Globetrotter – Overseas Group Travel Insurance

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are advised to go through your policy document.

Sr. No	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	**Name of Insurance Product/Policy** Globetrotter- Overseas Group Travel Insurance	
2.	**Policy Number** XXXXXX	
3.	**Type of Insurance Product/Policy** Both Indemnity and Benefit	
4.	**Sum Insured** Individual Sum Insured– USD XXX Where each member has a separate sum insured under the policy)	
5.	**Policy Coverage (What the policy covers?)** **Expenses in respect of:**	
	Hospitalization Expenses for Injury • Reimbursement of expenses incurred in case of hospitalization due to an accidental Injury during the policy period.	Benefit 1
	Outpatient Treatment expenses for Injury • Reimbursement of expenses incurred for Outpatient Treatment undertaken due to an accidental Injury suffered during the policy period.	Benefit 1 Extension 1
	Daily Allowance In case of Hospitalization arising out of injury- • Per day payout on hospitalization due to an accidental Injury during the policy period	Benefit 1 Extension 2
	Emergency hospitalization expenses for illness- • Reimbursement of expenses incurred in case of hospitalization due to illness contracted during the policy period.	Benefit 2
	Outpatient Treatment expense for Illness	

	• Reimbursement of expenses incurred for Outpatient Treatment due to illness contracted during the policy period.	Benefit 2- Extension 1
	Pre- existing illness extension • Not covered in this policy	Benefit 2 Extension 2
	Daily Allowance In case of Hospitalization arising out of injury- • Per day payout on hospitalization due to Illness contracted during the policy period.	Benefit 2 Extension 3
	Repatriation of Remains- • In the unfortunate event of the death of the insured, reimbursement of expenses incurred for transporting the remains of the deceased Insured back to the Country/Place of Residence or for a local burial or cremation in the country/place where death has occurred.	Benefit 3
	Medical Evacuation – • Reimbursement of expenses for emergency transportation and evacuation services necessitated due to any Illness contracted or accidental Injury sustained during the policy period.	Benefit 4
	Dental Treatment – • Reimbursement of reasonable medical expenses incurred for injury or illness to the natural tooth during the trip.	Benefit 5
	Loss of checked in Baggage- • Pro-rated payout for pieces of baggage permanently lost whilst under the custody of common carrier.	Benefit 6
	Delay of checked in Baggage- • Fixed payout in case the checked-in baggage is delayed beyond the period specified in policy certificate.	Benefit 7
	Personal Accident- • A lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured due to injury during the policy period.	Benefit 8
	Personal Liability • Reimbursement of expenses towards payment of legal liability to a third party during the covered trip arising out of bodily or property damages to third party.	Benefit 9

	Hijack distress Compensation- • Per day payout payable in the event of an Hijack of the Common Carrier/Public Carrier in which the insured is travelling as a fare paying passenger	Benefit 10
	Financial Emergency Allowance – • Fixed Allowance pay out in case you are left with no travel funds as a result of accidental loss of money during the trip.	Benefit 11
	Trip Cancellation & interruption- • Indemnification for financial loss incurred on cancellation of trip due to unexpected events e.g. natural calamities, terrorism and personal contingencies.	Benefit 12
	Reimbursement of cost of transportation- • Reimbursement of airfare incurred by the insured to resume an interrupted trip back to the city of residence.	Benefit 12 Extension 1
	Trip Delay- • Reimbursement for the expenses if the departure of the insured is delayed at any place forming the part of the trip arising out of natural calamity, terrorism, etc.	Benefit 13
	Missed flight Connection- • Compensation for missed flight connections due to delayed prior flights, covering daily allowance and additional transportation costs , excluding foreseen delays, cancellations or awareness by the insured.	Benefit 14
	Fire and Allied Perils (Home building & Contents) • Indemnification for financial loss or damage due to specific perils at your residence during the policy period.	Benefit 15
	Burglary (Home Contents) – • Indemnification for financial loss or damage due to burglary/attempted burglary at your residence while you are on a covered trip.	Benefit 16
	Compassionate Visit – • Reimbursement of special assistance rendered by an immediate family member to the insured's place of hospitalization for a specified duration if deemed necessary by the treating medical practitioner.	Benefit 17
6.	**Exclusions (What does the policy not cover)**	

	GENERAL EXCLUSIONS (APPLICABLE TO ALL COVERS UNDER THE POLICY): • No coverage before policy commencement or after expiry. • Benefits forfeited for fraud, false declarations, wilful acts, or connivance. • Excludes health-related exclusions, military operations, and specific conditions. • No coverage for intentional harm, intoxication, criminal activities, or war-related events. • Excludes damage from nuclear incidents, contamination, or illegal activities. • Specific benefits exclude claims from professional sports unless agreed upon with additional premium. • Alternative treatments other than AYUSH are not covered	
	Cover specific exclusions-	
	Hospitalization expenses for Injury & extensions- • No dental, cosmetic, or reconstructive surgery coverage. • Excludes beauty treatments, pregnancy, and prosthetics. • Self-inflicted injuries, intoxication, and certain activities not covered. • No coverage for war-related events or radiation/nuclear causes.	Benefit 1
	Emergency hospitalization expenses for illness and extensions • No coverage for Pre-Existing Illnesses unless specified in Extension II. • Limits on Emergency Hospitalization Expenses for certain illnesses. • Excludes orthopedic, degenerative, or oncological disease treatment. • No coverage for dental, cosmetic, or reconstructive surgery. • Excludes rest at spas, pregnancy, and prosthetics. • Limits on coverage for self-inflicted injuries and specific activities. • War-related events and radiation/nuclear causes not covered	Benefit 2
	Repatriation of Remains- • No compensation for death due to intentional self-injury, intoxication, or specific activities.	Benefit 3

	• Excludes events related to war, invasion, and radiation/nuclear causes	
	Medical Evacuation • No coverage for Pre-Existing Illnesses • Excludes orthopedic, degenerative, oncological expenses. • No dental, cosmetic, or reconstructive surgery coverage. • Pregnancy covered in Additional Covers, self-inflicted injuries excluded. • No coverage for aviation, ballooning, or specific war-related events. • Excludes ionizing radiation, contamination, and nuclear hazards	Benefit 4
	Dental Treatment • No coverage for Pre-Existing Illnesses. • Excludes orthopedic, degenerative, or oncological disease treatment. • No coverage for beauty treatments, reconstructive plastic surgery, or spa stays.	Benefit 5
	Loss of Checked-In Baggage • No coverage for valuables. • Excludes partial loss or damage of baggage contents. • Losses from delay, detention, or confiscation by authorities not covered. • Damage to Checked-In Baggage is not liable. • No coverage for advanced or separately mailed baggage, souvenirs, or articles.	Benefit 6
	Delay of Checked-In Baggage • No payment for delays within the time specified in the policy. • Excludes delays for part of total Checked-In Baggage related to the insured trip. • No coverage for delays due to detention, confiscation, or damage by carriers or government agencies.	Benefit 7
	Personal Accident • No compensation under multiple benefit categories for one accident. • Excludes amounts related to medical expenses. • No coverage for intentional self-injury, intoxication, or certain activities.	Benefit 8

	• Excludes events related to war, invasion, and radiation/nuclear causes	Benefit 9
	Personal Liability • Excludes legal liability for professional services. • No coverage for injury or damage during business activities. • Liability assumed by contract not covered unless it would apply without the agreement. • Excludes liability from natural disasters and atmospheric disturbances. • No coverage for intentional, willful, or negligent acts by the insured. • Excludes fines, penalties, punitive, and exemplary damages. • No coverage for events related to war, invasion, or civil unrest. • Excludes nuclear-related risks and hazardous properties. • No coverage for motor vehicle liability, except for personal use of rented transport. • Excludes overlapping liability covered elsewhere. • No coverage for personnel-related liability or engagements. • Excludes liability towards family, relations, and traveling companions. • No coverage for illness transmission liability. • Excludes personal injury and intellectual property infringement liability. • No coverage for animals, birds, reptiles, insects, and their byproducts. • Excludes liability from vehicle, aircraft, watercraft, specific activities, and firearms. • No coverage for alcohol/drug-related liability or addiction. • Excludes liability from the supply of goods or services. • No coverage for liability from ownership or occupation of land/buildings, except temporary residence.	Benefit 10
	Hijack Distress compensation • If you are in any way involved principally or as an accessory in causing or planning the hijack	Benefit 12

	Trip Cancellation & interruption • No liability for loss due to war, invasion, civil unrest, or military power. • Excludes ionizing radiation, radioactive contamination, and nuclear hazards. • No coverage for cancellation by the common carrier, travel agent, or governing authority. • Excludes circumstances not directly attributable to the specified perils.	
	Trip delay • No claim payable for delays arising from contingencies not specified. • Excludes delays due to war, invasion, civil unrest, or military power. • No coverage for ionizing radiation, radioactive contamination, or nuclear hazards causing delays.	Benefit 13
	Missed (Flight) Connection • No claim payable if the time gap between scheduled flights is less than 3 hours. • Excludes expenses for temporary stays not exceeding 3 hours, except for specific reimbursements. • No coverage if missing the flight results from deviation or advance intimation by the insured. • Excludes circumstances not directly attributable to the delay of the earlier flight beyond the control of the insured	Benefit 14
	Fire & Allied perils (Home Contents) • First 5% deductible for "Act of God perils," with a minimum of ₹ 10,000 for other perils. • War-related operations and war-like activities are not covered. • No coverage for nuclear-related damages, valuables exceeding ₹ 10,000, or specified items. • Excludes loss to bullion, precious stones, manuscripts, explosives, and more. • No coverage for cold storage temperature change or specific electrical machine damage causes. • Excludes certain expenses beyond specified percentages. • Consequential losses, loss of earnings, and market loss are not covered. • Spoilage losses from process interruption are excluded.	Benefit 15

	• Theft losses after insured perils are not covered, except under specific conditions. • No coverage for volcanic eruption or convulsions of nature. • Loss or damage to property moved to an unlisted location is excluded, except for temporary removal up to 60 days.	
	Burglary (Home contents) • No coverage for loss or damage involving the insured or domestic staff in the burglary. • Excludes loss or damage to money, livestock, vehicles, securities, and specified valuables. • Loss or damage during unoccupied periods exceeding 30 consecutive days without prior company approval is not covered. • Excludes loss or damage to illegally acquired, stored, or forfeitable property. • Theft without actual forcible entry or exit from the premises is not covered. • No coverage for pre-existing illnesses, specific diseases, dental treatment, or cosmetic procedures. • Excludes beauty treatments, reconstructive surgery, recuperation at specific institutions, and events related to pregnancy. • No coverage for prosthetics, self-inflicted injuries, or injuries under certain conditions. • Excludes injuries under the influence, during specific activities, or related to war and ionizing radiation. • No coverage for injuries caused by explosive or radioactive properties.	Benefit 16
	Compassionate visit • Any treatment of a Pre-Existing Illness • Treatment of orthopedic, degenerative, or oncological diseases • Treatment for any dental Illness/ Injury. • Beauty and / or cosmetic treatment and/or reconstructive plastic surgery • Rest or recuperation at a spa or health resort or similar institutions. • Pregnancy, childbirth and any consequences • Prostheses/ prosthetics • Self-inflicted Illness or Injury	Benefit 17

	• Hospitalization due to- a) Insured under the influence of intoxicating liquor / drugs b) Whilst the Insured is engaged in aviation / ballooning / while mounting into or dismounting from or traveling in any balloon or aircraft other than as a passenger c) consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power-Directly or indirectly caused by or contributed by: i. Ionizing radiation or contamination by radioactivity from any nuclear fuel. ii. The radioactive, toxic or explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.	
7.	**Waiting period** • **Time period during which specified diseases/treatments are not covered** • **It is counted from the beginning of the policy coverage** **Initial waiting Period:** Not Applicable **Specific Waiting periods (Not applicable for claims arising due to an accident):** Not Applicable **Pre-existing diseases:** Not Applicable	
8.	**Financial limits of coverage** **Sub-limit (It is a pre- defined limit and the insurance company will not pay any amount in excess of this limit)** The policy will pay only up to the limits specified against the covers in Part 1 of the policy schedule. **Co-payment (It is a specified amount /percentage of the admissible claim amount to be paid by policyholder/insured)**	

	Co-payment is specific to each coverage and is outlined in Part 1 of the policy schedule. **Deductible (It is a specified amount:** - **Up to which an insurance company will not pay any claim, and** - **Which will be deducted from total claim amount (if claim amount is more than the specified amount)** Deductible is specific to each coverage and is outlined in Part 1 of the policy schedule. **Any other limit (as applicable)** Not Applicable	
9.	**Claims/Claims Procedure** Claims (if approved) shall be paid through Cashless facility or Reimbursement of benefits, up to an amount as specified for said cover. **Turn Around Time(TAT) for claim settlements-** Cashless Claims: Notify us through our Assistance Service Provider within 24 hours of emergency hospitalization to avail cashless facility. If You notify pre authorization request for cashless facility through our Assistance Service Provider along with complete set of documents & information, We will decide within 1 hour of the actual receipt of such pre authorization request. Further, we shall grant final authorization within three hours of the receipt of discharge authorization request from the hospital. Reimbursement Claims: Claims will be processed within 15 days from the receipt of claim along with claim form and documents. Reasons for rejections (if any) will be provided.	General Conditions- Claim Procedure Claim Procedure- General: Applicable to all benefits under the policy

	Claims Procedure- **Network hospital details** In order to get the referral of nearest hospitals insured has to reach out to our assistance service provider at the below coordinates. Insured can also get the network hospital list on the web link given below. HELPLINE NUMBERS- In USA and Canada: + 1 844 871 1200(Toll-free) From the rest of the world: +91 124 4498778 (With Call back facility) In India: 1800 102 5721 (Toll-free and accessible in India only) Fax: +91 124 4006674 E-mail: icicilombard@falck.com E-claim web link: https://fgaindia.com/FalckMLink/ Customer needs to reach out to Falck for assistance. Once the necessary details are obtained, Falck will provide the claim form & procedure to the customer.	
10.	**Policy Servicing** • You may contact us through our website www.icicilombard.com (Customer Support section) or call us at toll Free no: 1800 2666, or email us at customersupport@icicilombard.com.	
11.	**Grievances/Complaints** In case of any grievance the insured person may contact the Company through Website: www.icicilombard.com Toll free: 1800 2666 Email: customersupport@icicilombard.com ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor- Interface 16 , Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064 There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution	Standard terms and conditions (27)

	Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit https://www.icicilombard.com/docs/default-source/policy-wordings-product-brochure/final-gro-mapping.pdf. If Insured person is not satisfied with the redressal of grievance ,insured person may contact the grievance officer at the details provided in the below link: https://www.icicilombard.com/grievanceredressal.com If Insured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority (IRDA) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDA Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255 Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman.	
12	**<u>Things to remember</u>** **Free Look cancellation:** Every insured of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy. If the insured cancels the policy within free look period then the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.	General terms and conditions (26) Standard terms and conditions (22)

	Policy renewal: Except on grounds of established fraud, or misrepresentation or non-disclosure , renewal of your policy shall not be denied, provided the policy is not withdrawn. **Migration and Portability:** Not applicable **Change in Sum Insured:** Not applicable	
13.	**Your Obligations** The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, or established fraud or non-disclosure of any material fact.	Standard terms and conditions 19 (a)

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: _____ Signature of the Policy Holder

NOTE: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.