



FUTURE GENERALI INDIA
Insurance Company Limited

TRAVEL SURAKSHA POLICY

Corporate & Registered Address:-

Future Generali India Insurance Co. Ltd

6th Floor, Tower 3, Indiabulls Finance Center, Senapati Bapat
Marg, Elphinstone Road, Mumbai – 400013

Care Lines:- MTNL/BSNL subscribers- 1800-220-233,

Any other service provider:- 1860-500-333,

Email: care@futuregenerali.in, Website: www.futuregenerali.in

This Policy is issued to the You based on Your Proposal to Us and payment of the Premium .This Policy records the agreement between Us and You, and sets out the terms of insurance and obligations of each party.

DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident and Accidental** means a sudden, unintended and fortuitous external and visible event.
2. **Act of terrorism**:-means an act or threat of violence or an act harmful to human life, tangible or intangible property or infrastructure with the intention or effect of influencing any government or putting the public or any section of the public in fear.
3. **Age** indicates Your age on Your most recent birthday.
4. **Burglary** means theft involving entry into or exit from Your premises by forcible and violent means (including any threat of violence)
5. **Common Carrier** means any civilian land or water conveyance or Scheduled Aircraft in each case operated under a valid license for the transportation of passengers for hire.
6. **Checked in baggage** means the baggage handed over by You and accepted by a Common Carrier for transportation in the same carrier in which You are or would be travelling and for which the Common Carrier has issued a baggage receipt.
7. **Deductible** means the amount stated in the Schedule, which shall be borne by You in respect of each and every claim made under this Policy. Our liability to make any payment under the Policy is in excess of the Deductible.
8. **Eligible Family** means You and/or Your spouse and/or Your two children.
9. **Hijack** –means any unlawful seizure or exercise of control, by force or violence or threat of force and with wrongful intent, of Common Carrier in which You are travelling.
10. **Hospital**- means a medically recognized establishment
 - a) That holds a valid license (if required by law) to practice medicine, and
 - b) The primary function of which is to provide for the care and treatment of sick or injured persons, and
 - c) That has a staff of one or more Physicians actually available on the premises at all times, and
 - d) That provides a 24-hour nursing service and has at least one qualified and registered professional nurse present and on duty at all times, and
 - e) That has organized diagnostic and surgical facilities, either on its own premises or in facilities available to the hospital on pre-arranged basis, and
 - f) Is not, except incidentally to its primary function, a clinic, nursing home, rest home, or convalescent home for the aged, or any similar institution
11. **Hospitalisation** or Hospitalized shall mean admission into Hospital for a continuous period of at least 24 hours.
12. **Injury** means bodily injury caused solely, independently and

- directly by Accident (as defined in the Policy) and occurring during the Trip.
13. **Illness** means a condition affecting the general wellbeing and health of the body or an affliction of the bodily organs having a defined and recognized pattern of symptoms that first manifests itself overseas and which requires treatment by a Doctor.
 14. **Insured** means the person(s) named in the Schedule, whose name specifically appears as such in Schedule to this Policy.
 15. **Insurable Event** shall mean an event, loss or damage for which You shall be re-imbursed under this Policy.
 16. **Inclement Weather** means any catastrophic weather conditions which delay the scheduled arrival or departure of a common carrier .This does not include normal, seasonal climatic / weather changes.
 17. **Limit of Indemnity** means the amount stated in the Schedule against each relevant Section, which shall be Our maximum liability under this Policy (regardless of number of Claims made) for any one claim and in the aggregate for all claims under such Section.
 18. **Proposal means** the application (Proposal) form for insurance cover submitted to **Us** along with all information which has enabled **Us** in considering whether and on what terms to offer this insurance.
 19. **Policy** means the complete documents consisting of the Proposal, Policy wording, Schedule and Endorsements and attachments if any.
 20. **Period of Insurance** with reference to the **Multitrip** policy shall mean the period from the Commencement of Insurance cover to the End of insurance cover or full utilization of your maximum number of travel days for 30/45 as specified on the Proposal and /or Declaration Form / Policy Schedule. Period of Insurance with reference to the **Single** trip policy shall mean the period from Commencement of Insurance cover to the End of the insurance cover or actual trip duration, whichever is less.
 21. **Physician** means a licensed medical practitioner acting within scope of his license and who holds a degree of a recognized institution and is registered by the Authorized Medical Council of the respective country. The attending Physician will not be (a) an Insured Person or (b) Your Immediate Family Member. The term Physician would include specialist and surgeon.
 22. **Property Damage** means actual physical damage to tangible material property belonging to a third party.
 23. **Pre-existing Condition** means any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed and / or received medical advice/ treatment, within 48 months prior to inception of Your policy.
 24. **Scheduled Airline** means any civilian aircraft operated by a civilian scheduled air carrier 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 .

25. **Service Provider** means persons, organization named in the Schedule who has been appointed by Us to provide administrative services on Our Behalf and at Our Direction for an Insurable event.
26. **Schedule** means that portion of the **Policy** which sets out Your personal details, the type of insurance cover in force, the period and the Limit of Indemnity. Any Annexure or Endorsement to the **Schedule** shall also be a part of the **Schedule**
27. **Strike** means a stoppage of work
 - (a) announced, organized and sanctioned by a labor union and
 - (b) Which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike is work slowdowns, lockouts and sickouts.
28. **Theft** means the dishonest misappropriation by any person on Your property with the intention to permanently deprive You of that property.
29. **Travelling Companion** means an individual or individuals travelling with You during the Policy period, provided that, You and such individual(s) are travelling to the same destination on the same dates and provided that such individual(s) is/are also insured under Future Generali Travel Suraksha. For the purpose of this definition, any individual(s) forming part of a group travelling on a tour arranged by a travel agent or a tour leader is not considered as Travelling Companion, unless the individual(s) is part of Your Immediate Family as defined herein.
30. **Trip** shall mean and include all journeys abroad undertaken from a port at the Country of Your Residence and return to any first port in the Country of Your Residence during the Period of Insurance. **Single Trip** shall mean and include a trip undertaken by You from the Country of Your residence on or after the date of commencement of the cover and return to the Country of Your Residence on or before the expiry of the cover. **Multi Trip** shall mean and include one or more Single Trips during the Period of Insurance.
31. **Usual and Customary Level** means a charge incurred for medical treatment that are medically necessary to treat Your condition and not exceeding the usual level of charges for similar medical services in the locality where expense is incurred and excludes any charge that would not have been made if there was no insurance.
32. **We, Our, Us, Insurer** means Future Generali India Insurance Company Limited.
33. **Valuables** means photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewellery, furs and articles made of precious stones and metals.
34. **You, Your, Yourself** means the Insured persons shown in the **Schedule**.

SCOPE OF COVER

Section A: Medical Care

We shall compensate the Usual and Customary Charges, subject to the Deductible shown in the Policy Schedule in respect of:

- 1. Medical Expenses** - The medical expenses incurred by You overseas up to maximum stated in the Policy Schedule for the treatment of an injury or illness sustained by You while this policy is in effect. The expenses covered would include physician services, hospital and medical services and local emergency medical en-route. Any medical services or series of services with a cost greater than USD 500 shall not be covered by this Policy unless You consult the Service Provider and the cost for such services are authorized in advance by the Service Provider.
- 2. Emergency Medical Evacuation** - We shall pay the Usual Customary charges for expenses incurred if Injury or Illness results in Your necessary emergency evacuation that must be ordered by the Service Provider or a Physician who certifies that the severity or the nature of Injury or illness warrants Emergency Evacuation. Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Emergency Evacuation

All Transportation arrangements for evacuation must be

- a. Recommended by the attending Physician;
- b. Required by the standard regulations of the conveyance transportation used
- c. Arranged and authorized in advanced by the Service Provider.

Specific Definition:-

Emergency Medical Evacuation-In event You are with an illness or suffer Accidental Bodily Injury while overseas and

(a) Your medical condition warrants immediate transportation (and one other person or medical escort if medically required) from where You are Injured or sick to nearest Hospital where appropriate medical treatment can be obtained,

(b) After being treated at a local Hospital the medical condition warrants transportation to the country where the trip commenced to obtain further medical treatment or to recover, or

(c) Both (a) and (b).

3. Repatriation Of Remains-

In the event of Your death due to an illness or Accidental Bodily Injury covered under this policy, We shall re-imburse for the costs of transporting the remains of the deceased back to the Republic of India or for cost of a burial in the overseas country where the death occurred subject to the maximum limit as USD 10000. These expenses should be pre-approved by the Service Provider prior to the transportation of remains to the Republic of India.

4. Balance Period of Policy-

We will indemnify You in respect of Medical Expenses incurred by You within India as a continuation of medical treatment commenced by You while overseas immediately after any Medical Evacuation, arising out of any illness or Accidental Bodily Injury during the course of Your Journey. This benefit

shall be limited to a period of 90 days from and including the date upon which the aforesaid illness and/or Accident Bodily Injury occurred or first manifested itself ,subject to the Limit of Indemnity remaining (if any).

5. Daily Allowance In Case Of Hospitalisation-

In event You are inpatient in hospital for more than 24 hrs due to an any illness or Accidental Bodily Injury sustained or contracted within the period of insurance whilst on the trip abroad, We shall pay You a daily allowance as specified in the Policy Schedule. This Benefit can be claimed only once during the Policy Period.

- 6. Emergency Sickness Dental Relief** –If You are first diagnosed with a dental illness while overseas which requires immediate medical attention, then We shall re-imburse You up to the maximum limit of indemnity for dental benefits as specified in the Policy Schedule. However dental care rendered necessary as result of a covered accident shall be subject to limit of Medical expenses cover as stated in the Policy Schedule.

Specific Condition for Age Limit of 56 to 70 years

The following maximum eligible expenses per Accident/illness are applicable to the Insured Persons Aged 56-70, regardless of the plan / option purchased.

- Hospital Room and Board and Hospital misc .Maximum \$1750 per day up to 30 days.
- Intensive Care Unit .Maximum \$ 2500 per day up to 7 days.
- Surgical Treatment maximum \$ 12500.
- Anesthetist Services up to 25 % of Surgical Treatment.
- Physician's Visit Maximum \$ 75 for 10 visits.
- Diagnostic and Pre-admission Testing Maximum \$ 1000
- Ambulance (medical services en-route) Services .Maximum \$ 500.

These are further restricted to the Limit of Indemnity.

Specific Condition for Age Limit of 71 to 80 years

The maximum eligible expenses per Accident/illness are applicable to the Insured Persons Aged 71 – 80 is USD 15000, regardless of the plan / option purchased.

Exclusions applicable to Section A

In addition to the General Exclusions listed We shall not cover any claim that is caused by or attributable to or in respect of

- Any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India.
- Any Pre-existing condition /disease.
- Medical treatment if that is the sole reason or one of the reasons for temporary stay abroad.
- Any treatment which could in the opinion of the Service Provider and attending Doctor be or can be delayed until Your return to India.
- Elective, cosmetic or plastic surgery, except as a result of an injury caused by a covered Accident while Our Policy is in force.
- Dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect.

- Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails.
- The diagnosis and treatment of acne, deviated nasal septum including sub-mucous resection /or other surgical correction thereof.
- Expenses which are not exclusively medical in nature.
- Eyeglasses, contact lenses, hearing aids and examination for the prescription or fitting thereof, unless Injury or Illness has caused impairment of vision or hearing, purchase of Bipap machine.
- Treatment provided in a government Hospital or services for which no charge is normally made or
- Rehabilitation and physiotherapy or the costs of external prosthesis/device.
- Any claim resulting directly or indirectly from, any internal or external Congenital Conditions.
- Pregnancy resulting to childbirth, miscarriage, abortion, or complication arising out of any of the foregoing, expenses related to treatment of infertility or birth control measures.
- Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium convalescence home or similar institution.
- Immunizations and treatment towards Obesity.

Section B: Travel Inconvenience

(a) Hijack Distress Allowance

We shall pay You, in event the common carrier in which You are travelling is hijacked on the trip abroad during the Period of Insurance and Your journey is interrupted or disrupted for more than 24 hours, compensation up to maximum Limit of Indemnity as specified in the Policy Schedule.

Exclusions Applicable to B (a)

In addition to General Exclusions listed in this Policy, We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by You in connection with or in respect of:

- a) The first twelve hours of the hijacking.
- b) Any Incident where You are suspected to be either the principal or an accessory in the Hijacking.
- c) Any claim as a consequence of a change in the regular routes of travel / journey of the common carrier due to traffic, weather, fuel shortage, technical security reasons.

(b) Trip Delay

We shall pay You, compensation in event of Trip Delay, subject to maximum specified in the Policy Schedule provided Your trip is delayed for more than 12 hours due to Covered Hazard.

Specific Condition

Covered Hazard is:

- a) delay of a common carrier caused by Inclement Weather or
- b) delay due to strike or other job action by employees of a common carrier scheduled to be used by You for Your Trip
- c) delay caused by equipment failure of a common carrier.
- d) delay caused by Loss of Passport and the claim is admissible under the cover "Loss of passport"

Exclusion Applicable to B (b)

In addition to General Exclusions listed in this Policy We shall not cover any delay due to any Covered Hazard which was made public or known to You prior to the purchase of this Policy and for any departure which is delayed as a result of You or any other person who have arranged to travel with failing to check in correctly as required by the airlines.

(c) Trip Cancellation

We shall pay You, compensation in event of cancellation of Trip in India prior to its commencement towards non-refundable expenses on cancellation of the Overseas Travel Tickets, Hotel Booking or Scheduled Tour Booking up to the maximum at specified in the Policy Schedule provided the cancellation is due to any of the following:

- a) Death or diagnosis of Critical illness of the Insured or following immediate family members-Spouse, Children, Parents, Brother, Sister, Grand Parent, Grand Children, Parent In Law.
- b) A booked common carrier outside India being delayed for at least 24 hours due to Strike , industrial action , riot , civil commotion , severe weather condition ,natural disaster, hijack or mechanical breakdown of public common carrier.
- c) Damage to Your residence in India arising from fire, flood, earthquakes and riots.

Specific Condition:

The booking should be cancelled by You within 48 hours of the occurrence of any of the event, which would result in a claim under this cover.

Exclusions Applicable to B (c)

In addition to General Exclusions listed in this Policy, We shall not cover any claim that is caused by or attributable to or arising out of foreseeable reason by You with high degree of probability.

(d) Trip Curtailment

We shall pay You, compensation in event of curtailment of Trip overseas towards non-refundable expenses on cutting short the Overseas Travel Tickets, Hotel Booking or Scheduled Tour Booking up to the maximum at specified in the Policy Schedule provided the curtailment is due to any of the following:

- a) Death or diagnosis of Critical illness of the Insured or following immediate family members-Spouse, Children, Parents, Brother, Sister, Grand Parent ,Grand Children, Parent In Law.
- b) A booked common carrier outside India being delayed for at least 24 hours due to Strike , industrial action , riot , civil commotion , severe weather condition ,natural disaster, hijack or mechanical breakdown of public common carrier.
- c) Serious damage to Your residence in India arising from fire, flood, earthquakes and riots.

Specific Condition:

The booking should be cancelled by You within 48 hours of the occurrence of any of the event, which would result in a claim under this cover.

Exclusions Applicable to B (d)

In addition to General Exclusions listed in this Policy, We shall not cover any claim that is caused by or attributable to or arising out of foreseeable reason by You with high degree of probability.

(e) Missed Connection

We shall pay You, compensation up to the maximum specified in the Policy Schedule, if the aircraft on which You have booked to travel from India is cancelled or delayed in event of inclement weather beyond 12 hours than the original scheduled arrival time, resulting in You missing the connecting flight at the destination of the connecting flight.

The Common carrier must certify the delay of regularly scheduled airline flight.

Exclusion Applicable to B (e)

In addition to General Exclusions listed in this Policy We shall not cover any delay due to any Covered Hazard which was made public or known to You prior to the purchase of this Policy and for any departure which is delayed as a result of You or any other person who have arranged to travel with failing to check in correctly as required by the airlines.

(f) Loss of Passport

We shall pay You up to the Limit of Indemnity specified in the Policy Schedule for the loss of passport during a trip abroad, for reasonable expenses necessarily incurred by You in obtaining a duplicate /temporary passport overseas.

Exclusions Applicable to B (f)

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment for:

- a) Loss or damage to Your passport as a result of the confiscation or detention by customs, police or any other authority.
- b) Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
- c) Loss caused by Your failure to take reasonable steps to guard against the loss of the passport.

Section C: Personal Care

(a) Baggage Loss (checked in baggage)

We shall pay You up to the Limit of Indemnity specified in the Policy Schedule in respect of the permanent loss or destruction of Your checked in Baggage, save that We may, in our sole and absolute discretion, opt to reinstate or replace the Checked Baggage as an alternative to making payment to You hereunder.

We shall pay You, up to the maximum subject to the deductible as specified in the Policy Schedule for the cost of replacement of the entire baggage and its contents. All the claims must be verified by common carrier.

In event, more than one baggage checked in, is lost, the maximum amount payable per lost bag is 50% of the amount stated in the Policy Schedule and if any article is lost, the maximum amount payable per article contained in any bag is 10% of the amount stated in the Policy Schedule.

Exclusions Applicable to C (a)

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by You in connection with coverage for any non-documented Loss. We will not be liable under this section for any:

- a) Valuables and money, all kinds of securities and tickets /passes or any other item not declared to, and agreed to by, Us.
- b) Loss of property unless a Property Irregularity Report or other report usually issued by carriers in the event of loss of checked-in baggage has been produced and submitted to Us.
- c) Any partial loss of the items contained within the checked-in-baggage.
- d) Loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.

(b) Baggage Delay (checked in baggage)

We shall pay You up to the Limit of Indemnity specified in the Policy Schedule in respect of Your emergency purchase of toiletries, medication and clothing to replace those contained in Checked Baggage, if Your Checked in Baggage is delayed or misdirected by a common carrier by more than 12 hours beyond the time of Your arrival at the intended destination outside India. The payment for this benefit will be limited to the travel destinations specified in the main travel ticket from India and return trip back to India during the trip abroad including all halts and via destinations.

You must be a ticketed passenger on common carrier and must provide with written proof of delay from the common carrier.

Specific Condition

In the event that claim(s) is submitted for total loss of checked –in-baggage as well as temporary delay of checked –in baggage ,the higher of the claim(s) shall be payable by Us in respect of the same items(s) of checked –in baggage during any one Policy period.

(c) Compassionate Visit

In event of You being Hospitalized consequent upon any illness or Accidental Bodily Injury covered under the policy and the attending physician in writing advises the necessary attendance of a family member, We shall reimburse the actual cost of economy class ticket by the most direct route via a common carrier incurred by the person rendering special assistance from and to the place of origin of such person or the place of residence of the person subject to maximum Limit of Indemnity specified in the Schedule .

Family member will mean and include either of the Parents, Spouse, either child only.

Provided that:

1. The Hospitalization has been advised by the Physician attending You; and
2. The need of such assistance is essential in the opinion of the Physician attending You and recommended by him / her accordingly.

Our liability under this Benefit, however, shall in respect of any one event or all events of Hospitalization during the

Period of Insurances shall not in total exceed the Limit of Indemnity as specified in the Policy Schedule.

Specific Condition

1. You shall as far as possible seek for such special assistance from any one of Your relatives, either at the place of Hospitalization or any other nearest place.
2. It is a condition precedent to Our liability hereunder that the need for such a special assistance and consequent visit of any one of the family or relative from a particular place is also approved by the Service Provider before any one of the family or near relatives undertakes the trip.

Exclusion Applicable to C (c)

In addition to General Exclusions listed in this Policy please refer to the exclusions applicable to Medical Cover Section A.

(d) Financial Emergency Assistance

In the event You require financial emergency Assistance following incidents like burglary/theft of luggage/money or hold up the Service provider shall co-ordinate with Your relatives in India to provide emergency cash assistance to You as per Your requirement, up to the limit specified in the Policy Schedule.

Section D: Personal Accident

(a) Accidental Death and Permanent Total Disability

We shall pay You, a percentage of the Limit of Indemnity specified in the Policy Schedule, if You sustain Accidental Bodily Injury during the course of Your trip overseas while this policy is in effect results in one of the losses shown in the Table of losses below. The loss must occur within 12 months from the date of Accident, which caused the Injury. If more than one loss results from one Accident, only one amount, the largest, will be paid.

Table of Losses

Event	Percentage of Limit of Indemnity
Death	100%
Permanent Total Disability	100%
Permanent Total Loss of sight of both eyes	100%
Permanent Total Loss of sight of one eye and physical separation of or the ability to use either one hand or one foot	loss of 100%
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A leg above mid-thigh	75%
A leg up to mid thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
Permanent Loss of sight of one eye	50%
Hearing of both ears	75%

Specific Definition –

Permanent Total Disablement means disablement due

to which You are unable to engage in each and every occupation or employment for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of Your life. If at the time of loss You are unemployed, Permanent Total Disability shall mean the total and Permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex.

Limitation With regard to the Accidental Death of a named Insured Person Age Seventeen (17) or below, the maximum Principle Sum Payable is 10% of the Limit of Indemnity.

Exclusions applicable to Section D (a)

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by You in connection with or in respect of:

1. Intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
2. Accident while under the influence of alcohol or drugs.
3. Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion
4. Any accident of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest.
5. Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
6. Participating in motor racing or trial run as a driver, co-driver or passenger
7. Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these
8. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority
9. Nuclear energy, radiation
10. Any existing disablement prior to the inception of the policy
11. Any expense incurred which is not exclusively medical in nature.
12. Expenses incurred for emergency medical evacuation.
13. Accidents due to mental disorders or disturbances of consciousness strokes fits or convulsions which affect the entire body and any pathological disturbances caused by the mental reaction to the same.
14. Any claim arising directly or indirectly ,wholly or partly by bacterial infections (except pyogenic infections which shall occur through an Accidental cut or wound)
15. Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of injury.
16. Losses' arising from Accidents on two wheeled motorized

vehicles unless at the time of the Accident the driver is duly qualified in possession of a current full international driving license and the driver is wearing a safety crash helmet.

(b) Accidental Death (Common Carrier)

We shall pay You up to the Limit of Indemnity as specified in the Policy Schedule if You sustain Accidental Bodily Injury during the course of Your Journey while this policy is in effect results in Your Accidental Death. Injury must occur while You are riding as a passenger in or on, boarding or alighting on a common carrier.

The limitations and exclusions applicable are the same as for Section D (a).

(c) Accidental Death (Air Travel only)

We shall pay You up to the Limit of Indemnity specified in the Policy Schedule, if You sustain Accidental Bodily Injury during the course of Your Journey while this policy is in effect results in Your Accidental Death, while You are riding as a passenger in or on, boarding or alighting from any commercial airline subject to event has occurred once You are in the aircraft.

The limitations and exclusions applicable are the same as for Section D (a).

Section E: Special Care

(a) Golfers Hole in One Celebration

We shall pay You expenses incurred in celebration of achieving a hole-in-one by You during the trip, anywhere in the world excluding India, in a United States Golfers Association (USGA) recognized golf course, subject to maximum specified in the Policy Schedule.

(b) Automatic extension of the period of insurance

Automatic extension of the period of insurance is granted up to a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by scheduled Airlines, which is beyond Your control, and no alternative air transportation is made available to You.

(c) Burglary (Home Contents)

If You are the victim of a burglary at the residence normally occupied by You in India (located at the address mentioned in the Schedule) during the period of travel overseas, We shall indemnify You up to the specified Limit of Indemnity in the Policy Schedule for loss of or damage to Contents. The cover excludes loss or damage to jewellery and valuables.

It is a condition for admitting Liability under this section that You or Your representative shall file FIR with the local police as soon as the robbery/burglary is discovered.

Exclusions Applicable to E (c)

In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by You in connection with or respect of:

- a) Loss or damage caused by You and /or Your employee (s) or agents and /or Your Family member's direct or indirect involvement in the actual or attempted burglary.
- b) Any loss or damage to ,or on account of loss livestock

,motor vehicles ,pedal cycles, money, securities for money ,stamp ,bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates ,business books ,manuscripts , documents of any kind ATM debit card or credit cards ,precious stones that are not part of jewellery or ornaments , gold bullion .

- c) Loss or damage to any property /item illegally acquired, kept, stored or property to forfeiture in any manner whatsoever.

(d) Child Escort

In the event of Your death while on the covered trip due to a covered illness or accident We shall re-imburse travelling expenses for returned journey of Your children aged below 17 and insured under our travel policy provided they are not accompanied by any other adult family member subject to maximum specified in the Policy Schedule.

Section F: Legal Liability

Personal Liability

We will indemnify You up to the Limit of Indemnity specified in the Policy Schedule against any legal liability incurred by You in Your private capacity to pay damages for the third party civil claims arising out of Accidental bodily injury or Accidental Property Damage occurring during Your Journey.

Specific condition:

1. No Deductible shall be applicable in respect of the legal liability incurred You in Your private capacity to pay Damages for third party Accidental Bodily Injury.
2. Our liability to indemnify You under this Section shall be to the extent finally determined by a foreign court of law or otherwise as consented to in advance by Us. In the event that legal action is taken against You within India, it is a condition precedent to Our liability hereunder that You shall:
 - a) give immediate written notice to Us to the address specified in the Policy Schedule, and
 - b) not incur any defence costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without Our prior written consent, which shall be entitled (but in no case obligated) at any time to take over and conduct in Your name the defence and/ or settlement of any action or claim and shall be entitled at all times to receive Your cooperation and assistance and to appoint lawyers on Your behalf. Any and all costs and expenses incurred by Us or the lawyers appointed by Us shall be a first charge on the Limit of Indemnity hereunder.
3. We shall not settle any claim without Your express consent, but if You refuse an available settlement recommended by Us then Our liability shall thereafter be restricted to the amount by which the claim could have been settled.

Exclusions Applicable to Section F

In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of:

1. Your liability to any employee (whether under a contract of

- or for services);
2. Liability which is expected by or intended for You.
 3. Liability arising out of the rental or holding for rental of any part of any premises by You,
 4. Liability arising out of the rendering of or failure to render professional services,
 5. Liability arising out of a premises, water craft or aircraft that is owned by , rented to or rented by You,
 6. Liability arising out of the ownership , maintenance, use, loading or unloading of motor vehicles , all other motorized land conveyances, water craft or aircraft,
 7. Liability arising out of sexual molestation ,corporal punishment ,or physical or mental abuse,
 8. 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,
 9. Liability under any contract or agreement,
 10. Property Damage to property owned by You,
 11. Property Damage to property rented to, occupied or used by or in the care of You,
 12. 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,
 13. Suits or legal actions from Your Immediate Family Member, or Travelling Companion or Immediate Family Member of a Travelling Companion against You.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We shall be under no liability to make payment hereunder in respect of any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Pre-existing diseases and conditions.
2. Any claim relating to events occurring before the commencement of the trip covered hereunder and any time after the completion of the trip at first port of the Country of Your Residence mentioned hereunder.
3. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with Your connivance, all benefits under this Policy shall be forfeited.
4. In so far as it relates to the all the benefits and if You are/
have :
 - a. travelling against the advice of a Medical Practitioner;
 - b. receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate;
 - c. received terminal prognosis for a medical condition;
 - d. taking part in a naval, military or air force operation;

5. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
6. In respect of Your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.
7. Act of terrorism as defined in the policy is excluded
8. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness , or sexually transmitted conditions, mental or nervous disorder, anxiety ,stress or depression ,Acquired Immune Deficiency Syndrome (AIDS),Human Immune deficiency Virus(HIV) infection: or
9. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed: or
10. participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion: or
11. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft: or
12. participation in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or diving in races or rallies using a motorized vehicle or bicycle , caving or pot-holing , hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any professional sports, any bodily contact sport or any other potentially dangerous sport for which you are untrained.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. Incase a claim has been filed on the original policy duration, then the policy may be extended only if the claim filed for is under the following benefits,
 - a. Baggage Loss
 - b. Baggage Delay
 - c. Financial Emergency Assistance
 - d. Passport Loss
 - e. Hijack Distress Allowance
 - f. Trip Cancellation and Trip Curtailment
 - g. Trip Delay
 - h. Missed Connection
2. The extension of any policy is at Our sole discretion, and We are not liable to offer any reason to You if the policy is not extended.
3. A policy may not be extended if a claim is already filed by You. If You do not declare the claims filed or the claims that will be filed on the policy for the original policy duration, the extension is deemed to be invalid. No refund of premium will be given. We will also not be liable to pay any claim filed on the extended policies.
4. The premium payable for the extension of the policy during the trip duration shall be the premium payable for the overall trip duration (including the extension) less the initial premium already paid.

5. Deductible will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once.
6. You shall take all reasonable precautions to prevent injury, illness and disease in order to minimize claims .Failure to do so will prejudice Your claim under this Policy.
7. You shall provide Us with details of the trip and other information (as may be required by Us from time to time) about You in advance.
8. Our liability to make payment is only in excess of the Deductible.
9. Cancellation of the policy
 - a. You anytime before the commencement of the proposed journey may cancel this Policy by giving notice in writing to Us as long as You are able to establish to Our satisfaction that the proposed journey has not commenced.
 - b. In event of cancellation of policy after the proposed date of commencement of journey within 7 days or the expiry date mentioned in the Policy whichever is earlier You shall be entitled to a refund of the premium subject to our retention of minimum of Rs 250.This is provided no journey is undertaken. We will verify the original passport and ensure that the journey was not undertaken before any refund of premium.
10. Refund of premium

No refund of premium or part thereof will be allowed on unutilized policy period in case of insured person returns to India before expiry of policy.

CLAIMS

Claim procedure

1. You shall immediately contact the Help line (Alarm Centre) of the Service Provider as mentioned in the Schedule.
2. You need to contact the Help Line number while abroad as soon as possible and inform in case You are/will be filing any claim, even if assistance is not required. We will not be liable to pay any claim that has not been informed by You while abroad to the Help Line Number on return back to India.
3. The Service Provider Help Line Number will verify the identity of the caller.
4. In the event of an accident or sudden illness where it is not possible to do so before consulting a Physician or going to the Hospital, You shall contact the Help Line Number as soon as possible. In either case, when being admitted as a patient, You shall show the concerned Physician or personnel this Policy, if requested.
5. In case of Financial Emergency You shall immediately contact the Help Line number of the Service Provider stating the details given on Your Insurance Policy .The Service Provider shall verify Your details and ascertain the amount of cash required, local contact in India who can provide payment security including delivery charges through credit card or close relatives.
6. The Service Provider organises cash delivery after obtaining payment security from You or Your relatives.
7. In case of Hijacking, the fact of the incident having occurred

should be confirmed by police authorities. The police report should contain details such as Your passport number, the period of hijack, etc. In rare cases, We may consider the other supporting documents such as a report issued by the airlines, newspapers reports, TV and other media coverage with regard to the particular hijacking accident.

Claims Settlement

1. If the Procedure stated above is complied with, the Service Provider, as the case may be, will guarantee to the Hospital Authorities the costs of hospitalization, transportation for emergency services incurred by You and any covered accompanying person. All costs will be directly settled by the Service Provider on Our behalf and the same shall constitute due discharge of Our obligations hereunder.
2. If the Hospital does not accept the guarantee of payment from the Service Provider, We cannot be held liable for the same. The cost will then have to be borne by You. These costs will then be reimbursed by Us, as per policy terms on submission of required documents.
3. Reimbursement of all claims (except claims under Financial Emergency Assistance) will be made by the Service Provider in Indian Rupees on the Your return back to the Republic of India , at the exchange rate specified by the Reserve Bank of India ,as applicable on the date the amount is billed. Claims under Financial Emergency Assistance shall be settled / arranged directly to You, whilst abroad, by the Service Provider. You shall immediately and in any event not later than 14 days after his return to India, notify the Service Provider and obtain a Claim Form for completion and return to the Service Provider along with supporting invoices and any other documentation or information that might be required or requested by the Service Provider.
4. In case of Fire/burglary loss to the Your Home whilst on the trip abroad, the loss is to be intimated to the Service Provider in India. We shall appoint an independent survey to assess the loss.

Claim Documentation

1. The original ticket / boarding pass or a copy of the passport indicating the travel dates must be submitted with every claim, along with the completed claim form.
2. The original bills and vouchers must be submitted for reimbursement.
3. **For Medical Expenses** –Please attach Doctor’s Consultation notes, admission/ discharge card , Bills/ receipts with prescriptions and diagnostic / investigative reports , copy of passport / visa with entry and exit stamp and copy of the ticket and boarding pass.
4. Bills/vouchers/reports/discharge summary must mention the name of the person treated the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the medicines prescribed. The pharmacy bills must clearly show the price and the receipt stamp of the pharmacy. In the case of dental treatment, the bills/vouchers/reports must give the details of the tooth treated and the treatment performed. The claim form should clearly indicate the same and supporting should be provided.

5. For claim of the costs towards Repatriation of the mortal remains to the Republic of India or of the costs of burial abroad, an official death certificate and a physician's statement giving the cause of death needs to be submitted. Medical statements from relatives or spouses will not be accepted. Original bills / receipts of the expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.
6. For claim of expenses of Your Emergency Medical Evacuation, a medical statement from an attending physician indicating the cause of illness and the necessity of the transportation needs to be submitted. Medical statements from relatives or spouses will not be accepted. Original bills / receipts of the expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.
7. For reimbursement of expenses of Your Loss of Checked-in Baggage a Property Irregularity Report or other report usually issued by the carriers in the event of loss of checked-in baggage will need to be submitted with the claim form. A letter from the airline need to be submitted stating the compensation received from them for the lost baggage. Adequate proof of ownership of items contained within checked-in baggage valued in excess of the Indian Rupee equivalent of USD 100 for loss/delay of checked-in baggage will need to be submitted.
8. For reimbursement of expenses of Your Delay of Checked in Baggage please attach the details of items purchased during the delay period, copies of baggage tags, copies of correspondence with airline authorities certifying, along with details of compensation received from airlines / other authorities (if any), Property Irregularity Report (obtained from airline), Original Bills / receipts / invoices connected to expenses incurred / purchases made during the delay period, Copy of the passport / visa with entry & exit stamp.
9. For reimbursement of expenses of Your Loss of passport please attach a Police Report obtained within 24 hours of You becoming aware of the theft needs to be submitted. Along with this, bills / receipts of expenses incurred in obtaining a new / fresh passport needs to be submitted.
10. For reimbursement of expenses of Your Compassionate Visit please attach certificate from the treating Medical Practitioner attending You and the need of such assistance is essential in the opinion of the attending Physician and recommendation by him / her accordingly. Original bills / invoices and Copy of air tickets.
11. For reimbursement of expenses towards Personal Liability please attach the Judgment of the Court.
12. For reimbursement of expenses of Your Personal Accident claim please attach the Police report, Post Mortem Report, Death Certificate, Medical report in the enclosed format, Certificate issued by State Government Undertaking Hospital authority who is authorized to issue certificate for Permanent Total Disability .
13. For reimbursement of expenses towards Hijack Relief please attach the copy of passport / visa with entry & exit stamp (if any) , copy of the ticket and boarding pass, the police report with details such as Your passport number & period hijacking,

newspaper report (if available).

14. For reimbursement of expenses towards Trip Cancellation or Trip Curtailment please attach the following documents:
 - a. Medical reports and Doctors consulting notes, if trip is cancelled or interrupted due to medical reasons,
 - b. Termination letter from the company shall be submitted, if due to employment reasons.
 - c. Police report confirming the incident shall be submitted, if due to other Insured events.
 - d. Medical Report/ Death Certificate, in case the cancellation or interruption is owing to the death or critical illness of immediate family member.

All bills / receipts of reasonable additional expenses incurred and/or proof of cancellation charges levied by the carriers shall be submitted.

15. For reimbursement of expenses towards Trip Delay please attach the following documents. Airport/ common carrier authority report confirming the incident causing trip delay. It should contain Your Passport numbers and Period. All bills / receipts of reasonable additional expenses incurred.
16. For reimbursement of expenses towards Missed Connection please attach the following documents. Confirmation from the airline clearly mentioning the scheduled arrival time and the actual arrival time. The reason for delay in the flight also needs to be mentioned. All the bills / receipts of reasonable additional expenses incurred shall be submitted to Us.
17. For reimbursement of expenses towards Burglary please attach the following documents. First Information report, Panchnama, Investigation Report by the Police, Estimate and final bills of repairers, Legal Opinion wherever required, and any other document as may be appropriately applicable for the claims preferred under this section of the Policy.
18. Any other document(s) that We require from You to process the claim may be asked for. If We or the Service Provider request that bills /vouchers in a foreign language be accompanied by an appropriate translation, then the expenses will be borne by You.

Obligations of the Insured

1. You shall provide the Service Provider on demand of any information that is required to determine the occurrence of the Insurable event or Our liability to pay the benefits .In particular, upon request, proof shall be furnished of the actual commencement date of the Trip aboard.
2. If requested to do so by the Service Provider, You are obliged to undergo a medical examination by Physician designated by the Service Provider.
3. The Service Provider is authorized by You to take all measures that are suitable for loss prevention and claim minimization, which includes Your transportation back to India.
4. We shall be released from any obligation to pay insurance benefits if any of the aforementioned obligations are breached by You.

Transfer and Set – off of claims

1. If You have any outstanding claims against third parties,

- such claims shall be transferred in writing to Us up to the amount for which the reimbursement of costs is made by Us in accordance with the terms hereunder.
2. In so far as You receive compensation for costs You have incurred either from third parties liable for damages or as a result of other legal circumstances, We shall be entitled to set off this compensation against the insurance benefits payable, if any.
 3. Claims to the insurance benefits may be neither pledged nor transferred by You.
 4. No sum payable under this policy shall carry any interest/penalty.
 5. The insurance cover applies to all countries stated in the Policy Schedule, except those countries, where You have a permanent place of residence.
 6. In event of Your death, We or Our representatives shall have right to carry out a post mortem/autopsy, at Our expense.

STANDARD TERMS AND CONDITIONS

1. Observance of terms and conditions

The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You, shall be a condition precedent to any of Our liability to make any payment under this Policy.

2. Due Care

You shall take all reasonable steps to safeguard Your interests against loss or damage that may give rise to a claim.

3. Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy. No agent shall or has the authority to change in any respect whatsoever any term of this Policy or waive any of its provisions.

4. Notices and declarations

Any and all notices and declarations for Our attention shall be submitted in writing and shall be sent to the address specified in the Schedule.

5. Notice of charge etc.

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to You or Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us.

6. Your Duties on occurrence of loss

On the occurrence of any loss, within the scope of cover under the Policy You shall:

- a. Forthwith file/submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in Policy.
- b. Allow the Surveyor or any Our agent to inspect the lost/damaged properties premises /goods or any other material items, as per 'the Right to Inspect' Clause as provided in this Part.

- c. Assist and not hinder or prevent Us or any of its agents in pursuance of their duties under 'Our Rights On Happening Of Loss Or Damage' Clause as provided in this Part.
- d. Not abandon Your property/item premises, nor take any steps to rectify/remedy the damage before the same has been approved by Us or any of its agents or the Surveyor.
- e. If You do not comply with the provisions of this Clause or other obligations cast upon You under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at Our option.

7. **Our Rights on happening of loss or damage**

- a. On the happening of loss or damage, or circumstances that have given rise to a claim under this Policy, We may:
- b. Enter and/or take possession of Your property, where the loss or damage has happened
- c. Take possession of or require to be delivered to it any of Your property in the building or on the premises at the time of the loss or damage
- d. Keep possession of any such property and examine, sort, arrange, remove or other wise deal with the same; and,
- e. Sell any such property or dispose of the same for account of whom it may concern. The powers conferred by this condition shall be exercisable by Us at any time until notice in writing is given by You that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn. We shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to You or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If You or any person on his behalf shall not comply with Our requirement, or shall hinder or obstruct Us in the exercise of the powers hereunder, all benefits under the Policy shall be forfeited at Our option.

8. **Right to inspect**

If We require our agent/representative including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to Your claim be permitted at all reasonable times to examine into the circumstances of such loss. You shall on being required so to do by Us produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by Us so far as they relate to such claims or will in any way assist Us to ascertain in the correctness thereof or Our liability under the Policy.

9. **Position after a claim**

You shall not be entitled to abandon any of Your item/property whether We have taken possession of the same or not. As from the day of receipt of the claim amount by You as determined by Us to be fit and proper, the Limit of Indemnity

for the remainder of the Period of Insurance shall stand reduced by the amount of the compensation.

10. Indemnity

We may at its option, if applicable reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case shall We be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the Limit of Indemnity thereon.

If in any case We shall be unable to reinstate or repair Your property/item hereby, because of any law or other regulations in force affecting Your property or otherwise, We shall, in every such case, only be liable to pay such Sum as would be requisite under the Policy.

11. Subrogation

You and any claimant under this Policy, shall at Our expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon Us 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 Your indemnification by Us.

12. Contribution

If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by You or not, then We shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

13. Fraudulent claims

If You shall make or advance any Claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all Claims or payments hereunder shall be forfeited.

14. Cancellation/termination

We may at any time, cancel this Policy, by giving 7 days notice in writing by Registered post to You at your last known address in which case We shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

15. Arbitration clause

- a. Any dispute regarding the claim amount, liability otherwise being admitted, are to be referred to arbitration under the Arbitration & Conciliation Act 1996. The law of the arbitration shall be Indian law and the seat of the arbitration and venue for all the hearings shall be within India.
- b. If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian courts.

16. **Governing Law**

The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with the laws of India. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this policy shall not be waived or changed except by endorsement issued by Us.

17. **Grievances**

In case You are aggrieved in any way, then You may contact Us at the specified address, during normal business hours.

ASIA TRAVEL (APPLICABLE IF REFLECTED IN THE POLICY SCHEDULE)

Specific Conditions for family floater

Minimum age of the Insured and spouse shall be 18 years and maximum age shall be 60 years and children aged between six (6) months and twenty-one (21) years.

The Age shall be computed as on the Risk start Date.

The maximum number of travel days that may be insured, under the policy, shall be 30 days .The maximum trip duration (including the extension if any shall not exceed 30 days in total).

SUPERIOR CARE PLAN (APPLICABLE IF REFELCTED IN THE POLICY SCHEDULE)

Specific Conditions

Minimum age of the insured shall be 71 years and maximum age shall be 80 years. Age shall be computed as on the Risk Start Date.

The Maximum number of travel days that may be insured, under the policy, shall be 180 days. The maximum trip duration (including the extension, if any) shall not exceed 180 days in total.

Our liability for Medical Expenses incurred on any one accident/illness will be restricted to USD 15000 (for age of 71 years to 80 years) as a sub limit applicable to Limit of Indemnity under the Medical Expenses Cover. Medical test required for this plan.

The other terms and conditions stand the same.

Grievance Redressal Procedures

Dear Customer,

At **Future Generali** we are committed to provide "**Exceptional Customer-Experience**" that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

What Constitutes a Grievance?

A "Grievance/Complaint" is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service from Future Generali or its intermediary or asks for remedial action.

If you have a complaint or grievance you may reach us through the following avenues:


	24X7 Help-lines	MTNL/BSNL : 1800-220-233		Email
			care@futuregenerali.in	
		Others : 1860-500-3333		Website
			www.futuregenerali.in	
	GRO at each Branch	Walk-in to any of our branches and request to meet the Grievance Redressal Officer (GRO) .		

What can I expect after logging a Grievance?

- We will acknowledge receipt of your concern within 3 - business days.
- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

What do I do, if I am unhappy with the Resolution?

- You can write directly to our **Customer Service Cell at our Head office:**

	Customer Service Cell	Customer Service Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Address:- Future Generali India Insurance Co. Ltd 6th Floor, Tower 3, Indiabulls Finance Center, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013 Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.
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How do I Escalate?

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDA (Insurance Regulatory and Development Authority)**.

- **CALL CENTER:** TOLL FREE NUMBER (155255).
- **REGISTER YOUR COMPLAINT ONLINE AT:**
HTTP://WWW.IGMS.IRDA.GOV.IN/

Insurance Ombudsman:

If you are still not satisfied with the resolution to the complaint as provided by our **GRO**, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Areas of Jurisdiction
AHMEDABAD 2nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 Tel: 079- 27546840 Fax: 079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL - 462 023 Tel: 0755-2569201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR 62, Forest Park, BHUBANESHWAR - 751 009 Tel: 0674-2596455 Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017 Tel: 0172-2706468 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI Fatima Akhtar Court, 4th Floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI - 600 018 Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: chennaiinsuranceombudsman@gmail.com	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI - 110 002 Tel: 011-23239633 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajashthan
GUWAHATI Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, GUWAHATI - 781 001 Tel:0361-2132204/5 Fax: 0361-2732937 E-mail: ombudsmanghy@rediffmail.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD 6-2-46 , 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004 Tel: 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam - a part of UT of Pondicherry
ERNAKULAM 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 Tel: 0484-2358759 Fax: 0484-2359336 E-mail: iokochi@asianetindia.com	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA 4 th Floor, Hindusthan Bldg., Annexe, 4, C.R.Avenue, KOLKATA - 700 072 Tel: 033-22124346 / (40) Fax: 033-22124341 E-mail : iombsbpa@bsnl.in	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001 Tel: 0522 -2231331 Fax: 0522-2231310 E-mail: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), MUMBAI - 400 054 Tel: 022-26106928 Fax: 022-26106052 E-mail: ombudsmanmumbai@gmail.com	Maharashtra, Goa

The list of Insurance Ombudsmen offices is posted on the website:
http://www.irdaindia.org/ombudsmen/ombudsmenlist_new.html