Voyager Travel Insurance (Group)

Customer Information Sheet/ Know Your Policy

This document provides key information about your policy. You are advised to go through your policy document. Description is illustrative and not exhaustive.

Sr. No	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	**Name of Insurance Product/Policy** Voyager Travel Insurance (Group)	
2.	**Policy number** XXXXXX	
3.	**Type of Insurance Product/ Policy** Indemnity and Benefit	
4.	**Sum Insured (Basis) (Along with amount)** Individual Sum Insured -Rs. XXX -Where each member has a separate sum insured under the policy)	
5.	**Policy Coverage (What the policy covers?) (Policy Clause Number/s)** **Expenses in respect of:** **SECTION 1: MEDICAL EXPENSES FOR ACCIDENTAL INJURY** **1. Hospitalization Expenses for Injury** – Reimbursement of expenses incurred in case of hospitalization due to an accidental Injury during the policy period. **1.a Outpatient Treatment for Injury** – Reimbursement of expenses incurred for Outpatient Treatment undertaken due to an accidental Injury suffered during the policy period. **1. b Medical Aid Cover** – Reimbursement of expenses incurred for Medical Aids like plaster casts, arm slings, crutches etc. incurred due to an accidental Injury during the policy period.	Section1 Cover 1 Extension 1.a Extension 1.b

	2. Daily Allowance in case of Hospitalization due to Injury - Per day payout on hospitalization due to an accidental Injury during the policy period	Cover 2
	3. Child Care Expenses due to Injury - Per day payout towards child care expenses in case of hospitalization due to an accidental Injury during the policy period.	Cover 3
	SECTION 2: MEDICAL EXPENSES FOR ILLNESS AND ACCIDENTAL INJURY **4. Hospitalization Expenses for Illness and Injury** – Reimbursement of expenses incurred in case of hospitalization due to illness contracted or any Injury due to an Accident during the policy period.	Cover 4
	4.a. Outpatient Treatment for Illness and Injury - Reimbursement of expenses incurred for Outpatient Treatment due to illness contracted or any Injury due an Accident during the policy period.	Extension 4.a
	4.b. Pre-Existing Disease cover – Reimbursement of medical treatment expenses related to treatment of a life threatening medical condition due to a pre-existing condition/disease up to the limit as specified in the policy certificate.	Extension 4.b
	4.c. Medical Aid Cover in case of Illness and Injury – Reimbursement of expenses towards medical Aids like plaster casts, arm slings, crutches etc. incurred due to illness contracted or any Injury due to an Accident during the policy period	Extension 4.c
	4.d. Maternity Cover – Reimbursement of expenses incurred for delivery including caesarean section or lawful and necessary medical termination of pregnancy during the policy period.	Extension 4.d
	5. Daily Allowance in case of Hospitalization - Per day payout on hospitalization due to Illness contracted or any accidental Injury during the policy period.	Cover 5
	6. Child Care Expenses due to Hospitalization - Daily payout towards child care expenses on your hospitalization due to illness contracted or any accidental Injury during the policy period.	Cover 6

	Lifestyle/ Wellness **7.1. Trauma counseling-** Reimbursement of medical expenses incurred for any trauma counseling session undertaken by you during the policy period.	Section 3 Cover 7.1
	7.2. Psychiatric counseling- Reimbursement of medical expenses incurred towards any psychiatric counseling session undertaken during the policy period.	Cover 7.2
	7.3. Physiotherapy- Reimbursement of medical expenses incurred towards undergoing physiotherapy treatment during the policy period.	Cover 7.3
	7.4. Routine Vision/Dental- Reimbursement of routine dental and vision expenses during the policy period.	Cover 7.4
	7.5. Well Baby Expenses- Reimbursement of well-baby expenses incurred including any preventive vaccination in case of birth of a new born baby during the policy period.	Cover 7.5
	7.6. Preventive Health Check-up- Reimbursement of expenses towards preventive health check-ups undertaken during the policy period.	Cover 7.6
	7.7. Pharmacy Expenses-Reimbursement of pharmacy expenses for any medicines needed during the policy period.	Cover 7.7
	7.8. New Born Baby Day 1 Cover- Reimbursement of medical expenses on hospitalization of new born baby since the day of birth during the policy period.	Cover 7.8
	8. 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.	Cover 8

9. 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.	Cover 9
10. Dental Treatment- Reimbursement of expenses incurred for emergency dental treatment towards relief from sudden acute pain and/or due to an accident during the policy period	Cover 10
SECTION 4: NON-MEDICAL COVERS	Section 4
11. Political Risk & Catastrophe Evacuation- Reimbursement of expenses incurred for your return to your place of residence or the nearest place of safety in such situations.	Cover 11
12. Loss of Checked-In Baggage – Pro-rated payout for pieces of baggage permanently lost whilst under the custody of common carrier vis-a-vis pieces of baggage that were checked-in.	Cover 12
12.a. Electronic Equipment Loss - Indemnification of cost (after depreciation) of the electronic equipment lost which formed a part of the checked-in baggage	Extension 12.a
12.b. Sports Equipment Loss - Indemnification of the replacement cost of the sports equipment lost which formed a part of the checked-in baggage	Extension 12.b
13. Damage to baggage during transit- We shall pay a fixed payout in case of damage to your checked-in baggage(s) while it is entrusted to the Common carrier/Public Carrier.	Cover 13
14. Delay of Checked-In Baggage- Fixed payout in case the checked-in baggage is delayed beyond the period specified in policy certificate.	Cover 14
15. Loss of Baggage & personal effects- Reimbursement for loss of your baggage and personal effects due to theft, burglary, larceny, robbery, hold-up or any such similar events during the policy period**.**	Cover 15

15.a Loss of Electronic Equipment - Indemnification of cost (after depreciation) of the electronic equipment lost due to theft, burglary, robbery, larceny, mugging, hold up or any such similar event during the policy period.	Extension 15.a
15.b Loss of Valuables including Personal Money – We shall pay a fixed payout in case of loss of Valuables (including money) due to theft, burglary, robbery, larceny, mugging, hold up or any such similar event during the policy period**.**	Extension 15.b
15.c Loss of Travel Documents- Indemnification for loss of travel documents like lost tickets, visa etc. due to theft, burglary, robbery, larceny ,mugging, hold up or any such similar event during the policy period.	Extension 15.c
15.d Loss of Sports Equipment- Indemnification of the cost (after depreciation) of the sports equipment lost due to theft, burglary, robbery, larceny ,mugging, hold up or any similar incidence during the policy period.	Extension 15.d
16. Personal Accident- We shall pay a lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured during the policy period	Cover 16
16.a Coma Cover- We shall pay a lump sum payout in case an accidental Injury suffered whilst on the covered trip results in the Insured being in a state of coma during the policy period	Extension 16.a
16.b Child Benefit Cover- We shall pay a lump sum payout in case of death of Insured during the policy period, if survived by dependent children	Extension 16.b
16.c Workplace Assault- We shall pay a lump sum payout in case insured is a victim of an assault in workplace during the period of insurance	Extension 16.c

	16.d Child Education Grant- We shall pay a lump sum payout to Insured's biological/legally adopted child in case of the Insured's death or permanent total disablement or permanent partial disablement during the policy period	Extension 16.d
	17. Accidental Death and Disablement(Common Carrier / Public Carrier)- We shall pay a lump sum payout in case of death or disablement of the Insured while mounting, dismounting or travelling in a Common Carrier/Public Carrier during the policy period	Cover 17
	18. Personal Liability- Reimbursement of expenses towards payment of legal liability to a third party during the covered trip arising out of accidental death, bodily injury or property damages to third party	Cover 18
	18.a Court Attendance Cover- Per day payout for incidental expenses incurred for attending court sessions in relation to a personal liability claim during the policy period	Extension 18.a
	19. 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	Cover 19
	20.a Financial Emergency Cash Allowance (Lump sum)- Lump sum payout in case you are left with no travel funds following an incident of theft, robbery, larceny etc. during the policy period	Cover 20.a
	20.b Financial Emergency Cash Allowance (Per Day Basis)- Per day payout in case the insured is left with no travel funds following an incident of theft, robbery, larceny etc. during the Insured trip	Cover 20.b
	21. Trip Cancellation- Indemnification for financial loss (travel and accommodation) incurred on cancellation of trip due to unexpected events e.g. sickness, natural calamities, terrorist attack etc.	Cover 21

21.a Frequent flyer points- If the cancelled travel tickets were purchased using frequent flyer points, we will reimburse the amount using the conversion factor used by the particular airlines/reward program service provider.	Extension 21.a
21.b Event Cancellation cover- Indemnification for financial loss (travel and accommodation) incurred on cancellation of trip due to cancellation of a pre-booked, scheduled event on account of unforeseen reasons	Extension 21.b
21.c Reimbursement of cancellation charges of pre-booked events- Cover for non-refundable cancellation charges of any pre-booked event(s) which had to be cancelled due to cancellation of the trip.	Extension 21.c
22.a Trip Cancellation due to Visa Rejection- Reimbursement of any non-refundable and/or cancellation charges towards travel tickets and accommodation in case the insured has to cancel his trip due to visa rejection	Cover 22.a
22.b Refund of Visa Fee- Reimbursement of the amount paid towards visa application fee in case the insured has to cancel his trip due to a rejection of visa	Cover 22.b
23. Trip Interruption or Curtailment- Indemnification for the financial loss incurred in case your trip is interrupted and/or you need to curtail your trip due to unexpected events beyond your control	Cover 23
23.a Trip Resumption- Reimbursement of the cost incurred towards resumption of a covered trip that had to be curtailed due to unexpected events beyond your control	Extension 23.a
23.b Reimbursement of cancellation charges of pre-booked events- Reimbursement of non-refundable cancellation charges of any pre-booked event(s) which had to be cancelled due to interruption or curtailment of the covered trip	Extension 23.b

24. Cancellation cover for hotel and accommodation- Indemnification for financial loss incurred by you in case you have to cancel hotel and accommodation booking following unexpected events beyond your control	Cover 24
25. Cancellation cover for Common Carrier/Public Carrier- Indemnification for financial loss incurred in case you have to cancel a Common Carrier/Public Carrier booking due to unexpected events beyond your control	Cover 25
26. Operator driven Common Carrier/Public Carrier Cancellations- We shall pay a fixed payout in the event of ticket cancellations initiated by the Common Carrier/Public Carrier	Cover 26
27. Mismatch in carrier- We shall pay a fixed payout cover in case of mismatch of the type of Common Carrier/Public Carrier sent by the operator vis-à-vis the confirmed ticket held by insured	Cover 27
28. Trip Cancellation Plus – Common Carrier/Public Carrier- Reimbursement of non-refundable cancellation charges on pre-paid Common Carrier/Public Carrier reservations cancelled by you	Cover 28
29. Trip Cancellation Plus – Hotels/Other accommodation- Reimbursement of non-refundable cancellation charges on a pre-paid hotel/other accommodation reservations cancelled by you	Cover 29
30.a Common Carrier/Public Carrier Delay- We shall pay a fixed payout in case of a delay in departure of the scheduled Common Carrier/Public Carrier	Cover 30.a
30.b Lounge Access/Recreation cover for Common Carrier/Public Carrier delay- Lounge access or payment of a fixed benefit amount in case of a delay in Common Carrier/Public Carrier departure	Cover 30.b

	31. Missed Connecting Common Carrier/ Public Carrier - We shall reimburse for official cancellation charges and additional cost incurred to proceed with your planned trip in case you fail to access a connecting flight or connecting Common Carrier/Public Carrier due to a delayed arrival of the previous Common Carrier/Public Carrier	Cover 31
	32. Fire and Allied Perils (Home building & Contents)- Indemnification for financial loss or damage due to specific perils at your residence during the policy period.	
	33. Burglary (Home contents)- Indemnification for financial loss or damage due to burglary/attempted burglary at your residence while you are on a covered trip.	Cover 32
	34. Compassionate visit- Reimbursement of Cost of visit (travel and accommodation) of a family member/friend to the insured's place of hospitalization for a specified duration if deemed necessary by the treating medical practitioner.	Cover 33
	35. Escort of minor children- Reimbursement of expenses towards arranging the return of minor child back to city of residence in the unfortunate event of the insured's death or hospitalization for a specified duration while on a covered trip.	Cover 34 Cover 35
	36. Bounced bookings of airlines or hotel- Reimbursement of additional expenses incurred for alternative arrangements respectively in the event of bounced booking of the confirmed Common Carrier/Public Carrier and/or confirmed pre-paid accommodation.	Cover 36
	37. Hotel extension due to contingency- Reimbursement of expenses towards lodging and boarding for an extended stay at a pre-booked hotel/accommodation facility if the insured's departure is delayed due to unexpected events beyond control	Cover 37

38. Automatic extension of period of insurance- Automatic extension of Policy Period granted up to a period of 7 days from the Policy Expiry date if your trip is delayed or extended due to reasons beyond your control	Cover 38
39. Loss of Passport/International driving license- A fixed benefit amount shall be given to the Insured is he/she loses or damages their original Passport or International Driving License.	Cover 39
40. Golfer's Hole in One- Reimbursement of expenses towards celebratory drinks on the day of an hole in one accomplishment	Cover 40
41. Car rental cover- Reimbursement of charges pressed by the rental company which the insured is legally liable to pay due to any accidental damage or theft of any rented vehicle on a trip	Cover 41
41.a Rental vehicle return- Reimbursement of charges pressed in case of late return of your rented vehicle due to its involvement in a collision or damage	Extension 41.a
42. Bail bond- Reimbursement of expenses for any bail amount paid towards release of the insured in case the insured in arrested or detained for a bailable offence.	Cover 42
COVER 43: CRUISE COVER	
43.a Medical cover while on a Cruise- Reimbursement of necessary medical and evacuation expenses in case you suffer an accidental injury or sickness while on a covered cruise trip	Cover 43.a
43.b Missed shore cover- We shall pay a fixed payout in case the vessel on which you are aboard does not visit one of the shores stop promised in the original travel itinerary of your trip	Cover 43.b
44. Kidnap distress allowance- We shall pay a fixed payout for every continuous 24 hour period that the insured is held hostage	Cover 44

	45. Replacement and Rearrangement of staff- Reimbursement of expenses for travel and accommodation for a replacement of the insured person arising out of insured persons inability to continue work due to reason beyond control. **46. Student Sponsor protection-** Reimbursement of expenses for continuation of the insured's regular classroom study at an educational institute in the event of death of the sponsor **47. Study Interruption -**Indemnification for the tuition fee which is to be paid to Educational Institute on account of Insured Person having to repeat the semester owing to interruption caused by events beyond the control of the insured **48. Adventure Sports Cover-** Reimbursement of medical expenses incurred while participating or indulging in adventure sports activities. **49. Pet Care Cover-** Reimbursement of expenses towards medical treatment of your pet travelling with you due to any accidental injury while on the trip .	Cover 45 Cover 46 Cover 47 Cover 48 Cover 49
6.	**<u>Exclusions (what the policy does not cover)</u>** **GENERAL EXCLUSIONS (APPLICABLE TO ALL COVERS UNDER THE POLICY):** Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip **Cover specific exclusions-** **Exclusions applicable to Section 1 & Section 2 and extensions therein-** 1. Dental treatment only covered for accidental injury with written prescription. 2. Out-patient expenses not covered unless opted for as an extension. 3. Medical treatment not necessary or delayable until return to India not covered. 4. Cosmetic surgery covered only for accidental injury with written prescription. 5. Rehab, physiotherapy, prosthetics not covered unless specified in extensions.	Section 2

	6. Routine physical tests not covered unless related to maternity and opted for. 7. Vaccination not covered except post-animal/insect bite. 8. Cost of spectacles, hearing aid not covered unless specified in extensions. 9. Expenses on supplements, vitamins not covered unless part of treatment. 10. Circumcision covered only if necessary for injury or due to accident. 11. Sex change treatment/surgery not covered. 12. Personal comfort items not covered. 13. Injuries/illnesses under influence of substances not covered. 14. No coverage if no active treatment by insured. 15. Alternative treatments other than AYUSH are not covered. 16. Out-of-pocket expenses not covered unless in specified extensions. 17. Pre-existing diseases not covered unless specified in the extension. 18. Trip-related costs for medical attention or pre-existing conditions not covered. 19. Orthopedic, degenerative, cancer treatments not covered unless in extension. 20. Illness before insurance commencement not covered unless in extension. 21. Furthering treatment in India for overseas illness not covered unless 'Medical Evacuation' is opted. 22. Pregnancy-related expenses not covered unless in 'Maternity Cover' extension. 23. Spas, resorts, Donor hospitalization, Weight management, Planned treatment or travel for treatment, Sterility, infertility, venereal diseases, Self-inflicted illness/injury,are not covered. **Trauma Counselling** • Any counseling undertaken that doesn't fall in the definition of trauma. **Repatriation of Remains** 1. No compensation for death from intentional self-injury or suicide. 2. Exclusion if death occurs under the influence of intoxicating substances.	Section 3 Cover 7 Cover 8

	3. Death during aviation activities, ballooning, or hazardous activities not covered. Exclusion for death related to reasons mentioned in 'Hospitalization Expenses' covers unless due to a "Pre-Existing Disease." **Medical Evacuation** 1. Any treatment or expenses which is included in the exclusion list under the Covers- 'Hospitalization Expenses for Injury' and/or 'Hospitalization Expenses for Illness and Injury'. 2. Any claim arising out of Pre-existing disease **Dental Treatment** 1. Trip-related routine dental costs not covered. 2. Exclusion for unnecessary or postponable dental treatment during the trip. 3. Root Canal Treatment not covered unless medically necessary. 4. Cosmetic surgery not covered unless for accidental injury as emergency treatment. 5. Exclusion for rest or recuperation at spas or health resorts. **Political Risk & Catastrophe Evacuation** 1. Violation of laws in the country to be evacuated. 2. Travel to a country with foreseeable unrest or disturbance. 3. Failure to produce or maintain required visas, permits, or documentation. 4. Non-compliance with contractual obligations, bonds, or license conditions. 5. Evacuation not covered if the circumstances were foreseeable before entering the country **Loss of checked in baggage** 1. Loss or damage to contents, valuables, and cash not covered. 2. Losses due to delay, detention, confiscation, unless in situations of social/political instability. 3. Exclusion for loss of baggage sent in advance or separately mailed souvenirs. **Extensions of loss of checked in baggage** 1. No payment under extensions for electronic or sporting equipment.	Cover 9 Cover 10 Cover 11 Cover 12

	2. Deductible amounts mentioned in the Policy Schedule not covered. 3. Loss due to unlawful possession or confiscation by customs not covered. 4. Exclusion for items shipped under freight agreements or sent by postal/courier services. 5. Loss/damage to electronic data or software not covered unless specified. 6. Exclusion for damage caused by pests, wear and tear, atmospheric conditions, or negligence. **Damage to baggage during transit** 1. Any damage which has not occurred in the custody of Common Carrier/ Public Carrier 2. Normal wear and tear of the luggage. **Delay of checked in baggage** 1. Delay in delivery of the Checked-In Baggage arising out of and resulting from detention / confiscation by the Common Carrier/ Public Carrier / customs / government agencies / other agencies unless in situations of any social/political instability beyond the control of the insured, necessitating stringent checking, resulting in a delay. 2. In case the period of delay does not exceed the deductible time specified in Part I of the Policy Schedule. 3. Delay attributable to damage to Checked-In Baggage warranting an examined delivery by the Common Carrier/ Public Carrier. **Loss of baggage & personal effects** 1. No payment for deductible amount as specified in the Policy Schedule. 2. Loss of partial contents not covered, except for sports equipment, electronic equipment, and valuables if opted for related extensions. 3. Loss of baggage not owned, belonging to, or in custody of the insured at trip commencement not covered. 4. No coverage for loss of valuables unless 'Loss of Valuables including Personal Money' extension is opted. 5. Theft or similar incidents must be reported to police within 24 hours; written police report required. 6. Loss due to devaluation of currency, errors in monetary transactions, or exceeding currency regulations not covered.	Cover 13 Cover 14 Cover 15

	7. Confiscation by customs or other authorities due to unlawful use or possession not covered. 8. Loss or damage while shipped under freight agreement or sent by postal/courier services not covered. 9. No coverage for loss/damage to vehicles, accessories, sporting equipment, or bicycles in use. 10. Loss/damage to electronic data or software not covered unless specified in an extension. 11. Exclusion for damage due to pests, wear and tear, atmospheric conditions, or mechanical/electrical failure, unless negligence of the policyholder/insured. 12. No coverage while carried in or on a Common Carrier/Public Carrier, unless specific instructions or securely locked conditions are met. 13. Theft or attempted theft while unattended not covered unless securely locked inside a building or vehicle due to emergency situations. **EXCLUSIONS APPLICABLE TO EXTENSION – VALUABLES INCLUDING PERSONAL MONEY:** 1. We will not pay for any shortage due to exchange rate or depreciation in value or for loss of any valuables including personal money not immediately reported to us. 2. Any loss happening in the Country of Residence. **Personal Accident** 1. No compensation under more than one disablement event if overall liability exceeds the Sum Insured. 2. Exclusion of amounts related to medical expenses. 3. No compensation for accidents outside the geographical scope of the policy. 4. Exclusion for workplace assault linked to the employer or any employee of the insured organization. 5. No compensation for death or disability due to suicide, intentional self-injury, illness, or influence of intoxicating substances. 6. Exclusion during aviation, ballooning, or hazardous activities unless specified in the Policy Schedule or Adventure Sports cover is opted. **Accidental death and disablement (Common carrier/ Public carrier)** The Company shall not be liable for 1. Amounts related to medical expenses.	Cover 16 Cover 17

	2. Payment of compensation in respect of death. -arising from intentional self Injury/ suicide/ attempted suicide. -whilst the Insured is under the influence of intoxicating liquor/ drugs. **Personal Liability** 1. No payment for property belonging to family members, employers, or deemed by law to be your employer/employee. 2. Exclusion of liability to family members, employers, or property in your care, excluding temporary holiday accommodation. 3. No coverage for liability due to willful, malicious, or unlawful acts by the insured. 4. Exclusion for liability arising from ownership or usage of livestock, firearms, motorized vehicles, aircraft, and watercraft. 5. Liability not covered for trade, business, profession, or services rendered by the insured, including work experience or consultancy. 6. Exclusion of liability arising from criminal acts or legal costs resulting from criminal proceedings. 7. Participation in adventure sports like motor rallies, car/motorcycle racing, boat or aerial racing not covered. 8. No compensation for deductible amounts specified in the Policy Schedule. 9. Exclusion of legal liability related to professional services rendered by the insured. 10. Liability not covered if assumed by agreement/contract, except for temporary holiday/rental accommodation not owned by the insured. 11. Liability arising from the use of aircraft, watercraft, and other vehicles not covered. 12. No coverage for liabilities already insured elsewhere. 13. Liability arising from personnel engaged by the insured for business/personal purposes not covered. 14. Liability resulting from the transmission of illness or disease by the insured. 15. Exclusion of personal injuries such as libel, slander, false arrest, wrongful eviction, defamation. , 16. Liability not covered for infringement of intellectual property rights like copyright, patent, trademark, registered designs, and trade secrets.	Cover 18

	17. Exclusion of liability arising from the possession of animals, birds, reptiles, insects, and their byproducts. 18. No coverage for liability from the use of alcohol/drugs or drug addiction. 19. Liability not covered for the supply of goods or services by the insured. 20. Bodily injury to individuals eligible for other covers under workers' compensation, non-occupational disablement, or occupational diseases laws not covered. 21. Liability arising from the violation of operating/safety guidelines published by contracted service providers.	
	Hijack Distress compensation If the Insured shall be involved as either principal or accessory or is in any way involved in causing/planning the Hijack.	Cover 19
	Trip cancellations & extensions therein 1. Plans change or disinterest in travel not covered. 2. Insufficient participants, negligence, agent failures not covered. 3. Undisclosed medical conditions, advice, waiting list, terminal illness not covered within 12 months before policy or trip booking. 4. Cancellation due to preexisting disease, childbirth, pregnancy not covered. 5. Claims known before policy purchase not covered. 6. Visa rejection for international travel not covered. 7. Natural Calamity not declared by government not covered. 8. Cancellation by carrier, travel agent, authority not covered. 9. Strikes, civil unrest, known events not covered. 10. Events triggering cancellation before 15 days or policy issuance not covered. 11. Event cancellation excludes personal family, political, illegal events.	Cover 21
	Trip Cancellation due to Visa Rejection The insured will not be covered for VISA rejection that happens on account of following: a) Past or current criminal actions or record b) Any error at the Travel Agent/Aggregator's end. Any such error/situations that may lead to recurring bulk visa rejections	Cover 22.a

	Refund of visa fee The insured will not be covered for VISA rejection that happens on account of following: a) Past or current criminal actions or record b) Any error at the Travel Agent/Aggregator's end. Any such error/situations that may lead to recurring bulk visa rejections	Cover 22.b
	Trip interruption or curtailment 1. Carrier-initiated interruption due to any reason not covered. 2. Agent-initiated interruption not covered. 3. Authority or government-initiated interruption not covered. 4. Circumstances not directly attributable to stated perils not covered. 5. Strikes, civil unrest, known events not covered. 6. Change of plans not due to unforeseen circumstances not covered. 7. 'Burglary' cover exclusions apply if triggered by burglary at residence or business.	Cover 23
	Cancellation cover for hotel & accommodation 1. Agent or carrier-initiated cancellation not covered. 2. Circumstances not directly linked to stated perils not covered. 3. Plan changes not due to unforeseen circumstances not covered. 4. 'Burglary' cover exclusions apply if triggered by burglary at residence or business. 5. Events triggering hotel cancellation more than 15 days before trip or policy issuance not covered.	Cover 24
	Cancellation cover for Common carrier/ Public carrier 1. Carrier-initiated cancellation for any reason not covered. 2. Agent-initiated cancellation not covered. 3. Authority or government-initiated cancellation not covered. 4. Circumstances not directly linked to stated perils not covered. 5. Strikes, civil unrest, known events, or plan changes not due to unforeseen circumstances not covered.	Cover 25

	6. 'Burglary' cover exclusions apply if triggered by burglary at residence or business. 7. Events triggering carrier cancellation more than 15 days before trip or policy issuance not covered. **Operator driven Common carrier/ Public Carrier Cancellations** 1. We will not be covering the cancellations other than the ones initiated by the Operator of the common carrier/ Public Carrier. 2. Situations including but not limited to runway closure, shutdown/in the process of shutdown of airlines, advisory of Government to ban a certain airline/aircraft etc. that may lead to recurring or bulk cancellations will not be covered **Mismatch in carrier** We will not be covering for any mismatch in type of common carrier/ Public Carrier unless initiated/accepted by the common carrier/ Public Carrier provider or aggregator **Trip Cancellation plus-Common carrier/ Public carrier** Any cancellation requested after the deductible duration as mentioned in Part I of the Policy Schedule **Trip Cancellation plus-Hotels/ Other accommodation** Any cancellation requested after the deductible duration as mentioned in the Part I of the Policy Schedule **Common carrier/ Public carrier delay & Lounge access/recreation cover for common carrier/Public carrier delay** 1. Delay less than deductible not covered. 2. Contingencies not named herein not covered. 3. Delay due to insured or companion not checking in not covered. 4. Delay caused by known strikes not covered. 5. Delay due to permanent withdrawal of services publicly announced covered. 6. Delay due to publicly announced changes in laws or regulations covered. 7. Delay from major events, unrest, strike, weather, or carrier issues publicly known at booking not covered. **Missed Connecting common carrier/ Public carrier**	Cover 26 Cover 27 Cover 28 Cover 29 Cover 30.b

	1. Gap less than 3 hours or specified deductible not covered. 2. Expenses for temporary stay not covered. 3. Missing flight not covered if: a. Deviation by insured. b. Advance intimation of possible delay. c. Circumstances not directly linked to delay, and if insured lacks reasonable caution	Cover 31
	Fire and allied perils (Home building& Contents) 1. Not applicable to dwelling policies. Excess applies: a. 5% claim (min Rs.10,000) for Act of God perils. b. Rs.10,000 for other perils. Excess per event per insured. 2. Excludes war, invasion, civil unrest, rebellion, nuclear radiation, explosive properties. 3. Excludes pollution or contamination, except if resulting from insured peril. 4. Excludes certain valuables exceeding Rs.10,000, manuscripts, stocks in cold storage. 5. Excludes damage from overrunning, pressure, short circuit, indirect losses. 6. Excludes loss by spoilage due to covered perils. 7. Excludes architects' fees, debris removal exceeding 3% and 1% of claim amount. 8. Excludes loss of earnings, delay, market loss, indirect damage. 9. Excludes spoilage losses due to covered perils. 10. Theft not covered after or during insured peril, except under specific cover. 11. Excludes loss due to volcanic eruption or convulsions of nature. 12. Excludes coverage if property moved to a non-stated location, except temporary machinery removal for repairs up to 60 days.	Cover 32
	Burglary (Home Contents) 1. Loss due to insured or domestic staff involvement in burglary not covered. 2. Excludes livestock, vehicles, money, securities, and specific items unless declared and accepted. 3. Unoccupied premises for more than 30 days without informing the company not covered.	Cover 33

	4. Loss to illegally acquired, kept, or forfeitable property not covered. 5. Theft without forcible and violent entry/exit not covered **Compassionate Visit** Approval by the Company/Assistance Service Provider is a precondition for liability under 'Hospitalization Expenses for Injury' and/or 'Hospitalization Expenses for Illness and Injury' covers, in case any exclusion reason is mentioned. **Bounced booking of airlines or hotel** 1. Applicable to the deductible amount as per Policy Schedule. 2. Failure to adhere to carrier/accommodation rules for reconfirmation not covered. 3. Not covered for waitlisted bookings, regardless of promised confirmation. 4. Not covered if confirmed accommodation is a personal arrangement free of charge. 5. Not covered if alternative arrangements provided by carrier/accommodation provider within specified time from departure or commencement of stay. 6. Not covered for voluntary denied booking (taking a late flight voluntarily). **Hotel extension due to contingency** 1. Any delay arising out of contingencies other than specifically named herein above 2. Any delay arising out of or is consequent of government regulations or prohibition **Automatic extension of period of insurance** 1. If delay to the Common Carrier/ Public Carrier in which the Insured is travelling as a fare paying passenger is done at the instance of insured for any reasons whatsoever 2. Any circumstances other than those that are directly attributable to the perils as stated above **Loss of passport/ International driving license** 1. Loss of the passport or international driving license due to delay or confiscation or detention by the customs, police or public authorities. 2. Loss of the passport or international driving license unless it has been reported to the police authorities within 24 hours	Cover 34 Cover 36 Cover 37 Cover 38

	of the Insured becoming aware of the loss and a written police report being obtained in that regard. 3. Loss of passport or international driving license anywhere in the Country of Residence or prior to policy inception date. 4. Loss caused due to the Insured's failure to take reasonable steps to guard against the loss of passport/ driving license.	Cover 39
	Car rental cover & extensions therein • Any delay in return of the rental vehicle necessitated by any reason other than an accident, collision or damage. Delay due to traffic, personal contingencies, weather conditions etc will not be covered. • Any claim in case you are operating the rental vehicle in violation of terms of rental agreement with the rental vehicle service provider • Any claim arising out of violation of law, rules or regulations of the country iv) Any loss or damage arising from wear and tear, gradual deterioration, latent damage or defect.	Cover 41
	Bail bond Non- bailable offences as per the local Law of the country in which the incident has taken place or occurred whilst the Insured's trip abroad or on account of any exclusion mentioned in the 'General Exclusions' section of this Policy.	Cover 42
	Kidnap distress allowance 1. Your fraudulent, dishonest or criminal acts 2. Events which take place in Your country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active. 3. Actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage	Cover 44
	Replacement & Rearrangement of staff Insurer will not be liable under this section for any pregnancy and resulting childbirth, miscarriage or Disease of the female organs of reproduction which result in 'Replacement and rearrangement of staff'	Cover 45
	Adventure sports cover 1. Not covered if training or participating at a professional level.	

	2. Not covered when competing as a national representative at an international event. 3. Not covered for adventure sports without selecting appropriate level upgrade or where excluded. 4. Not covered if you go against local authority warnings or enter unsafe or dangerous areas. 5. Not covered for damage/theft of sporting equipment while in use or left unattended. 6. Racing not covered, except on foot and up to marathon level; no participation in speed/time trials. 7. Motorsports events, races, competitions, or training not covered. 8. For motorized vehicles, not wearing a helmet or operating without a valid license is not covered. 9. Not covered if not meeting specific conditions for adventure sports. 10. Excluded expenses for participating against medical advice or carelessness, not following activity guidelines. 11. Any reason listed under General Exclusions applicable to all policy sections not covered. 12. Personal Liability linked to adventure sports not covered. **Pet care cover** 1. Any facts or matters of which the Insured Person was aware or should have been aware which could have resulted in injury to the pet **2.** Any loss which will be paid or refunded by hotel, agent or any other provider of accommodation or carrier.	Cover 48 Cover 49
7	**<u>Waiting period</u>** • **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 the 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** • **Sub-limit A** - For policies with sum insured over US$ 100,000, the benefit of medical expenses is restricted to US$ 100,000 per sickness or accident leading to one or more hospitalizations • **Sub-limit B** - For persons aged 51 years and above, maximum eligible medical expenses are as follows: o Hospital Room and boarding, and Hospital Misc. Expenses* – maximum US$ 1,800 per day up to 30 days. o Intensive Care Unit/Emergency Department - maximum US$ 3,250 per day up to 7 days. o Surgical treatment – maximum up to US$ 15,000 o Anaesthetist services – up to 25% of surgical treatment. o Physician's visit – maximum US$ 100 per day up to 10 visits.	

	○ Diagnostic and pre-admission testing – maximum US$ 1000. ○ Ambulance services – maximum US$ 500. *Miscellaneous expenses: Includes but not limited to cost of medicines/ Pharmacy/ Drugs/ Supplies, nursing charges, external medical appliances as prescribed in writing by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, Blood storage & processing charges, other services which are not part of any other above given heads	
9.	**<u>Claims/Claims Procedure</u>** 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-** <u>Cashless Claims:</u> 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. <u>Reimbursement Claims:</u> 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. **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)	Claim section-Claim Procedure-General – Settlement/ Rejection of claims Claim section-Claim Procedure-General (Point 3)

	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 on our toll Free no: 1800 2666, or email us at customersupport@icicilombard.com.	Standard terms and conditions (27)
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 • 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	Standard terms and conditions (27)

	• 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 IRDAI www.irdai.gov.in, or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman	
12	**Things to remember** **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. **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	General terms and conditions (21) Standard terms and conditions (22)
13	**Your Obligations** • The Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation or established fact, mis-description or non-disclosure of any material fact.	Standard terms and conditions 18 (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.