

TATA AIG General Insurance Company Limited (We / Us / Our) will provide the insurance described in this Policy and any endorsements to the Policy, detailed in the Policy Schedule / Certificate of Insurance and in reliance upon the statements contained in the Proposal which shall be the basis of this Policy and are deemed to be incorporated herein in consideration for the payment of the premium and in compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such and so many of the Benefits as are indicated by a specific amount set opposite in the Policy Schedule/ Certificate of Insurance.

Part 1: Policy Definitions

- 1. Accident/Accidental** means a sudden, unforeseen, and involuntary event caused by external, visible and violent means.
- 2. Annual Aggregate Limit** means the maximum amount available in aggregate for all Claims under a specific Benefit per Eligible Cardholder during the Policy /Cover Period.
- 3. Burglary** means an act involving the unauthorized and forcible entry to or exit from the Insured Person's City of Permanent Residence with an intent of committing a Theft.
- 4. Certificate of Insurance** means certificate attached to and forming part of this Policy mentioning the details of the Insured Person who is covered, along with the Coverages and Sum Insured, the Cover Period and the limits and condition, to which the Coverages under the Policy are subject to, including any annexure and/or endorsements.
- 5. Child or Children** means the Eligible Cardholder's son or daughter, biological offspring and/or stepchildren aged above 3 months and under eighteen (18) years of age (or under twenty three (23) years of age if a full time student), unmarried and primarily dependent on the Eligible Cardholder for financial support.
- 6. City of Permanent Residence** means the place in India which the Eligible Cardholder principally resides the majority of the time.
- 7. Covered International Trip** means an Insured Person's land, sea or air travel arrangements for a scheduled tour, trip or cruise to any destination outside India that starts within Policy / Cover Period from India. Coverage for such trip will be from the departure date to the return date as shown on the International travel ticket purchased with the Eligible Card subject to a maximum of 180 days or his return to India or Policy / Cover End Date whichever is earlier.
- 8. Cover Period** means the time defined within the Cover Start Date and End Date, during which this Cover is in effect for a named Insured Beneficiary as specified in the Certificate of Insurance.
- 9. Covered Trip** means an Insured Person's land, sea or air travel arrangements for a scheduled tour, trip or cruise that starts within Policy / Cover Period from City of Permanent Residence. Coverage for such Trip will be from the departure date to the return date as shown on the ticket purchased with the Eligible Card subject to a maximum of 180 days or his return to his City of Permanent Residence or Policy / Cover End Date, whichever is earlier. This will exclude planned and pre-paid domestic trips which are within 100 kms from Your City of Permanent Residence.
- 10. Common Carrier** means any land, water or air conveyance operated under a valid and in good standing license for the regular and scheduled transportation of fare-paying passengers for which a ticket has been pre-paid with Eligible Card.

11. **Deductible / Excess Period** means the amount of expenses or the number of hours/days of each and every loss payable by You before the Policy Benefits becomes payable.
12. **Deductible/Co-pay amount** means the amount which shall be borne by the Insured Person in respect of each and every claim made under opted Benefits. The Company's liability to make any payment under the Benefit is in excess of the Deductible / Co-pay opted.
13. **Domestic Helper** means a full-time worker with a valid work permit and sponsored by the Eligible Cardholder under a written contract of domestic services.
14. **Eligible Card** means a participating Issuer's Card as mentioned on the Policy Schedule / Certificate of Insurance.
15. **Eligible Cardholders/Insured Person/ Insured Beneficiary / You/Your** means those Cardholders with Eligible Cards that are valid, open and in good standing(not cancelled, suspended or delinquent) at the time of claim who shall be entitled to receive payment or such other benefit as is provided for in this Policy .
16. **Family** means Eligible Cardholder, his Spouse and Children.
17. **Hospital** means any institution constituted and registered as a facility for the care and treatment of ill and injured person as paying bed patients and which
 - has qualified nursing staff under its employment round the clock;
 - has qualified Medical Practitioner(s) in charge round the clock;
 - has full facilities for diagnosis, 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;
- is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.
18. **Illness / Sickness** 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 the Insured Person state of health immediately before suffering the disease, Illness or 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:
 1. it needs ongoing or long-term monitoring through Consultations, examinations, check-ups, and /or Tests.
 2. it needs ongoing or long-term control or relief of symptoms.
 3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 4. it continues indefinitely.
 5. It recurs or is likely to recur.Provided such illness / Sickness should be contracted and /or commenced during the Trip.
19. **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 and independently of all other causes occurs during the Trip .
20. **Inclement weather** means any severe weather condition that delays the scheduled departure of a Common Carrier.
 21. **In-patient** means treatment for which the Insured Person has to stay in Hospital for more than 24 hours.
 22. **Issuer** means a bank or financial institution or like entity which operates the Eligible Card program in the Territory and is participating in the Benefit offering to Eligible Cardholders
 23. **Medical Practitioner / Physician/ Doctor** means a licensed medical practitioner acting within the scope of his / her license who holds a degree of a recognized institution and is registered by the medical council of the respective country. The term doctor, physician or medical provider includes medical specialists and surgeons. This does not include: (i) You or (ii) any relative of Yours.
 24. **Major Travel Event** means:
 - Natural Disaster;
 - epidemic or pandemic as at a Phase 4 level or higher as declared by the World Health Organization or for which a warning against non-essential travel is issued by the Indian government or the government of the country or territory You are travelling to;
 - major industrial accident;
 - Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel;
 - Strike resulting in cancellation of scheduled Common Carrier services; or
 - any event leading to airspace or multiple airport closures.
 25. **Medically Necessary** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
 - is required for the medical management of the Illness or Injury suffered by the insured
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity
 - must have been prescribed by a Medical Practitioner
 - Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
 26. **Per Person Limit** means the maximum amount payable to an Individual Person under a specific Benefit during the Policy / Cover Period
 27. **Permanent Residence** means Your usual place of residence in India, which has been declared as such to the Issuer Bank.
 28. **Policy** means the contract of insurance including but not limited to Policy Schedule, Certificate of Insurance, Endorsements and Policy Wordings.
 29. **Pre-existing Disease** means any condition, ailment, **Injury** or disease:
 - a) That is/are diagnosed by a physician within 48 months prior to the effective date of the **Policy** issued by **insurer** or its reinstatement; or
 - b) For which medical advice or treatment was recommended by, or received from, a **physician** within 48

months prior to the effective date of the **Policy** issued by **insurer** or its reinstatement.

30. **Policy Period** means the time during which this Policy is in effect and as specified in the Policy Schedule.
31. **Territory** means geographical and political boundaries of India.
32. **Terrorist Act** means an Act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of Persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intension to influence any government and/or to put the public, or any section of the public in fear.
33. **Trip** means Covered International Trip or Covered Trip as mentioned in the Policy Schedule / Certificate of Insurance. Such a Trip will be covered under this Policy / Certificate of Insurance provided the entire fare for both the to and fro tickets for the Trip has been pre-paid by the Eligible Cardholder using his Eligible Card or has been acquired with points earned by a Rewards program associated with Your Eligible Card
34. **War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
35. **We/Us/Our /Insurer** means Tata AIG General Insurance Company Ltd.

Part 2: Benefits Covered

BENEFIT 1: TRAVEL ACCIDENT COVER

1.1. COMMON CARRIER - AIR TRAVEL ACCIDENT

I. Definition

1. **Exposure and Disappearance.** If the body of an Insured Person has not been found within one (1) year after the forced landing, stranding, sinking or wrecking of an air transport operated by a Scheduled airline in which the Insured Person was a fare paying passenger, then it shall be deemed the Insured Person has suffered Loss of Life. Scheduled Airline for the purpose of this cover means civilian scheduled air carrier operating civilian flights, holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times.

2. Limb means entire arm or entire leg

3. Loss

- a. of hand or foot means
 - actual severance through or above the wrist or ankle joints; or
 - functional loss and the total and permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex;
- b. of eye means entire and irrecoverable loss of sight;

- c. of thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
- d. of speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
- e. of Life means Accidental death.

4. **Principal Benefit** means the maximum amount payable for: accidental Loss

II. Coverage

Coverage under this Benefit shall be available to You provided You air travel ticket for the flight You are travelling on been paid entirely through Your Eligible Card or has been acquired with points earned by a Rewards program associated with your Eligible Card (i.e. mileage point for travel) provided You embark on a Trip as mentioned in the Policy Schedule/ Certificate of Insurance.

This Benefit provides Common Carrier- Air Travel Accident coverage against Accidental death, dismemberment (including Loss of sight, speech & hearing) as a result of Injury while travelling on a Common Carrier (flight) during a Trip.

- The Principal Benefit provided for Trip as applicable on a Common Carrier (flight) is up to amount as mentioned in the Policy Schedule/ Certificate of Insurance.
- For the purposes of this Coverage a Trip commences when the Insured Person boards a Common Carrier(flight) for the purpose of going on such Trip and continues until such time as the Insured Person alights (departs) from the Common Carrier (flight).

Schedule of Losses:

For Loss of:	Percentage of the Principal Benefit means the Amount as mentioned against Eligible Cardholder / Spouse / Child(ren) / Domestic Helper in the Policy Schedule / Certificate of Insurance:
Life	100%
Both hands, Both feet, Sight of both eyes	100%
One hand; One foot; Sight of one eye; speech; or Hearing in both ears	50%
Thumb and Index Finger of Same Hand	25%

III. Conditions/Limitations

1. A covered Loss must occur within One (1) year of the date of the Accident;
2. If You have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid;
3. Our liability in aggregate for all claims related to You shall be subject to the limits as provided in the Policy schedule / Certificate of Insurance not exceeding the Annual Aggregate limit in total;
4. Coverage extends to Exposure and Disappearance;
5. Loss caused by or resulting from Terrorist Act are not excluded;
6. Where Family members and / or Domestic Helper are also covered under this Benefit,

our liability in aggregate for all claims related to You, Your family and Domestic helper shall be subject to the limits as provided in the Policy schedule / Certificate of Insurance not exceeding the Annual Aggregate limit in total. Consequently, the word You wherever used in this Benefit shall also include Family members or Domestic Helper as applicable. Coverage for Spouse, Children and Domestic helper will only be applicable if they are travelling together on a Trip as applicable along with the Eligible Cardholder and their air tickets has been bought using the same Eligible Card.

7. Entire amount of the ticket(s) has to be paid through the eligible card or the reward points of the eligible card. Any ticket with the partial/entire payment with another mode of payment is not eligible for the benefit

IV. Exclusions for BENEFIT 1.1: Common Carrier - Air Travel Accident – In addition to General Exclusions:

1. No coverage under this Benefit will be provided for any loss, fatal or non-fatal, caused by or resulting from wholly or partly medical or surgical treatment except as may be necessary solely as a result of an Injury as defined in the Policy Terms and Conditions
2. **Claim** which arises out of an **Accident** connected with the operation of an aircraft or which occurs during parachuting except when the **Insured Person** is flying as a Fare Paying passenger in a multiengine, commercial aircraft.
3. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Aircraft;
4. Injuries whilst Flying, mounting, dismounting in an aircraft other than as

a fare paying passenger in a scheduled airline

1.2. TRAVEL ACCIDENT – INSURED JOURNEY

I. Definitions

1. **Exposure and Disappearance** If the body of an Insured Person has not been found within one (1) year after the forced landing, stranding, sinking or wrecking of a Common Carrier in which the Insured Person was a fare paying passenger, then it shall be deemed that the Insured Person has suffered Loss of Life.

2. **Limb** means entire arm or entire leg

3. Loss

- a. of hand or foot means
 - § actual severance through or above the wrist or ankle joints; or
 - § functional loss and the total and permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex;
- b. of eye means entire and irrecoverable loss of sight;
- c. of thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
- d. of speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
- e. of Life means Accidental death.

4. **Principal Benefit** means the maximum amount payable for: accidental Loss

II. Coverage

Coverage under this Benefit shall only be available for an Accident occurring in a Country (for Trips outside India) or City (for

Trips within India) if the entire to and from cost of Your travel tickets for such Country/ City has been charged to Your Eligible Card or has been acquired with points earned by a Rewards program associated with your Eligible Card (i.e. mileage point for travel) provided You embark on a Trip as mentioned in the Policy Schedule/ Certificate of Insurance.

This Benefit provides Travel Accident – Insured Journey coverage against Accidental death, dismemberment (including Loss of sight, speech & hearing) as a result of Injury during a Trip.

- The Principal Benefit provided for Coverage under the Trip as applicable is up to amount as mentioned in the Policy Schedule / Certificate of Insurance.

Schedule of Losses:

For Loss of:	Percentage of the Principal Benefit means the Amount as mentioned against Eligible Cardholder / Spouse / Child(ren) / Domestic Helper in the Policy Schedule / Certificate of Insurance:
Life	100%
Both hands, Both feet, Sight of both eyes	100%
One hand; One foot; Sight of one eye; speech; or Hearing in both ears	50%
Thumb and Index Finger of Same Hand	25%

III. Conditions/Limitations

1. Where the Trip selected in the Policy Schedule/ Certificate of Insurance is Covered International Trip, then for Coverage under this Benefit shall be applicable only outside India.
2. A covered Loss must occur within One (1) year of the date of the Accident;
3. If You have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid;
4. Our liability in aggregate for all claims related to You shall be subject to the limits as provided in the Policy schedule / Certificate of Insurance not exceeding the Annual Aggregate limit in total;
5. Coverage extends to Exposure and Disappearance, however, we shall not be liable to make any payment under Exposure and Disappearance if the Common Carrier on which the Insured Person was travelling was a private taxi, yacht, charter airline or a rented car. Loss caused by or resulting from Terrorist Act are not excluded;
6. Where Family members and / or Domestic Helper are also covered under this Benefit, our liability in aggregate for all claims related to You, Your family and Domestic helper shall be subject to the limits as provided in the Policy schedule / Certificate of Insurance not exceeding the Annual Aggregate limit in total. Consequently, the word You wherever used in this Benefit shall also include Family members or Domestic Helper as applicable. Coverage for Spouse, Children and Domestic helper will only be applicable if they are travelling together on a Trip as applicable along with the Eligible Cardholder and their tickets has been bought using the same Eligible Card.

- Entire amount of the ticket(s) must be paid through the eligible card or the reward points of the eligible card. Any ticket with the partial/entire payment with another mode of payment is not entitled for the benefit

IV. Exclusions for BENEFIT 1.2: Travel Accident – Insured Journey - In addition to General Exclusions:

- No coverage under this Benefit will be provided for any loss, fatal or non-fatal, caused by or resulting from wholly or partly by medical or surgical treatment except as may be necessary solely as a result of an Injury.
- Claim which arises out of an Accident connected with the operation of an aircraft or which occurs during parachuting except when the Insured Person is flying as a Fare Paying passenger in a multiengine, commercial aircraft.
- operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Aircraft;
- Injuries whilst Flying, mounting, dismounting in an aircraft other than as a fare paying passenger in a scheduled airline

BENEFIT 2: TRAVEL MEDICAL COVER

Coverage under this Benefit shall only be available for incidents occurring in a Country (for Trips outside India) if the to and fro cost of Your travel tickets for such Country has been charged to Your Eligible Card or has been acquired with points earned by a Rewards program associated with your Eligible Card (i.e. mileage point for travel) provided You embark on a Trip as mentioned in the Policy Schedule/ Certificate of Insurance.

2.1 MEDICAL BENEFITS

2.1.a.MEDICAL EXPENSES

I. Definition

Reasonable and Customary 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.

II. Coverage

This Benefit provides coverage for Covered Medical Expenses in the event You suffer from any Injury or Sickness, which is not due to any Pre existing disease, and which results in a Medically Necessary treatment on the written advice of a Medical Practitioner outside India while on a Trip. Benefits will be provided for Covered Medical Expenses, subject to a maximum benefit up to the amount as mentioned in the Policy Schedule/ Certificate of Insurance.

Covered Medical Expenses include:

- The services of a Physician including diagnosis, treatment and surgery by a Physician;
- charges by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- Anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of

- d. Ambulance services;
 - e. Dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician or surgeon; and
 - f. Dental treatment resulting from Injuries sustained to teeth subject to a maximum of amount as mentioned in the Policy Schedule/ Certificate of Insurance. Sum Insured for Dental Treatment will be a part of 2.1.a. Medical expenses and our total liability for the payment of compensation under medical expenses and dental treatment will be limited to the sum insured of 2.1.a. Medical expenses as mentioned in the Policy Schedule / Certificate of Insurance. Any treatment taken under Dental treatment (subject to the maximum of the sum insured mentioned against Dental treatment) will reduce the sum insured of 2.1.a medical expenses accordingly
- b) after being treated at a local Hospital, Your medical condition warrants Transportation to India to obtain further medical treatment or to recover; or
 - c) both a) and b) above.
- 2. Transportation** means any land, water or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.
- II. Coverage**
- We will pay a maximum benefit up to the amount as mentioned in the Policy Schedule / Certificate of Insurance; for Covered Expenses due to Emergency Medical Evacuation if incurred outside India whilst on Trip.
- Covered Expenses are expenses for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Medical Evacuation. All Transportation arrangements for evacuating You must be made by the most direct and economical route possible.

The charges for services enumerated above shall not include any amount of such charges that are in excess of Reasonable and Customary charges or excluded.

2.1.b EMERGENCY MEDICAL EVACUATION

I. Definition

1. Emergency Medical Evacuation means:

- a) Your medical condition warrants immediate Transportation from the place where You suffered an Injury or Sickness to the nearest Hospital where Medically Necessary Treatment can be obtained; or
- b. recommended by the attending Physician who certifies that severity or nature of Your Injury warrants evacuation;
- b. required by the standard regulations of the conveyance transporting You; and
- c. arranged and authorized in advance by the Assistance Department after You / someone on Your behalf reporting the incident on the number listed in the customer service section.

2.1.c. RETURN OF MORTAL REMAINS

I. Coverage

We will pay the Covered Expenses up to the amount as mentioned in the Policy Schedule / Certificate of Insurance incurred to return Your body to India if You die during a Trip.

Covered expenses include, but are not limited to, expenses for:

- a. embalming;
- b. cremation;
- c. coffins; and
- d. transportation

These expenses must be authorized and arranged by the Assistance Department. Your Family or representative must contact the numbers listed in the customer service section.

II. Conditions/Limitations for Benefit 2.1. Medical Benefits:

1. Only the Journey outside India is covered under this Benefit.
2. Our liability for claims under each of 2.1.a. Medical Expenses, 2.1.b. Emergency Medical Evacuation and 2.1.c. Return of Mortal Remains is limited to the Per Person Per Trip Limit and in aggregate not exceeding the respective Annual Aggregate Limits as mentioned in the Policy Schedule / Certificate of Insurance during the Policy / Cover Period.
3. No limitation on the number of trips.
4. Coverage is provided for both, one-way and round-trip travel.
5. Covered losses caused by or resulting from Terrorist Act are not excluded.
6. Where Family members and / or Domestic Helper are also covered under this Benefit, our liability in aggregate for all claims

related to You, Your family and Domestic helper shall be subject to the Per Person Per Trip Limit as provided in the Policy schedule / Certificate of Insurance not exceeding in total the Annual Aggregate Limit during the Policy / Cover Period. Consequently, the word You wherever used in this Benefit shall also include Family members or Domestic Helper as applicable. Coverage for Spouse, Children and Domestic helper will only be applicable if they are travelling together on a Trip as applicable along with the Eligible Cardholder and their tickets has been bought using the same Eligible Card.

III. Exclusions: In addition to General Exclusions Benefit 2.1 Medical Benefits

We are not liable payable for any losses, fatal or non-fatal, which are caused by or resulting from:

1. Any Pre-Existing Disease;
2. Services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
3. Routine physicals, laboratory diagnostic, x-ray examinations or other examinations, except in the course of a disability established by the prior call or attendance of a Physician;
4. Elective, cosmetic or plastic surgery, except as the result of an Accident;
5. Dental care, except as the result of Injury to sound, natural teeth caused by Accident while the Policy is in effect;
6. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
7. The diagnosis and treatment of acne;
8. Deviated septum, including sub mucous

- resection and/or other surgical correction thereof except as a result of Accident
9. Organ transplants that competent Medical Practitioner consider experimental;
 10. Well child care including exams and immunizations;
 11. Expenses which are not exclusively medical in nature;
 12. Any expenses incurred in India;
 13. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing;
 14. Treatment provided in a government Hospital or services for which no charge is normally made;
 15. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices.

2.2. DAILY IN-HOSPITAL CASH BENEFIT

I. Coverage

This Benefit provides coverage in the event You suffer from any Injury or Sickness which results in In-patient hospitalization while on a Trip outside India. Benefits will be provided for each day of In-patient Hospitalization which an Insured Person undergoes. The Hospital confinement must be recommended by a Physician.

II. Conditions/Limitations

1. Our liability under this Benefit will be limited to amount per day as mentioned in the Policy Schedule / Certificate of Insurance subject to the aggregate liability of all claims during the Policy / Cover period not exceeding the Annual Aggregate Limit as mentioned in the Policy Schedule /

Certificate of Insurance.

2. No limitation on the number of trips.
3. Covered losses caused by or resulting from Terrorist Act are not excluded.
4. Where Family members and / or Domestic Helper are also covered under this Benefit, our liability in aggregate for all claims related to You, Your family and Domestic helper shall be subject to the Per Person Per Trip Limit as provided in the Policy schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total. Consequently, the word You wherever used in this Benefit shall also include Family members or Domestic Helper as applicable. Coverage for Spouse, Children and Domestic helper will only be applicable if they are travelling together on a Trip as applicable along with the Eligible Cardholder and their tickets has been bought using the same Eligible Card.

III. Exclusions: In addition to General Exclusions

No claim will be admissible under this Benefit for any losses arising out of an In-patient Hospitalization, fatal or non-fatal, which is caused by or resulting from:

1. any Pre-existing disease;
2. Any hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
3. Routine physicals, laboratory diagnostic, x-ray examinations or other examinations, except in the course of a disability established by the prior call or attendance of a Physician;
4. Elective, cosmetic or plastic surgery, except as the result of an Accident;
5. Dental care, except as the result of Injury to sound, natural teeth caused by Accident while the Policy is in effect;

6. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
7. The diagnosis and treatment of acne;
8. Deviated septum, including sub mucous resection and/or other surgical correction thereof except as a result of Accident;
9. Organ transplants that competent Medical Practitioner consider experimental;
10. Well child care including exams and immunizations;
11. Expenses which are not exclusively medical in nature;
12. Any Hospitalization in India;
13. Treatment provided in a government Hospital or services for which no charge is normally made;
14. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices.

BENEFIT 3: TRIP INCONVENIENCE PROTECTION

Coverage under this Benefit shall only be available for incidents occurring in a Country (for Trips outside India) or City (for Trips within India) if the to and fro cost of Your travel tickets for such Country/City has been charged to Your Eligible Card or has been acquired with points earned by a Rewards program associated with your Eligible Card (i.e. mileage point for travel) provided You embark on a Trip as mentioned in the Policy Schedule/ Certificate of Insurance.

Coverage under this Benefit is effective only if the Ticket(s) and other bookings for such a Trip is done using the Eligible Card and the Insurance Cover becomes effective before the Insured Person becomes aware of any circumstances that could lead to the cancellation or curtailment

or postponement or delay or Missed Connection, as covered, for his/her Trip.

It is hereby understood and agreed that claim arising out of same event/reason shall be payable only under one Benefit – 3.1 to 3.4

3.1. TRIP CANCELLATION

I. Definition

1. **Immediate Family Member** means an Insured Person's spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian; step or adopted children; step-parents; nieces and nephews, who reside in India

II. Coverages

This Benefit will pay for Covered Expenses up to a maximum amount as mentioned in the Policy Schedule /Certificate of Insurance, if prior to the date of departure Your Trip is cancelled and You are prevented from taking the Trip due to

- a. Sickness or Injury to You and a Physician has recommended that due to the severity of Your medical condition it is necessary that You cancel the Trip to avail Medically Necessary treatment. You must be under the direct care and attendance of a Physician.
- b. Sickness or Injury requiring Hospitalisation of Your Immediate Family Member.
- c. Your Death or Your Immediate Family Member's Death.
- d. Inclement weather condition that cancels the scheduled departure of a Common Carrier; or
- e. security reasons or mandatory evacuation at destination; or
- f. serious loss to Your Permanent

Residence due to fire, explosion and flood that makes the property uninhabitable, or due to burglary ie Theft through the use of force from outside to enter Your Permanent Residence, in which there are visible traces of said event and material damage to the Permanent Residence as a result of the use of force used in the burglary committed; or

- g. complications of Pregnancy suffered by You or Your Spouse, as applicable, that endanger the health or life of those involved; or
- h. Summon as a party or witness before a civil, Family, labor or criminal court; or
- i. in the event that the Insured Person presents or receives a separation or divorce claim that requires the Insured Person to be present on court audiences; or
- j. unexpected loss of the Insured Person's Formal Employment; or
- k. loss of the Identification Documents of the Insured Person due to Assault or Theft, and in which case it is not possible to recover them in order to make the Trip; or
- l. requirement for the Insured Person to join the Indian armed forces.

Covered Expenses: We will reimburse You for the unused, non-refundable cancellation portion of the hotel cost and/ or the Common Carrier ticket cancellation charges provided they are part of your Trip itinerary and You had booked and paid for these costs using the Eligible Card before any of the events as listed from 'a' to 'l' above occurred.

III. Conditions/Limitations

Where Family members and / or Domestic

Helper are also covered under this Benefit and their Trip is also cancelled and they are prevented from taking the Trip along with You, then the covered expenses shall also include such expenses related to them.

Coverage for Spouse, Children and Domestic helper as applicable will only be available if they are travelling together on the same Trip along with You and their tickets has been bought using the same Eligible Card.

However our liability in aggregate for all claims related to You, Your family and / or Domestic helper shall be subject to the limits as provided in the Policy schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total

IV. Exclusions under Trip Cancellation – In addition to General Exclusions:

We will not pay for any loss or charges for Trip Cancellation:

- 1. caused by government regulations or control;
- 2. caused by cancellation by the Common Carrier, except for cancellation arising out of Inclement Weather or any other provider of the travel and/or accommodation;
- 3. arising from compensation for any air miles or holiday points You used to pay for the Trip in part or in full.
- 4. arising out of any Hospitalisation of the Immediate Family Member or You caused by depression or anxiety alcohol or drug abuse, addiction or overdose;
- 5. arising from elective cosmetic or plastic surgery, except as a result of an Accident;
- 6. arising from Pre-Existing Disease except in case of Death;
- 7. that are covered by any other existing insurance scheme or government program;

3.2. TRIP CURTAILMENT

I. Definitions

- 1. Immediate Family Member** means an Insured Person's spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian; step or adopted children; step-parents; nieces and nephews, who reside in India

II. Coverage

This Benefit will pay for Covered Expenses, up to a maximum amount as mentioned in the Policy Schedule / Certificate of Insurance; if prior to the contracted date of return, You are Unable to Continue the Trip due to

- a. Sickness or Injury to You and a Physician has recommended that due to the severity of Your medical condition it is necessary that You curtail the Trip to avail Medically Necessary treatment. You must be under the direct care and attendance of a Physician.
- b. Sickness or Injury requiring Hospitalisation of Your Immediate Family Member
- c. Your Death or Your Immediate Family Member's Death.
- d. complications of Pregnancy suffered by You or Your Spouse that endanger the health or life of those involved.
- e. in the event that the Insured Person presents or receives a separation or divorce claim that requires the Insured Person to be present on court audiences.
- f. unexpected loss of the Insured Person's Formal Employment.
- g. requirement to join the Indian armed forces.

Covered Expenses: We will reimburse You for the unused, non-refundable, cost of travel arrangements pre-paid to the Hotel and/or the Common Carrier for booking accommodation or ticket as applicable, in case you have to return to Permanent residence provided You had booked and paid for these costs using the Eligible Card before such sickness, injury or death occurred.

- Accompaniment of Minors

In the event You are travelling along with Your child who is minor and up to 15 years old and You are unable to continue the Trip due to a Sickness, Injury or Death resulting in the minor being left unattended, We will pay the cost of a round trip economy airfare ticket in a scheduled carrier from India for an adult designated by Your family to accompany the minor back to India

These expenses must be authorized in advance by the Assistance Department and You must contact the number listed in the customer service section. Sum Insured for Accompaniment of Minors will be a part of 3.2. Trip Curtailment and our total liability for the payment of compensation under Trip Curtailment and Accompaniment of Minors will be limited to the sum insured of 3.2 Trip Curtailment as mentioned in the Policy Schedule / Certificate of Insurance. Any Claim under Accompaniment of Minors will reduce the sum insured of 3.2 Trip Curtailment accordingly

III. Conditions/Limitations:

Where Family members and / or Domestic Helper are also covered under this Benefit and their Trip is also curtailed and they are unable to continue with the Trip along with You, then the covered expenses shall also include such expenses related to them.

Coverage for Spouse, Children and Domestic helper as applicable will only

be available if they are travelling together on the same Trip along with You and their tickets has been bought using the same Eligible Card.

However our liability in aggregate for all claims related to You, Your family and / or Domestic helper shall be subject to the limits as provided in the Policy schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total.

IV. Exclusions under Trip Curtailment - In addition to General Exclusions:

We will not be liable for any claim under this Benefit for any loss resulting (in whole or in part)

1. from any Hospitalisation of the Immediate Family Member or You caused by depression or anxiety, alcohol or drug abuse, addiction or overdose;
2. from elective cosmetic or plastic surgery, except as a result of an Accident;
3. from Pre-existing disease.

3.3 TRIP DELAY

I. Coverage

We will pay benefits for trip delay, if Your Trip is delayed for more than the number of consecutive hours as mentioned in the Policy Schedule / Certificate of Insurance caused by:

- inclement weather; or
- equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips; or
- an unforeseen strike or other job action by employees of a Common Carrier, which means any labor disagreement that interferes with

the normal departure and arrival of a Common Carrier.

- operational reasons at the departure airport due to air traffic restrictions or airline's control.

This coverage provides benefits of amount as specified in the Policy Schedule / Certificate of Insurance for losses, as a result of a delay of at least number of consecutive hours as mentioned in the Policy Schedule / Certificate of Insurance from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier in which the Insured Person had arranged to travel to.

II. Conditions/Limitations:

Where Family members and / or Domestic Helper are also covered under this Benefit and their Trip is also delayed along with Yours, then the Benefit amount as mentioned in the Policy Schedule / Certificate of Insurance shall be payable.

Coverage for Spouse, Children and Domestic helper as applicable will only be available if they are travelling together on the same Trip along with You and their tickets has been bought using the same Eligible Card.

However our liability in aggregate for all claims related to You, Your family and / or Domestic helper shall be subject to the limits as provided in the Policy Schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total

3.4. TRIP POSTPONEMENT

I. Definition

1. **Immediate Family Member** means an Insured Person's spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents;

grandchildren; legal guardian; step or adopted children; step-parents; nieces and nephews, who reside in India

II. Coverage

We will pay Covered Expenses for Trip Postponement, if Your Trip is postponed due to any of the following unexpected events occurring within 60 days (except below mentioned item (c)) before the date of departure of the Trip within Policy/ Cover Period.

- a. Major Travel Event happening at any of the location included in the itinerary that prevents You from travelling to Your main destination(s) as scheduled and outlined in Your Trip itinerary;
- b. death or Injury or Sickness or compulsory quarantine of You or Your Family;
- c. serious damage to Your Permanent Residence arising from Natural Disasters occurring after the issue date of the Policy/ Cover and within one (1) week before the date of departure of your Trip and which requires You to be present at Your Permanent Residence on the date of departure; or
- d. witness summons.

Where Trip Postponement is caused by reasons as mentioned in 'b' above the following conditions would be applicable:

- a. Sickness or Injury to You and a Physician has recommended that due to the severity of Your medical condition it is necessary that You postpone the Trip to avail Medically Necessary treatment. You must be under the direct care and attendance of a Physician.

- b. Sickness or Injury requiring Hospitalisation of Your Immediate Family Member.
- c. Your Death or Your Immediate Family Member's Death.

Covered Expenses: means We will reimburse You subject to the limits mentioned in Policy Schedule/Certificate of Insurance for costs incurred to Postpone the Trip:

- a. for which full payment was made by You;
- b. for which You are legally liable; and

The above costs will be admissible only in relation to the expenses towards cost of Common Carrier tickets and/or Accommodation cost, provided You having booked and paid for these costs using the Eligible Card.

However, our liability in aggregate for all claims related to You shall be subject to the limits as provided in the Policy Schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total.

III. Conditions/Limitations

Where Family members and / or Domestic Helper are also covered under this Benefit and their Trip is also postponed and they are prevented from taking the Trip along with You, then the covered expenses shall also include such expenses related to them.

Coverage for Spouse, Children and Domestic helper as applicable will only be available if they are travelling together on the same Trip along with You and their tickets has been bought using the same Eligible Card.

However our liability in aggregate for all claims, within the Policy / Cover Period,

related to You, Your family and / or Domestic helper shall be subject to the limits as provided in the Policy Schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total.

IV. Exclusions under Trip Postponement – In addition to General Exclusions:

We will not pay for any loss or charges for postponement:

1. caused by government regulations or control other than as covered under Major Travel Event;
2. caused by cancellation/postponement by the Common Carrier or any other provider of the travel and/or accommodation other than as covered under Major Travel Event;
3. arising from compensation for any air miles or holiday points You used to pay for the Trip in part or in full.
4. arising out of any Sickness or Injury of the Immediate Family Member or You caused by depression or anxiety, alcohol or drug abuse, addiction or overdose;
5. arising from elective cosmetic or plastic surgery, except as a result of an Accident;
6. arising from pregnancy and all related conditions;
7. arising from Pre-existing disease;

3.5. MISSED CONNECTION

I. Coverage

We will pay You, for a missed connecting flight, the limit as mentioned in the Policy Schedule / Certificate of Insurance during Trip. This missed flight should be solely due to delay / cancellation of the flight in which You were travelling immediately prior to the missed flight and time gap between the Scheduled arrival of the previous flight and the Scheduled departure of the missed flight is more than three (3) hours.

However, our liability in aggregate for all claims within the Policy / Cover Period, related to You shall be subject to the limits as provided in the Policy Schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total.

II. Conditions/Limitations

Where Family members and / or Domestic Helper are also covered under this Benefit and they also miss their flight, subject to the conditions as mentioned above, then We will pay the limits as mentioned in the Policy Schedule / Certificate of Insurance.

Coverage for Spouse, Children and Domestic helper as applicable will only be available if they are travelling together on the same Trip along with You and their tickets has been bought using the same Eligible Card.

However our liability in aggregate for all claims within the Policy / Cover Period, related to You, Your family and / or Domestic helper shall be subject to the limits as provided in the Policy Schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total.

3.6. PERSONAL LIABILITY - OVERSEAS

I. Coverage

We will indemnify You, up to the limit specified in the Policy Schedule / Certificate of Insurance for legal liability to a third party arising during the Covered International Trip as a result of:

- a. Death or Injury to any third party; or
- b. Accidental loss of or damage to property of any third party.

Such legal liability should arise outside the country of Permanent Residence consequent to above happening outside the country of Permanent Residence.

However, our liability in aggregate for all claims related to You shall be subject to the limits as provided in the Policy Schedule / Certificate of Insurance not exceeding the Annual Aggregate Limit in total

II. Conditions

As a condition precedent to Our liability, You must not make any offer or promise of payment or admit any liability or fault to any other party or become involved in any litigation without Our written approval.

III. Exclusions: In addition to General Exclusions: We will not pay for:

1. property belonging to a member of Your family or employer or deemed by law to be your employee;
2. any liability claim which is intimated or brought post twelve (12) months from the date of occurrence of an event leading to a liability claim.
3. liability to any person who is a member of Your family or employer or deemed by law to be your employee;
4. property belonging to You or in your care, custody or control;
5. liability which arises out of an intentional act of the Insured Person and the Insured Person had prior knowledge of the consequences that may arise because of such act;
6. any liability assumed under contract;
7. liability arising out of the rental or holding for rental of any part of any premises by You
8. liability arising out of the transmission of a communicable Disease by You;
9. liability arising from, in respect of, or due to Your willful, malicious or unlawful acts;
10. liability arising from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
11. liability arising from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);
12. liability arising from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
13. liability arising from, in respect of, or due to any criminal acts;
14. legal costs resulting from any criminal proceedings;
15. liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization.
16. liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.
17. bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by You under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law.
18. suits or legal actions arising from Yours Family Member, or Traveling Companion or Immediate Family Member of a Traveling Companion against You.
19. your participation in any motor rallies, or car, motorcycle, boat or aerial racing;
20. judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Territory; and/or
21. punitive, aggravated or exemplary damages.

BENEFIT 4: BAGGAGE PROTECTION

Coverage under this Benefit shall only be available for an Accident occurring in a Country (for Trips outside India) or City (for Trips within India) if the to and fro cost of Your travel tickets for such Country/City has been charged to Your Eligible Card or has been acquired with points earned by a Rewards program associated with your Eligible Card (i.e. mileage point for travel) provided You embark on a Trip as mentioned in the Policy Schedule/Certificate of Insurance.

Where Coverage has been offered under both 4.1. Common Carrier Lost / Damaged Baggage or 4.3. Common Carrier Baggage Delay, it is agreed and understood, any claim under this Benefit will be admissible either under 4.1. Common Carrier Lost / Damaged Baggage or 4.3. Common Carrier Baggage Delay but not both.

4.1. COMMON CARRIER LOST / DAMAGED BAGGAGE

I. Coverage

We will reimburse You, up to the amount as mentioned in the Policy Schedule / Certificate of Insurance, for the cost of replacement of the baggage and its contents. All claims must be verified by the Common Carrier provided Your baggage, which is in the care, custody, and control of a Common Carrier, is lost due to theft or misdirection or is damaged by a Common Carrier while You are a ticketed passenger on the Common Carrier during the Trip.

II. Coverage Conditions/Limitations:

1. We will not pay more than a combined maximum limit of Percentage as mentioned in the Policy Schedule / Certificate of Insurance of the Amount stated above for the following:
 - jewelry, watches, articles consisting in whole or in part of silver, gold or platinum;

- furs, articles trimmed with or made mostly of fur;
 - cameras, including related camera equipment;
 - computers and electronic equipment.
2. We will not pay more than the amount as specified in the Policy Schedule / Certificate of Insurance, for any single item.
In case of loss to a pair or set, we may elect to:
 - repair or replace any part, to restore the pair or set to its value before the loss; or
 - pay the difference between the cash value of the property before and after the loss.

3. Baggage, which appears to be damaged or lost, at the final destination, must be formally notified (immediately) and a claim must be filed with the Common Carrier. It must be determined (and verified) to be damaged or unrecoverable by the Common Carrier. Benefits for baggage and personal effects will be in excess of any amount paid or payable by the Common Carrier responsible for the loss or any other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance.

Our liability under this Benefit is limited to the amount as mentioned in the Policy Schedule / Certificate of Insurance subject to the aggregate liability of all claims during the Policy/ Cover period not exceeding the Annual Aggregate Limit as mentioned in the Policy Schedule / Certificate of Insurance.

III. Exclusions under Common Carrier Lost / Damaged Baggage – In addition to General Exclusions:

We will not be liable for any claim under this Benefit which arises due to the following items being part of Lost / Damaged Baggage: -

1. Animals, birds, or fish;
2. Automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other Conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier);
3. Household furniture;
4. Eyeglasses or contact lenses;
5. Artificial teeth or dental bridges;
6. Hearing aids;
7. Prosthetic limbs;
8. Musical instruments;
9. Money or securities;
10. Tickets or documents;
11. Perishables and consumable.

We will not be liable for any claim under this Benefit for any loss resulting (in whole or in part) from:

1. Wear and tear or gradual deterioration;
2. Insects or vermin;
3. Inherent vice or damage;
4. property which does not affect the fitness for use or purpose or functionality of such property;
5. Confiscation or expropriation by order of any government or public authority;
6. Seizure or destruction under quarantine or custom regulation;
7. Radioactive contamination;

8. Usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence;
9. Transporting contraband or illegal trade;
10. Breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property

4.2. PERSONAL BAGGAGE INCLUDING LAPTOP/ COMPUTER

I. Coverage

We will pay You, up to the limit as mentioned in the Policy Schedule / Certificate of Insurance, in the event Your personal baggage is lost or stolen whilst on a Trip where such loss is due to circumstances beyond Your control at the planned destination, including Natural Disasters.

This includes compensation for Your clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on You. All items must be owned by You or in Your custody or which is loaned or entrusted to You.

We will not be liable for more than the limit mentioned in Policy Schedule / Certificate of Insurance, in respect of any one article or pair or set of articles. The limit of liability for a Laptop / Computer is defined in Policy Schedule / Certificate of Insurance and only for one Laptop/ Computer for every Trip.

II. Conditions/Limitations:

1. We will not pay more than a combined maximum limit of 10% of the maximum stated above for the following:
 - a. jewelry, watches, articles consisting in whole or in part of silver, gold or platinum;
 - b. furs, articles trimmed with or made mostly of fur;

- c. cameras, including related camera equipment;
- d. other electronic equipment
2. For clothing and personal effects, a fixed amount of USD 100 will be paid
3. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).
4. The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24-hours of the incident. Any claim must be accompanied by written documentation from such authorities. You must take every possible step and reasonable precaution to ensure:
 - a. that Your baggage or personal effects are not left unattended in a Public Place; and
 - b. the safety of all personal property and baggage.
5. Claims that result from You losing Your baggage while being held by an airline or service provider should be made to the airline or service provider first or any other valid and collectible insurance in place. Any payment under the Policy/Certificate of Insurance shall be made upon proof of compensation received from the airline, service provider or other insurer or where such compensation is denied, proof of such denial.
6. The Policy will only pay for any claim under either Baggage Loss or Baggage Delay for the same event.

III. Exclusions: In addition to General Exclusions:

We will not be liable for any Claim under this benefit for any loss resulting in whole or in part:-

1. To animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop/ Computers as provided herein above), manuscripts, Jewelry, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures; are excluded from coverage
2. By wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
3. to property which does not affect the fitness for use or purpose or functionality of such property;
4. to hired or leased equipment and loss of or damage to property resulting from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
5. to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;

6. to Your property sent in advance, mailed or shipped separately;
7. to Your property left unattended in any Public Place;
8. resulting from Your failure to take due care and precaution for the safeguard and security of such property;
9. from Your willful act, omission, negligence or carelessness;
10. arising from confiscation or retention by customs or other officials;
11. of business goods or samples or equipment of any kind;
12. to data recorded on tapes, cards, discs or otherwise;
13. to cash or cash equivalents, bank notes, casino chips, vouchers, cash card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in 4.4 Loss of Personal Documents;
14. due to derangement or breakage of fragile or brittle articles;
15. from mysterious disappearance of such property.

4.3. COMMON CARRIER BAGGAGE DELAY

I. Definitions

1. **Checked Baggage** - means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

II. Coverage

We will pay You a benefit of an amount as mentioned in the Policy Schedule / Certificate of Insurance, if Your Checked

Baggage is delayed or misdirected by a Common Carrier for more than the number of consecutive hours as mentioned in the Policy Schedule / Certificate of Insurance from the time You arrive at the destination stated on Your ticket. Coverage for delayed Checked Baggage is not available in India

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

III. Conditions/Limitations:

Our liability under this Benefit is limited to the amount as mentioned in the Policy Schedule / Certificate of Insurance subject to the aggregate liability for all claims during the Policy/ Cover period not exceeding the Annual Aggregate Limit as mentioned in the Policy Schedule / Certificate of Insurance

4.4. LOSS OF PERSONAL DOCUMENTS

I. Coverage

We will reimburse You, up to the amount as mentioned in the Policy Schedule / Certificate of Insurance, for the cost of obtaining replacement of Your Passport, Travel tickets, visa, if any which have been lost due to Robbery, Burglary, Theft or Natural Disasters while on a Trip. We will also reimburse You the cost incurred for any additional hotel accommodation at the location where such loss occurs.

Where replacement of Passports which have been lost whilst on a Trip, are to be obtained upon Your return to the City of Permanent Residence, We will pay You, up to the limit specified in the Policy Schedule / Certificate of Insurance only for the cost of obtaining such Passports excluding any transport or other incidental costs incurred in the City of Permanent Residence.

If as a result of robbery, burglary, theft or Natural Disasters You experience a loss of cash, travelers' cheques or banknotes which You were carrying in person, or properly secured in a locked safe or strong room or under your active supervision when the event occurs during a Trip, We will pay for the actual loss up to limit as mentioned in the Policy Schedule / Certificate of Insurance, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24-hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

Our liability under this Benefit is limited to the amount as mentioned in the Policy Schedule / Certificate of Insurance subject to the aggregate liability of all claims during the Policy/ Cover period not exceeding the Annual Aggregate Limit as mentioned in the Policy Schedule / Certificate of Insurance.

II. Exclusions: In addition to General Exclusions:

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of cash, travelers' cheques or banknotes not immediately reported to us.

Part 3: Assistance Services

The services provided by the Assistance Department is not insurance coverage and that You will be responsible for the fees incurred for professional or emergency services requested of the Assistance Department (for example, medical or legal bills). You may be reimbursed for medical related expenses (Please refer to Benefit 2: Travel Medical Cover for additional information).

1. Who is Covered:

An Eligible Cardholder,

2. Where the service is available:

In general, coverage applies worldwide, but there are exceptions.

Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact the Assistance Department prior to embarking on a Trip to confirm whether or not services are available at Your destination(s).

3. The Company will provide the Insured Person with the following Assistance Services while travelling outside India:

- a. Medical Assistance - As soon as the Assistance Company is notified of a Medical Emergency resulting from Insured Person's Accident, the Assistance Company will contact the medical facility or location where the Insured Person is located and confer with the Medical Practitioner at that location to determine the best course of action to be taken. If possible and if appropriate, Insured Person's Medical Practitioner will be contacted to help arrive at a decision as to the best course of action to be taken. The Assistance Company will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the availability of services of a local Medical Practitioner and arranging Hospital Confinement of the Insured Person where, in its discretion, deems such Confinement appropriate.
- b. Medical Evacuation - When, in the opinion of the Assistance Company's medical panel, it is judged medically appropriate to move the Insured

- Person to another location for treatment or return the Insured Person to the Insured Person's Permanent Residence, the Assistance Company will arrange the evacuation, utilizing the means best suited to do so, based on the medical evaluation of the seriousness of The Insured Person's condition, and these means may include air Ambulance, surface Ambulance regular airplane, rail, road or other appropriate means. All decisions as to the means of Transportation and final destination will be made by the Assistance Company.
- c. Repatriation - the Assistance Company agrees to make the necessary arrangements for the return of Insured Person's remains to the Insured Person's Permanent residence in the event of the Insured Person's death while this service agreement is in effect as to the Insured Person.
- d. Legal Assistance - If Insured Person is arrested or are in danger of being arrested as a result of any non-criminal action resulting from responsibilities attributed to, Assistance Company will, if required, provide the Insured Person with the name and address of an attorney who can represent him in any necessary legal matters.
- e. Arrangement of Bail Bond - the Assistance Company will also assist the Insured Person by arranging for bail bond. The provision of financial guarantee is subject to the Assistance Company first securing payment from the Immediate Family Member through the Insured Person's credit card or from funds from the Insured Person's Immediate Family Member.
- f. Emergency Travel Services - to assist the Insured Person by arranging for emergency travel tickets, replacements of travel tickets and arrangement of hotel accommodation when traveling.
- g. Emergency Cash Transfers and Advances - The Assistance Company will arrange for cash payment to Insured Person through a variety of sources including credit card, hotels, banks, consulates and Western Union. The Assistance Company provides this service to supplement the facilities of your Credit Cards. Credit Card transaction performed by the Assistance Company is subject to confirmed Credit.
4. Disclaimer of Liability
- In all cases the medical professional or any attorney suggested by the Assistance Company shall act in a medical or legal capacity on behalf of the Insured Person only. The Assistance Company assumes no responsibility for any Medical Advice or legal counsel given by the medical professional or attorney. Insured Person shall not have any recourse to the Assistance Company by reason of its suggestion of a medical professional or attorney or due to any legal or other determination resulting therefrom.
- The Insured Person are responsible for the cost of services arranged by the Assistance Company on behalf of Insured Person or a covered Immediate Family Member. The Assistance Company will access this Policy and/or other insurance Policy coverages, to which the Insured Person may be entitled, and/or the Insured Person's credit cards or other forms of financial guarantees provided by the Insured Person, in order to facilitate payment for such services.

Part 4: General Exclusions

This Policy does not provide coverage for any of the following:

1. intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane;
2. War, civil war, invasion, insurrection, revolution, use of military power or usurpation government for military power;
3. any period an Insured Person is serving in the armed forces of any country or international authority, whether in peace or war, and in such an event the Company, upon written notification by the Policyholder, shall return the pro-rata premium for any such period of service;
4. Any injury, Accident, illness or any other loss sustained or contracted or caused by the Insured Person as a consequence of the Insured Person being intoxicated or being under the influence of any narcotic or drug or alcohol. However this Exclusion shall not be applicable to Benefit - 3.3 Trip Delay, 3.5 Missed Connection, 4.1 Common Carrier Lost / Damaged Baggage, 4.3 Common Carrier Baggage Delay;
5. any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person;
6. any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein;
7. flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household;
8. driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving;
9. any claim caused by opportunistic infection or malignant neoplasm;
10. the use, release or escape of nuclear materials that results in nuclear reaction or radiation or radioactive contamination;
11. the dispersal or application of pathogenic or poisonous biological or chemical materials;
12. the release of pathogenic or poisonous biological or chemical materials;
13. any loss sustained while the Insured Person is participating in any professional sports, winter sports, or in sky diving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing;
14. any Pre-existing Disease or congenital anomalies or any complication arising there from;
15. any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons;
16. planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region or actual travel in, to, or through Afghanistan or Iraq;
17. Any losses arising out of or resulting from the insured person(s) committing any breach of law with criminal intent or any act of fraud or dishonesty or violation of employment terms.

Part 5: Policy Conditions

A. Condition Precedent:

- i. Condition Precedent means a policy term or condition upon which the Company's liability under the policy is conditional upon. It is a pre-condition that the Eligible Cardholder should have made at least one valid transaction on

the Eligible Card within the number of days as mentioned in the Policy Schedule/ Certificate of Insurance preceding the date of loss. (The insurer may delete this condition at its discretion)

- ii. Compliance with Terms and Conditions: Policyholder/Your and/or Your Family's and/or Your Domestic Staff's compliance with the terms and conditions of this Policy, in so far as these require anything to be done by Policyholder/You and/or by Them or complied with by Policyholder/You and/or Them, is a condition precedent to Our liability. In the event of any breach, We may repudiate any liability for Your claim.
- iii. The coverage under this Policy for each Eligible Cardholder commences from the date of receipt of premium for such Eligible Cardholder
- iv. The terms and conditions contained herein and in the Policy Schedule / Certificate of Insurance shall be deemed to form part of the Policy and shall be read together as one document.
- v. All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

B. Policy Currency:

All payments under this Policy will only be made in Indian Currency.

C. Admissibility of Claim:

Any claim to be admissible under this Policy, the Trip should have commenced within the Policy / Cover Period

D. Mis-representation or Fraud or non-disclosure of material facts:

We will not be liable to pay under the policy

if any Mis-representation or Fraud or non-disclosure of material facts is noted at the time of claim or otherwise, whether by Policyholder or You or anyone acting on behalf of Policyholder or You, and Policy will be void ab-initio without any premium refund.

E. Contribution:

If at the time of the happening of any loss or damage covered by this Policy there shall be subsisting any other insurance of any nature whatsoever covering the same, whether effected by the Policyholder/Eligible Cardholder or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage. This Clause is not applicable for Benefit 1. TRAVEL ACCIDENT COVER and Benefit 2. TRAVEL MEDICAL COVER.

F. Renewal conditions :

The Policy may be renewed with The Company's consent. The benefits under the policy or/and the terms and conditions of the policy, including premium rate may be subject to change. The Company, however, is not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the policy / cover period for which premium has been paid / received. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

G. Withdrawal:

In the likelihood of this product being withdrawn in future, the Company will intimate Policyholder/ You about the same 3 months prior to expiry of the policy. Policyholder/ You 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 waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines issued by IRDAI.

H. Individual Termination Date

An Eligible Cardholder's Coverage under this Policy shall terminate on the earliest of:

- i. the date the Eligible Cardholder no longer qualifies as an Eligible Cardholder;
- ii. the date the Eligible Card is determined to be ineligible by the Issuer;
- iii. the date the Policy / Cover is terminated.

The Company shall not be liable for any claim incurred post such individual termination date.

I. Cancellation:

You may cancel this Policy/ Certificate (as applicable) by giving Us 15 days written notice and We shall then refund a portion of the premium on Refund % as mentioned below. However, if You have made any claim on this Policy / Certificate before the cancellation date then no refund of premium will be given shall be applicable for such Policy / Certificate

Policy / Cover Period	Refund %
0 to 3 months	60%
3 Months to 6 months	30%
More than 6 months	0%

- i. We may cancel this Policy by giving You 15 days written notice and We shall then refund a pro-rata portion of the premium for the remaining Policy Period.

J. Reasonable Care:

The Policy holder/ Eligible Cardholder shall take all reasonable steps to safeguard the interests against any situation that may give rise to a Claim.

K. Records to be maintained:

The Policy holder/ Insured Person shall keep an accurate record containing all relevant records and shall allow the Company or its representative(s) to inspect such records. The Policy holder/ Insured Person shall furnish such information as the Company may require under this Policy / Cover at any time during the Policy / Cover Period and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all Claims under this Policy.

L. Arbitration:

If any dispute or difference shall arise as to the quantum to be paid under this Policy , liability being otherwise admitted, such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties or if they cannot agree upon a single arbitrator within One (1) month of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, if The Company have disputed or not accepted liability under or in respect of this Policy.

M. Subrogation:

Unless specifically and separately stated in the schedule, the Policyholder/Eligible Cardholder and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any right and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Policyholder's/Eligible Cardholder's indemnification by the Company.

N. Group Policyholder

The Group Policyholder shall take all reasonable steps to cover their members for whom coverages have been offered by the Company and ensure timely receipt of premium by the Company in respect of each of the members covered. The Group Policyholder will neither charge more premium nor alter the scope of coverage offered under this Policy.

This Policy will be issued to the Group Policyholder and Certificates will be issued to individual members wherever applicable.

The Company reserves the right to inspect the record at any time to ensure that terms and condition of Group policy and provisions of IRDAI group guidelines contained in Circular Ref: 015/IRDA/Life / Circular / GI Guidelines / 2005 and any amendments thereto are being adhered. The Company may also require submission of Certificate of compliance from the Auditors of Group Policyholder

The Group Policyholder will ensure compliance of Guidelines as prescribed by IRDAI from time to time including but not limited to - Circular Ref: 015/IRDA/Life / Circular / GI Guidelines / 2005

Part 6: Claims Procedure And Claims Payment

A. Intimation & Assistance

You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266 7780 Or email us at general.claims@tataaig.com

B. Claim Notification

It is a condition precedent to Our liability hereunder that written notice of claim must be given by You to Us within thirty (30) days after an actual or potential loss begins or as soon as reasonably possible and, in any event, no later than ninety (90) Days after an actual or potential loss begins. Failure to furnish such intimation within the time required shall not invalidate nor reduce any claim if You can satisfy us that it was not reasonably possible for You to give proof within such time. The Company may relax these timelines only in special circumstances and for the reasons beyond the control of the insured.

C. Claim documentation

Completed claim forms and written evidence of loss must be furnished to Us within Ninety (90) Days after the date of such loss. Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if You can satisfy us that it was not reasonably possible for You to give proof within such time. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.

The insured person has to submit the following documents for making a claim with us.

Kindly submit all the requested documents at the address mentioned below:

Travel Claims Department

Tata AIG General Insurance Co. Ltd.,

A-501, 5th Floor, Building No.4,
Infinity Park, Gen. A.K. Vaidya Marg,
Dindoshi, Malad (East)
Mumbai 400 097

1. The following documents will be required for all reimbursement claims:
 - a. Claim Form duly filled and signed
 - b. Copy of Passport / Visa with entry & exit Stamp.
 - c. NEFT Form & Copy of cancelled cheque.
 - d. KYC Documents

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information or the claim may not be processed.

For assistance with filing a claim, please contact the numbers listed above.

Type of claim	Documents Required
BENEFIT 1: TRAVEL ACCIDENT COVER - Loss of life/Accidental Death	<ul style="list-style-type: none"> • Duly completed claim form • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipt • Nominee-attested copy of Death Certificate • Nominee-attested copy of Post Mortem Report, wherever applicable and conducted • Nominee-attested copy of FIR, if filed/ Police Panchanama, if conducted • Nominee-attested copy of Death Summary or all Medical records, if treated in hospital • Nominee-attested copy of news paper cutting, if any. • Nominee-attested copy of KYC documents with NEFT details of nominee and CKYC form
BENEFIT 1: TRAVEL ACCIDENT COVER - Dismemberment	<ul style="list-style-type: none"> • Duly completed claim form • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipt • Certificate from competent medical authority / Doctor like Civil Surgeon, confirming the Disability - percentage of disability/ period and prognosis • Self-attested copy of FIR, if filed / Police Panchnama, if conducted • Self-attested copy of Discharge Summary or all Medical records along with Medico-Legal certificate(MLC) if prepared

	<ul style="list-style-type: none"> • Self-attested copy of newspaper cutting, if any • Self-attested copy of KYC documents with NEFT details of nominee and KYC form
Benefit 2: TRAVEL MEDICAL COVER MEDICAL EXPENSES	<ul style="list-style-type: none"> • Duly completed claim form • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts; • Original Bills and Original Receipts • Self-attested copy of Medical documents including but not limited to all medical reports, case histories, investigation reports, indoor case papers, treatment papers, discharge summaries. • A precise diagnosis of the treatment for which a claim is made. • A detailed list of the individual medical services and treatments provided and a unit price for each. • Treating doctor's certificate regarding missing information in case histories e.g. Circumstance of injury and Alcohol or drug influence at the time of accident • Self-attested copy of FIR, if filed/ Panchnama, if conducted /MLC in case of accidental cases • Self-attested copy of KYC documents with NEFT details of nominee/insured
Benefit 2: TRAVEL MEDICAL COVER EMERGENCY MEDICAL EVACUATION	<ul style="list-style-type: none"> • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts; • This would be arranged and authorized in advance by Us after You / someone on Your behalf reporting the incident on the number listed in the customer service section. • Certificate from attending Physician certifying the severity and nature of Injury that warrants an evacuation;
Benefit 2: TRAVEL MEDICAL COVER RETURN OF MORTAL REMAINS	<ul style="list-style-type: none"> • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts; • This would be arranged and authorized in advance by Us after You / someone on Your behalf reporting the incident on the number listed in the customer service section. • Death Certificate • Funeral Certificate along with original bills/receipt towards funeral expenses if expenses are incurred by you.

<p>Benefit 2: TRAVEL MEDICAL COVER DAILY IN-HOSPITAL CASH BENEFIT</p>	<ul style="list-style-type: none"> • Duly completed claim form • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts; • Copy of Bills and Receipts • Self-attested copy of Medical documents including but not limited to all medical reports, case histories, investigation reports, indoor case papers, treatment papers, discharge summaries. • A precise diagnosis of the treatment for which a claim is made. • A detailed list of the individual medical services and treatments provided and a unit price for each. • Treating doctor's certificate regarding missing information in case histories e.g. Circumstance of injury and Alcohol or drug influence at the time of accident • Self-attested copy of FIR, if filed/ Panchnama, if conducted /MLC in case of accidental cases • Self-attested copy of KYC documents with NEFT details of nominee/insured
<p>BENEFIT 3: TRIP INCONVENIENCE PROTECTION TRIP CANCELLATION/ TRIP CURTAILMENT/ TRIP POSTPONEMENT</p>	<ul style="list-style-type: none"> • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts; • Documentation detailing the reason for cancellation or curtailment or Postponement, including evidence of the nature of Injury or Sickness such as copies of medical evidence, Medical reports, attending Physician statements, and related documentation; • Documentation detailing the reason for cancellation or curtailment or Postponement, including evidence of the nature of Injury or Sickness such as copies of: medical evidence reports, attending Physician statements, and related documentation; • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts; • Receipts of refunded amount / confirmation on non-refundable amount incurred due to the cancellation / curtailment • Copy of Tickets & Boarding pass (for Trip Curtailment) • copies of Correspondence with the Airline (for Trip Cancellation). • Medical reports / Death certificate of insured, companion or immediate family member

	<ul style="list-style-type: none"> • Document of proof from employer in case of the loss of job on insured's formal employment. • Copy of FIR/ Police Report in theft / burglary/fire/ explosion at permanent residence and in case of the loss of identification documents of the insured. • Copy of joining letter from the Indian armed forces if trip is cancelled for joining the forces. • Copy of Summons, if any • Copy of cancelled cheque/NEFT form;
<p><u>BENEFIT 3: TRIP INCONVENIENCE PROTECTION TRIP DELAY/ MISSED CONNECTION</u></p>	<ul style="list-style-type: none"> • Claim form duly filled and signed • Copy of tickets & boarding pass; • Letter from the airline authorities certifying about the delay; and • Transaction verification confirming the full passenger fare for the Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts. • Copy of Bills of purchases made/ Expenses incurred during the period of delay
<p><u>BENEFIT 3: TRIP INCONVENIENCE PROTECTION Personal Liability – Overseas</u></p>	<ul style="list-style-type: none"> • Claim form duly filled and signed • Copy of the Tickets / passport/Visa including entry and exit stamps; • Copy of cancelled cheque/NEFT form; • Full statement of the facts in writing along with Witness statements • Any other documents relevant to the incident, including Summons, Legal Notice etc.
<p><u>Benefit 4: BAGGAGE PROTECTION COMMON CARRIER LOST / DAMAGED BAGGAGE PERSONAL BAGGAGE INCLUDING LAPTOP/ COMPUTER COMMON CARRIER BAGGAGE DELAY/LOSS OF PERSONAL DOCUMENTS</u></p>	<ul style="list-style-type: none"> • Claim form duly filled and signed • In case of damaged baggage the certification of the damaged baggage from the airline is mandatory • Invoice or bills of item lost, itemized list of lost item, Incident Details, Attested copy of FIR/ Police Inquest report, where applicable stating the loss of items (For 4.2. Personal Baggage including Laptop /computer and / or 4.4. Loss of Personal Documents) • Proof of loss in writing from hotel authorities (For 4.2. Personal Baggage including Laptop/ computer and / or 4.4. Loss of Personal Documents)

	<ul style="list-style-type: none"> • Copies of the notification and reporting filed with the Common Carrier and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number; (For 4.1 Common Carrier Lost / Damaged Baggage and 4.3 Common Carrier Baggage Delay) • Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence; (For 4.1 Common Carrier Lost / Damaged Baggage and 4.3 Common Carrier Baggage Delay) • Declaration list of lost items – as declared to the airlines; (For 4.1 Common Carrier Lost / Damaged Baggage and 4.3 Common Carrier Baggage Delay); and • Confirmation from the airlines that the baggage is declared lost and cannot be located; (For 4.1 Common Carrier Lost / Damaged Baggage and 4.3 Common Carrier Baggage Delay) • Copy of the Tickets/ passport/Visa including entry and exit stamps; • Copy of cancelled cheque/NEFT form;
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Note: We may call for additional documents/ information as relevant.

Kindly submit all the requested documents at the address mentioned below:

Claims Department

Tata AIG General Insurance Co. Ltd.,
A-501, 5th Floor, Building No.4,
Infinity Park, Gen. A.K. Vaidya Marg,
Dindoshi, Malad (East)
Mumbai 400 097

D. Claims Payment

The Company shall make the payment of Claim that has been admitted as payable by The Company under the Policy terms and conditions within One (1) month from date of receipt of last necessary document. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policy holders Interests Regulation), 2017.

In the case of delay in the payment of a claim, The Company shall be liable to pay interest from the date of receipt of last necessary document to the date of

payment of Claim at a rate 2% above the bank rate. For the purpose of this clause, 'bank rate' shall mean bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which Claim has fallen due.

The payment of any claim under this benefit will be in Indian Rupees based on the rate of exchange as on the date of invoice, published by Reserve Bank of India (RBI) and shall be used for conversion of foreign currency into Indian Rupees for claims payment. If these rates are not published on the date of invoice, the

exchange rate next published by RBI shall be considered for conversion.

We shall be under no obligation to make any payment under this Policy unless we have received the entire premium

E. Complete discharge

Payment made by The Company to the Policy holder/ adult Insured Person or the Nominee or to the Hospital, as the case may be, of any Medical Expenses or Compensation or benefit under the Policy shall in all cases be complete and construed as an effectual discharge in favour of The Company.

Part 7: Grievance

We are committed to extend the best possible services to you

1. Complaint

- i. However, if You are not satisfied with our services and wish to lodge a complaint, Kindly
 - email the customer service desk at customersupport@tataaig.com or
 - call our 24X7 Toll free number 1800-266-7780

- ii. After examining the issue, We will send our response within 10 days from the date of receipt of the complaint by us. In case the resolution is likely to take longer time, We will inform you of the same through an interim reply.

2. Escalation Level 1

In case you do not receive a resolution within 10 days or if the resolution still does not meet your expectations, You can write to manager.customersupport@tataaig.com. We will send our response within a period of 8 days from the date of receipt at this email id.

3. Escalation Level 2

In case You do not receive a resolution within 8 days or if the resolution still does not meet your expectations, you can write to Head - Customer Services at head.customerservices@tataaig.com. We will send You our final response within 7 days from the date of receipt of your complaint on this email id.

4. Ombudsman

If You do not receive a response from us within one month or are not satisfied with our reply, You may approach the nearest Insurance Ombudsman under the Insurance Ombudsman Scheme.

Names of Ombudsman and Addresses of Ombudsman Centres

Office Details	Address & Contact details	Jurisdiction of Office (Union Territory, District)	Date of Taking Charge
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@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	03/10/2019
BENGALURU - Smt. Neerja Shah	Office of the Insurance Ombudsman, Jeevan Soudha Building No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.	23/04/2018
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@ecoi.co.in	Madhya Pradesh Chhattisgarh.	24/05/2018
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@ecoi.co.in	Orissa.	11/09/2019
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@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	16/04/2018
CHENNAI - Shri M. Vasantha Krishna	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	03/05/2018
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@ecoi.co.in	Delhi	12/09/2019

Office Details	Address & Contact details	Jurisdiction of Office Union Territory, District)	Date of Taking Charge
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@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	02/05/2018
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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	11/06/2018
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@ecoi.co.in	Rajasthan	13/04/2018
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@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	07/11/2018
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@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.	30/09/2019

Office Details	Address & Contact details	Jurisdiction of Office Union Territory, District)	Date of Taking Charge
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 Fax: 0a522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Basti, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Ballia, Jaunpur, Varanasi, Gazipur, Jalaun, Mau, Gonda, Deoria, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Faizabad, Amethi, Kaushambi, Balrampur, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Ghazipur, Chandauli, Sidharathnagar.	11/09/2019
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@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	04/05/2018

Office Details	Address & Contact details	Jurisdiction of Office Union Territory, District)	Date of Taking Charge
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, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Budaun, Bulandshehar, Bijnor, Etah, Kanooj, Shamli, Mainpuri, Muzaffarnagar, Mathura, Hapur, Meerut, Farrukhabad, Moradabad, Oraiyya, Pilibhit, Etawah, Firozbad, Ghaziabad, Hardoi, Shahjahanpur, Gautambodhanagar, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	17/09/2019
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@ecoi.co.in	Bihar, Jharkhand.	09/10/2019
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@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	03/12/2019

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interest) Regulation 2017.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor

shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Disclaimer

Insurance is the subject matter of the solicitation. Please read the policy wordings carefully before concluding the sale.



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