

## Prospectus

### Suitability

- a) This policy covers persons in the age group from 6 months to 70 years for Single trip Policy.
- b) This policy has three Plans - Silver, Silver Plus & Gold Plan. Coverages of these plans are pre defined.
- c) This policy can be issued to an individual and/or family
- d) The family includes self, spouse and dependent children.
- e) The policy offers coverage for treatment in all hospitals throughout the country provided definition of hospital is met.

### Salient Features & Benefits

1. Accidental Death and Dismemberment – coverage for Death and Dismemberment arising due to an Accident while the insured is abroad. The loss must occur within 365 Days from the date of the Accident which caused Injury. If more than one loss results from any one Accident, only one amount, the largest, will be paid.

Loss of:	% of Principal Sum
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot	50%

<b>Sight of One Eye</b>	50%
<b>Speech</b>	50%
<b>Hearing in Both Ears</b>	50%
<b>Thumb and Index Finger of Same Hand</b>	25%
<b>Quadriplegia</b>	100%
<b>Paraplegia</b>	50%
<b>Hemiplegia</b>	50%
<b>Uniplegia</b>	25%

Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below

2. Accident & Sickness Medical Expenses - coverage for Accident and/or Sickness when insured is abroad.

Any medical services or series of services with a cost greater than \$ US 1 shall not be covered by this Policy unless You consult with the Assistance Company and the cost for such services are authorized in advance by the Assistance Company.

If in case You are Hospital confined at the expiration date of the Policy, the benefits for Covered Medical Expenses incurred to the earlier of your Hospital Discharge or 60 Days after the Expiration Date of the Policy will be given.

3. Assistance - coverage for assistance require with respect to medical Assistance, Medical Evacuation, Repatriation, Legal Assistance, Lost Luggage or Lost Passport, General Assistance, Pre-Departure Services, Emergency Travel Agency, Emergency Cash Transfers and Advances, Disclaimer of Liability.
4. Baggage Delay - We will reimburse You for the expense of necessary personal effects, up to the maximum stated in the Policy Schedule or the Schedule of Benefits, if You are a ticketed passenger and Your Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket.

All claims must be verified by the Common Carrier who must certify the delay or misdirection.

5. Baggage Loss (Common Carrier) – covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non- delivery at its destination while insured is a ticketed passenger on the Common Carrier

The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%, of the amount stated in the Policy Schedule There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule 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.

6. Personal Liability – covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident This coverage does not apply to You or regular residents Premises of Your household.
7. Emergency Medical Evacuation – Medical evacuation of insured to nearest hospital or back to India for medical treatment.
8. Loss of Passport – coverage for necessary and reasonable expenses for obtaining a duplicate or new passport
9. Repatriation of Remains – covers cost of repatriating mortal remains of the insured to India

## Exclusions

This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:

1. where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or 2. any Pre-existing Disease (PED) or any complication arising from it; or

3. Any claim of Insured Person arising from:
  - a) suicide or attempted suicide
  - b) wilful self-inflicted illness or injury except injury in self-defence or to save life; or
4. sexually transmitted conditions ; or
5. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or
6. Being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
7. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or
8. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or
9. any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or

10. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

11. any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or
12. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident) or
13. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or

14. performance of manual work for employment or any other hazardous occupation, self exposure to needless peril (except in an attempt to save human life); or
15. congenital anomalies or any complications or conditions arising therefrom;
16. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving 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 hazardous or potentially dangerous sport for which You are untrained
17. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
18. for any loss 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;
- 19 any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo; or

- 20 any loss, injury, damage or legal liability arising directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
- 21 Any non medical expenses (list enclosed – Annexure I of Policy Wordings)

### Claim Procedure

Please call Our 24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (Senior Citizen)  
Fax: 022 66938170

Email at [customersupport@tataaig.com](mailto:customersupport@tataaig.com).

Mumbai - 66939500, Delhi – 66603500, Bangalore – 66278829, Pune – 66014156,  
Chennai – 66841050, Hyderabad – 66629882, Ahmedabad - 66610201

Email: [general.claims@tataaig.com](mailto:general.claims@tataaig.com)

### Write to:

A&H Claims Department

Tata AIG General Insurance Co. Ltd.

7<sup>th</sup> and 8<sup>th</sup> Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063

An indicative document list in case of claim is as given below. Additional documents/ information may be called for and/or we may carry out verification where felt necessary.

- i. our claim form, duly completed and signed for on behalf of the Insured Person.

- ii. original Bills & Receipts including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill and any attachments thereto like receipts or prescriptions in support of treatment taken.
- iii. all reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- iv. a precise diagnosis of the treatment for which a claim is made.
- v. a detailed list of the individual medical services and treatments provided and a unit price for each.
- vi. prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding Doctor's invoice.
- vii. death Certificate /Disability Certificate /FIR/Postmortem report, if conducted
- viii. any other document as requested by Claims Department which is relevant to the coverage under the policy.

## Renewal Benefits

No Renewable benefits

## Renewal Conditions

The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective

Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us.

### **Portability of benefits:**

No portability of benefits

### **Claim Settlement**

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document - In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

("Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

## Expiration of Policy

Your Policy will terminate on the last day for which premium has been paid or on return to India or 30 days from the date of commencement of the Insured Journey, whichever is earlier.

However, The Insured Person's coverage under this Policy ends on the earliest of:

- 1) the Policy Expiration date as stated above; or
- 2) the Policy is terminated; or
- 3) the date the Insured Person requests, in writing, that his or her coverage be terminated; or
- 4) Termination of the Insured Journey.

## Cancellation of the Policy:

We may cancel this Policy at any time on grounds of mis -representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 15 Days notice delivered to You, or mailed to Your last address as appears in Our records. In the event of cancellation for mis -representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium.

## Requirement

Completed proposal form

## Redressal of Grievance:

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number <<1800-266-7780 or 022-66939500>> (tolled) or you may email to the customer service desk at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). After investigating the matter internally and subsequent closure, we will send our response within the stipulated TAT as prescribed by the Regulator from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

### Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to [manager.customersupport@tataaig.com](mailto:manager.customersupport@tataaig.com). After investigating the matter internally and subsequent closure, we will send our response within the stipulated TAT as prescribed by the Regulator from the date of receipt at this email id.

### Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at [head.customerservices@tataaig.com](mailto:head.customerservices@tataaig.com). After examining the matter, we will send you our final response within the stipulated TAT as prescribed by the Regulator from the date of receipt of your complaint on this email id. Within the stipulated TAT as prescribed by the Regulator, from the date of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other

avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA under the Insurance Ombudsman Scheme.

Grievance may also be lodged on the Bima Bharosa Grievance Redressal Portal of IRDAI (<https://bimabharosa.irdai.gov.in/>)

### **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". For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

## Annexure

Coverages		Plan		
Sum Insured in US \$		Silver	Silver Plus	Gold
Accidental Death and Dismemberment		\$10,000	\$12,000	\$15,000
Accident & Sickness Medical Expense		\$50,000	\$100,000	\$200,000
	Deductible	\$100	\$100	\$100
The following maximum eligible Expenses per Sickness or Disease are applicable to insured persons, aged 56-70 years, regardless of the plan/option purchased.				
Hospital Room and Board and Hospital miscellaneous		Maximum \$1,500 per day upto 30 days whichever is less		
Intensive Care Unit		Maximum \$3,000 per day upto 7 days whichever is less		

Surgical Treatment		Maximum \$10,000		
Anesthetist Services		Upto 25% of Surgical Treatment Maximum		
Physician's Visit		\$75 per Day upto 10 visits		
Diagnostic and Pre-Admission Testing		Maximum \$500		
Ambulance Services		Maximum \$400		
Assistance		INCLUDED *	INCLUDED *	INCLUDED *
Baggage Delay		N/A	\$75	\$75
	Deductible	N/A	N/A	N/A
Baggage Loss <sup>#</sup> (Common Carrier)		\$500	\$1,000	\$1,000
Emergency Medical Evacuation		INCLUDED *	INCLUDED *	INCLUDED *
Loss of Passport		\$250	\$250	\$250
	Deductible	\$30	\$30	\$30
Personal Liability		\$100,000	\$150,000	\$200,000
	Deductible	\$200	\$200	\$200

Repatriation of Remains		INCLUDED *	INCLUDED *	INCLUDED *
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\*INCLUDED under the benefit limit of Accident and Sickness Medical Expense Benefit.

#Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum (s) Insured

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