

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 -INR XXX -Where each member has a separate sum insured under the policy)	
5	Policy Coverage (What the policy covers?) (Policy Clause Numbers)	PART II: DOMESTIC TRAVEL INSURANCE	
		MULTI TRIP DOMESTIC COVER	
		Domestic Personal accident Cover We shall pay a lump sum payout in case of accidental death or permanent total disablement or permanent partial disablement of the insured which is not related to a pre-existing disease ,at any time whilst on a trip during the policy period	Cover 1
		En-Route Personal Accident Cover-Common Carrier We shall pay a Lump sum payout in case of accidental death or permanent disablement arising from an accidental injury sustained whilst travelling by the mode selected in the Policy Schedule (All modes/Flight/Others).	Cover 2
		Accidental Hospitalization Expenses We shall pay reimbursement of expenses incurred in case of hospitalization due to an accidental injury at any time whilst on a trip during the policy period	Cover 3

		En-Route Accidental Hospitalization Expenses- Common Carrier We shall pay reimbursement of hospitalization expenses arising from accidental injury sustained while travelling by the mode selected in the Policy Schedule (All modes/ Flight/ Others).	Cover 4
		Domestic OPD Expenses we shall pay reimbursement of Outpatient treatment in case of injury due to an accident at any time whilst on a trip ~~during trip~~ during the policy period-.	Cover 5
		En-Route OPD Expenses- Common Carrier We shall pay reimbursement of outpatient medical expenses arising from accidental injury sustained while travelling by the mode selected in the Policy Schedule (All modes/ Flight/ Others).	Cover 6
		Domestic Loss of Baggage & Personal effects We shall pay reimbursement for the loss sustained to your baggage and personal effects due to theft, burglary, larceny, robbery, hold-up or any similar event including natural disaster(s) & Terrorism at any time whilst on a Trip during the Policy Period.	Cover 7
		Theft / Burglary of Home contents We shall cover for the actual loss/and or damage to the Contents of Your residence located at the address mentioned in the Policy Schedule within the period of coverage caused by Theft or burglary at any time whilst on a Trip during the policy period.	Cover 8
		Missed connection We shall pay reimbursement for official cancellation charges & additional cost incurred to proceed with your planned trip in case you fail to access a connecting flight/train due to a delayed arrival of the previous flight/train.	Cover 9
		Domestic Trip Cancellation and Interruption 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 10
		Domestic Loss of checked in Baggage Fixed payout for pieces of baggage permanently lost	Cover 11

		whilst under the custody of common carrier vis-a-vis pieces of baggage that were checked-in	
		Domestic Delay of Checked-In Baggage We shall pay a fixed payout if your checked-in baggage is delayed beyond the time period specified in the Policy Schedule while under the custody of an airline.	Cover 12
		Domestic Lounge Access Benefit On Flight Delay We shall provide access to the eligible airport lounge when the scheduled domestic flight is delayed beyond the threshold specified in the Policy Schedule.	Cover 13
		Domestic Flight Delay – Fixed Benefit We shall pay a fixed payout if your scheduled domestic flight is delayed beyond the threshold specified in the Policy Schedule.	Cover 14
		Domestic Airline-Operated Cancellation Benefit We shall pay a fixed payout if your scheduled domestic flight is cancelled by the airline, subject to the minimum time threshold specified in the Policy Schedule.	Cover 15
		Cancellation Assist – Meet & Greet Service We shall provide assistance-based meet & greet support at the airport if your scheduled domestic flight is cancelled by the airline and you are rebooked on another flight within the next 24 hours, as per the time threshold specified in the Policy Schedule.	Cover 16
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 wilful 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 90 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 Part II: Domestic Travel Insurance Multitrip Domestic Cover Domestic Personal accident cover - Compensation exceeding the Sum Insured for one event	Cover 1

		- Related medical expenses. -Accidents outside the policy's coverage area. - Self-injury, suicide, illness, or influence of alcohol/drugs. -Medical or surgical treatment except as may be necessary solely as a result of Injury; -If the insured has committed breach of law. -Any event arising out of adventure sports defined in the policy wording. En-Route Personal Accident- Common Carrier - Compensation exceeding the Sum Insured for one event - Related medical expenses. -Accidents outside the policy's coverage area. - Self-injury, suicide, illness, or influence of alcohol/drugs. -Medical or surgical treatment except as may be necessary solely as a result of Injury; -If the insured has committed breach of law. -Any event arising out of adventure sports defined in the policy wording.	Cover 2
		Accidental hospitalization expenses	Cover 3

		-Any treatment of any disease, sickness or illness. -Services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or -Routine physicals or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or -Elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or -Dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or -Medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; -Medical expenses incurred outside the Republic of India. -Any Out-patient treatment expenses, unless specifically opted for as an add on. -Cost related to Physiotherapy or Rehabilitation and/or the cost of prostheses/ prosthetics (artificial limbs) or any Services provided by chiro practitioner, -Any injury arising out of adventure sports or similar activities	
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		En-Route Accidental Hospitalization Expenses-Common Carrier -Any treatment of any disease, sickness or illness. -Services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or -Routine physicals or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or -Elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or -Dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or -Medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; -Medical expenses incurred outside the Republic of India. -Any Out-patient treatment expenses, unless specifically opted for as an add on. -Cost related to Physiotherapy or Rehabilitation and/or the cost of prostheses/ prosthetics (artificial limbs) or any Services provided by chiro practitioner, -Any injury arising out of adventure sports or similar activities	Cover 4
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		Domestic OPD Expenses -Any treatment of any disease, sickness or illness. -Services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or -Routine physicals or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or -Elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or -Dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or -Medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; -Medical expenses incurred outside the Republic of India. -Any Out-patient treatment expenses, unless specifically opted for as an add on. -Cost related to Physiotherapy or Rehabilitation and/or the cost of prostheses/ prosthetics (artificial limbs) or any Services provided by chiro practitioner, -Any injury arising out of adventure sports or similar activities	Cover 5
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		En-Route OPD Expenses-- Common Carrier -Any treatment of any disease, sickness or illness. -Services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or -Routine physicals or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or -Elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or -Dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or -Medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; -Medical expenses incurred outside the Republic of India. -Any Out-patient treatment expenses, unless specifically opted for as an add on. -Cost related to Physiotherapy or Rehabilitation and/or the cost of prostheses/ prosthetics (artificial limbs) or any Services provided by chiro practitioner, -Any injury arising out of adventure sports or similar activities	Cover 6
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		Missed Connection - Less than 3 hours between scheduled arrival of the previous flight and departure of the next. - Costs for temporary stay incurred by the Insured. - Deviation from scheduled route initiated by the Insured. - Any advance intimation given before train departs from Origin Station to the Insured of a possible delay of the connecting train that might lead to missing of connecting flights/train. -Any advance intimation given to the Insured of a possible delay of the connecting flight that might lead to missing of connecting flight or train. - Circumstances not due to delay of the previous flight beyond the Insured's control. - Failure to exercise reasonable caution to avoid missing connecting transport. -If the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight/train ,shall be less than 3 hours or as specified under deductible in Part I of the Policy Schedule. -If the time gap between the scheduled arrival of the previous train and the scheduled departure of the connecting flight/train shall be less than 8 5 hours or as specified under deductible in Part I of the Policy Schedule. -Any circumstances other than those directly attributable to the delay of the earlier connecting train beyond the control of the Insured.	Cover 9
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		Domestic Trip Cancellation and Interruption - Trip cancellations initiated by the Common Carrier or Travel Agent. - Cancellations by air transport authorities or the government. - Any cancellation due to circumstances not directly linked to the stated perils. -Any event which could trigger 'Trip Cancellation' having occurred more than 15 days before the commencement of trip or issuance of policy	Cover 10
		Domestic Loss of Checked in Baggage - Loss or damage to valuables and personal cash within checked-in baggage. - Losses due to delay, detention, or confiscation by customs or public authorities, unless caused by social/political instability beyond the insured's control. -Loss of checked-in baggage sent in advance, or souvenirs and articles mailed or shipped separately.	Cover 11
		Domestic Delay of Checked-In Baggage Delays arising from detention, confiscation or mandatory screening by the airline, airport security, customs, or government/administrative authorities, except where such action results solely from widespread social or operational disruptions beyond the Insured Person's control. Any delay not exceeding the deductible time specified in Part I of the Policy Schedule.	Cover 12

		– Cancellations known or foreseeable before booking or before policy purchase. – Cancellations occurring before the minimum time threshold in the Policy Schedule. -Cancellation where the Insured Person does not have a confirmed replacement itinerary or fails to comply with airline requirements for revalidation or re-issuance of the ticket. – Any operational, technical or administrative reason not linked to airline-operated cancellation. - Any flight delay or rescheduling which is not complete cancellation. Cancellation Assist – Meet & Greet – Flight cancellations not meeting the threshold in the Policy Schedule. – Rebooking not completed within 24 hours. – Situations not caused by airline-operated cancellation.	Cover 15 Cover 16
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)	Not applicable	
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	NA	
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9	Claims/Claims Procedure	Claims/Claims Procedure Claims (if approved) shall be paid through Reimbursement of benefits, up to an amount as specified for said cover Turn Around Time(TAT) for claim settlements- 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- Details of in-house claim processing team/TPA are as provided in the policy certificate. Claim Intimation: - ILTC Application (on IOS / Android) Our Toll Free number– 1800 2666 Email Id- customersupport@icicilombard.com	
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	Standard terms and conditions (26)
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		Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255 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)
2.	Your Obligations	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,	Standard terms and conditions

		the Policy shall stand void and all premium paid hereon shall be forfeited to the company.	
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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

