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:** Group Domestic Traveller Insurance Policy	
2.	**Policy Number:** xxxxx	
3.	**Type of Insurance Product/Policy:** Both Indemnity and Benefit	
4.	**Sum Insured:** Individual Sum Insured ₹ <XXX> Where each member has a separate sum insured under the policy)	
5.	**Policy Coverage (What the policy covers?):** **Expenses in respect of:** **EMERGENCY MEDICAL EXPENSES** • Due to illness contracted or Injury due to an Accident during the policy period. **EMERGENCY MEDICAL EVACUATION** • Necessitated due to any Illness contracted or accidental Injury sustained during the policy period. **REPATRIATION OF MORTAL REMAINS** • For transporting the remains back to the Country/Place of Residence or for a local burial or cremation in the country/place where death has occurred. **PERSONAL ACCIDENT (Death+PTD+PPD)** **Accidental death** • Accidental bodily injury resulting in death within 12 months of occurrence during a covered trip. **Permanent Total Disability**	Section I Section II Section III Section IV

	• Compensation for Permanent Total Disability due to accidental bodily injury during a covered trip. **Permanent Partial Disability** • Compensation for Permanent Partial Disability due to accidental bodily injury during a covered trip.	Section V
	ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT- COMMON CARRIER • Compensation if accidental injury results in loss of life or permanent total disability while riding/ boarding/ alighting from any common carrier.	Section VI
	PERSONAL LIABILITY • Reimbursement for accidental death, injury or property damage to a third party during a covered trip.	Section VII
	ACCIDENTAL DENTAL TREATMENT • Covers acute anaesthetic treatment of natural teeth during a trip reimbursed up to specified limit.	Section VIII
	DAILY ALLOWANCE IN CASE OF HOSPITALIZATION • Beyond deductible mentioned due to Illness contracted or any accidental Injury during the policy period.	Section IX
	TOTAL LOSS OF CHECKED IN BAGGAGE • Reimbursement based on the market value considering depreciation while in the custody of common carrier	Section X
	DELAY OF CHECKED IN BAGGAGE • Reimbursement for cost of necessary emergency purchases in case of delay caused by common carrier	Section XI
	COMPASSIONATE VISIT • Reimbursement for tickets and stay expenses incurred by an immediate family member visiting during hospitalization or the insured visiting an immediate family member hospitalized in India.	Section XII
	TRIP CANCELLATION/ OR INTERRUPTION • Due to death, serious injury, quarantine or unforeseen circumstances.	Section XIII
	TRAVEL INCONVENIENCE • For trip cancellation or interruption due to specified reasons, covering loss of accommodation, pre-booked activities, and travel charges, subject to policy limits, including events like natural disasters, employment termination, felonious assault, inclement weather, civil unrest, airport closures, and terrorist attacks with government advisories.	Section XIV
	HOME FIRE INSURANCE (CONTENTS)	Section XV

	• For loss, destruction or damage to home contents in India due to specific fire related perils.	
	HOME BURGLARY INSURANCE (CONTENTS) • For loss or damage to unattended home contents in India while insured is on a trip	Section XVI
	LOSS OF DEPOSIT OR CANCELLATION (HOTEL & AIRLINE) • Compensation for unavoidable hotel and airline booking cancellations due to reasons like inclement weather, vehicle accidents, strikes, curfew, public transport failure, death, felonious assault, and unforeseen family illness, with reimbursement based on specific conditions and time frames.	Section XVII
	TRIP DELAY • Reimbursement of reasonable additional expenses for trip delays due to adverse weather, riots, strikes, aircraft issues etc.	Section XVIII
	EMERGENCY ACCOMODATION DUE TO TRIP DELAY • Due to unforeseen events	Section XIX
	BAIL BOND • If the insured is arrested or detained for a bailable offence during a trip.	Section XX
	MISSED CONNECTION • Compensation for missed flight connections by providing allowances for transportation, reasonable hotel expenses, meals, and reimbursing non-refundable prepaid expenses if the delay exceeds 3 hours and is authenticated by the airline	Section XXI
	HIJACK DISTRESS ALLOWANCE • In case common carrier is hijacked whilst on a trip.	Section XXII
	LOSS OF BAGGAGE & PERSONAL EFFECTS • Up to the Total Sum Insured.	Section XXIII
	FINANCIAL EMERGENCY ASSISTANCE • In the event of permanent or total loss of money during a trip.	Section XXIV
	OVER BOOKED FLIGHT • Covers expenses up to 3 nights of hotel accommodation and a new ticket if denied boarding, provided no alternate transport is offered within 12 hours.	Section XXV
	LEGAL EXPENSES • Covers legal costs for claims from third party related to accidental death and disablement during the trip.	Section XXVI
	PET CARE (In INR) • Towards medical care & treatment of the pet animal (Cat or dog) arising due to injury whilst under the care of a care taker.	Section XXVII
	MISSED DEPARTURE	

	• Covers alternative travel costs for missed departure due to inclement weather, failure of public transport services etc.	Section XXVIII
	ALTERNATIVE EMPLOYEE EXPENSE • Reimbursement of the cost of an economy return fare for an alternate employee sent to complete an uncompleted assignment if the original insured employee is repatriated due to accident, injury, illness, or accidental death during the trip.	Section XXIX
	BUSINESS EQUIPMENT • This section indemnifies the insured for the repair or replacement cost of a laptop, part of personal baggage on a trip, covering physical loss or damage, excluding specified cases such as wear and tear, known defects etc.	
6	**GENERAL EXCLUSIONS (APPLICABLE TO ALL COVERS UNDER THE POLICY):** • Events before the policy commencement or outside the insurance period. • Pre-existing conditions and related ailments known before the first policy. • Treatment during temporary stays. • Travelling against medical advice, specified medical treatments, terminal prognosis, or military operations. • Deductibles mentioned in the Policy Schedule. • Claims related to anxiety, depression, and venereal diseases. • War, warlike occurrences, civil disturbances, or acts of foreign enemies. • Ionizing radiation, contamination, or explosive nuclear components. • Sporting activities unless declared and additional premium paid. • Claims while not traveling as a passenger on a licensed carrier. • Intentional acts, crimes, drunkenness, or addiction covered with specified limits. • Experimental or unproven treatments and illnesses resulting from them. • Naturopathy treatment. • Losses from manual work, hazardous occupations, self-exposure to peril, or engaging in criminal acts. Terrorism-related acts, excluding Hijack Distress Allowance	
	Cover Specific Exclusions-	Section III

	Emergency medical expenses, emergency medical evacuation and repatriation of mortal remains, Daily allowance in case of hospitalization, Compassionate visit • Pre-existing conditions not covered. • Treatments that can be delayed. • No coverage for cosmetic, rest, and pregnancy expenses. • Excludes rehabilitation, prosthetics, and psychiatric costs. • Health check-ups not covered unless for treatment.	Section VIII Section XI
	Personal Accident (Death+PTD+PPD), Accidental Death and Permanent Total disablement -Common Carrier, Legal Expenses, Alternate employee expense • Existing physical disabilities not covered. • Accidents related to consciousness disturbances from sleep disorders or drug use excluded. • Health damage from curative measures, radiation, infection not covered, unless due to an accident. • Claims exceeding specified accidental death sum not entertained. • No claims post admitted accidental death claim. • Aviation accidents, intoxication, criminal activities excluded. • High-risk activities not covered unless specified in the Policy Schedule. • No compensation for consequential losses or expenses. • Excludes accidents related to childbirth, pregnancy, venereal disease, or terrorism.	Section IV, Section V, Section XXV, Section XVIII
	Personal Liability • Personal contractual or promised liabilities not covered. • Personal liability towards family, relations, or companions excluded. • No claims for transmitting illnesses or diseases. • Professional activities or sports-related damages not covered • Liability exclusion for possession, vehicles, extreme activities, and wilful acts. • Excludes insanity, alcohol/drug-related issues, and ownership of land/buildings.	Section VI
		Section VII

	Accidental Dental Treatment • No pre-existing condition coverage. • Treatments that can be delayed as determined by Medical Practitioner and Emergency Assistance. • Charges exceeding limits set by Emergency Assistance not covered. • No cosmetic treatments unless medically necessary. • Excludes orthopedic, degenerative, or oncological disease treatment. • No coverage for beauty or reconstructive plastic surgery. • Excludes specific treatment-related expenses.	Section IX
	Total loss of checked in baggage • Unspecified items not declared to the Company are not covered. • Loss of property without the required report is excluded. • Partial loss of checked-in baggage is not covered. • Items over INR 5000 need proof of ownership. • Loss due to customs, authorities, or delay is excluded.	Section X
	Delay of checked in baggage • Unspecified valuables and items not declared aren't covered. • Loss of property requires a proper report from common carriers. • Partial loss of checked-in baggage is excluded. • Items over INR 5000 need proof of ownership. • Loss due to delay, detention, or confiscation is not covered. • Damage to checked-in baggage is excluded	Section XIII
	Travel Inconvenience cover • Changes by airlines, cruise lines, or tour operators not due to an insured peril. • Voluntary changes in travel plans by the Insured are not covered. • Business or contractual obligations, unless related to termination or lay off as defined. • Termination due to the insured's unlawful act is excluded. • Default or insolvency of the person or agency from whom travel arrangements were bought. • Claims arising from governmental regulations or prohibitions at the time of booking. • Ignoring adverse situations published by Mass Media or authorities for a particular destination. • Loss of visa charges is not covered.	Section XIV

	Home Fire Insurance (Contents) • No coverage for war, nuclear incidents, pollution, or contamination. • Valuables, art, manuscripts, and items over Rs.10,000 are excluded. • Cold storage stock, certain electrical damages, and consequential losses are not covered. • Theft after an insured event, losses from natural convulsions, and property moved to non-insured locations are excluded. • Losses due to earthquake, volcanic eruption, or removal to a non-insured location are not covered	Section XV
	Home Burglary Insurance (Contents) • No coverage for loss or damage due to the insured's involvement in burglary. • Exclusions include livestock, vehicles, money, securities, precious stones not in jewellery, and more. • Loss or damage to illegally acquired or forfeited property is not covered. • Recoverable losses under other policies, such as Fire or Plate Glass Insurance, are excluded. • Excludes losses due to riots, strikes, natural disasters, and atmospheric disturbances. • No coverage for consequential loss or legal liability. • Loss of money or property from a safe due to key use, unless obtained by assault or violence. • No coverage for loss or damage due to the insured's misfeasance, malfeasance, or breach of trust.	
	Loss of Deposit or Cancellation (Hotel & Airline) • Common carrier-caused delays, union labor strikes, and travel changes are not covered unless the strike was foreseeable at the policy commencement. Changes due to financial, business, or contractual reasons are excluded. Default by the tour operator, government regulations, and events before the policy start date are not covered. No coverage for felonious assault involvement	Section XVI
	Bail Bond All non-bailable offences as per the local law of the Republic of India	Section XIX
	Hijack Distress Allowance Insured or insured's immediate family member being suspected	Section XXI

	Loss of baggage & personal effects • Loss of cash, cards, cheques, tickets, securities, and other valuables. • Breakdown, wear and tear, or damage caused by wear, moth, or vermin. • Unaccompanied baggage, theft from a vehicle unless forcefully entered. • Excluded items like sports equipment in use, contact lenses, samples, tools. • Loss due to government orders, sonic pressure waves, cleaning processes, or gradual deterioration. • Claims involving animals, loss or damage to vehicles, unreported losses, or items sent via airway-bill. • Exclusions for eyewear, hearing aids, dental items, and more.	Section XXII
	Business Equipment • Loss from known defects or wear and tear. • Costs for non-indemnifiable functional failure. • Costs for maintenance, including parts exchange. • Loss for which the manufacturer or supplier is responsible. • Loss to rented or hired property, owner's responsibility. • Consequential loss or liability. • Aesthetic defects. • Compensation for affected parts due to loss or damage. • Wilful misconduct or negligence. • Theft from a car unless fully enclosed. • Loss/damage in a secure hotel room, unless forcible entry. • Loss/damage not reported to police within 24 hours. • Loss/damage due to confiscation or detention. • Loss/damage unattended in public places or conveyances. • Loss/damage sent under a contract of affreightment. • Loss or damage due to felonious assault or burglary.	Section XXIX
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:** Covered after xx months	
8.	**<u>Financial limits of coverage:</u>** **i. Sub-limit: The policy will pay only up to the limits specified against the covers in Part 1 of the policy schedule.** **ii. Co-payment:** The Co-payment is specific to each coverage and is outlined in Part 1 of the policy schedule **Co-payment is specific to each coverage and is outlined in Part 1 of the policy schedule** **iii. Deductible:** The Deductible is specific to each coverage and is outlined in Part 1 of the policy schedule **iv. Any other limit (as applicable)** Not Applicable	
9.	**<u>Claims:</u>** In the event of a payable claim, We shall make such payment through Cashless facility or provide Reimbursement of benefits, up to an amount as specified for said cover. **Turn Around Time(TAT) for claim settlements-** The settlement of reimbursement claims would be done by Us within 15 days after the receipt of claim along with claim form, any rejections if done, would be provided with proper reasons by us. If You notify preauthorization request for cashless facility through any of our empanelled network hospitals 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 **Claims Procedure -** Details of in-house claim processing team/TPA are as provided in the policy certificate. Our Toll Free: 1800 2666	Claims Procedure- Point 30 General terms & conditions- Point 26

	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 us at customersupport@icicilombard.com.	General terms & conditions- Point 26
11.	**Grievances/Complaints:** In case of any grievance the insured person may contact the Company via our 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 You 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 you are not satisfied with the redressal of grievance ,you may contact our grievance officer here: https://www.icicilombard.com/grievanceredressal.com If you are not satisfied with the resolution, you may also approach Insurance Regulatory and Development Authority (IRDA) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDA	General Conditions - Grievance Redressal Procedure

	Grievance Call Centre(IGCC) at their toll-free no. 1800 4254 732 / 155255 • You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdaindia.org , or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman	
12	**Things to remember:** **Cancellation of policy:** The insured may cancel the policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall a. refund proportionate premium for unexpired policy period, if the term of policy up to one year and there is no claim (s) made during the policy period. b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced. The Company may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, established fraud by the Insured Person, by giving 30 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or established fraud **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. Renewal is accepted with the understanding that no alterations occurred in the original proposal, and a valid renewal receipt must be on the Company's printed form, signed by an authorized official. **Migration and Portability:** Not Applicable **Change in Sum Insured:** Not Applicable	General terms & Conditions - Point 23

	Free Look Period: 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 you cancel the policy within free look period then you 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 you on medical examination of the proposer and stamp duty charges	
12.	**Your Obligations:** • The company shall exercise its right to cancel the Policy only in case of mis-representation, or established fact or nondisclosure of material facts, in which case policy shall be void and all premium paid thereon shall be forfeited to the Company as per the disclosure to information norm.	General terms & Conditions - Point 19

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.