

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sno	Title	Description	Policy Clause Number
		(Please refer to applicable Policy Clause Number in next column)	
1	Name of Insurance	TripSecure+	
2	Policy number	XXXXXX	
3	Type of Insurance Product/Policy	Both Indemnity and Benefit	
4	Sum Insured (Basis) (Along with amount)	Individual Sum Insured -USD XXX -Where each member has a separate sum insured under the policy)	
5	Policy Coverage (What the policy covers?) (Policy Clause Numbers)	PART I : INTERNATIONAL TRAVEL INSURANCE	
		COVER 1: 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 1
		Outpatient Treatment for Illness and Injury Reimbursement of expenses incurred for Outpatient Treatment due to illness contracted or any Injury due to an Accident during the policy period	Extension 1a
		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 1b
		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	Extension 1c
		Physiotherapy Reimbursement of medical expenses incurred towards undergoing physiotherapy treatment due to	Extension 1d

		illness contracted or any Injury due an Accident during the policy period	
		Adventure Sports Cover Reimbursement of medical expenses incurred towards injury as a result of participation in any Hazardous Activities during the policy period	Extension 1e
		COVER 2: HOSPITALIZATION EXPENSES FOR INJURY Reimbursement of medical expenses incurred for medical treatment on account of injury.	Cover 2
		COVER 3: DAILY ALLOWANCE IN CASE OF HOPITALIZATION Per day payout on hospitalization due to an accidental Injury during the policy period	Cover 3
		COVER 4: 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 4
		COVER 5: 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 5
		COVER 6: 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 6
		COVER 7: PERSONAL ACCIDENT We shall pay a lump sum payout in case of accidental death or permanent total disablement or permanent partial disablement of the insured during the policy period	Cover 7

		Coma cover We shall pay a weekly payout as specified in the policy period 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 7a
		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 7b
		Workplace Assault We shall pay a lump sum payout in case insured is a victim of an assault in workplace during the period of trip insurance	Extension 7c
		Personal Accident - Adventure Sports We shall pay a lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured due to participation in any hazardous activities	Extension 7d
		Lifestyle Modification Cover Reimbursement for the cost of artificial limbs and any modifications to insured's home or vehicle in India necessitated due to disablement arising as a result of an accident during the period of insurance.	Extension 7e
		COVER 8 : ACCIDENTAL DEATH AND DISABLEMENT - COMMON 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 8
		COVER 9 : CREDIT CARD SECURE We shall pay outstanding balance in credit card to legal heir/nominee in case of death or disablement of the Insured due to accident during the policy period	Cover 9
		COVER 10: HOME TO HOME COVER Home to Home Cover - Section A - Reimbursement of medical expenses arising due to an accident while on Insured Journey in India.	Cover 10

		Home to Home Cover - Section B- We will pay for Death and Disablement arising due to an Accident while on Insured Journey in India. Payment under this cover (Section A & Section B) would be subject to the following: i Place of Stay to airport provided the domestic travel takes place within 48 hours from time of boarding the overseas transport, or ii Airport to Place of Stay provided the domestic travel has occurred within 48 hours of Your arrival back to India	
		COVER 11 : 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 11
		Electronic Equipment Loss Indemnification of cost (after depreciation) of the electronic equipment lost which formed a part of the checked-in baggage	Extension 11.a
		Sports Equipment Loss Indemnification of the replacement cost of the sports equipment lost which formed a part of the checked-in baggage	Extension 11.b
		COVER 12: 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 12
		COVER 13: DELAY OF CHECKED-IN BAGGAGE Fixed payout in case the checked-in baggage is delayed beyond the period specified in policy certificate	Cover 13
		COVER 13.a: SMART DELAYED CHECKED IN BAGGAGE This extension offers assistance for tracking and monitoring delayed checked-in baggage during travel. It enables the insured to receive real-time updates via SMS or email while the Assistance Service Provider	Extension 13.a

		coordinates with airlines and relevant authorities to trace and expedite the baggage delivery, subject to policy terms and conditions.	
		COVER 14: LOSS OF BAGGAGE AND 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 14
		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 14.a
		Loss of Valuables including Personal Money We shall indemnify 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 14.b
		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 OR Indemnification of the cost of renting the same type of sports equipment and penalty charges imposed by rental sports Equipment Company under the Rental sports equipment hiring agreement.	Extension 14.c
		COVER 15: DEBIT AND CREDIT CARD AND FOREX CARD – FRAUDULENT UTILIZATION Reimbursement for financial loss due to theft/ loss of debit/credit/forex card during policy period up to the limit as defined in policy certificate	Cover 15
		COVER 16: LOSS OF PASSPORT AND 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 16

		COVER 17: 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 17
		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 17.a
		Frequent Flyer Points We will reimburse the insured for the amount, equivalent to the conversion factor of the frequent flyer/reward program service provider, if Insured Journey is cancelled.	Extension 17.b
		COVER 18 : 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 18
		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 18.a
		Missed event due to Itinerary change Reimbursement of non-refundable charges of pre-booked ticket, if insured is not able to participate in an event or prepaid activity scheduled on insured's itinerary due to change in insured's itinerary by travel agent.	Extension 18.b
		COVER 19: 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 19
		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	Extension 19.a

		COVER 20 : 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 20
		COVER 21: COMMON CARRIER DELAY We shall pay a fixed payout in case of a delay in departure of the scheduled Common Carrier/Public Carrier	Cover 21
		COVER 21.a: FLIGHT DELAY AUTO ASSIST This cover provides insured travellers with real-time SMS updates on flight delays and guidance on the claim intimation and settlement process when a flight is delayed beyond the specified threshold. Upon confirmation of a valid claim, the Company facilitates direct payment of the claim amount to the insured or beneficiary, subject to the policy terms and conditions.	Extension 21.a
		COVER 22: FLIGHT CANCELLATION We will pay the Sum Insured if your scheduled international flight is cancelled due to covered operational, technical, weather-related or service-disruption reasons, as specified in the Policy Wordings.	Cover 22
		COVER 23: MISSED CONNECTING FLIGHT 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 due to a delayed arrival of the previous	Cover 23
		COVER 24: 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 24

		COVER 25: 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 25
		COVER 26: 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 26
		COVER 27: PISTE CLOSURE we shall pay to the Insured a daily compensation for maximum number of days as specified in Part I of the Policy Schedule for each continuous and completed stay in the Hotel due to complete lack of snow or avalanche which lead to closure of Ski lifts and Ski schools and hence mandated the Insured to stay in the Hotel for complete day.	Cover 27
		COVER 28: AUTOMATIC EXTENSION OF PERIOD OF INSURANCE Automatic extension of Policy Period granted up to a period of 7 Days or 15 days from the Policy Expiry date if your trip is delayed or extended due to reasons beyond your control	Cover 28
		COVER 29: POLITICAL RISK AND CATASROPHE EVACUATION Reimbursement of expenses incurred for your return to your place of residence or the nearest place of safety in such situations.	Cover 29
		COVER 30: 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 30

		COVER 31: CRUISE INTERRUPTION Reimbursement of expenses incurred towards any alternate travel bookings due to unexpected Injury and Illness to insured while on a cruise, resulting in insured's hospitalization on foreign dry land.	Cover 31
		COVER 32: MEDICAL COVER ON A CRUISE Section A - Medical cover on a cruise - Hospitalization expense Reimbursement of expenses incurred on emergency hospitalization due to illness or injury to insured while on a cruise Section B - Medical cover on a cruise - Daily allowance Per day payout on hospitalization due to an accidental Injury to insured while on a cruise. Section C – Medical cover on a cruise – Medical Evacuation Reimbursement of expenses for emergency transportation and evacuation services necessitated due to any Illness contracted or accidental Injury sustained to insured while on a cruise.	Cover 32
		Cruise Cover- Unused Excursions Covers for the cost of non-refundable amount of pre-booked excursions which insured were unable to use as a result of being hospitalized due to an accident or illness.	Extension 32.a
		COVER 33: 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 33
		Court Attendance Cover we will pay a fixed amount for each day (for meal and travel expense) , if insured is required to attend the court in connection with an event that has resulted in a valid claim under Personal liability cover	Extension 33.a

		COVER 34: CAR RENTAL – COVER FOR DEDUCTIBLE Reimbursement of rental vehicle excess 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 34
		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 34.a
		COVER 35: 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 35
		COVER 36: 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 36
		COVER 37: FINANCIAL EMERGENCY CASH ALLOWANCE 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 37
		COVER 38: FIRE AND ALLIED PERILS - HOME BUILDING & CONTENTS Indemnification for financial loss or damage due to specific perils at your residence during the policy period	Cover 38
		COVER 39: 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 39
		COVER 42: PET CARE AND VETERINARY HOSPITALIZATION SECTION A - Pet Care and Veterinary Hospitalization - Pet not travelling with Insured Reimbursement of expenses towards medical treatment of your pet due to any accidental injury	Cover 40

		which requires hospitalisation for minimum period of 12 hrs while insured is on the trip and pet was under the care of a friend, relative, family members or any other care giver assigned to take care of insured's pet. SECTION B – Pet Care and Veterinary Hospitalization - Pet travelling with Insured Reimbursement of expenses towards medical treatment of your pet travelling with you due to any accidental injury while on the trip	
		COVER 41: OUT OF POCKET EXPENSES FOR PET CARE DUE TO TRIP DELAY Reimbursement of expenses towards food and care giving of your pet while you are on the trip as per limit defined in policy certificate	Cover 41
		COVER 42: TRAVEL LOAN SECURE- SI IN INR Reimbursement of principal outstanding amount or sum insured whichever is lower in case of death or permanent total/partial disability of insured within 180 days of bodily injury during the policy period	Cover 42
		COVER 43: LANGUAGE INTERPRETER Reimbursement of expenses incurred to hire an interpreter if you are hospitalized while on a trip	Cover 43
		COVER 44: 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 44
		COVER 45: HOLE IN ONE Reimbursement of expenses towards celebratory drinks on the day of a hole in one accomplishment.	Cover 45
		COVER 46: REIMBURSEMENT OF GREEN FEES We will reimburse the non-refundable amount of Green fees, if insured suffers any accident or illness resulting in emergency hospitalization while on a trip due to which insured was unable to play golf.	Cover 46

		COVER 47: UPGRADATION TO BUSINESS CLASS We will reimburse the actual expense incurred for up-gradation of insured's existing economy class air ticket to a business class air ticket in the event of insured getting hospitalized during the insured journey	Cover 47
		COVER 48: QUARANTINE COVER We will pay the accommodation cost Upto Sum Insured as mentioned in Part 1 of policy schedule in the event of Insured getting diagnosed with are required to Quarantine during the policy period whilst on Insured journey, due to illness which has been declared as a pandemic by the appropriate government authority or WHO.	Cover 48
		COVER 49: 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 49
		COVER 50: KIDNAP DISTRESS ALLOWANCE We shall pay a fixed payout for every continuous 24 hour period that the insured is held hostage.	Cover 50
6	Exclusions(what the policy does not cover)	GENERAL EXCLUSIONS (APPLICABLE TO ALL COVERS UNDER THE POLICY):	
		The Company shall not be liable for claims involving: 1. Events before the trip starts or after it ends. 2. Fraudulent claims, false declarations, or willful damage by the insured. 3. The insured traveling against medical advice, awaiting specific treatments, with terminal prognosis, seeking treatment, or involved in military/naval operations. 4. Intentional self-injury, suicide, or intoxication.	

		5. Participation in hazardous/adventure sports (unless premium is paid for coverage). 6. Involvement in murder, assault, or criminal acts. 7. Anxiety, stress, depression, or venereal diseases. 8. War, rebellion, riots, or government actions. 9. Nuclear radiation or contamination. 10. Professional/semi-professional sports without prior declaration. 11. Overseas trips exceeding 120 days on an immigrant visa. 12. Injuries from criminal acts by the insured. 13. Claims below the deductible or time excess in the policy schedule.	
		Note: Please refer to the policy wordings for the detailed Terms & conditions.	
		COVER SPECIFIC EXCLUSIONS Please refer to the Policy wordings for the detailed Terms and conditions.	
		PART I : INTERNATIONAL TRAVEL INSURANCE	
		Exclusions applicable to Cover 1 and cover 2 and extensions therein- 1. Dental treatment unless caused by accidental injury and opted for. 2. Illness or injury contracted after the policy expires. 3. Out-patient treatment unless specifically opted for. 4. Childcare expenses due to hospitalization unless opted for.	Cover 1 and Cover 2

		5. Physiotherapy unless opted for. 6. Routine vision or dental care. 7. Cancer screenings or mammography. 8. Skilled nursing for outpatient care. 9. Treatment that is not medically necessary or could wait until returning to India. 10. Cosmetic or reconstructive surgery unless due to accidental injury. 11. Treatment for general debility or at health resorts. 12. Prosthetics or chiropractic care unless opted for. 13. Routine physical exams unrelated to illness or injury treatment. 14. Spectacles, contact lenses, or hearing aids unless opted for. 15. Hospitalization costs of donors. 16. Supplements, vitamins, or tonics unless part of treatment. 17. Circumcision unless necessary due to injury or accident. 18. Gender reassignment surgery or related complications. 19. Personal comfort, convenience, or hygiene items. 20. Injury or illness caused by intoxication or participation in hazardous activities unless covered.	
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		21. Conditions where no active treatment is given. 22. Non-AYUSH or non-allopathic treatments unless deemed necessary by a medical practitioner. 23. Planned treatments or trips made for medical purposes. 24. Out-of-pocket medical aids unless covered. 25. Pre-existing conditions unless covered under an emergency life-threatening medical condition extension. 26. Trips made against medical advice, for pre-existing conditions, or during terminal illness. 27. Orthopedic, degenerative, or cancer treatment unless declared and qualified as a Pre Existing disease and treatment for life threatening situation (chemo/radiotherapy excluded). 28. Continuing treatment in India for illnesses contracted abroad unless covered. 29. Sterility, infertility, or sexually transmitted diseases. 30. Pregnancy, childbirth, and related treatments (excluding ectopic pregnancy). 31. Self-inflicted injury or illness. 32. Treatment for congenital defects. 33. Medical treatment related to cruise travel. 34. Any exclusions mentioned under the general exclusions of the policy. 35. Any Pre-Existing Disease (PED) or any complication arising from it unless in case of Life Threatening Condition (Our maximum liability even in case of Life Threatening	
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		Conditions would remain restricted to the Sum Insured as mentioned in the Policy Schedule). The treatment for these emergency measures would be paid till the time You become medically stable or is relieved from acute pain. All further medical cost to improve or maintain medically stable state or to prevent the onset of acute pain would be borne by You. Except for the EXTENSION 1.a: Outpatient Treatment for Illness and Injury	Cover 3
		<u>DAILY ALLOWANCE IN CASE OF HOSPITALIZATION</u> 1. Any treatment or expenses listed under "Hospitalization Expenses for Illness and Injury." 2. Claims related to pre-existing diseases unless the pre-existing disease cover is opted for. 3. Medical treatment or expenses related to cruise cover. 4. Any exclusion mentioned in the general exclusions of the policy.	
		Medical Evacuation . Treatment or expenses listed under "Hospitalization Expenses for Illness and Injury." 2. Claims related to pre-existing diseases unless the pre-existing disease cover for life-threatening conditions is opted for. 3. Medical treatment or expenses related to cruise cover unless "Medical Cover on a Cruise" is opted for. 4. Any exclusions mentioned in the general exclusions of the policy.	Cover 4
		Repatriation of Remains	Cover 5

		In addition to the General Exclusions, the Company will not pay compensation for death: a. Due to intentional self-injury, suicide, or attempted suicide. b. While under the influence of alcohol or drugs. c. While engaging in aviation, ballooning, or hazardous activities, unless covered under the "Adventure Sports" cover. d. For reasons listed under "Hospitalization Expenses for Illness and Injury." e. Any exclusion mentioned in the General Exclusions section of the policy.	
		Dental Treatment 1. Trips for routine dental treatment or consultations, or non-urgent dental treatments that could have been postponed until after the trip. 2. Root canal treatment unless medically necessary and prescribed by a dentist. 3. Cementing or fixation of tooth/teeth bridges unless specified in the policy schedule. 4. Cosmetic or reconstructive surgery unless due to accidental injury and prescribed as part of emergency treatment. 5. Any tooth that has been restored or replaced using cementing, fillings, bridges, caps, dentures, retainers, or any similar dental appliances shall be excluded from coverage. 6. Any exclusions mentioned in the General Exclusions section of the policy.	Cover 6

		Personal Accident and extensions therein 1. Compensation under multiple disablement events from the same accident exceeding the Sum Insured. 2. Medical expenses. 3. Accidents outside the policy's geographical scope. 4. Workplace assault by or linked to the employer or employees of the insured's organization. 5. Compensation for death or disability: a) Due to intentional self-injury, suicide, or attempted suicide. b) Resulting from illness. c) While under the influence of alcohol or drugs. d) During aviation, ballooning, or hazardous activities unless specified or covered under "Adventure Sports" with Personal Accident claim.	Cover 7
		Accidental Death and Disablement - Common Carrier i. Amounts related to medical expenses. ii. Payment of compensation in respect of death. iii. Arising from intentional self-Injury/ suicide/ attempted suicide. iv. Whilst the Insured is under the influence of intoxicating liquor/ drugs	Cover 8
		CREDIT CARD SECURE Payment for any transaction made after the date of accident.	Cover 9

		Home to Home Cover – Section A and Section B we will not pay any claim arising out of: a) Intentional self-injury/suicide/attempted suicide. b) Any claim whilst the Insured is under the influence of intoxicating liquor/ drugs.	Cover 10
		Loss Of Checked-In Baggage 1. Any loss or damage of Contents including valuables and personal money (cash) of the Checked-In Baggage 2. Losses arising from any delay, detention, confiscation by customs officials or other public authorities unless in situations of any social/political instability beyond the control of the insure 3. Loss of the Checked-In Baggage sent in advance or souvenirs and articles mailed or shipped separately	Cover11
		Electronic equipment loss Please refer to general exclusions	Extension 11.a
		Sports equipment loss 1. Any deductible amount specified in the Policy Schedule. 2. Losses due to confiscation by customs or lawful authorities if the item's use or possession is unlawful. 3. Items shipped under freight agreements or sent via postal or courier services. 4. Loss or damage to electronic data or software, unless covered by an extension. 5. Loss or damage caused by: - Moths, vermin, wear and tear, atmospheric conditions, or gradual deterioration.	Extension 11.b

		- Mechanical or electrical failure. - Cleaning, restoring, repairing, or altering processes. - Scratching or breaking of fragile items due to negligence.	
		Damage to baggage during transit - o Any damage which has not occurred in the custody of Common Carrier/ Public Carrier - o Normal wear and tear of the luggage	Cover 12
		Delay Of Checked-In Baggage - Delay in delivery of checked-in baggage due to detention or confiscation by carriers, customs, or government agencies, unless caused by social/political instability. - Delays that do not exceed the deductible time specified in the Policy Schedule. - Delays due to damage to checked-in baggage requiring examination by the carrier.	Cover 13
		Loss Of Baggage And Personal Effects and extensions therein 1. Any deductible amount specified in the Policy Schedule. 2. Partial loss of baggage or hand baggage, except for sports equipment, electronic equipment, or valuables, if the applicable extensions are not opted for. 3. Loss of baggage or personal effects not owned or in lawful custody of the insured at the start of the trip.	Cover 14

		4. Loss of valuables unless the extension for "Loss of Valuables including Personal Money" is opted for. 5. Theft, burglary, mugging, robbery, or larceny not reported to the police within 24 hours with a written report. 6. Loss due to currency devaluation, monetary transaction errors, or excess coins and bank notes, unless accompanying the insured as cabin baggage. 7. Confiscation by customs or lawful authorities if the item's use or possession is unlawful. 8. Loss of items shipped under freight or sent by postal/courier services. 9. Loss or damage to vehicles or their accessories (except keys). 10. Loss or damage to sporting equipment or bicycles while in use. 11. Loss or damage to electronic data or software unless covered by an extension. 12. Loss or damage caused by: - Moths, vermin, wear and tear, atmospheric conditions, or gradual deterioration. - Mechanical or electrical failure. - Cleaning, restoring, repairing, or alteration. - Scratching or breaking of fragile items due to negligence.	
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		13. Loss while carried on a common carrier unless as personal cabin baggage or properly packaged if instructed to be placed in the hold.	Extension 14.a Extension14.b Extension14.c Cover 15
		14. Theft or attempted theft of unattended items unless locked inside a building or vehicle, except in emergency situations.	
		Loss of Electronic Equipment Please refer to general and cover specific exclusions	
		Loss of Valuables including Personal Money 1. Shortages due to exchange rate fluctuations, depreciation in value, or loss of valuables including personal money not reported immediately. 2. Losses occurring in the Country of Residence.	
		Loss of Sports Equipment Please refer to general and cover specific exclusions	
		Debit and Credit Card and Forex Card – Fraudulent Utilization 1. Losses recoverable from other sources. 2. Claims where the issuing bank's reporting procedures were not followed promptly. 3. Claims where loss or theft was not reported to the local police promptly. 4. Losses where the card was left unattended. 5. Costs for obtaining a new card. 6. Claims related to contractual liability. 7. Losses involving the insured or their close associates as accomplices. 8. Consequential losses or damages.	

		9. Financial losses due to misuse of the card after reporting the loss or theft. 10. Fraudulent claims or those supported by fraudulent statements or devices. 11. Losses covered under the 'General Exclusions' section of the Policy.	Cover 16
		Loss Of Passport and 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 of the Insured becoming aware of the loss and a written police report being obtained in that regard. 3. Loss occurring in the Country of Residence or before the policy inception date. 4. Loss due to the Insured's failure to take reasonable steps to protect the passport or driving license.	
		Trip Cancellation and extensions therein 1. Cancellation or interruption due to personal change of plans or disinclination to travel. 2. Insufficient number of travelers, negligence of wholesalers or operators, or failure of a travel agent to deliver promised services. 3. Major travel events that prevent travel to a destination. 4. Government advisory or prevention of travel by the Government of India. 5. Medical conditions if, at the time of purchasing or renewing the Policy or booking the trip:	Cover 17

		- Advice, medication, or treatment for serious, chronic, or recurring illness in the last 12 months was received, unless disclosed and accepted. - Awaiting results for any condition or on a waiting list for in-patient treatment, unless disclosed and accepted. - Diagnosed with a terminal illness. 6. Cancellation due to hospitalization from pre-existing diseases, childbirth, pregnancy, or related complications. 7. Awareness of existing perils before purchasing the policy. 8. Rejection of visa for international travel. 9. Natural calamities not declared by government authorities. 10. Trip cancellations by common carriers, travel agents, air transport authorities, or government bodies. 11. Events like strikes, civil unrest, or labor disputes known before booking the trip. 12. Events triggering cancellation more than 15 days before the trip or policy issuance. 13. Personal family events, political rallies, anti-national gatherings, or events of illegal nature for event cancellation cover.	
		Reimbursement of Cancellation charges of pre-booked events Please refer to general and cover specific exclusions	Extension 17.a
		Frequent flyer points Please refer to general and cover specific exclusions	Extension 17.b

		Trip Interruption Or Curtailment & extensions therein 1. Trip interruption due to any operational or technical reasons by the Common Carrier/Public Carrier. 2. Trip interruption caused by the travel agent. 3. Trip interruption at the instance of the Common Carrier/Public Carrier authority or government. 4. Circumstances not directly related to the stated perils. 5. Strikes, civil unrest, labor disputes, or similar events known before booking. 6. Changes in plans not due to unforeseen circumstances or personal disinclination. 7. Exclusions specified under 'Burglary (Home Contents)' if the trip interruption claim is due to burglary at the Insured's residence or place of business. 8. Medical treatment or expenses related to Cruise cover.	Cover 18
		Trip Resumption Please refer to general and cover specific exclusions	Extension 18.a
		Missed event due to Itinerary Change Please refer to general and cover specific exclusions	Extension 18.b
		Trip Cancellation Due To Visa Rejection 1. Any visa rejection due to criminal record 2 Any error at the Travel Agent/Aggregator's end. Any such error/situations that may lead to recurring bulk visa rejections 3. Any visa application that was declined prior to the date of receipt of premium under this Policy	Cover 19

		Refund of visa fee 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	Extension 19.a
		Cancellation Cover For Hotel And Accommodation 1. Cancellation of the trip by the travel agent or Common Carrier/Public Carrier. 2. Circumstances not directly related to the specified perils. 3. Strikes, civil unrest, or labor disputes known before booking. 4. Major Travel Events preventing travel to main destinations. 5. Government of India advisories or travel restrictions. 6. Changes in plans not due to unforeseen circumstances or personal disinclination. 7. Exclusions under 'Burglary (Home Contents)' if the claim is due to burglary at the Insured's residence or business. 8. Events triggering 'Cancellation cover for Hotel and Accommodation' occurring more than 15 days before the trip or before policy issuance.	Cover 20.

		Common Carrier Delay 1. Delays shorter than the deductible period specified in Part I of the Policy Schedule. 2. Delays arising from contingencies not specifically named. 3. Delays due to failure to check in as required by the Common Carrier/Public Carrier. 4. Delays caused by strikes or industrial actions known or anticipated at the time of booking. 5. Delays due to the permanent withdrawal of services announced beforehand. 6. Delays caused by changes in laws or regulations that were publicly announced. 7. Delays resulting from Major Travel Events, Civil Unrest, Riot, Commotion, strikes, adverse weather, or known mechanical issues with the Common Carrier/Public Carrier at the time of booking or policy purchase.	Cover 21
		Flight Cancellation 1. Cancellation causes known to you before booking or before policy purchase. 2. Flights cancelled 12 hours or more before scheduled departure. 3. Cancellation due to any reason not listed under this Cover. 4. Failure to check-in as required by the airline.	Cover 22

		5. Cancellation due to publicly known or anticipated strikes at booking time. 6. Permanent withdrawal of airline services that was publicly announced. 7. Cancellation arising from weather, Major Travel Events, Civil Unrest, Riot, Strike or mechanical issues already publicly known when booking or when purchasing the insurance.	Cover 23
		Missed Connecting Flight 1. Missed connections where the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight is less than 3 hours or as specified under deductible in Part I of the Policy Schedule. 2. Expenses incurred for temporary stays. 3. Missed connections resulting from: a. Deviations from the originally scheduled route initiated by the Insured. b. Advance notice of possible delays affecting the connecting flight. c. Circumstances other than delays of the earlier flight beyond the Insured's control. 4. Failure to take reasonable steps to avoid missing the connecting transport.	
		Compassionate Visit 1. Any reason mentioned as an exclusion under 'Hospitalization Expenses for Injury' and/or 'Hospitalization Expenses for Illness and Injury'.	Cover 24

		2. Any special assistance and the consequent visit by a family member or relative must be approved by the Company or Assistance Service Provider before the trip is undertaken.	Cover 25
		Bounced Bookings Of Airlines Or Hotel 1. The Deductible amount as mentioned in the Policy Schedule. 2. Failure to adhere to the rules of the Common Carrier/Public Carrier or accommodation provider regarding booking reconfirmation. 3. Any waitlisted travel or accommodation booking, even if promised to be confirmed later. 4. Confirmed accommodation that is a personal arrangement free of charge. 5. Alternative arrangements provided by the Common Carrier/Public Carrier or accommodation provider within the specified time from the initial booking's departure or stay commencement. 6. Voluntary acceptance of a late flight (voluntary denied booking).	
		Hotel Extension Due To Contingency a. Any other reason for extension other than the specific contingencies mentioned against this cover b. Any delay arising out of or is consequent of government regulations or prohibition	
		Piste closure Please refer to general exclusions	
		Automatic Extension Of Period Of Insurance a. If the delay in Common Carrier/Public Carrier in which insured is travelling as fare-paying passenger is caused by insured for any reason	

		b. Any circumstances other than those that are directly attributable to the perils as stated in the policy wordings	Cover 29
		Political Risk And Catastrophe Evacuation 1. Insured visiting to a country where unrest or disturbance is expected/ foreseeable prior to the trip 2. Insured being a national of the country from which he is to be evacuated 3. Insured violating the laws or regulations of the country from which evacuation is required. 4. Failure to produce or maintain necessary immigration, work, residence, or similar visas or documentation. 5. Insured's failure to honor contractual obligations or comply with license conditions. 6. Circumstances leading to evacuation existing before or foreseeable to a reasonable person before entering the country.	
		Missed shore Cover Please refer to general exclusions	
		Cruise Interruption Please refer to general exclusions	
		Medical cover on a cruise Please refer to general exclusions	
		Cruise Cover- Unused Excursions Please refer to general exclusions	
		Personal Liability 1. Property belonging to family members, employer, or deemed by law to be the employer's or employee's property. 2. Liability to family members or employees.	Cover 33

		3. Property in your care, custody, or control, excluding temporary holiday accommodation. 4. Liability arising from wilful, malicious, or unlawful acts. 5. Liability due to ownership or use of livestock (except domestic animals), firearms, motorized vehicles, including aircraft and watercraft. 6. Liability arising from trade, business, profession, voluntary work, professional services, work experience, or consultancy. 7. Liability from criminal acts or legal costs from criminal proceedings. 8. Participation in adventure sports like motor rallies, car or motorcycle, boat or aerial racing. 9. Any deductible amount as mentioned in the policy schedule. 10. Liability related to professional services rendered by the insured. 11. Liability assumed by agreement or contract not applicable in absence of such agreement, except for temporary holiday accommodation. 12. Liability arising from the use of aircraft, watercraft, or other vehicles. 13. Liability covered by other specific insurance. 14. Liability from personnel engaged for business or personal purposes. 15. Liability from transmission of illness or disease.	
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		16. Liability from personal injuries such as libel, slander, wrongful detention, defamation, mental injury, or shock. 17. Liability from infringement of intellectual property rights. 18. Liability from possession of animals, birds, reptiles, insects, or their byproducts. 19. Liability from insanity, use of alcohol, drugs, or drug addiction. 20. Liability from supply of goods or services. 21. Bodily injury to persons covered by workers' compensation or similar laws. 22. Liability from violation of operating/safety guidelines published by the contracted service provider. Car Rental Cover for Deductible, Car rental cover & extensions therein 1. Any delay in returning the rental vehicle due to reasons other than an accident, collision, or damage, including delays caused by traffic, personal contingencies, or weather conditions. 2. Any claim resulting from operating the rental vehicle in violation of the rental agreement terms with the service provider. 3. Any claim arising from violation of law, rules, or regulations of the country. 4. Any loss or damage caused by wear and tear, gradual deterioration, latent damage, or defects. 5. Any claim arising from the insured being under the influence of alcohol or drug abuse.	Cover 34,34.a,35
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		Rental Vehicular return Please refer to general and cover specific exclusions		
		Hijack Distress Compensation If you are in any way involved principally or as an accessory in causing or planning the hijack	Cover 36	
		Financial Emergency Cash Allowance 1. No claim will be admitted unless a police complaint is lodged and a copy of the FIR is provided to the Company. 2. No claim will be payable for incidents occurring within the Insured's Country of Residence. 3. Claims reported more than 48 hours after the theft or burglary of luggage or money will not be admitted. 4. Loss of money not in the personal custody of the Insured at the time of the incident is excluded from coverage. 5. If the lost money is recovered in part or full before a claim is settled, the Financial Emergency is considered resolved, and no claim will be payable. If the claim is already settled, the Insured must repay the Company the full amount of the settlement.	Cover 37	
		Fire And Allied Perils - Home Building and Contents 1. 5% of each claim, minimum ₹10,000, for "Act of God" perils (e.g., lightning, floods). - ₹10,000 deductible for other perils. - Applies per event, per Insured. 2. Losses due to war, invasion, civil war, rebellion, or military power.	Cover 38	

		3. Damage from nuclear radiation or explosive nuclear properties. 4. Damage from pollution unless directly caused by an insured peril. 5. Bullion, unset precious stones, artworks over ₹10,000, manuscripts, documents, stamps, coins, and explosives (unless specified). 6. Damage to cold storage stocks due to temperature changes. 7. Damage to electrical machines from over-running or short-circuiting, unless affecting other equipment. 8. Architect and surveyor fees limited to 3%, debris removal to 1% of the claim amount. 9. Loss of earnings, market value, or other indirect losses. 10. Damage from spoilage due to operational interruptions caused by perils. 11. Theft occurring during or after an insured peril, except for riot, strike, or terrorism. 12. Damage from volcanic eruptions or similar natural events. 13. No coverage if property is moved to a different location, except for temporary repairs.		
		Burglary - Home Contents - Loss or damage resulting from the Insured's or domestic staff's involvement in an actual or attempted burglary. Loss or damage to livestock, motor vehicles, pedal cycles, money, securities, stamps, bullion, deeds, bonds, stock or share certificates, manuscripts,	Cover 39	

		documents, and ATM/debit/credit cards (unless declared and accepted) - Loss or damage if the premises have been unoccupied for over 30 consecutive days without prior notice and approval. - Loss or damage to property that is illegally acquired, stored, or subject to forfeiture. - Loss or damage from theft without actual forcible and violent entry or exit. - Loss or damage arising from riot, strike, civil commotion, or terrorism.		
		Section A - Pet Care and Veterinary Hospitalization - Pet not travelling with Insured Section B - Pet Care and Veterinary Hospitalization - Pet travelling with Insured a) 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 b) Cover for an illness or injury which was either pre-existing or the onset of which was before you left for the trip. c) Cover for an endangered, wild or any other animal which you cannot lawfully keep as your pet	Cover 40	
		Out Of Pocket Expenses For Pet Care Due To Trip Delay Cover for an endangered, wild or any other animal which you cannot lawfully keep as your pets. - No coverage for any delays that could have been foreseen or avoided by the insured. - No coverage for delayed departures caused by strikes or industrial actions that were known or anticipated when the trip was booked. - No coverage for any consequential or indirect losses resulting from the incident.	Cover 41	
		Travel Loan Secure - SI IN INR -No claim under this cover would be paid if the death is due to or caused by Directly or indirectly caused by contributed to related to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.	Cover 42	

		- - No coverage for injuries or incidents resulting from participation in winter sports, skydiving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, motorized races, rallies, caving, potholing, hunting, equestrian activities, skiing, diving, rafting or canoeing with white water rapids, yachting beyond coastal waters (2 miles), participation in professional sports, bodily contact sports, or any other hazardous or potentially dangerous sports.		
		Language Interpreter Please refer to general exclusions	Cover 43	
		Escort of minor children The Company shall not be liable for any payment under this cover if the Hospitalization occurs for a period of less than 5 continuous days or such period as mentioned in Part I of the Policy Schedule, prior to the Completion of Trip	Cover 44	
		Hole in One Please refer to general exclusions	Cover 45	
		Reimbursement of Green fees Please refer to general exclusions	Cover 46	
		Upgradation to Business class Please refer to general exclusions	Cover 47	
		Quarantine cover We will not cover any loss arising in India	Cover 48	
		Bail bond The Company shall not be liable to make any payment under this cover in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of all 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	Cover 49	

		exclusion mentioned in the 'General Exclusions' section of the Policy wordings		
		Kidnap Distress Allowance - Loss or damage resulting from your fraudulent, dishonest, or criminal acts. - Events occurring in your country of residence, any country in Central or Southern America or Africa, or any country where United Nations armed forces are active. - Actual loss or damage to property, including intellectual property, as a result of kidnap and hostage situations.	Cover 50	
7	Waiting period	Not applicable		
	Time period during which specified diseases/treatments are not covered			
	It is counted from the beginning of the policy coverage.			
8	Financial limits of	The policy will pay only up to the limits specified against the covers in Part 1 of the policy schedule		
i	Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)			
ii	Co-payment (It is the specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)			

iii	Deductible (It is a specified amount: -upto 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.	
iv	Any other limit as applicable	Sublimit Note: Sub-limit - - o Hospital Room and boarding, – maximum USD 1,800 per day up to 30 days. - o Intensive Care Unit/Emergency Department - maximum USD 3,250 per day up to 7 days. - o Surgical treatment*– maximum up to USD 15,000 - o Anaesthetist services and Anaesthesia charges – up to 25% of surgical treatment. - o Physician’s visit – maximum USD 100 per day up to 10visits. - o Diagnostic and pre-admission testing – maximum USD 1000 - o Ambulance services** – maximum USD 500 - o Miscellaneous expenses*** – maximum USD 2,000 *Surgical Treatment: Includes Operation room charges, Surgeon fee and Implant charges **Ambulance Services: Includes Cost of transportation to hospital and Paramedic services ***Miscellaneous expenses: Includes 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, All other services/Chargeswhich are not part of any other above given heads.	

9	Claims/Claims Procedure	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: If You notify pre authorization request for cashless facility through Our Assistance Service Providers 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 settled within 15 days from the receipt of claim along with claim form. 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. 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.	
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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 to customersupport@icicilombard.com. For details of Company officials kindly visit our website https://www.icicilombard.com/customer-support	
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 The 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 the 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 the Insured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255	Standard terms and conditions (26)

		The Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: 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 Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.	Standard terms and conditions (21)

		Migration and Portability: Not Applicable	
		Policy renewal: Only Multi Trip policies can be renewed. 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.	Standard terms and conditions (22)
2.	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. In the event of misrepresentation, mis-description, non-disclosure of material facts, or established fraud by You in the proposal form, personal statement, medical history, declaration, and connected documents, or a claim is found to be established as fraudulent or it is established that any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any Benefit under this Policy, the Policy shall stand void and all premium paid hereon shall be forfeited to the company.	Standard terms and conditions

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.

