-type: none"> • Invoices of the aids procured and fitted on insured
Lifestyle Support (Modifications Made at Home/Vehicle)	<p>In addition to requirements of Personal accident,</p> <ul style="list-style-type: none"> • Invoices of the modifications made at home/ vehicle of insured
Common Carrier Accidental Death & Disability	<p>Additionally apart from the ones mentioned for personal accident</p> <ul style="list-style-type: none"> • Valid ticket or certificate from the common carrier establishing insured persons bonafide travel in the affected common carrier at the time of the accident
Repatriation of Mortal Remains	<ul style="list-style-type: none"> • Copy of the death certificate providing details of the place, date, time and the circumstances and cause of death • Copy of the postmortem certificate, if conducted • Documentary proof for expenses incurred towards disposal of the mortal remains • In case of transportation of the body of the deceased to the Country of Residence or Place of Residence, the receipt for expenses incurred towards preparation and packing of the mortal remains of the deceased and also for the transportation of the mortal remains of the deceased.
Repatriation of other insure persons	<p>Additional to the documents required for "repatriation of mortal remains"</p> <ul style="list-style-type: none"> • Security-stamped boarding pass of the flight • Passport Copy with entry and Exit Stamp • Cancellation receipt of originally booked return ticket
Trip Cancellation Change fee coverage Covid cover	<ul style="list-style-type: none"> • If the reason for Cancellation /Interruption is Medical, Insured needs to produce a Medical Certificate and a discharge summary from the Medical practitioner attending the patient. This must confirm the reason and need of Cancellation / Interruption. • Death certificate (if applicable) • Covid positive report, if applicable • Copy of cancellation proof of the booked tickets indicating the cost of ticket and receipt for the refund of the fare of the Common Carrier

	<p>towards the cancelled portion of the journey indicating cancellation charges retained by the common carrier</p> <ul style="list-style-type: none"> • Copy of booking as well as cancellation confirmation (including status of refund) from the hotel/original scheduled accommodation • In case of cancellation due to loss of passport, FIR copies for loss of passport • Judicial or Law enforcement agency order (if applicable) • Documentary proof of Cancellation of Visa with reason for Cancellation (only for Trip Cancellation due to Cancellation of Visa) • A declaration from the Insured Person furnishing the circumstances that compelled him to cancel the journey • Copy of contract under which customer needs to pay to service provider even after cancellation of trip
Trip Interruption	<p>Additionally apart from one mentioned under Trip Cancellation</p> <ul style="list-style-type: none"> • A declaration from the Insured Person furnishing the circumstances that compelled him to interrupt the journey • Details of new bookings for travel with tickets, invoices and receipts
Overseas travel service supplier insolvency	<p>Additionally apart from one mentioned under Trip Cancellation and Trip Interruption</p> <ul style="list-style-type: none"> • Proof of insolvency of service provider
Trip Delay Flight delay	<ul style="list-style-type: none"> • Security-stamped boarding pass of the flight which got delayed • Letter from the Common carrier stating reason and duration of Delay • Passport Copy with entry and Exit Stamp
Total Loss of Checked-in Baggage	<ul style="list-style-type: none"> • Property irregularity report issued by the appropriate authority. • Voucher of the Common Carrier for the compensation paid for the non-delivery / short delivery of the Checked-In Baggage. • Copies of correspondence exchanged, if any, with the Common Carrier in connection with the non-delivery / short delivery of the Checked-In baggage. • Proof of ownership
Delay of Checked-in Baggage	<ul style="list-style-type: none"> • Property irregularity report issued by the appropriate authority stating the scheduled time of delivery and actual time of delivery of the Checked-in-Baggage. • Voucher of the Common Carrier for the compensation paid for the delay in delivery of the Checked-in-Baggage. • Copies of correspondence exchanged, if any, with the Common Carrier in connection with the delay in delivery of the Checked-In baggage. • Acknowledgement receipt from the Airline mentioning date and time of the delivery of the Baggage.
Loss of International Driving license Loss of passport	<ul style="list-style-type: none"> • Copy of the police report • Details of the attempts made to trace the lost item • Original receipt for payment of charges to the authorities for obtaining a new or duplicate passport/ IDL • Copy of lost passport or IDL • Copy of new/duplicate passport/IDL
Personal Liability Legal expenses	<ul style="list-style-type: none"> • Statement of Claim furnishing particulars of the event leading to the liability such as the court order • Photocopy of the police report (wherever reported)
Hijack	<ul style="list-style-type: none"> • Security stamped boarding pass of the flight which got hijacked • Any Government notification confirming the hijack of the said Common Carrier
Missed Connection Missed Departure Cruise cover	<ul style="list-style-type: none"> • Written confirmation from the carrier of the number of hours of delay and any compensation received towards the delay • Details of Alternate travel arrangements offered by the carrier; however not accepted with reason of not acceptance.

Emergency Trip Extension	<ul style="list-style-type: none"> • Medical certificate with details of the date of admission and date of discharge together with the details of the injury or illness and treatment rendered • Death certificate (if applicable) • A declaration from the Insured Person furnishing the circumstances that compelled him to extend the Trip.
Refund of Visa Fee (if Rejected)	<ul style="list-style-type: none"> • Written copy of rejection reason from the embassy • Passport copy of the insured • Copy of confirmed ticket
Loss of Laptop, Tablet, Mobile Phone, Camera Loss of baggage and personal belongings Loss of identity documents	<ul style="list-style-type: none"> • FIR copy of the lost item(s) • Original bill or bill copy (if original bill not available) for Laptop/Tablet or Proof of purchase of the lost item/(s) • Passport and Visa copy with entry and exit stamp • Letter defining incidence of theft
Key replacement	<ul style="list-style-type: none"> • Invoices for the expenses incurred on changing the key/lock • FIR copy in case of break-in scenario
Bounced Booking- Hotel/Common Carrier Carrier cancellation Emergency accommodation charges	<ul style="list-style-type: none"> • Written confirmation from the common carrier/accommodation provider/ticket provider stating the reason and date of the service cancellation/ unavailability. • Any Receipts of refunds or travel vouchers provided in lieu of the original booking being dishonored • Bills and payment receipts for alternate tickets/ accommodation bookings
Study interruption	<ul style="list-style-type: none"> • In relation to Death of the Immediate Family Member <ol style="list-style-type: none"> 1. Medical reports giving the details of the Accident and nature of injury 2. Death Certificate 3. Postmortem certificate 4. Police report • In relation to Hospitalization of Insured Person <ol style="list-style-type: none"> 1. Documents as applicable to Benefit I • In relation to Fees <ol style="list-style-type: none"> 1. Demand letter from Educational Institute raising such demand 2. Copy of the original fee schedule 3. Certificate from Educational Institute establishing the discontinuity of studies and re admission to the same semester under the same course 4. Last semester passing certificate 5. Documentary proof of last fee paid
Sponsor protection	<ul style="list-style-type: none"> • In relation to sponsor <ol style="list-style-type: none"> 1. Medical reports giving the details of the Accident and nature of injury 2. Death Certificate 3. Postmortem certificate 4. Police report • In relation to unpaid fees <ol style="list-style-type: none"> 1. Demand letter from Educational Institute raising such demand 2. Copy of the original fee schedule 3. Certificate from Educational Institute establishing the continuity of studies 4. Last semester passing certificate 5. Documentary proof of last fee paid
Bail bond	<ul style="list-style-type: none"> • Statement of claim furnishing particulars of the event • Copy of the report and notice received from the government or statutory body/authority

	<ul style="list-style-type: none"> • Copy of the application for bail and the evidence of cost incurred towards procurement of such bail
Financial Emergency Cash Mugging Benefit	<ul style="list-style-type: none"> • Copy of complaint lodged with police authorities or FIR
Loan protector Travel loan secure	<ul style="list-style-type: none"> • Medical reports giving the details of the Accident, nature of the injury, the extent of disability (if applicable) and the details of the treatment provided • Death certificate (if applicable) • Postmortem report, if conducted • Police report • Loan documents from bank/ financial institution
Sports Equipment hire Sports Equipment Cover	<ul style="list-style-type: none"> • Property irregularity report issued by the appropriate authority stating the scheduled time of delivery and actual time of delivery of the Checked-in-Baggage. • Voucher of the Common Carrier for the compensation paid for the delay in delivery of the Checked-in-Baggage. • Copies of correspondence exchanged, if any, with the Common Carrier in connection with the delay in delivery of the Checked-In baggage. • Acknowledgement receipt from the Airline mentioning date and time of the delivery of the Baggage. • Copy of the police report in case of theft/ robbery
Rented Sports Equipment - damage or loss	<ul style="list-style-type: none"> • Rent receipt of the hired sports equipment • Copy of the police report in case of theft/ robbery • Receipt of the penalty/ fine charged by equipment provider
Sports Activity Coverage	<ul style="list-style-type: none"> • Medical practitioners report stating you to refrain from taking part in sports activities • Hospital discharge summary • Proof of advance payment made for the sports activity • Documents mentioned in “trip interruption” (if applicable)
Colleague Replacement	<p>In addition to the ones mentioned for “in patient treatment”, below are also required</p> <ul style="list-style-type: none"> • Stamped boarding pass with invoice used for the travel by the “colleague replacement” • Copy of passport of the “colleague replacement” with entry and exit stamp
Political risk and catastrophe evacuation	<ul style="list-style-type: none"> • Invoice for accommodation used by insured • Stamped boarding pass with invoice used for the travel
Debit/ Credit/ Forex Card Fraud	<ul style="list-style-type: none"> • Copy of complaint lodged with police authorities or FIR • Copy of complaint to card issuing bank/ financial institution
Loss of deposit on cancellation (hotel & common carrier)	<ul style="list-style-type: none"> • Security-stamped boarding pass of the common carrier which got cancelled • Letter from the Common carrier stating reason of cancellation • FIR report of police (if applicable) • Discharge summary of the Hospital furnishing details including the date of admission and date of discharge.
Emergency Accommodation Coverage	<ul style="list-style-type: none"> • Invoice for accommodation used by insured • Discharge summary of the Hospital furnishing details including the date of admission and date of discharge. • Prof of restrictions put in place by local government • Stamped boarding pass with invoice used for the travel
Identity theft	<ul style="list-style-type: none"> • Copy of FIR • Statement of Claim furnishing particulars of the event leading to the liability such as the court order
Flight diversion	<ul style="list-style-type: none"> • Written confirmation from the common carrier/accommodation provider/ticket provider stating the reason of diversion

All risk cancellation	<ul style="list-style-type: none"> • Cancellation receipt
Cancellation due to domestic disturbances and inconvenience	<ul style="list-style-type: none"> • FIR for lost items • Visa rejection letter • Written confirmation from the common carrier confirming loss of baggage • Proof of restrictions put in place by local government
Search and rescue expenses	<ul style="list-style-type: none"> • FIR copy • Invoice, if any

Annexure V – Policy Benefit Table

International

Sr. No.	Benefits Covered	Indemnity/ Fixed Benefit	International		SI Options
			Sum Insured	Deductible	
1.1	Emergency in-patient Medical Treatment	Indemnity	USD 25K, 50K, 75K, 100K, 150K, 200K 250K, 3Lac, 5Lac	Nil/50/100	Independent SI
1.2	Emergency In-patient Medical Treatment with OPD	Indemnity	USD 25K, 50K, 75K, 100K, 150K, 200K 250K, 3Lac, 5Lac With sublimit of 25% max up to 10K	Nil/50/100	Independent SI
2	Maternity	Indemnity	USD 2500, 5000, 10000	Nil/50/100 (Waiting period 10m, 24m)	Part of Base Sum Insured
3	New Born Baby Cover	Indemnity	USD 2500, 5000, 10000	Nil/50/100	Part of Maternity SI
4	Emergency Outpatient Treatment (OPD)	Indemnity	USD 500, 1K, 2K, 3K, 4K, 5K, 6K, 7K, 8K, 9K, 10K	Nil/50/100	Independent SI
5	Road Ambulance Cover	Indemnity	USD 500, 1K, 2K, 3K, 4K, 5K, 6K, 7K, 8K, 9K, 10K	Nil	Part of Base Sum Insured
6	Hospital Daily Cash	Benefit	USD 25, 50, 75, 100, 200, 250 per day Max 5 to 30 days in multiple of 5 days	Nil/ 1 / 2 days	Independent SI
7	Emergency Dental Treatment	Indemnity	USD 200 to 1000 in multiples of 100.	Nil/50/100/200	Part of Base Sum Insured
8.1	Emergency Medical Evacuation	Indemnity	USD 5K, 10K, 15K, 20K, 25K, 50K, 75K, 100K, 150K, 200K 250K, 3Lac, 5Lac	Nil/50/100	Part of Base SI
8.2	Emergency Medical Evacuation	Indemnity			Independent SI
9	Extension to Inpatient Care	Indemnity	Up to 7 days	NA	Part of Base SI
10.1	Accidental Death	Benefit	USD 5K to 50K in multiples of 5K	Nil	Independent SI
10.2	Permanent Total Disability (PTD)	Benefit			Part of AD
10.3	Permanent Partial Disability (PPD)	Benefit			Part of AD
11.1	Accidental Death— Common Carrier	Benefit	USD 5K to 50K in multiple of 5K	NIL	Independent SI
11.2	PTD - Common Carrier	Benefit			Part of AD carrier
11.3	PPD - Common Carrier	Benefit			Part of AD carrier

12.1	Repatriation of Mortal remains	Indemnity	USD 5K, 10K, 15K, 20K, 25K, 50K, 75K, 100K, 150K, 200K 250K, 3Lac, 5Lac	Nil/50/100	Part of Base SI
12.2	Repatriation of Mortal remains	Indemnity			Independent SI
13	Total Loss of Checked-in Baggage	Benefit	USD 100 to 1000 in multiples of 100	NIL	Independent SI
14	Delay of Checked-in Baggage	Benefit	USD 100 to 500 in multiples of 100	1/2/3/5/6/24 hours	Independent SI
15	Trip Delay	Benefit	USD 25 to 100 in multiple of 25 Post that in multiple of 50 up to 500	3/6/8/12 hours	Independent SI
16.1	Trip Cancellation	Indemnity	USD 500, 750, 1000. Post that in multiple of 1000 till 10000	NIL/100/250/500/1000	Independent SI
16.2	Trip Cancellation	Benefit	USD 500, 750, 1000. Post that in multiple of 500 till 5000	NIL/100/250/500/1000	Independent SI
17.1	Trip Interruption	Indemnity	USD 500, 750, 1000. Post that in multiple of 500 till 10000	NIL/100/250/500/1000	Independent SI
17.2	Trip Interruption	Benefit	USD 500, 750, 1000. Post that in multiple of 500 till 5000	NIL/100/250/500/1000	Independent SI
18.1	Loss of Passport	Indemnity	USD 200 to 500 in multiple of 100	Nil	Independent SI
18.2	Loss of Passport	Benefit			Independent SI
19.1	Loss of International driving License	Indemnity	USD 200 to 500 in multiple of 100	Nil	Independent SI
19.2	Loss of International driving License	Benefit			Independent SI
20.1	Missed Connection	Indemnity	USD 500 to 1000 in multiple of 100	Nil	Independent SI
20.2	Missed Connection	Benefit			Independent SI
21	Financial Emergency Cash	Benefit	USD 500 to 1000 in multiple of 100	NIL	Independent SI
22	Personal Liability	Indemnity	USD 10K, 50K, 1Lac, 2Lac, 3Lac, 4Lac	NIL/100/200/500/1000	Independent SI
23	Hijack Daily Allowance	Benefit	USD 25, 50, 75, 100 for 7 days	6/12 hours	Independent SI
24.1	Bounced Booking-Hotel/Common Carrier	Indemnity	USD 100 to 1000 in multiples of 100	6/12 hours	Independent SI
24.2	Bounced Booking-Hotel/Common Carrier	Benefit			Independent SI
25	Compassionate Visit	Indemnity	USD 500 to 5000 in multiple of 500	NIL	Independent SI
26	Escort of Minor Child	Indemnity	USD 1000 till 5000 in multiple of 1000	Nil and in multiple of 100 up to 500	Independent SI
27	Adventure Sport	Indemnity	100 % of Base SI		Part of Base SI
28	Sports Equipment Hire	Indemnity	USD 500, 1000, 1500 2000	Nil/100	Independent SI
29	Rented sports equipment damage or loss	Indemnity	USD 500, 1000, 1500 2000	Nil/100	Independent SI

30	Sports Equipment Cover	Indemnity	USD 500, 1000, 1500 2000	Nil/100	Independent SI
31	Sports Activity coverage	Indemnity	USD 500, 1000, 1500 2000	Nil/100	Independent SI
32	Loan Protector	Indemnity	up to AD SI	Nil	Independent SI
33	Emergency Trip Extension	Indemnity	7 Days, 15 Days, 30 Days	Nil	
34	Upgradation to Business class	Indemnity	USD 100 to 1000 in multiples of 100	Nil	Independent SI
35	Study Interruption	Indemnity	USD 2000, 3000, 5000, 7500, 10000	Nil	Independent SI
36	Sponsor Protection	Indemnity		Nil	Independent SI
37	Cancer Screening & Mammographic Examination	Indemnity	USD 100 to 500 in multiple of 100	Nil	Independent SI
38	Bail Bond	Indemnity	USD 100 to 1000 in multiple of 100, 2500, 5000, 7500, 10000	NIL/100	Independent SI
39	Waiver of Deductible	NA	Deductible of all selected benefits will be waived off	NA	NA
40	Optional Co-Payment	NA	20%	NA	NA
41	Refund of Visa fee	Indemnity	USD 100 to 1000 in multiples of 100	Nil/100	Independent SI
42	Home to Home	NA	Up to Base SI	NA	NA
43	Political Risk and Catastrophe Evacuation	Indemnity	USD 2500 to 25000 in multiple of 2500	NIL/100/500	Independent SI
44	Colleague Replacement	Indemnity	USD 500, 1000, 1500, 2000, 2500	NIL	Independent SI
45.1	Loss of Laptop, Tablet, Mobile, Phone, Camera	Indemnity	USD 100 to 2000 in multiples of 100	Nil/100/200	Independent SI
45.2	Loss of Laptop, Tablet, Mobile, Phone, Camera	Benefit		Nil	Independent SI
46	Mugging Benefit	Benefit	USD 100 to 500 in multiple of 100	Nil	Independent SI
47	Debit / Credit Card / FOREX CARD- Fraud	Indemnity	USD 250 to 2500 in multiples of 250	Nil/100	Independent SI
48.1	Loss of Deposit on Cancellation (Hotel & Common Carrier)	Indemnity	USD 100 to 1500 in multiple of 100	Nil/100	Independent SI
48.2	Loss of Deposit on Cancellation (Hotel & Common Carrier)	Benefit		Nil	Independent SI
49					
50	Emergency Accommodation Coverage	Indemnity	USD 250 to 3000 in multiple of 250	Nil/50/100	Independent SI
51	Travel Loan Secure	Indemnity	INR 1lac and in multiple of 1Lac till 5Lac	INR 1K/5K/10K	Independent SI
52.1	Overseas Travel Service Supplier Insolvency	Indemnity	USD 500, 1000, 1500, 2000	Nil/100	Independent SI
52.2	Overseas Travel Service Supplier Insolvency	Benefit		Nil	Independent SI
53					
54.1	Flight Delay (Airlines)	Indemnity			Independent SI

54.2	Flight Delay (Airlines)	Benefit	USD 100 to 500 in multiples of 100	3/4/5/6 hours	Independent SI
55	Mobility Aids Allowance	Indemnity	USD 100 to 1000 in multiples of 100	Nil/100	Independent SI
56	Lifestyle Support (Modifications Made at Home/Vehicle)	Benefit	USD 500, 1000, 1500, 2000, 2500	Nil	Independent SI
57	Missed Departure	Benefit	USD 150, USD 250 to 1500 in multiple of 250	Nil	Independent SI
58	Terrorism cover		Covered	Covered	Independent SI
59	Loss of baggage and Personal Belongings	Indemnity	USD 100 to 500 in multiple of 100, 1000, 2500, 5000	Nil	Independent SI
60	Loss of Identity documents	Indemnity	INR 500, 1K to 10K in multiple of 1K	Nil	Independent SI
61	Key Replacement	Indemnity	USD 50 to 500 in multiple of 50	Nil	Independent SI
62	Change Fee Coverage	Indemnity	USD 100 to 1000 in multiple of 100	10% co-payment/N A	Independent SI
63	Identity Theft	Indemnity	USD 1K to 10K in multiple of 1K	Nil	Independent SI
64	Medical Sum Insured replenishment in case of hospitalisation due to accident	Indemnity	Up to 100% of Basic Emergency Medical Expenses SI/sublimit	Nil	Independent SI
65	Carrier Cancellation	Benefit	USD 100 to 1000 in multiples of 100	Nil	Independent SI
66	Flight Diversion	Benefit	USD 100 to 1000 in multiple of 100	Nil	Independent SI
67	Cruise cover	Indemnity	USD 1K to 10K in multiple of 1K	NIL/100/500	Independent SI
68	Waiver of Medical sublimit for insured above 60 years of age	Indemnity	Covered	Covered	Part of Base Sum Insured
69	All Risk Cancellation	Indemnity	USD 500, 750, 1000	NIL/100/250/500/1000	Independent SI
70	Trip Cancellation due to Domestic Disturbances and Inconvenience	Indemnity	INR 500, 1K to 10K in multiple of 1K	1000	Independent SI
71					
72	Complete Pre-existing disease cover	Indemnity	5%, 10%, 15%, 20%, 25%, 30%, 40%, 50%, 75%, 100% of inpatient	same as inpatient	Part of Base Sum Insured
73	Covid Cover	Indemnity	USD 500 to 5000 in multiple of 500	Nil	Independent SI
74	Legal Expenses	Indemnity	USD 2K, 4K, 5K, 10K, 50K, 1Lac, 2Lac, 3Lac, 4 Lac	NIL/100/200/500/1000	Independent SI
75	Psychiatric Counseling	Indemnity	USD 100, 250 to 2500 in multiple of 250	NIL/50/100	Independent SI
76	Physiotherapy	Indemnity	USD 100, 250 to 1500 in multiple of 250	NIL/50/100	Independent SI

77	Kidnap distress allowance	Benefit	USD 500 to 5000 in multiple of 500	Nil	Independent SI
78	Search and rescue expenses	Indemnity	USD 2500 to 25000 in multiple of 2500	Nil/5K/10K	Independent SI
79	Tele Medical Consultation	NA	Unlimited Consultations	NA	NA

Domestic

S.No	Benefits Covered	Indemnity/Fixed Benefit	Domestic		SI Options
			Sum Insured in INR	Deductible	
1.1	Emergency In-patient Medical Treatment	Indemnity	50K, 75K, 100K, 150K,200K, 250K, 3Lac, 5Lac,10Lac	Nil, 1000, 2500, 5000, 10000	Independent SI
1.2	Emergency In-patient Medical treatment with OPD	Indemnity	50K, 75K, 100K, 150K,200K, 250K, 3Lac, 5Lac,10Lac with OPD Sublimit of 25%, max up to 20K	Nil, 1000, 2500, 5000, 10000	Independent SI
2	Emergency Outpatient treatment (OPD)	Indemnity	1000 to 10000 in multiple of 1000	Nil/500/1000/1500/2000/2500	Independent SI
3	Road Ambulance Cover	Indemnity	2K to 10K in multiple of 1K	Nil	Part of Base Sum Insured
4	Hospital Daily Cash	Benefit	SI options - 500 to 5000 in multiple of 500 For maximum of 5 to 30 days in multiple of 5 days	Nil/ 1 / 2 days	Independent SI
5	Emergency Dental Treatment	Indemnity	2K to 10K in multiple of 1K	Nil, 500, 1000, 2000	Independent SI
6.1	Emergency Medical Evacuation	Indemnity	10K, 25K, 50K, 75K, 100K, 150K,200K, 250K, 3Lac, 5Lac, 10Lac	Nil, 1000, 2500, 5000, 10000	Part of Base Sum Insured
6.2	Emergency Medical Evacuation	Indemnity			Independent SI
7.1	Accidental Death	Benefit	5K, 10k, 25K, 50K, 75K, 100K, 150K, 250K, 3Lac, 5Lac,10Lac	Nil	Independent SI
7.2	Permanent Total Disability (PTD)	Benefit			Part of AD
7.3	Permanent Partial Disability (PPD)	Benefit			Part of AD
8.1	Accidental Death— Common Carrier	Benefit	5K, 10k, 25K, 50K, 75K, 100K, 150K, 250K, 3Lac, 5Lac,10Lac	NIL	Independent SI
8.2	PTD - Common Carrier	Benefit			Part of AD carrier
8.3	PPD - Common Carrier	Benefit			Part of AD carrier
9.1	Repatriation of Mortal remains	Indemnity	10K, 25K, 50K, 75K, 100K, 150K,200K, 250K, 3Lac, 5Lac, 10Lac	Nil, 1000, 2500, 5000, 10000	Part of Base Sum Insured
9.2	Repatriation of Mortal remains	Indemnity			Independent SI
10	Total Loss of Checked-in Baggage	Benefit	1K, 2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	NIL	Independent SI

11	Delay of Checked-in Baggage	Benefit	1K, 2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	1/2/3/5/6/12/24 hours	Independent SI
12	Trip Delay	Indemnity	1K, 2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	3/6/8/12 hours	Independent SI
13.1	Trip Cancellation	Indemnity	1K, 2.5K, 5K to 25K in multiple of 5K	Nil	Independent SI
13.2	Trip Cancellation	Benefit			Independent SI
14.1	Trip Interruption	Indemnity	1K, 2.5K, 5K to 25K in multiple of 5K	Nil	Independent SI
14.2	Trip Interruption	Benefit			Independent SI
15.1	Missed Connection	Indemnity	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	Nil	Independent SI
15.2	Missed Connection	Benefit			Independent SI
16	Personal Liability	Indemnity	10K to 1Lac in multiple of 10K	Nil, 5000, 10000	Independent SI
17	Hijack Distress Allowance	Benefit	500 to 5000 in multiple of 500	6/12 hours	Independent SI
18.1	Bounced Booking – Hotel/Common Carrier	Indemnity	1K to 5K in multiple of 1K Post that till 25K in multiple of 5K	6/12 hours	Independent SI
18.2	Bounced booking – Hotel/Common Carrier	Benefit			Independent SI
19	Compassionate Visit	Indemnity	2.5K to 10K in multiple of 2.5K , 15000, 20000	Nil	Independent SI
20	Adventure Sport	Indemnity	100% of Base SI	Nil	Part of Base SI
21	Sports Equipment Hire	Indemnity	2.5K to 20K in multiple of 2.5K	Nil, 1000, 2000,3000, 5000	Independent SI
22	Rented sports equipment damage or loss	Indemnity	2.5K to 20K in multiple of 2.5K	Nil, 1000, 2000,3000, 5000	Independent SI
23	Sports Equipment Cover	Indemnity	2.5K to 20K in multiple of 2.5K	Nil, 1000, 2000,3000, 5000	Independent SI
24	Sports Activity coverage	Indemnity	2.5K to 20K in multiple of 2.5K	Nil, 1000, 2000,3000, 5000	Independent SI
25	Loan Protector	Indemnity	up to AD SI	Nil	Independent SI
26	Emergency trip Extension	Indemnity	1/3/5/7 day	Nil	Independent SI
27	Upgradation to Business class	Indemnity	2.5K to 25K in multiple of 2.5K	Nil	Independent SI
28	Bail Bond	Indemnity	2500, 5000, 10000, 15000, 20000	Nil, 1000, 2500, 5000	Independent SI
29	Waiver of Deductible	NA	Deductible of all selected benefits will be waived off	NA	NA
30	Optional Co-Payment	NA	20%	NA	NA
31	Home to Home	NA	Up to Base SI	NA	NA
32	Political and Catastrophic Evacuation	Indemnity	10K to 50K in multiple of 5K	Nil	Independent SI
33.1	Loss of laptop, tablet, mobile phone, camera	Indemnity	2.5K to 25K in multiple of 2.5K	1K to 10K in multiple of 2500	Independent SI
33.2	Loss of laptop, tablet, mobile phone, camera	Benefit			Independent SI

34	Mugging Benefit	Benefit	5K to 50K in multiple of 5K	Nil, 1000, 2500, 5000	Independent SI
35.1	Loss of Deposit on Cancellation (Hotel & Common Carrier)	Indemnity	1K to 5K in multiple of 1K, Post that in multiple of 5K till 25K	Nil, 1000, 2500, 5000	Independent SI
35.2	Loss of Deposit on Cancellation (Hotel & Common Carrier)	Benefit			Independent SI
36					
37	Emergency Accommodation Coverage	Indemnity	1K to 5K in multiple of 1K, 10K, 15K, 20K, 25K, 50K	Nil, 1000, 2500, 5000	Independent SI
38	Travel Loan Secure	Indemnity	INR 50K till 5Lac in multiple of 50K	Nil/1K/5K/10K	Independent SI
39					
40.1	Flight Delay	Indemnity	500 to 5000 in multiple of 500	3/4/5/6 hours	Independent SI
40.2	Flight Delay	Benefit			
41	Mobility Aids Allowance	Indemnity	2.5K to 25K in multiple of 2.5K	Nil, 1000, 2500, 5000	Independent SI
42	Lifestyle Support (Modifications Made at Home/Vehicle)	Benefit	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	Nil	Independent SI
43	Missed Departure	Benefit	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	Nil	Independent SI
44	Terrorism cover		Covered	Covered	Independent SI
45	Loss of baggage and Personal Belongings	Indemnity	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	Nil	Independent SI
46	Loss of Identity documents	Indemnity	500, 1K to 10K in multiple of 1K	Nil	Independent SI
47	Key Replacement	Indemnity	500, 1K to 10 K in multiple of 1K	Nil	Independent SI
48	Change Fee Coverage	Indemnity	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	10% Co-payment	Independent SI
49	Identity Theft	Indemnity	10K to 1Lac in multiple of 10K	Nil	Independent SI
50	Medical Sum Insured replenishment in case of hospitalization due to accident	Indemnity	100% of inpatient limit	Nil	Independent SI
51	Carrier Cancellation	Benefit	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	Nil	Independent SI
52	Flight Diversion	Benefit	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	Nil	Independent SI
53	Cruise cover	Indemnity	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	Nil, 2K	Independent SI
54	All Risk Cancellation	Indemnity	2K, 3K, 4K, 5K, 7.5K, 10K, 15K, 20K	Nil, 2K to 10K in multiple of 2K	Independent SI
55	Trip Cancellation due to Domestic Disturbances and Inconvenience	Indemnity	5K to 25K in multiple of 5K	1000	Independent SI
56					
57	Covid Cover	Indemnity	10K to 50K in multiple of 5K	Nil	Independent SI

58	Legal Expenses	Indemnity	10K to 1lac in multiple of 10K	Nil/5000/10000	Independent SI
59	Psychiatric Counseling	Indemnity	500 to 5K in multiple of 500	Nil/500	Independent SI
60	Physiotherapy	Indemnity	500 to 5K in multiple of 500	Nil/500	Independent SI
61	Kidnap distress allowance	Benefit	20K to 100K in multiple of 10K	Nil	Independent SI
62	Search and rescue expenses	Indemnity	20K to 100K in multiple of 10K	Nil	Independent SI
63	Tele Medical Consultation	NA	Unlimited Consultations	NA	NA