Annexure III
PROSPECTUS

INTERNATIONALTRAVEL INSURANCE

Covers

1. Medical Cover** – Reimbursement of medical expenses incurred for medical treatment on account of illness or injury. It also covers medical evacuation cost back to the Country of Residence of the Insured. This cover can be extended to cover:
    a. Daily Allowance in case of Hospitalisation for more than 2 days (franchise of 2 days)
    b. Repatriation of Remains – For the expenses of repatriating the remains back to your Country of Residence or up to an equivalent amount, for a local burial or cremation in the country where the death shall occur

** This cover is subject to the following sub-limits:

i. Any One Illness/ Injury: US$ 100,000 or Sum Insured, whichever is lesser

ii. In case of persons aged 51 years and above, following sub-limits will also apply (over and above the limit as mentioned in (i))

    a. Hospital Room and boarding- maximum US$ 1, 800 per day up to 30 days
    b. Intensive care unit - maximum US$ 3,250 per day up to 7 day
    c. Surgery - maximum up to US$ 15, 000
    d. Anaesthetist services - up to 25% of surgical treatment
    e. Medical Practitioner's visit fees - maximum US$ 100 per day per visit up to 10 visits
    f. Diagnostic and Radiology services - maximum US$ 1000
    g. Ambulance services - maximum US$ 500
    h. Miscellaneous expenses – maximum of US$ 2, 000

2. Dental Treatment – Covers the cost of treatment to natural teeth due to an Injury.

3. Total loss of Checked In Baggage – Reimbursement for the loss suffered due to permanent loss of checked-in baggage whilst in custody of the Common Carrier.

4. Delay of Checked-In Baggage – Allowance for the incidental expenses incurred due to a delay of checked-in baggage for more than 6 hours.

5. Loss of Passport -– Reimbursement of expenses incurred in obtaining an emergency certificate for you to prosecute your return journey to your Country of Residence and cost incurred towards the prescribed application fee in your Country of Residence for a duplicate passport.

6. Personal Liability – Compensation for legal liability incurred by the Insured for involuntarily causing bodily injury or property damage to third parties.

7. Personal Accident – Compensation paid in case of accidental - death or permanent total/partial disability.

8. Hijack Distress Allowance - Compensation payable in case of hijack of air or sea common carrier, in which you are traveling, for more than 12 hours whilst on your trip abroad

9. Emergency Cash Advance – Emergency cash allowance given in case of accidental loss of all or almost all travel funds.

10. Home insurance (Fire Cover for Building and Contents, Burglary Cover for Contents) – To the losses that you may incur due to damage to your home or its contents from fire and allied perils or any loss of home contents on account of burglary (including attempted burglary), whilst on your trip abroad.

11. Trip Cancellation & Interruption – Reimbursement of the non-refundable prepaid payments, for the trip being cancelled or interrupted due to medical problems, acts of terrorism or natural disasters.

12. Missed (Flight) Connections - Reimbursement of the extra expenses incurred due to a missing a connecting flight, due to delay in the arrival of the aircraft for more then 3 hours, on which the insured was traveling.

13. Trip Delay - Reimbursement of additional expenses incurred if trip is delayed for more than 6 hours due to airline problems, medical problems, acts of terrorism or natural disasters.

14. Bounced Booking - Reimbursement of additional expenses incurred due to bounced booking of an airline or hotel, solely at the instance of the Common Carrier and accommodation provider respectively.

15. Compassionate Visit – Payment of traveling and lodging & boarding expenses for a family member or relative in case of Insured's hospitalization for more than 5 days

16. Emergency Hotel Extension – Payment of the actual additional expenses for lodging and boarding incurred in case the insured Trip is delayed due to natural calamities, acts of terrorism or medical emergencies etc.

17. Loss of Baggage and Personal Effects – Reimbursement for loss incurred due to loss of Checked In Baggage or personal effects outside the airport

18. Return of Minor Child(ren) – In the unfortunate event of the death of the Insured or

in the event of your hospitalization for more than 5 days, we will pay for the cost of economic class air ticket for the unattended minor child for his return back to the country of residence. If you do not opt for this, then we can also pay for the similar cost incurred by your relative for his to and fro trip to the place where you are hospitalized (or where the death has taken place) to take care of such unattended child.

19. Political Risk and Catastrophe Evacuation – If whilst the Insured is on the Trip and officials in the country where Insured is visiting, recommend that the insured should leave the country, or if such insured is expelled from or declared persona non grata or it is necessitated for such insured to immediately evacuate the country on account of any catastrophe then the Company will pay the cost of Insured's return to the Country of Residence or the nearest place of safety up to the cost of an economy class air ticket or insured's reasonable accommodation costs up to a maximum of USD 300 per day for a maximum of 7 days if the Insured is unable to return to the Country of Residence.

20. Accidental Death (Common Carrier) – Compensation paid to the Insured / Insured's nominee (s) in case of death or permanent total/partial disability of the Insured while travelling in common carrier.

Endorsements / Extensions

1. Family Floater Benefit available under all plans except Gold Multi-trip plan.
2. Adventure sports benefit, coverage for Professional/ Semi professional sports available as an add-on cover.

Discounts Available:

1. Family discount, volume discount, floater discount available under all plans except Gold Multi-trip plan

S.No	Type of Discount
1	Family Discount - This discount shall be applicable if more than one person (2-6 persons) of the same family are covered individually under the same policy.
2	Volume discount: This discount shall be applicable for groups of individuals with minimum group size of 10 and maximum of 50 people.
3	Floater Discount - This discount shall be applicable if more than one person (max upto 6) of the same family are covered in the same policy under a floater sum insured.

Major Exclusions

- Any claim arising from any intentional self-Injury, suicide or attempted suicide, intoxication by liquor or drugs, involvement or participation of Insured directly or indirectly in murder, or criminal assault, or participation in any hazardous activities (unless specifically covered in the Policy) or any claim in relation to venereal disease, or arising from ionizing radiation, war and war like consequences.

Eligibility Conditions

- Minimum age of the Insured Person shall be 3 months.
- For floater policy the age of the Insured Person shall be 3 months to 70 years. For floater policies, minimum one adult member is required as an Insured Person under the Policy.
- For the Senior Citizen Plan, the age of the Insured Person shall be 71 to 85 years
- For individuals above the age of 85 years, the proposal shall be referred to the underwriters.
- Note: Age refers to the number of completed years as on the start date of the Policy.

Additional Benefits under the Policy

Value Added Services*:The Company would, at the request of the Insured Person, arrange for the Insured Person or will facilitate the Insured Person in availing the following services:

1) Medical Concierge Services for dependents in India

a. Telephone Medical Information
b. Medical Service Provider Referral
c. Appointments with Local Doctors for Treatment
d. Home Nursing Care Assistance
e. Monitoring assistance, which would include update related to the health of the Insured Person or his Immediate Family Members, while either of them is hospitalized and while the Insured Person is on a Trip abroad.
f. Evacuation / Repatriation Services

2) Automotive Assistance Services for dependents in India

a. Minor on the spot repair
b. Breakdown Services & Towing
c. Flat tyre service
d. Jumpstart

3) Lifestyle Services for dependents in India

a. Gift/Flowers Delivery Assistance
b. Dining Referral and Reservation Assistance
c. Business Services, including translation of official documents, assistance with tax consultants and attorneys
d. Special Events and Performance Assistance including arrangement of tickets for sports and other events.
e. Home Movers Assistance
f. Plumbing Assistance
g. Electrical Assistance
h. Pest Control Assistance
i. Home Cleaning Assistance
j. Electrical Gadget Repair Assistance

* For these services, please check for the plan opted. The Company would, however, not be liable for any charges/payments towards these services. The Company's liability would always remain limited to providing with assistance in terms of arranging the above mentioned services.

NOTE

The foregoing is only an indication of the cover offered. For the complete details, kindly refer to the policy document carefully before concluding a sale.

Plans available under the product

PLATINUM PLANS

Sr. No.	Benefits	Sum Insured	Deductible	Platinum
1	Medical Expenses (Includes Medical Evacuation Cost)#	US$ 50,000 ,US$ 100,000 ,US$ 250,000 ,US$ 500,000	US$ 100 (Total amount applicable for Medical Expenses alongwith the applicable	✓
			extensions under Medical Expenses)	
	Extension I - Pre-Existing Illness Extension	Part of Medical Expenses Sum Insured	NA	✓
	Extension II – Repatriation of Remains (Including in medical Sum Insured)	US$ 7,500	NA	✓
	Extension III - Daily Allowance In Case of Hospitalization (franchise of 2 days)	US$ 50 per day for max. 5 days	NA	✓

2	Dental Treatment	US$ 300	US$ 100	✓
3	Total Loss of Checked in Baggage	US$ 500	NA	✓
4	Delay of Checked in Baggage	US$ 100	6 Hours	✓
5	Loss of Passport	US$ 300	US$ 50	✓
6	Personal Liability	US$ 100,000	5% of Actuals	✓
7	Personal Accident	US$ 15,000	NA	✓
8	Hijack Distress Allowance	US$ 125 per day, for max. 7 days	12 Hours	✓
9	Emergency Cash Advance	US$ 1000	NA	✓
10	Trip Cancellation & Interruption	US$ 500	NA	✓
11	Missed Flight Connection	US$ 500	3 hours	✓
12	Trip Delay	US$ 500	6 hours	✓
13	Political Risk and Catastrophe Evacuation	US$ 7500	NA	✓
14	Accidental Death (Common Carrier)	US$ 5000	NA	✓
15a	Fire Cover for Building	INR 200000	NA	✓
15b	Fire Cover for Contents	INR 100000	NA	✓
16	Burglary Cover for Home Contents	INR 100000	NA	✓
17	Bounced Booking – Hotel / Airline	US$ 2000	US$ 250	✓
18	Compassionate Visit	US$ 7,500	NA	✓
19	Emergency Hotel Extension	US$ 5000	US$ 250	✓
20	Loss of Baggage and Personal Effects	US$ 2000	US$ 100	✓
21	Return of Minor Child (ren)	Travel cost at actual not exceeding US$ 7,500	NA	✓
22	Domestic Trip Cover	As per the sum insured and deductibles specified for the respective benefits under each plan above.		×
23	Value Added Services	NA	NA	✓

Only Sub limits B applicable in Platinum plan.

GOLD PLUS PLANS

Sr. No.	Benefits	Sum Insured	Deductible	Gold Plus
1	Medical Expenses (Includes Medical Evacuation Cost)#	US$ 50,000 ,US$ 100,000 ,US$ 250,000 ,US$ 500,000	US$ 100 (Total amount applicable for Medical Expenses alongwith the applicable extensions under Medical Expenses)	✓
	Extension I - Pre-Existing Illness Extension	Part of Medical Expenses Sum Insured	NA	✓
	Extension II – Repatriation of Remains (Including in medical Sum Insured)	US$ 7,500	NA	✓
	Extension III - Daily Allowance In Case of Hospitalization (franchise of 2 days)	US$ 50 per day for max. 5 days	NA	✓
2	Dental Treatment	US$ 300	US$ 100	✓
3	Total Loss of Checked in Baggage	US$ 500	NA	✓
4	Delay of Checked in Baggage	US$ 100	6 Hours	✓
5	Loss of Passport	US$ 300	US$ 50	✓
6	Personal Liability	US$ 100,000	5% of Actuals	✓
7	Personal Accident	US$ 15,000	NA	✓
8	Hijack Distress Allowance	US$ 125 per day, for max. 7 days	12 Hours	✓
9	Emergency Cash Advance	US$ 1000	NA	✓
10	Trip Cancellation & Interruption	US$ 500	NA	✓
11	Missed Flight Connection	US$ 500	3 hours	✓
12	Trip Delay	US$ 500	6 hours	✓
13	Political Risk and Catastrophe Evacuation	US$ 7500	NA	✓
14	Accidental Death (Common Carrier)	US$ 5000	NA	✓
15a	Fire Cover for Building	INR 200000	NA	✓
15b	Fire Cover for Contents	INR 100000	NA	✓
16	Burglary Cover for Home Contents	INR 100000	NA	✓
17	Bounced Booking – Hotel / Airline	US$ 2000	US$ 250	✓
18	Compassionate Visit	US$ 7,500	NA	✓
19	Emergency Hotel Extension	US$ 5000	US$ 250	✓

20	Loss of Baggage and Personal Effects	US$ 2000	US$ 100	✓
21	Return of Minor Child (ren)	Travel cost at actual not exceeding US$ 7,500	NA	✓
22	Domestic Trip Cover	As per the sum insured and deductibles specified for the respective benefits under each plan above.		
23	Value Added Services	NA	NA	✓

GOLD PLANS

Sr. No.	Benefits	Sum Insured	Deductible	Gold
1	Medical Expenses (Includes Medical Evacuation Cost)#	US$ 50,000 ,US$ 100,000 ,US$ 250,000 ,US$ 500,000	US$ 100 (Total amount applicable for Medical Expenses alongwith the applicable extensions under Medical Expenses)	✓
	Extension I - Pre-Existing Illness Extension	Part of Medical Expenses Sum Insured	NA	✓
	Extension II – Repatriation of Remains (Including in medical Sum Insured)	US$ 7,500	NA	✓
	Extension III - Daily Allowance In Case of Hospitalization (franchise of 2 days)	US$ 50 per day for max. 5 days	NA	×
2	Dental Treatment	US$ 300	US$ 100	✓
3	Total Loss of Checked in Baggage	US$ 500	NA	✓
4	Delay of Checked in Baggage	US$ 100	6 Hours	✓
5	Loss of Passport	US$ 300	US$ 50	✓
6	Personal Liability	US$ 100,000	5% of Actuals	✓
7	Personal Accident	US$ 15,000	NA	✓
8	Hijack Distress Allowance	US$ 125 per day, for max. 7 days	12 Hours	✓
9	Emergency Cash Advance	US$ 1000	NA	✓
10	Trip Cancellation & Interruption	US$ 500	NA	✓
11	Missed Flight Connection	US$ 500	3 hours	✓

12	Trip Delay	US$ 500	6 hours	✓
13	Political Risk and Catastrophe Evacuation	US$ 7500	NA	✓
14	Accidental Death (Common Carrier)	US$ 5000	NA	✓
15a	Fire Cover for Building	INR 200000	NA	×
15b	Fire Cover for Contents	INR 100000	NA	×
16	Burglary Cover for Home Contents	INR 100000	NA	×
17	Bounced Booking – Hotel / Airline	US$ 2000	US$ 250	×
18	Compassionate Visit	US$ 7,500	NA	×
19	Emergency Hotel Extension	US$ 5000	US$ 250	×
20	Loss of Baggage and Personal Effects	US$ 2000	US$ 100	×
21	Return of Minor Child (ren)	Travel cost at actual not exceeding US$ 7,500	NA	×
22	Domestic Trip Cover	As per the sum insured and deductibles specified for the respective benefits under each plan above.		×
23	Value Added Services	NA	NA	×

ASIA PLAN

Sr. No.	Benefits	Sum Insured	Deductible	Asia
1	Medical Expenses (Includes Medical Evacuation Cost)#	US$ 25,000	US$ 100 (Total amount applicable for Medical Expenses alongwith the applicable extensions under Medical Expenses)	✓
	Extension I - Pre-Existing Illness Extension	Part of Medical Expenses Sum Insured	NA	✓
	Extension II – Repatriation of Remains (Including in medical Sum Insured)	US$ 7,500	NA	✓
	Extension III - Daily Allowance In Case of Hospitalization (franchise of 2 days)	US$ 50 per day for max. 5 days	NA	×

2	Dental Treatment	US$ 300	US$ 100	✓
3	Total Loss of Checked in Baggage	US$ 500	NA	✓
4	Delay of Checked in Baggage	US$ 100	6 Hours	✓
5	Loss of Passport	US$ 300	US$ 50	✓

6	Personal Liability	US$ 100,000	5% of Actuals	✓
7	Personal Accident	US$ 15,000	NA	✓
8	Hijack Distress Allowance	US$ 125 per day, for max. 7 days	12 Hours	✓
9	Emergency Cash Advance	US$ 1000	NA	✓
10	Trip Cancellation & Interruption	US$ 500	NA	✓
11	Missed Flight Connection	US$ 500	3 hours	✓
12	Trip Delay	US$ 500	6 hours	✓
13	Political Risk and Catastrophe Evacuation	US$ 7500	NA	✓
14	Accidental Death (Common Carrier)	US$ 5000	NA	✓
15a	Fire Cover for Building	INR 200000	NA	×
15b	Fire Cover for Contents	INR 100000	NA	×
16	Burglary Cover for Home Contents	INR 100000	NA	×
17	Bounced Booking – Hotel / Airline	US$ 2000	US$ 250	×
18	Compassionate Visit	US$ 7,500	NA	×
19	Emergency Hotel Extension	US$ 5000	US$ 250	×
20	Loss of Baggage and Personal Effects	US$ 2000	US$ 100	×
21	Return of Minor Child (ren)	Travel cost at actual not exceeding US$ 7,500	NA	×
22	Domestic Trip Cover	As per the sum insured and deductibles specified for the respective benefits under each above plan		×
23	Value Added Services	NA	NA	×

GOLD MULTI-TRIP PLANS

Sr. No.	Benefits	Sum Insured	Deductible	Gold Multi Trip
1	Medical Expenses (Includes Medical Evacuation Cost)#	US$ 100,000, US$ 250,000, US$ 500,000	US$ 100 (Total amount applicable for Medical Expenses alongwith the applicable extensions under Medical Expenses)	✓
	Extension I - Pre-Existing Illness Extension	Part of Medical Expenses Sum Insured	NA	✓
	Extension II – Repatriation of Remains (Including in medical Sum Insured)	US$ 7,500	NA	✓
	Extension III - Daily Allowance In Case of Hospitalization (franchise of 2 days)	US$ 50 per day for max. 5 days	NA	×
2	Dental Treatment	US$ 300	US$ 100	✓
3	Total Loss of Checked in Baggage	US$ 500	NA	✓
4	Delay of Checked in Baggage	US$ 100	6 Hours	✓
5	Loss of Passport	US$ 300	US$ 50	✓
6	Personal Liability	US$ 100,000	5% of Actuals	✓
7	Personal Accident	US$ 15,000	NA	✓
8	Hijack Distress Allowance	US$ 125 per day, for max. 7 days	12 Hours	✓
9	Emergency Cash Advance	US$ 1000	NA	✓
10	Trip Cancellation & Interruption	US$ 500	NA	✓
11	Missed Flight Connection	US$ 500	3 hours	✓
12	Trip Delay	US$ 500	6 hours	✓
13	Political Risk and Catastrophe Evacuation	US$ 7500	NA	✓
14	Accidental Death (Common Carrier)	US$ 5000	NA	✓
15a	Fire Cover for Building	INR 200000	NA	×
15b	Fire Cover for Contents	INR 100000	NA	×
16	Burglary Cover for Home Contents	INR 100000	NA	×

17	Bounced Booking – Hotel / Airline	US$ 2000	US$ 250	×
18	Compassionate Visit	US$ 7,500	NA	×
19	Emergency Hotel Extension	US$ 5000	US$ 250	×
20	Loss of Baggage and Personal Effects	US$ 2000	US$ 100	×
21	Return of Minor Child (ren)	Travel cost at actual not exceeding US$ 7,500	NA	×
22	Domestic Trip Cover	As per the sum insured and deductibles specified for the respective benefits under each plan above.		×
23	Value Added Services	NA	NA	×

SILVER PLAN

Sr. No.	Benefits	Sum Insured	Deductible	Silver
1	Medical Expenses (Includes Medical Evacuation Cost)#	US$ 50,000, US$ 100,000	US$ 100 (Total amount applicable for Medical Expenses alongwith the applicable extensions under Medical Expenses)	✓
	Extension I - Pre-Existing Illness Extension	Part of Medical Expenses Sum Insured	NA	✓
	Extension II – Repatriation of Remains (Including in medical Sum Insured)	US$ 7,500	NA	✓
	Extension III - Daily Allowance In Case of Hospitalization (franchise of 2 days)	US$ 50 per day for max. 5 days	NA	×
2	Dental Treatment	US$ 300	US$ 100	✓
3	Total Loss of Checked in Baggage	US$ 500	NA	×

4	Delay of Checked in Baggage	US$ 100	6 Hours	×
5	Loss of Passport	US$ 300	US$ 50	×
6	Personal Liability	US$ 100,000	5% of Actuals	×
7	Personal Accident	US$ 15,000	NA	×
8	Hijack Distress Allowance	US$ 125 per day, for max. 7 days	12 Hours	×
9	Emergency Cash Advance	US$ 1000	NA	×
10	Trip Cancellation & Interruption	US$ 500	NA	×
11	Missed Connection	US$ 500	3 hours	×
12	Trip Delay	US$ 500	6 hours	×
13	Political Risk and Catastrophe Evacuation	US$ 7500	NA	×
14	Accidental Death (Common Carrier)	US$ 5000	NA	×
15a	Fire Cover for Building	INR 200000	NA	×
15b	Fire Cover for Contents	INR 100000	NA	×
16	Burglary Cover for Home Contents	INR 100000	NA	×
17	Bounced Booking – Hotel / Airline	USD 2000	USD 250	×
18	Compassionate Visit	US$ 7,500	NA	×
19	Emergency Hotel Extension	USD 5000	USD 250	×
20	Loss of Baggage and Personal Effects	USD 2000	USD 100	×
21	Return of Minor Child (ren)	Travel cost at actuals not exceeding US$ 7,500	NA	×
22	Domestic Trip Cover	As per the sum insured and deductibles specified for the respective benefits under each plan above.		×
23	Value Added Services	NA	NA	×

SENIOR CITIZENS PLAN (This Plan is available for the age group of 71-85 years)

Sr. No.	Benefits	Sum Insured	Deductible	Senior Citizens Plan
1	Medical Expenses (Includes Medical Evacuation Cost)#	US$ 25,000, US$ 50,000	US$ 100 (Total amount applicable for Medical Expenses alongwith the applicable extensions under Medical Expenses)	✓
	Extension I - Pre-Existing Illness Extension	Part of Medical Expenses Sum Insured	NA	✓
	Extension II – Repatriation of Remains (Including in medical Sum Insured)	US$ 7,500	NA	✓
	Extension III - Daily Allowance In Case of Hospitalization (franchise of 2 days)	US$ 50 per day for max. 5 days	NA	×
2	Dental Treatment	US$ 300	US$ 100	×
3	Total Loss of Checked in Baggage	US$ 500	NA	✓
4	Delay of Checked in Baggage	US$ 100	6 Hours	✓
5	Loss of Passport	US$ 300	US$ 50	✓
6	Personal Liability	US$ 100,000	5% of Actuals	✓
7	Personal Accident	US$ 2,500	NA	✓
8	Hijack Distress Allowance	US$ 125 per day, for max. 7 days	12 Hours	✓
9	Emergency Cash Advance	US$ 1000	NA	✓
10	Trip Cancellation & Interruption	US$ 500	NA	✓
11	Missed Flight Connection	US$ 500	3 hours	✓
12	Trip Delay	US$ 500	6 hours	✓
13	Political Risk and Catastrophe Evacuation	US$ 7500	NA	✓
14	Accidental Death (Common Carrier)	US$ 5000	NA	×

15a	Fire Cover for Building	INR 200000	NA	×
15b	Fire Cover for Contents	INR 100000	NA	×
16	Burglary Cover for Home Contents	INR 100000	NA	×
17	Bounced Booking – Hotel / Airline	US$ 2000	US$ 250	×
18	Compassionate Visit	US$ 7,500	NA	×
19	Emergency Hotel Extension	US$ 5000	US$ 250	×
20	Loss of Baggage and Personal Effects	US$ 2000	US$ 100	×
21	Return of Minor Child (ren)	Travel cost at actuals not exceeding US$ 7,500	NA	×
22	Domestic Trip Cover	As per the sum insured and deductibles specified for the respective benefits under each plan above.		×
23	Value Added Services	NA	NA	×

#Medical Cover under all plans is subject to sub-limits. Please read the policy wordings for details

Sublimits:

Sub-limit A : Limit for any one illness and/or injury

The maximum liability of the Company applicable for any one Illness and / or Injury is US$ 100,000 or Sum Insured, whichever is lesser

Sub-limit B : Limits applicable for various types of medical expenses

In case of persons aged 51 years and above, following limits are applicable for any one Illness and / or Injury:

a. Hospital Room and boarding- maximum US$ 1,800 per day up to 30 days

b. Intensive care unit - maximum US$ 3,250 per day up to 7 day

c. Surgery* - maximum up to US$ 15, 000

d. Anaesthetist services - up to 25% of surgical treatment

e. Medical Practitioner's visit fees - maximum US$ 100 per day per visit up to 10 visits

f. Diagnostic and Radiology services – maximum US$ 1000

g. Ambulance services** - maximum US$ 500

h. Miscellaneous expenses*** – maximum of US$ 2, 000

For the purpose of application of the above sub- limits,

*Surgery: Includes Operation room charges, Surgeon fee and Implant charges

**Ambulance Services: Includes Cost of transportation to hospital and Paramedic services

***Miscellaneous expenses: Includes but not limited to cost of medicines/ Pharmacy/ Drugs/ Supplies, nursing charges, External medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, Blood storage & processing charges, other services which are not part of any other above given heads

Settlement/Rejection of Claim –

For Cashless Settlement

In order to avail of cashless treatment, the following procedure must be followed by you:

You must request pre-authorisation through our Assistance Service Provider within 24 hours of Hospitalisation.

We will consider your request after having obtained accurate and complete information for the Illness or Injury for which cashless Hospitalisation facility is sought by You and We will confirm Your request in writing.

For Reimbursement Settlement

The settlement of reimbursement claims would be done by Us within 15 days from the receipt of claim along with claim form and documents, any rejections if done, would be provided with proper reasons by Us. The role of the TPA (if any) would be limited to facilitate the flow of information between You and Us.

Terms of Renewal

- In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- This policy shall ordinarily be renewable except on grounds of established fraud or misrepresentation or non-disclosure by the insured
- ***Renewal Premium*** - Premium payable on renewal and on subsequent continuation of cover are subject to change as per the relevant regulatory prescriptions.

Free Look Up 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 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.

Cancellation/termination 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 upto 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.

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.

The Company may cancel the Policy at any time on grounds of established fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on the grounds of established fraud."

Renewal notice

a) We shall ordinarily renew the policy except on grounds of misrepresentation or established fraud or non-disclosure by the Insured.. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to You that may result to enhance Our risk under the guarantee hereby given. Any change in the risk will be intimated by You to Us. Nothing herein or otherwise shall affect Our right to impose any additional terms and conditions on

renewal or restrict any renewal terms as to premium or otherwise.

b) The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to Us on or before the date of expiry of the Policy and in no case later than Grace Period of 30 days from the expiry of the Policy.

Grievances

In case of any grievance the insured person may contact the Company through Website: www.icicilombard.com Toll free: 1800 2666 Email: customersupport@icicilombard.com
ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor- Interface 16 ,
Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064

There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit https://www.icicilombard.com/docs/default-source/policy-wordings-product-brochure/final-gro-mapping.pdf.

If Insured person is not satisfied with the redressal of grievance ,insured person may contact the grievance officer at the details provided in the below link:

https://www.icicilombard.com/grievanceredressal.com

If Insured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority (IRDA) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDA Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255

Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman

Benefit Illustration

Annexure – A										
Benefit Illustration in respect of policies offered on individual and family floater basis (International Travel Insurance)										
Age of the members insured	**Coverage opted on individual basis covering each member of the family separately (at a single point in time)**		**Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)**				**Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)**			
	Premium (₹)	Sum insured (USD)	Premium (₹)	Discount	Premium after discount (₹)	Sum insured (USD)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum insured (USD)
25	13,414	50,000	13414	3%	13,012	50,000	30,389	10%	27,350	50,000
60	16,975	50,000	16975	3%	16,465	50,000				
Total Premium for all members of the family is ₹ 30,389 when each member is covered separately.			Total Premium for all members of the family is ₹ 29,477 when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹ 27,350			
Sum insured available for each individual is USD 50,000.			Sum insured available for each family member is USD 50,000.				Sum insured of USD 50,000 is available for the entire family.			
Note : a) Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also the premium rates shall be exclusive of taxes applicable. b) The Premium mentioned above are for Worldwide Geography and for 180 days. It is subject to change if the selected Geography or number of days is different at the time of issuance.										