PROSPECTUS – Ride Safe Travel Insurance

Introduction

"Ride Safe Travel Insurance" is a product designed to cover the risks associated with travelling in a common carrier like cab, buses etc. The product caters to medical risks like accidents and related hospitalization while traveling. It also offers cover against unavoidable circumstances like missed flight, baggage or electronic equipment loss due to theft or robbery. Additionally, one could also face financial emergencies due to robbery, theft etc. In order to provide a buffer to the customers from such risks, ICICI Lombard has proposed a group travel product – 'Ride Safe Travel Insurance'

Salient features

- Option to choose from a host of medical as well as non medical covers.
- Cover for hospitalization / day care expenses due to injury, OPD expenses related to accident and ambulance and emergency evacuation cover etc
- Benefit payout in case of accidental death, permanent total disability or permanent partial disability.

  Indemnification of losses due to missed flights, mismatch in common carrier, cancellations initiated by operators

Policy Period

Policy period will be same as the Travel Period/Trip, as defined in the policy document

Benefits:

Claims made in respect of an Insured Person for any Base Benefit or Extension applicable to the Insured Person shall be subject to the availability of the Sum Insured for the Base Benefit/Extension, and the terms, conditions and exclusions of this Policy.

Covers offered under this policy

Insured can avail any one or many of the following base benefits. The payout will be in excess of the applicable deductible, if any, as mentioned in the Policy Certificate.

1. **Hospitalization Expenses for injury/Accidental Medical Expense –** If an Insured Person suffers an Injury due to an Accident that occurs during the Period of Cover and which solely and directly requires the Insured Person to be Hospitalized or undergo a Day Care Treatment, then We will reimburse the expenses incurred for this hospitalization or treatment up to limit specified in the Policy Certificate against this Benefit

1.a Mobility Cover: Extension to cover for expenses for medical aids including but not limited to wheel chairs, walking stick, crutches etc due to an accident.

2. **Hospital Daily Allowance** - If an Insured Person suffers an Injury due to an Accident that occurs during the Period of Cover and which solely and directly requires the Insured Person to be Hospitalized, then We will pay the daily amount specified in the Policy Certificate against this Base Benefit for each continuous and completed day of Hospitalization of the Insured Person.

3. **OPD Treatment** - If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and that Injury solely and directly requires the Insured Person to undergo OPD Treatment for any of the treatments/tests/consultations specified in Policy Certificate or for treatment of fractures, burns or Dental Treatment then, We will reimburse the costs incurred on such Medical Expenses.

4. **Ambulance and Emergency Evacuation**

4.a. **Ambulance** - If an Insured Person suffers an Injury that occurs due to an Accident during the Period of Cover and the Injury solely and directly requires the Insured Person to be transported to a Hospital for Medically Necessary Treatment, We will reimburse the cost incurred for the same, up to a maximum limit of the amount specified against this cover benefit in the Policy Certificate in respect of any Ambulance Services used for transportation of the Insured Person from the site of the Accident to the nearest Hospital or from the site of first treatment to a higher centre of care.

4.b. **Emergency Evacuation** - We will reimburse the costs incurred for air transportation of the Insured Person during the Travel Period (and an attending Medical Practitioner if it is certified in writing as being medically necessary) including costs incurred for medical care during such transportation in case of an accident or catastrophe or for medically necessary treatment (necessitated due to an accident)

5. **Personal Accident**

5.a. **Accidental Death** - If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and if this Injury solely and directly results in the Insured Person's death within 365 days from the date of the Accident, then we will pay the event amount specified in the Policy Certificate

5.b. **Permanent Total Disability** – If an Insured person suffers an Injury due to an Accident that occurs during the Travel Period and if this injury solely and directly results in PTD (as defined in the policy document) within 365 days from the date of accident, then we will pay the event amount as specified in the Policy Certificate

5.c. **Permanent Partial Disability** - If an Insured person suffers an Injury due to an Accident that occurs during the Travel Period and if this injury solely and directly results in PPD (as defined in the policy document) within 365 days from the date of accident, then we will pay the effective event amount as specified in the Policy Certificate

5.d. **Total Temporary Disability** - If an Insured person suffers an Injury due to an Accident that occurs during the Travel Period and if this injury solely and directly results in TTD (as defined in the policy document) within 365 days from the date of accident, then we will pay the effective event amount as specified in the Policy Certificate.

5.e. **Cost of Clothing Damage** – In case of loss/damage of clothes especially uniforms of employees / members of a group as a result of an Accident, we will reimburse the loss of the same.

5. Modification expenses (Extension) – Extension to cover for expenses incurred towards modification of home and/or owned vehicle as a result an Accident suffered by the insured, we will reimburse the loss of the same.

6. Repatriation of Remains - In the unfortunate event of the death of the Insured during the Travel Period, the Company shall, reimburse the Nominee, the costs incurred for transporting the remains of the deceased Insured back to his/her place or city of residence from the place of death. Our Maximum liability is up to the limit specified in the Policy Certificate.

7. Missed Flight - We will reimburse the cost of the booking of the missed Common Carrier (domestic or international or both , as specified in the certificate of insurance)ticket up to the limit specified in the Policy Certificate due to the Insured Person's failure to reach the original departure point of the booked journey caused by acute, sudden & unforeseen emergency or due to any Accident during the Coverage Period

8. Loss of Baggage & Personal Effects - We will reimburse the actual loss upon the declaration of the customer, upto the limit of Loss of Baggage & Personal Effects specified in the Policy Certificate incurred in relation to the permanent and total loss of the Insured Person's luggage and personal possessions during the Travel Period.

8.a. Electronic Equipment Cover - We will reimburse the actual loss of an electronic equipment upon the declaration of the customer, upto the limit of this extension as specified in the Policy Certificate incurred in relation to the loss occurring due to theft, robbery, mugging, hold up during an insured trip.

9. Financial Emergency and Emergency Hotel Requirement

9.a. Financial Emergency Cash - We will reimburse the actual loss incurred in relation to the permanent and total loss of the Insured Person's travel funds due to any pilferage, theft, loss, robbery or dacoit during the Travel Period.

9.b. Emergency Hotel Requirement - We will reimburse the costs upto the limit specified in the Policy Certificate towards the stay of the Insured Person in a hotel due to the Insured Person or any other passenger(s) travelling with the insured being reasonably disabled to travel and is also covered under the policy availed by the insured person suffering Injury in an Accident or Illness or Hospitalization during the Travel Period.

10. Loss of Home Content – We will reimburse for any loss or damage sustained by the Insured during the Period of Insurance caused by

i. Burglary of Contents of the Property insured and/ or

ii. Attempted burglary of the Contents of the property up to the limit specified in the Policy Certificate

Operator Driven Cancellations - In the event the operator of the common carrier cancels the pre-paid/ pre booked ticket of the common carrier after confirming the same to the insured, we will pay the

Insured a benefit amount stated in Policy Certificate. This amount can be a flat amount or a percentage of the ticket value or higher/lower of the two as specified Policy Certificate. This cover also includes cancellations initiated by the operator due to mechanical breakdowns prior or en-route the journey.

11. Mismatch in Carrier - In the event of a mismatch in the type of common carrier during travel period vis a vis what was assured or booked for at a cost, a fixed amount limited to a maximum as mentioned in the Policy Certificate will be payable to the insured.

12. Collision Damage Waiver - We will reimburse the Policyholder or the Covered Person for the safety deposit amount of a Rental Vehicle in excess of the deductible against this benefit, which the Covered Person becomes liable to pay because the vehicle is involved in a collision or is stolen or damaged, whilst under their care on a Journey.

GENERAL EXCLUSIONS (APPLICABLE TO ALL BENEFITS UNDER THE POLICY):

The Company shall not liable for any loss or damages:

1. In relation to the events occurring prior to the Date of Commencement of Insurance or after the Date of Expiry of Insurance or Travel period as mentioned in Part I of the Schedule to this Policy.
2. If the claim be in any respect established as fraudulent, or if any false declaration be made or used in support thereof or if it is established that any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this Policy shall be forfeited.
3. If the Insured:

   a. Is traveling against the advice of a MedicalPractitioner;

   b. Is receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report orcertificate;

   c. Has received terminal prognosis for a medical condition;

   d. Is taking part in a naval, military or air force operation;

4. In relation to eventsarising:

   - out of any intentional self-Injury, suicide or attempted suicide, intoxication by liquor or drugs.
   - due to involvement or participation of the Insured directly or indirectly in murder, or criminal assault or the like or any breach oflaw.
   - out of venereal disease and/or any mutant derivative or variations thereof howsoever caused.

5. Injury that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority;
6. In relation to events arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:

a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuelor

b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

7. Pertaining to involvement or participation in activities that are against local laws, rules and/ or regulations specified by any government agency.
8. Any alternative Treatments not covered under AYUSH as instituted in a government hospital or any institute recognized by the government and/or accredited by Quality council or India/National accreditation board of health.

GENERAL CONDITIONS (APPLICABLE TO ALL BENEFITS UNDER THIS POLICY)

1. The insurance under the Policy shall not attach to any Trip that shall have commenced prior to the Date of Commencement of Insurance or Travel period by the common carrier as specified in Policy Certificate.
2. Deductible shown against the respective items of cover in the schedule of the Policy shall be applied separately for each and every claim preferred under the respective sections.
3. The Insured shall, at all times, act as if uninsured and shall take all steps as are necessary to avoid occurrence of any contingency covered hereunder and to avert and / or minimize a loss otherwise payable under the Policy.
4. 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.

Please refer to the cover-specific exclusions mentioned in the Policy Document.

STANDARD TERMS AND CONDITIONS

1. **Incontestability and Duty of Disclosure**

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, or established fraud or non-disclosure of any material factin the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a Claim being established as fraudulent or if it is established that any fraudulent means or devices being used by the Insured Person or any one acting on his behalf to obtain any benefit under this Policy.

2. **Material Change**

The Insured Person shall immediately notify Us in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation, trade or business practices thereby containing the circumstances that may give rise to the Claim and We may, adjust the scope of cover and / or premium, if necessary, accordingly.

3. **Records to be Maintained**

The Insured Person shall keep an accurate record containing all relevant particulars and shall allow Us to inspect such record.

4. **Notice of Charge**

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to the Insured Person, Nominee, assignee or his legal heirs of any amount under the Policy shall in all cases be an effectual discharge to Us.

5. **Overriding effect of Part II of the Schedule**

The terms and conditions contained herein and in Part II of the Schedule to this Policy shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Schedule to this Policy, then the term(s) and condition(s) contained herein shall be read *mutatis mutandis* with the scope of cover/terms and conditions contained in Part II of the Schedule to this Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

6. **Fraudulent Claims**

If any Claim is in any manner established as fraudulent, or it is established that it is supported by any fraudulent means or devices, whether by You or any Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy/Certificate of Insurance will be void and all benefits otherwise payable under it will be forfeited.

7. Cancellation/ Termination

a) Disclosure to information norm:

The Company may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, established fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or established fraud.

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.

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.

8. **Settlement/Rejection of Claim** –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.

9. **Policy Disputes**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be adjudicated or interpreted in accordance with Indian Laws and only competent Indian courts shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

10. **Multiple Policies**

In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be treated as the primary Insurer and shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

11. **Notices**

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

In case of the Insured Person: At the address specified in the Policy Certificate.

In case of Us: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

12. **Customer Service**

If at any time the Insured Person (or his Nominee/ legal heir, as the case may be) requires any clarification or assistance, they may contact Our offices at the address specified below, during normal business hours.

ICICI Lombard General Insurance Company Limited ICICI Lombard House 414, Veer Savarkar Marg, Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025.

13. **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"

Prohibition on Rebates - Section 41 of the Insurance Ac 1938 stipulates as follows:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: [Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.]
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Disclaimer: The foregoing is only an indication of the cover offered. For complete details on coverage, terms, conditions and exclusions, please read the Policy document or seek the advice of your insurance advisor before concluding sale.