



SALES LITERATURE / PROSPECTUS TRIPSECURE+

Covers

*Surgical Treatment: Includes Operation room charges, Surgeon fee and

Part I: International Travel Insurance

1. Hospitalization Expense for Illness and Injury** – Reimbursement of medical expenses incurred for medical treatment on account of illness or injury. This cover can be extended to cover:
 - a. Outpatient Treatment for Illness and Injury - Reimbursement of expenses incurred for Outpatient Treatment due to illness contracted or any Injury due an Accident during the policy period.
 - b. Medical Aid cover in case of Illness and Injury - Reimbursement of expenses towards medical Aids like plaster casts, arm slings, crutches etc. incurred due to illness contracted or any Injury due to an Accident during the policy period.
 - c. Child care expense due to Hospitalisation - Daily payout towards child care expenses on your hospitalization due to illness contracted or any accidental Injury during the policy period
 - d. Physiotherapy - Reimbursement of medical expenses incurred towards undergoing physiotherapy treatment due to illness contracted or any Injury due an Accident during the policy period
 - e. Adventure Sports Cover - Reimbursement of medical expenses incurred towards injury as a result of participation in any Hazardous Activities during the policy period

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

Hospitalization Expense	Sub-limits
Hospital Room and boarding	Maximum US\$ 1,800 per day up to 30 days.
Intensive Care Unit/ Emergency Department	Maximum US\$ 3,250 per day up to 7 days.
Surgical treatment*	Maximum up to US\$ 15,000
Anaesthetist services and Anaesthesia charges	Up to 25% of surgical treatment.
Physician's visit	Maximum US\$ 100 per day up to 10 visits.
Diagnostic and pre-admission testing	Maximum US\$ 1000.
Ambulance services**	Maximum US\$ 500.
Miscellaneous Expenses***	Maximum US\$ 2,000

Implant charges

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

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

2. Hospitalization Expense for Injury - Reimbursement of medical expenses incurred for medical treatment on account of injury.
3. Daily Allowance in case of Hospitalization - Covers Per day pay out on hospitalization due to an accidental Injury during the policy period.
4. Medical Evacuation - Reimbursement of expenses for emergency transportation and evacuation services necessitated due to any Illness contracted or accidental Injury sustained during the policy period.
If it is medically necessary in the opinion of Emergency Assistance Service Provider that you need to be accompanied by a Medical Practitioner, nurse, relative, friend or colleague; then the additional costs for 1 accompanying person would also be payable under this.
5. Repatriation Of Remains - In the unfortunate event of the death of the insured, reimbursement of expenses incurred for transporting the remains of the deceased Insured back to the Country/Place of Residence or for a local burial or cremation in the country/place where death has occurred.
6. Dental Treatment – Reimbursement of expenses incurred for emergency dental treatment towards relief from sudden acute pain and/or due to an accident during the policy period.

SECTION 2: ACCIDENT & DISABILITIES COVERS

7. Personal Accident - Covers a lump sum payout in case of accidental death or permanent total disablement or permanent partial disablement of the insured during the policy period. This cover can be extended to cover:
 - a. Coma Cover - A weekly payout as specified in the policy period in case an accidental Injury suffered whilst on the covered trip results in the Insured being in a state of coma during the policy period.
 - b. Child Benefit Cover – A lump sum payout in case of death of Insured during the policy period, if survived by dependent children.
 - c. Workplace Assault – A lump sum payout in case insured is a victim of an assault in workplace during the period of insurance
 - d. Personal Accident - Adventure Sports - A lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured due to participation in any hazardous activities
 - e. Lifestyle Modification Cover – Reimbursement for the cost of artificial limbs and any modifications to

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 / 602, 6th Floor, Interface Building No. 16, New Link Road, Malad (West), Mumbai - 400 064.

UIN: ICITIOP27058V022627

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg, Off Veer Savarkar Road, Nr Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.

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Toll free No. : 1800 2666

Alternate No.: 86552 22666 (Chargeable)

Website : www.icicilombard.com

E-mail : customersupport@icicilombard.com

insured's home or vehicle in India necessitated due to disablement arising as a result of an accident during the period of insurance.

8. **Accidental Death And Disablement - Common Carrier** - Covers a lump sum payout in case of death or disablement of the Insured while mounting, dismounting or travelling in a Common Carrier/Public Carrier during the policy period.
9. **Credit Card Secure** – In the event of an accident occurring while you are overseas we will. covers outstanding balance in credit card to legal heir/nominee in case of death or disablement of the Insured due to accident during the policy period.
10. **Home to Home Cover** –
Section A- Reimbursement of medical expenses arising due to an accident while on Insured Journey in India.
Section B - We will pay for Death and Disablement arising due to an Accident while on Insured Journey in India.
Payment under this cover (Section A & Section B) would be subject to the following:
 - i. Place of Stay to airport provided the domestic travel takes place within 48 hours from time of boarding the overseas transport, or
 - ii. Airport to Place of Stay provided the domestic travel has occurred within 48 hours of Your arrival back to India

SECTION 3: BAGGAGE & PERSONAL EFFECTS

11. **Loss of Checked –in baggage** – Reimbursement of Pro-rated payout for pieces of baggage permanently lost whilst under the custody of common carrier vis-a-vis pieces of baggage that were checked-in. This cover can be extended to cover:
 - a. **Electronic Equipment Loss** - Indemnification of cost (after depreciation) of the electronic equipment lost which formed a part of the checked-in baggage
 - b. **Sports Equipment Loss** - Indemnification of the replacement cost of the sports equipment lost which formed a part of the checked-in baggage
12. **Damage to Baggage during Transit** – Covers a fixed payout in case of damage to your checked-in baggage(s) while it is entrusted to the Common carrier/Public Carrier.
13. **Delay of Checked-In Baggage** – Allowance for the incidental expenses incurred due to a delay of checked-in baggage for more than 6 hours.
13.a. We offer assistance for tracking and monitoring delayed checked-in baggage during travel. It enables the insured to receive real-time updates via SMS or email while the Assistance Service Provider coordinates with airlines and relevant authorities to trace and expedite the baggage delivery, subject to policy terms and conditions.
14. **Loss of Baggage and Personal Effects** – Reimbursement for loss of your baggage and personal effects due to theft, burglary, larceny, robbery, hold-up or any such similar events during the policy period. This cover can be extended to cover:
 - a. **Loss of Electronic Equipment** - Indemnification of cost (after depreciation) of the electronic equipment lost due to theft, burglary, robbery, larceny, mugging, hold up or any such similar event during the policy period
 - b. **Loss of Valuables including Personal money** - We shall indemnify in case of loss of Valuables (including money) due to theft, burglary, robbery, larceny, mugging, hold up or any such similar event during the policy period.

- c. **Loss of Sports Equipment** - Indemnification of the cost (after depreciation) of the sports equipment lost due to theft, burglary, robbery, larceny, mugging, hold up or any similar incidence during the policy period. OR

Indemnification of the cost of renting the same type of sports equipment and penalty charges imposed by rental sports Equipment Company under the Rental sports equipment hiring agreement.

15. **Debit and Credit card and Forex card- Fraudulent Utilization** - Reimbursement for financial loss due to theft/ loss of debit/credit/forex card during policy period upto the limit as defined in policy certificate.
16. **Loss of Passport and International Driving License** – Reimbursement of a fixed benefit amount shall be given to the Insured is he/she loses or damages their original Passport or International Driving License.

SECTION 4: Travel Delay, Cancellation & Curtailment

17. **Trip Cancellation** – Indemnification for financial loss (travel and accommodation) incurred on cancellation of trip due to unexpected events e.g. sickness, natural calamities, terrorist attack etc. This cover can be extended to cover:
 - a. **Reimbursement of Cancellation charges** of pre-booked events - Cover for non-refundable cancellation charges of any pre-booked event(s) which had to be cancelled due to cancellation of the trip
 - b. **Frequent flyer points** – We will reimburse the insured for the amount, equivalent to the conversion factor of the frequent flyer/reward program service provider, if Insured Journey is cancelled.
18. **Trip Interruption Or Curtailment** - Indemnification for the financial loss incurred in case your trip is interrupted and/ or you need to curtail your trip due to unexpected events beyond your control. This cover can be extended to cover:
 - a. **Trip Resumption** - Reimbursement of the cost incurred towards resumption of a covered trip that had to be curtailed due to unexpected events beyond your control.
 - b. **Missed event due to Itinerary changes** – Reimbursement of non-refundable charges of pre-booked ticket, if insured is not able to participate in an event or prepaid activity scheduled on insured's itinerary due to change in insured's itinerary by travel agent.
19. **Trip Cancellation Due To Visa Rejection** - Reimbursement of any non-refundable and/or cancellation charges towards travel tickets and accommodation in case the insured has to cancel his trip due to visa rejection. This cover can be extended to cover:
 - a. **Refund of Visa Fee** - Reimbursement of the amount paid towards visa application fee in case the insured has to cancel his trip due to a rejection of visa.
20. **Cancellation cover for Hotel & Accommodation** - Indemnification for financial loss incurred by you in case you have to cancel hotel and accommodation booking following unexpected events beyond your control.
21. **Common Carrier Delay** – Covers a fixed payout in case of a delay in departure of the scheduled Common Carrier/ Public Carrier.
 - a. **Flight Delay Auto Assist** - This cover provides insured travellers with real-time SMS updates on flight delays and guidance on the claim intimation and settlement process when a flight is delayed beyond the specified threshold. Upon confirmation of a valid claim, the Company facilitates direct payment of the claim amount to the insured or beneficiary, subject to the policy terms and conditions.

22. Flight Cancellation - We will pay the Sum Insured in the event of cancellation of scheduled departure of the international flight whilst on Insured Journey due to specified perils as mentioned in policy wordings
23. Missed Connecting flight - We shall reimburse for official cancellation charges and additional cost incurred to proceed with your planned trip in case you fail to access a connecting flight due to a delayed arrival of the previous flight.
24. Compassionate Visit - Reimbursement of Cost of visit (travel and accommodation) of a family member/friend to the insured's place of hospitalization for a specified duration if deemed necessary by the treating medical practitioner.
25. Bounced Bookings Of Airlines Or Hotel - Reimbursement of additional expenses incurred for alternative arrangements respectively in the event of bounced booking of the confirmed Common Carrier/Public Carrier and/or confirmed pre-paid accommodation.
26. Hotel Extension Due To Contingency - Reimbursement of expenses towards lodging and boarding for an extended stay at a pre-booked hotel/accommodation facility if the insured's departure is delayed due to unexpected events beyond control.
27. Piste Closure -we shall pay to the Insured a daily compensation for maximum number of days as specified in Part I of the Policy Schedule for each continuous and completed stay in the Hotel due to complete lack of snow or avalanche which lead to closure of Ski lifts and Ski schools and hence mandated the Insured to stay in the Hotel for complete day.
28. Automatic Extension Of Period Of Insurance - Automatic extension of Policy Period granted up to a period of 7 days or 15 Days from the Policy Expiry date if your trip is delayed or extended due to reasons beyond your control.
29. Political Risk and Catasrophe Evacuation - Reimbursement of expenses incurred for your return to your place of residence or the nearest place of safety in such situations.

SECTION 5: Cruise Covers

30. Missed Shore Cover - Covers a fixed payout in case the vessel on which you are aboard does not visit one of the shores stop promised in the original travel itinerary of your trip.
31. Cruise Interruption - Reimbursement of expenses incurred towards any alternate travel bookings due to unexpected Injury and Illness to insured while on a cruise, resulting in insured's hospitalisation on foreign dry land.
32. Medical cover on a cruise -

Section A : Medical cover on a cruise - Hospitalisation expense - Reimbursement of medical expenses including daily allowance in case of hospitalisation and medical evacuation incurred on account of illness and injury insured suffers on a trip aboard and requires medical attention.

Section B: Medical cover on a cruise - Daily allowance in case of hospitalization- Per day payout on hospitalization due to an accidental Injury to insured while on a cruise.

Section C : Medical cover on a cruise - Medical Evacuation - Reimbursement of expenses for emergency transportation and evacuation services necessitated due to any Illness contracted or accidental Injury sustained to insured while on a cruise.

- a. Cruise Cover- Unused Excursions - Covers for the cost of non-refundable amount of pre-booked excursions which insured were unable to use as a result of being hospitalised due to an accident or illness.
33. Personal Liability - Reimbursement of expenses towards payment of legal liability to a third party during the covered trip arising out of accidental death, bodily injury or property damages to third party.
 - a. Court attendance cover - we will pay a fixed amount for each day (for meal and travel expense) , if insured is required to attend the court in connection with an event that has resulted in a valid claim under Personal liability cover.
34. Car Rental Cover for deductible - Reimbursement of rental vehicle deductible amount pressed by the rental company due to any accidental damage or theft of any rented vehicle on a trip. This cover can be extended to cover towing fees not covered under the rental vehicle agreement, or roadside assistance agreement, if the Rental Vehicle is involved in a collision or is damaged rendering it un-driveable
Deductible, for the purpose of this cover, means the deductible / excess / deposit amount and not any other amount, by whatever name called, under the rental vehicle hiring agreement to the car rental company, if the rental vehicle is involved in an accident or is stolen during the rental period. As such, payment under this cover would be restricted only against the theft or any accidental damage to the rented vehicle made to the car rental company. However, the Deductible does not include the Rental Vehicle Insurance amount as defined under Cover 37: Car Rental Cover.
 - a. Rental Vehicle Return - Reimbursement of charges pressed in case of late return of your rented vehicle due to its involvement in a collision or damage.
35. Car Rental Cover- Reimbursement of charges pressed by the rental company which the insured is legally liable to pay due to any accidental damage or theft of any rented vehicle on a trip. However, the Rental Vehicle Insurance does not include the Deductible amount as defined under Cover 36: Car Rental Cover for Deductible.
36. Hijack Distress Compensation - Per day payout payable in the event of an Hijack of the Common Carrier/Public Carrier in which the insured is travelling as a fare paying passenger.
37. Financial Emergency Cash Allowance - Lump sum payout in case you are left with no travel funds following an incident of theft, robbery, larceny etc. during the policy period.
38. Fire and Allied Perils - Home Building & Contents - Indemnification for financial loss or damage due to specific perils at your residence during the policy period.
39. Burglary - Home Contents - Indemnification for financial loss or damage due to burglary/attempted burglary at your residence while you are on a covered trip.
40. Pet Care & Veterinary Hospitalization
Section A- Pet Care and Veterinary Hospitalization - Pet not travelling with Insured - Reimbursement of expenses towards medical treatment of your pet due to any accidental injury which requires hospitalisation for minimum period of 12 hrs while insured is on the trip and pet was under the care of a friend, relative, family

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members or any other care giver assigned to take care of insured's pet.

Section B-Pet Care and Veterinary Hospitalization - Pet travelling with Insured - Reimbursement of expenses towards medical treatment of your pet travelling with you due to any accidental injury while on the trip.

41. Out Of Pocket Expenses For Pet Care Due To Trip Delay - Reimbursement of expenses towards food and care giving of your pet while you are on the trip as per limit defined in policy certificate.
42. Travel Loan Secure - SI IN INR - Reimbursement of principal outstanding amount or sum insured whichever is lower in case of death or permanent total/partial disability of insured within 180 days of bodily injury during the policy period.
43. Language Interpreter - Reimbursement of expenses incurred to hire an interpreter if you are hospitalized while on a trip.
44. Escort of minor children - Reimbursement of expenses towards arranging the return of minor child back to city of residence in the unfortunate event of the insured's death or hospitalization for a specified duration while on a covered trip.
45. Hole in one - Reimbursement of expenses towards celebratory drinks on the day of a hole in one accomplishment.
46. Reimbursement of Green Fees - We will reimburse the non-refundable amount of Green fees, if insured suffers any accident or illness resulting in emergency hospitalisation while on a trip due to which insured was unable to play golf.
47. Upgradation of business class - We will reimburse the actual expense incurred for up-gradation of insured's existing economy class air ticket to a business class air ticket in the event of insured getting hospitalized during the insured journey.
48. Quarantine cover - We will pay the accommodation cost Upto Sum Insured as mentioned in Part I of policy schedule in the event of Insured getting diagnosed with are required to Quarantine during the policy period whilst on Insured journey, due to illness which has been declared as a pandemic by the appropriate government authority or WHO.
49. Bail Bond - Reimbursement of expenses for any bail amount paid towards release of the insured in case the insured is arrested or detained for a bailable offence.
50. Kidnap Distress Allowance - We shall pay a fixed payout for every continuous 24 hour period that the insured is held hostage.

Part II: Domestic Travel Insurance

1. Multi Trip Domestic Cover -
 - a. Cover 1.Domestic Personal accident cover - Covers 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 Period of Insurance
- Cover 2. En-Route Personal Accident Cover-Common Carrier
Injury sustained in an Accident encountered whilst travelling via a common carrier
- Cover 3 Accidental Hospitalization Expenses - 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 4En-Route Accidental Hospitalization Expenses - Common Carrier - reimbursement of expenses incurred in case of Hospitalization due to an Accidental Injury encountered whilst travelling via a common carrier
- Cover 5. Domestic OPD Expenses
- Reimbursement of Outpatient treatment in case of injury due to an accident during trip at any time whilst on a Trip during the Policy Period.
- Cover 6En-Route OPD Expenses - Common Carrier -
Accident encountered whilst travelling via a common carrier such as Flight, Train, Bus or Cab the Company shall indemnify the Insured for the Reasonable and Customary Charges
- Cover 7. Domestic Loss of Baggage & Personal effects
-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 8 Theft / Burglary of Home contents - 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 whilst the Insured is on a Trip during the Policy Period.

Cover 9 Missed connection- 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 10 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 11Domestic Loss of checked in Baggage - Fixed payout for pieces of baggage permanently lost whilst under the custody of an airline vis-a-vis pieces of baggage that were checked-in.

Cover 12 Domestic Delay of Checked In Baggage - Fixed payout to the Insured Person the amount specified against this Cover in Part I of the Policy Schedule if the Insured Person encounters a delay in the receipt of Checked-In Baggage for longer than the minimum period defined as the Deductible in Part I of the Policy Schedule.

Cover 13 Domestic Lounge Access Benefit In Case Of Flight Delay Cover, if the Scheduled Departure of a Domestic Flight on which the Insured Person is booked is delayed by more than, the time defined in part 1 of the policy schedule, we will arrange airport lounge access for the Insured Person through a digital voucher redeemable at a participating lounge located at the airport from which the said Domestic Flight is scheduled to depart.

Cover 14 Domestic Flight Delay - Fixed Benefit - If the Scheduled Departure of a Domestic Flight on which the Insured Person is booked is delayed by more than the period defined in part I of the policy schedule, , we will pay a fixed benefit amount as per Sum insured specified.

Cover 15Domestic Airline Operated Cancellation Benefit Under this Cover, if the Scheduled Departure of a Domestic Flight on which the Insured Person is booked is cancelled by the airline after ticketing, We shall pay a fixed benefit amount as specified in Part I of the Policy Schedule.

Cover 16 Cancellation Assist - Meet & Greet Service - Under this Cover, if the Scheduled Departure of a Domestic Flight on which the Insured Person is booked is cancelled by the airline, and the Insured Person has a confirmed replacement departure from an eligible participating airport/terminal within 24 (twenty-four) hours, we will arrange Cancellation Assist - Meet & Greet Service for the Insured Person. The Service is only available if the cancelled flight and replacement flight is at the same airport.

COVER SPECIFIC EXCLUSIONS

Some Of the Major Exclusions are listed below. Please refer to the Policy wordings for the detailed Terms and conditions.

Part I: International Travel Insurance

1. Hospitalization Expenses for Illness and Injury and
2. Hospitalization expense for injury and extensions therein -
 - Dental treatment unless caused by accidental injury and opted for.
 - Illness or injury contracted after the policy expires.
 - Out-patient treatment unless specifically opted for.
 - In Out Patient treatment Any medical expenses incurred by the Insured attributable to any Pre-Existing Disease(s).
 - Childcare expenses due to hospitalization unless opted for.
 - Physiotherapy unless opted for.
 - Routine vision or dental care.
 - Cancer screenings or mammography.
 - Skilled nursing for outpatient care.
 - Treatment that is not medically necessary or could wait until returning to India.
 - Cosmetic or reconstructive surgery unless due to accidental injury.
 - Treatment for general debility or at health resorts.
 - Prosthetics or chiropractic care unless opted for.
 - Routine physical exams unrelated to illness or injury treatment.

- Spectacles, contact lenses, or hearing aids unless opted for.
- Hospitalization costs of donors.
- Supplements, vitamins, or tonics unless part of treatment.
- Circumcision unless necessary due to injury or accident.
- Gender reassignment surgery or related complications.
- Personal comfort, convenience, or hygiene items.
- Injury or illness caused by intoxication or participation in hazardous activities unless covered.

- Conditions where no active treatment is given.
 - Non-AYUSH or non-allopathic treatments unless deemed necessary by a medical practitioner.
 - Planned treatments or trips made for medical purposes.
 - Out-of-pocket medical aids unless covered.
 - Pre-existing conditions unless covered under an emergency life-threatening medical condition extension.
 - Trips made against medical advice, for pre-existing conditions, or during terminal illness.
 - Orthopedic, degenerative, or cancer treatments unless covered (chemo/radiotherapy excluded).
 - Continuing treatment in India for illnesses contracted abroad unless covered.
 - Any Pre-Existing Disease (PED) or any complication arising from it unless in case of Life Threatening Condition (Our maximum liability even in case of Life Threatening Conditions would remain restricted to the Sum Insured as mentioned in the Policy Schedule). The treatment for these emergency measures would be paid till the time You become medically stable or is relieved from acute pain. All further medical cost to improve or maintain medically stable state or to prevent the onset of acute pain would be borne by You. Except for the EXTENSION 1.a: Outpatient Treatment for Illness and Injury.
3. Daily Allowance in case of hospitaliation-
- Any treatment or expenses listed under "Hospitalization Expenses for Illness and Injury."
 - Claims related to pre-existing diseases unless the pre-existing disease cover is opted for.
 - Medical treatment or expenses related to cruise cover.
 - Any exclusion mentioned in the general exclusions of the policy.
4. Medical Evacuation-
- Treatment or expenses listed under "Hospitalization Expenses for Illness and Injury."
 - Claims related to pre-existing diseases unless the pre-existing disease cover for life-threatening conditions is opted for.
 - Medical treatment or expenses related to cruise cover unless "Medical Cover on a Cruise" is opted for.
 - Any exclusions mentioned in the general exclusions of the policy.
5. Repatriation of Remains –
- In addition to the General Exclusions, the Company will not pay compensation for death:
 - Due to intentional self-injury, suicide, or attempted suicide.
 - While under the influence of alcohol or drugs.
 - While engaging in aviation, ballooning, or hazardous activities, unless covered under the "Adventure Sports" cover.
 - For reasons listed under "Hospitalization Expenses for Illness and Injury."
 - Any exclusion mentioned in the General Exclusions section of the policy.
6. Dental Treatment –
- Trips for routine dental treatment or consultations, or non-urgent dental treatments that could have been postponed until after the trip.
 - Root canal treatment unless medically necessary and prescribed by a dentist.
 - Cementing or fixation of tooth/teeth bridges unless specified in the policy schedule.
 - Cosmetic or reconstructive surgery unless due to accidental injury and prescribed as part of emergency treatment.
 - Any tooth that has been restored or replaced using cementing, fillings, bridges, caps, dentures, retainers, or any similar dental appliances shall be excluded from coverage.
 - Any exclusions mentioned in the General Exclusions section of the policy
7. Personal Accident and extensions therein –
- Compensation under multiple disablement events from the same accident exceeding the Sum Insured.
 - Medical expenses.
 - Accidents outside the policy's geographical scope.
 - Workplace assault by or linked to the employer or employees of the insured's organization.
 - Compensation for death or disability:
 - Due to intentional self-injury, suicide, or attempted suicide.
 - Resulting from illness.
 - While under the influence of alcohol or drugs.
 - During aviation, ballooning, or hazardous activities unless specified or covered under "Adventure Sports" with Personal Accident claim.
8. Accidental Death and Disablement Common Carrier -
- Amounts related to medical expenses.
 - Payment of compensation in respect of death.
 - Arising from intentional self-Injury/ suicide/ attempted suicide.
 - Whilst the Insured is under the influence of intoxicating liquor/ drugs
9. Credit card secure- Payment for any transaction made after the date of accident.
10. Home to Home cover – we will not pay any claim arising out of:
- Intentional self-injury/suicide/attempted suicide.
 - Any claim whilst the Insured is under the influence of intoxicating liquor/ drugs
11. Loss Of Checked-In Baggage -
- Any loss or damage of Contents including valuables and personal money (cash) of the Checked-In Baggage
 - Losses arising from any delay, detention, confiscation by customs officials or other public authorities unless in situations of any social/political instability beyond the control of the insured
 - Loss of the Checked-In Baggage sent in advance or souvenirs and articles mailed or shipped separately
11. a. Electronic equipment loss- Please refer to general exclusions
11. b. Sports equipment loss-
- Any deductible amount specified in the Policy Schedule.
 - Losses due to confiscation by customs or lawful authorities if the item's use or possession is unlawful.
 - Items shipped under freight agreements or sent via postal or courier services.
 - Loss or damage to electronic data or software, unless covered by an extension.
 - Loss or damage caused by:
 - Moths, vermin, wear and tear, atmospheric conditions, or gradual deterioration.

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IRDA Reg. No. 115
Mailing Address:
 601 / 602, 6th Floor, Interface Building No. 16, New
 Link Road, Malad (West),
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UIN: ICITIOP27058V022627
 CIN: L67200MH2000PLC129408
Registered Office Address:
 ICICI Lombard House, 414, P Balu Marg, Off Veer Savarkar Road, Nr
 Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.

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E-mail : customersupport@icicilombard.com

Mechanical or electrical failure.

Cleaning, restoring, repairing, or altering processes.

Scratching or breaking of fragile items due to negligence.

12. Damage to baggage during transit-

- Any damage which has not occurred in the custody of Common Carrier/ Public Carrier
- Normal wear and tear of the luggage

13. Delay Of Checked-In Baggage –

- Delay in delivery of checked-in baggage due to detention or confiscation by carriers, customs, or government agencies, unless caused by social/ political instability.
- Delays that do not exceed the deductible time specified in the Policy Schedule.
- Delays due to damage to checked-in baggage requiring examination by the carrier.

13.A. Smart delayed checked in baggage-

This extension offers assistance for tracking and monitoring delayed checked-in baggage during travel. It enables the insured to receive real-time updates via SMS or email while the Assistance Service Provider coordinates with airlines and relevant authorities to trace and expedite the baggage delivery, subject to policy terms and conditions.

14. Loss Of Baggage And Personal Effects and extensions therein

- Any deductible amount specified in the Policy Schedule.
- Partial loss of baggage or hand baggage, except for sports equipment, electronic equipment, or valuables, if the applicable extensions are not opted for.
- Loss of baggage or personal effects not owned or in lawful custody of the insured at the start of the trip.
- Loss of valuables unless the extension for “Loss of Valuables including Personal Money” is opted for.
- Theft, burglary, mugging, robbery, or larceny not reported to the police within 24 hours with a written report.
- Loss due to currency devaluation, monetary transaction errors, or excess coins and bank notes, unless accompanying the insured as cabin baggage.
- Confiscation by customs or lawful authorities if the item’s use or possession is unlawful.
- Loss of items shipped under freight or sent by postal/ courier services.
- Loss or damage to vehicles or their accessories (except keys).
- Loss or damage to sporting equipment or bicycles while in use.
- Loss or damage to electronic data or software unless covered by an extension.
- Loss or damage caused by:
 - Moths, vermin, wear and tear, atmospheric conditions, or gradual deterioration.
 - Mechanical or electrical failure.
 - Cleaning, restoring, repairing, or alteration.
 - Scratching or breaking of fragile items due to negligence.
- Loss while carried on a common carrier unless as personal cabin baggage or properly packaged if instructed to be placed in the hold.
- Theft or attempted theft of unattended items unless locked inside a building or vehicle, except in emergency situations.

14. a. Loss of electronic equipment-

- Please refer to general and cover specific Exclusions

14. b. Loss of valuables including personal money

- Shortages due to exchange rate fluctuations, depreciation in value, or loss of valuables including personal money not reported immediately.

- Losses occurring in the Country of Residence.

14. c. Loss of sports equipment

- Please refer to general and cover specific exclusions

15. Debit and Credit Card and Forex Card – Fraudulent Utilization –

- Losses recoverable from other sources.
- Claims where the issuing bank’s reporting procedures were not followed promptly.
- Claims where loss or theft was not reported to the local police promptly.
- Losses where the card was left unattended.
- Costs for obtaining a new card.
- Claims related to contractual liability.
- Losses involving the insured or their close associates as accomplices.
- Consequential losses or damages.
- Financial losses due to misuse of the card after reporting the loss or theft.
- Fraudulent claims or those supported by fraudulent statements or devices.
- Losses covered under the ‘General Exclusions’ section of the Policy

16. Loss of Passport/ International Driving License -

- Loss of the passport or international driving license due to delay or confiscation or detention by the customs, police or public authorities.
- Loss of the passport or international driving license unless it has been reported to the police authorities within 24 hours of the Insured becoming aware of the loss and a written police report being obtained in that regard.
- Loss occurring in the Country of Residence or before the policy inception date.
- Loss due to the Insured’s failure to take reasonable steps to protect the passport or driving license

17. Trip Cancellation and extensions therein

- Cancellation or interruption due to personal change of plans or disinclination to travel.

- Insufficient number of travelers, negligence of wholesalers or operators, or failure of a travel agent to deliver promised services.
- Major travel events that prevent travel to a destination.
- Government advisory or prevention of travel by the Government of India.
- Medical conditions if, at the time of purchasing or renewing the Policy or booking the trip:
- Advice, medication, or treatment for serious, chronic, or recurring illness in the last 12 months was received, unless disclosed and accepted.

Awaiting results for any condition or on a waiting list for in-patient treatment, unless disclosed and accepted.

Diagnosed with a terminal illness.

Cancellation due to hospitalization from pre-existing diseases, childbirth, pregnancy, or related complications.

- Awareness of existing perils before purchasing the policy.
- Rejection of visa for international travel.
- Natural calamities not declared by government authorities.
- Trip cancellations by common carriers, travel agents, air transport authorities, or government bodies.
- Events like strikes, civil unrest, or labor disputes known before booking the trip.
- Events triggering cancellation more than 15 days before the trip or policy issuance.
- Personal family events, political rallies, anti-national gatherings, or events of illegal nature for event cancellation cover.

17. a. Reimbursement of Cancellation charges of pre-booked events
Please refer to general and cover specific exclusions

17. b. Frequent flyer points

Please refer to general and cover specific exclusions

19. Trip Interruption Or Curtailment and extensions therein –

- Trip interruption due to any operational or technical reasons by the Common Carrier/Public Carrier.
- Trip interruption caused by the travel agent.
- Trip interruption at the instance of the Common Carrier/Public Carrier authority or government.
- Circumstances not directly related to the stated perils.
- Strikes, civil unrest, labor disputes, or similar events known before booking.
- Changes in plans not due to unforeseen circumstances or personal disinclination.
- Exclusions specified under 'Burglary (Home Contents)' if the trip interruption claim is due to burglary at the Insured's residence or place of business.
- Medical treatment or expenses related to Cruise cover.

18. a. Trip Resumption

Please refer to general and cover specific exclusions

18. b. Missed event due to Itinerary Change

Please refer to general and cover specific exclusions

19. Trip Cancellation Due To Visa Rejection -

- a. Any visa rejection due to criminal record
- b. Any error at the Travel Agent/Aggregator's end.
- c. Any such error/situations that may lead to recurring bulk visa rejections

19. a. Refund of visa fee

- Past or current criminal actions or record
- Any error at the Travel Agent/Aggregator's end. Any such error/situations that may lead to recurring bulk visa rejections
- Any visa application that was declined prior to the date of receipt of premium under this Policy

20. Cancellation Cover For Hotel And Accommodation –

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

21. Common Carrier Delay –

- Delays shorter than the deductible period specified in Part I of the Policy Schedule.
- Delays arising from contingencies not specifically named.
- Delays due to failure to check in as required by the Common Carrier/Public Carrier.
- Delays caused by strikes or industrial actions known or anticipated at the time of booking.
- Delays due to the permanent withdrawal of services announced beforehand.
- Delays caused by changes in laws or regulations that were publicly announced.
- Delays resulting from Major Travel Events, Civil Unrest, Riot, Commotion, strikes, adverse weather, or known mechanical issues with the Common Carrier/Public Carrier at the time of booking or policy purchase

21.A Flight delay auto assist

This cover provides insured travellers with real-time SMS updates on flight delays and guidance on the claim intimation and settlement process when a flight is delayed beyond the specified threshold. Upon confirmation of a valid claim, the Company facilitates direct payment of the claim amount to the insured or beneficiary, subject to the policy terms and conditions.

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ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 / 602, 6th Floor, Interface Building No. 16, New Link Road, Malad (West),
Mumbai - 400 064.

UIN: ICITIOP27058V022627

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg, Off Veer Savarkar Road, Nr Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.

SALES LITERATURE / PROSPECTUS TRIPSECURE+

Toll free No. : 1800 2666

Alternate No.: 86552 22666 (Chargeable)

Website : www.icicilombard.com

E-mail : customersupport@icicilombard.com

- Delays caused by strikes or industrial actions known or anticipated at the time of booking.
 - Delays due to the permanent withdrawal of services by the flight operator.
 - Delays caused by changes in laws or regulations publicly announced.
 - Delays resulting from Major Travel Events, Civil Unrest, Riot, Commotion, Strike, adverse weather, or known mechanical issues with the aircraft at the time of booking or policy purchase.
22. Flight Cancellation –
1. Cancellation causes known to you before booking or before policy purchase.
 2. Flights cancelled 12 hours or more before scheduled departure.
 3. Cancellation due to any reason not listed under this Cover.
 4. Failure to check-in as required by the airline.
 5. Cancellation due to publicly known or anticipated strikes at booking time.
 6. Permanent withdrawal of airline services that was publicly announced.
 7. Cancellation arising from weather, Major Travel Events, Civil Unrest, Riot, Strike or mechanical issues already publicly known when booking or when purchasing the insurance.
23. Missed Connecting Flight –
- Missed connections where the time gap between the scheduled arrival of the previous flight/Common Carrier/Public Carrier and the scheduled departure of the next flight/Common Carrier/Public Carrier is less than 3 hours or as specified under deductible in Part I of the Policy Schedule.
 - Expenses incurred for temporary stays.
 - Missed connections resulting from:
 - Advance notice of possible delays affecting the connecting flight/Common Carrier/Public Carrier.
 - Circumstances other than delays of the earlier flight/Common Carrier/Public Carrier beyond the Insured's control.
 - Failure to take reasonable steps to avoid missing the connecting transport.
24. Compassionate Visit -
- Any reason mentioned as an exclusion under 'Hospitalization Expenses for Injury' and/or 'Hospitalization Expenses for Illness and Injury'.
 - Any special assistance and the consequent visit by a family member or relative must be approved by the Company or Assistance Service Provider before the trip is undertaken.
25. Bounced Bookings Of Airlines Or Hotel –
- The Deductible amount as mentioned in the Policy Schedule.
 - Failure to adhere to the rules of the Common Carrier/ Public Carrier or accommodation provider regarding booking reconfirmation.
 - Any waitlisted travel or accommodation booking, even if promised to be confirmed later.
 - Confirmed accommodation that is a personal arrangement free of charge.
 - Alternative arrangements provided by the Common Carrier/Public Carrier or accommodation provider within the specified time from the initial booking's departure or stay commencement.
- Voluntary acceptance of a late flight (voluntary denied booking).
26. Hotel Extension Due To Contingency –
- Any other reason for extension other than the specific contingencies mentioned against this cover
 - Any delay arising out of or is consequent of government regulations or prohibition
27. Piste closure- Please refer to general exclusions.
28. Automatic Extension Of Period Of Insurance –
- If the delay in Common Carrier/Public Carrier in which insured is travelling as fare-paying passenger is caused by insured for any reason
 - Any circumstances other than those that are directly attributable to the perils as stated in the policy wordings.
29. Political Risk and Catastrophe Evacuation
- Insured visiting to a country where unrest or disturbance is expected/ foreseeable prior to the trip
 - Insured being a national of the country from which he is to be evacuated
 - Insured violating the laws or regulations of the country from which evacuation is required.
 - Failure to produce or maintain necessary immigration, work, residence, or similar visas or documentation.
 - Insured's failure to honor contractual obligations or comply with license conditions.
 - Circumstances leading to evacuation existing before or foreseeable to a reasonable person before entering the country.
30. Missed shore cover- Please refer to general exclusions
31. Cruise Interruption- Please refer to general exclusions
32. Medical cover on a cruise- Please refer to general exclusion
32. a. Cruise cover- Unused Excursions- Please refer to general exclusions
33. Personal Liability –
- Property belonging to family members, employer, or deemed by law to be the employer's or employee's property.
 - Liability to family members or employees.
 - Property in your care, custody, or control, excluding temporary holiday accommodation.
 - Liability arising from wilful, malicious, or unlawful acts.
 - Liability due to ownership or use of livestock (except domestic animals), firearms, motorized vehicles, including aircraft and watercraft.
 - Liability arising from trade, business, profession, voluntary work, professional services, work experience, or consultancy.
 - Liability from criminal acts or legal costs from criminal proceedings.
 - Participation in adventure sports like motor rallies, car or motorcycle, boat or aerial racing.
 - Any deductible amount as mentioned in the policy schedule.

- Liability related to professional services rendered by the insured.
 - Liability assumed by agreement or contract not applicable in absence of such agreement, except for temporary holiday accommodation.
 - Liability arising from the use of aircraft, watercraft, or other vehicles.
 - Liability covered by other specific insurance.
 - Liability from personnel engaged for business or personal purposes.
 - Liability from transmission of illness or disease.
 - Liability from personal injuries such as libel, slander, wrongful detention, defamation, mental injury, or shock.
 - Liability from infringement of intellectual property rights.
 - Liability from possession of animals, birds, reptiles, insects, or their byproducts.
 - Liability from insanity, use of alcohol, drugs, or drug addiction.
 - Liability from supply of goods or services.
 - Bodily injury to persons covered by workers' compensation or similar laws.
 - Liability from violation of operating/safety guidelines published by the contracted service provider.
34. Car Rental Cover for deductible,
34. a. Rental vehicular return and
35. Car rental cover and extensions therein
- Any delay in returning the rental vehicle due to reasons other than an accident, collision, or damage, including delays caused by traffic, personal contingencies, or weather conditions.
 - Any claim resulting from operating the rental vehicle in violation of the rental agreement terms with the service provider.
 - Any claim arising from violation of law, rules, or regulations of the country.
 - Any loss or damage caused by wear and tear, gradual deterioration, latent damage, or defects.
 - Any claim arising from the insured being under the influence of alcohol or drug abuse.
36. Hijack Distress Compensation - If you are in any way involved principally or as an accessory in causing or planning the hijack
37. Financial Emergency Cash Allowance –
- No claim will be admitted unless a police complaint is lodged and a copy of the FIR is provided to the Company.
 - No claim will be payable for incidents occurring within the Insured's Country of Residence.
 - Claims reported more than 48 hours after the theft or burglary of luggage or money will not be admitted.
 - Loss of money not in the personal custody of the Insured at the time of the incident is excluded from coverage.
- If the lost money is recovered in part or full before a claim is settled, the Financial Emergency is considered resolved, and no claim will be payable. If the claim is already settled, the Insured must repay the Company the full amount of the settlement.
38. Fire And Allied Perils - Home Building & Contents –
- 5% of each claim, minimum `10,000, for "Act of God" perils (e.g., lightning, floods).
`10,000 deductible for other perils.
Applies per event, per Insured.
 - Losses due to war, invasion, civil war, rebellion, or military power.
 - Damage from nuclear radiation or explosive nuclear properties.
 - Damage from pollution unless directly caused by an insured peril.
 - Bullion, unset precious stones, artworks over `10,000, manuscripts, documents, stamps, coins, and explosives (unless specified).
 - Damage to cold storage stocks due to temperature changes.
 - Damage to electrical machines from over-running or short-circuiting, unless affecting other equipment.
 - Architect and surveyor fees limited to 3%, debris removal to 1% of the claim amount.
 - Loss of earnings, market value, or other indirect losses.
 - Damage from spoilage due to operational interruptions caused by perils.
 - Theft occurring during or after an insured peril, except for riot, strike, or terrorism.
 - Damage from volcanic eruptions or similar natural events.
 - No coverage if property is moved to a different location, except for temporary repairs
39. Burglary - Home Contents –
- Loss or damage resulting from the Insured's or domestic staff's involvement in an actual or attempted burglary.
 - Loss or damage to livestock, motor vehicles, pedal cycles, money, securities, stamps, bullion, deeds, bonds, stock or share certificates, manuscripts, documents, and ATM/debit/credit cards (unless declared and accepted)
 - Loss or damage if the premises have been unoccupied for over 30 consecutive days without prior notice and approval.
 - Loss or damage to property that is illegally acquired, stored, or subject to forfeiture.
 - Loss or damage from theft without actual forcible and violent entry or exit.
 - Loss or damage arising from riot, strike, civil commotion, or terrorism.
40. Section A - Pet Care and Veterinary Hospitalization - Pet not travelling with Insured
- Section B - Pet Care and Veterinary Hospitalization - Pet travelling with Insured

IRDA Reg. No. 115
Mailing Address:
 601 / 602, 6th Floor, Interface Building No. 16, New
 Link Road, Malad (West),
 Mumbai - 400 064.

ICICI Lombard General Insurance Company Limited

UIN: ICITIOP27058V022627
 CIN: L67200MH2000PLC129408
Registered Office Address:
 ICICI Lombard House, 414, P Balu Marg, Off Veer Savarkar Road, Nr
 Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.

SALES LITERATURE / PROSPECTUS TRIPSECURE+
Toll free No. : 1800 2666
Alternate No.: 86552 22666 (Chargeable)
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

- Any facts or matters of which the Insured Person was aware or should have been aware which could have resulted in injury to the pet.
 - Cover for an illness or injury which was either pre-existing or the onset of which was before you left for the trip.
 - Cover for an endangered, wild or any other animal which you cannot lawfully keep as your pet
41. Out Of Pocket Expenses For Pet Care Due To Trip Delay –
- Cover for an endangered, wild or any other animal which you cannot lawfully keep as your pet.
 - No coverage for any delays that could have been foreseen or avoided by the insured.
 - No coverage for delayed departures caused by strikes or industrial actions that were known or anticipated when the trip was booked.
 - No coverage for any consequential or indirect losses resulting from the incident.
42. Travel Loan Secure - SI In INR –
- No claim under this cover would be paid if the death is due to or caused by Directly or indirectly caused by contributed to related to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof
 - No coverage for injuries or incidents resulting from participation in winter sports, skydiving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, motorized races, rallies, caving, potholing, hunting, equestrian activities, skiing, diving, rafting or canoeing with white water rapids, yachting beyond coastal waters (2 miles), participation in professional sports, bodily contact sports, or any other hazardous or potentially dangerous sports.
43. Language Interpreter- Please refer to general exclusions.
44. Escort of minor children - The Company shall not be liable for any payment under this cover if the Hospitalization occurs for a period of less than 5 continuous days or such period as mentioned in Part I of the Policy Schedule, prior to the Completion of Trip.
45. Hole in One - Please refer to general exclusions
46. Reimbursement of Green fees - Please refer to general exclusions
47. Upgradation to Business class - Please refer to general exclusions
48. Quarantine cover – we will not cover any loss arising in India.
49. Bail bond - The Company shall not be liable to make any payment under this cover in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of all non-bailable offences as per the local Law of the country in which the incident has taken place or occurred whilst the Insured's trip abroad or on account of any exclusion mentioned in the 'General Exclusions' section of the Policy wordings.
50. Kidnap Distress allowance –
- Loss or damage resulting from your fraudulent, dishonest, or criminal acts.
 - Events occurring in your country of residence, any country in Central or Southern America or Africa, or any country where United Nations armed forces are active.
- Actual loss or damage to property, including intellectual property, as a result of kidnap and hostage situations.
- Part II: Domestic Travel Insurance**
1. Multitrip Domestic Cover –
- a. Domestic Personal accident cover-
- 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.
- b. En-Route Personal Accident Cover – Common Carrier –
1. Compensation under more than one disablement event as specified above in Cover 1 Domestic Personal Accident cover Table-1 under Section 2 of Cover 7 (Accidental Death, Permanent Total Disability, Permanent Partial Disability), Policy schedule in respect of any one Accident or series of Accidents arising out of one event, if the overall liability exceeds the Sum Insured mentioned against this cover in Part I of the Policy Schedule.
2. Amounts related to medical expenses.
3. Compensation in case the Insured encounters an Accident outside the geographical scope of the policy.
4. Payment of compensation in respect of death or disability:
- arising from intentional self-injury, suicide, or attempted suicide;
 - arising from or resulting directly or indirectly from any illness;
 - arising from or resulting directly or indirectly from any Illness whilst the Insured is under the influence of intoxicating liquor or drugs.
5. Medical or surgical treatment except as may be necessary solely as a result of Injury;
6. If the insured has committed breach of law.
7. Any event arising out of adventure sports defined in the policy wording.
- Please refer to Personal Accident exclusions.
- c. Accidental hospitalization expense-
- 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

- d.
- e. 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

f. 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

g.

h. En-Route OPD Expenses - Common Carrier - Please refer to general exclusions

- 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

i.

j. Domestic Loss of baggage and personal effects-

- Deductible amount as specified in the Policy Schedule.
- Loss of baggage not owned or in lawful custody at trip commencement.
- -Loss not reported to the police within 24 hours with a written report.
- Loss due to confiscation by authorities for unlawful items.
- Loss from moths, vermin, wear and tear, cleaning processes, or fragile items' negligence.

k. Theft/Burglary of Home contents-

- Loss or damage from the Insured's or domestic staff's involvement in burglary.
- Loss of livestock, vehicles, money, securities, stamps, bullion, deeds, bonds, documents, and cards (unless declared).
- Loss occurring if the premises are unoccupied for over 30 days without prior consent.
- Loss or damage to property illegally acquired, stored, or subject to forfeiture.
- Loss or damage from riots, strikes, civil commotion, or terrorism.
- -Theft without actual forcible and violent entry and/or exit from the premises.
- -If home was NOT unoccupied at the time of burglary.

l. Missed Connection

- 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 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.

m. 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

n. 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.

o. Domestic Delay of Checked-IN Baggage –

1. 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.
2. Any delay not exceeding the deductible time specified in Part I of the Policy Schedule.
3. Delay attributable to damage to Checked-In Baggage requiring special handling or inspection by the airline or airport authority.

p. Domestic Lounge Access Benefit In Case of Flight Delay –

- – Lounge access is not available if the flight delay does not cross the minimum time threshold specified in the Policy Schedule.
- – Lounge access cannot be provided if the lounge is closed, full, or unavailable due to airport or service-provider limitations.
- – No monetary payout is made if lounge access cannot be provided for any reason.
- – Lounge access will not be allowed if the customer has not completed airline check-in or boarding formalities for the delayed flight.
- – Lounge access will not be provided if the flight delay cannot be validated through airline/airport/DGCA-approved data sources.
- – Lounge access is non-transferable and only for the insured person and only for the delayed flight.

q. Domestic Flight Delay – Fixed Benefit

-
- – Delays shorter than the deductible threshold stated in the Policy Schedule.
- – Delays arising from causes not covered under the policy such as operational or technical reasons not listed.

r. – Delays due to failure to check-in on time. Domestic Airline Operated Cancellation Benefit

- Any cancellation arising from the Insured Person's voluntary change of flight.
- Any cancellation where the Insured Person does not have a confirmed replacement itinerary.
- Any refusal of travel or cancellation arising from documentation deficiencies, invalid ID proofs, expired travel credentials, or noncompliance with airport/security rules.
- Any fraudulent intention, attempted misuse, falsification of flight information, tampering of communication, or misrepresentation.
- – Any operational, technical or administrative reason not linked to airline-operated cancellation.

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s. Any flight delay or rescheduling which is not complete cancellation. Cancellation Assist – Meet & Greet Service

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- – Flight cancellations not meeting the threshold in the

Policy Schedule.

- – Rebooking not completed within 24 hours.

– Situations not caused by airline-operated cancellation.

Specific Exclusions applicable for Cover 3,4,5, and 6

-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

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

The Company shall not liable for any compensation or benefit for/in event:

1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip.
2. A claim which is fraudulent in any respect, or if any false declaration has been made or used in support thereof or if 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 is occasioned by the wilful act, or with the connivance of the Insured
3. In so far as it relates to the covers the Insured:
 - a. Is traveling against the advice of a Medical Practitioner;
 - b. Is receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate;
 - c. Has received terminal prognosis for a medical condition;
 - d. Travelling for the purpose of obtaining treatment
 - e. Is taking part in a naval, military or air force operation;
4. Any claim arising from any intentional self-Injury, suicide or attempted suicide, intoxication by liquor or drugs.
5. Any claim arising out of participation in Hazardous/ Adventure Sports activities are excluded from the policy. This exclusion will apply to the following sections: HOSPITALIZATION EXPENSES FOR ILLNESS AND INJURY, and PERSONAL ACCIDENT, however, this exclusion can be waived upon realization of additional premium and will be indicated in the Policy Certificate.
6. Of Involvement or participation of Insured directly or indirectly in murder, or criminal assault or the like;
7. Any claim arising out of anxiety, stress, depression, venereal disease and/or any mutant derivative or variations thereof howsoever caused.
8. Claim under any of the mentioned covers 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;
9. Any claim 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:

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

by the Company subject to additional premium being paid and incorporated accordingly in the Policy.

11. In case of an International/Overseas policy, if the Insured hereunder is traveling under an immigrant visa, claims in relation to contingencies occurring after the expiry of 120 days from the date of commencement of cover notwithstanding the fact that the Period of Insurance exceeds 120 days.
12. Payment of compensation in respect of Illness/ Injury arising or resulting from the Insured committing any breach of law with a criminal intent
13. Any claim not meeting the deductible amount or time excess mentioned against the cover in Part I of the Policy Schedule

Eligibility Conditions

Note: Age refers to the number of completed years as on the start date of the Policy.

1. Cancellation of the 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.

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.

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.

Disclosure to information norm: The policy shall be void, all premium paid hereon shall be forfeited to the company in the event of misrepresentation, or established fraud, or non-cooperation or non-disclosure of any material fact by the insured. Non-disclosure may affect the claim settlement.

Premium rebates/discounts-

Family Discount

- 5% discount for 2 or 3 persons
- 7.5% discount for more than 3 persons

Online / Direct Purchase Discount

- Partner Website – 10%
- IL Mobile Application – 2.50%

Cross-sell Discount - 10% discount

Discount based on exchange rate fluctuations

- Conversion rate decreasing below INR 70 per USD – 10% discount

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

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UIN: ICITIOP27058V022627

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg, Off Veer Savarkar Road, Nr Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.

SALES LITERATURE / PROSPECTUS TRIPSECURE+

Toll free No. : 1800 2666

Alternate No.: 86552 22666 (Chargeable)

Website : www.icicilombard.com

E-mail : customersupport@icicilombard.com

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.

Minimum Sum Insured and Maximum Sum Insured differs cover to cover

Covers available under the product**PART I: INTERNATIONAL TRAVEL INSURANCE**

Sections	Clause No	Cover Type	Cover Name	Payment Basis	Sum Insured	Deductible/ Special conditions
Medical expenses covers	Cover 1.	Base	Hospitalisation Expenses for Illness and Injury	Indemnity		
	Extension 1.a	Extension	Outpatient Treatment for Illness and Injury	Indemnity		
	Extension 1.b	Extension	Medical Aid Cover in case of Illness and Injury	Indemnity		
	Extension 1.c	Extension	Child care expenses due to hospitalization	Benefit		
	Extension 1.d	Extension	Physiotherapy	Indemnity		
	Extension 1.e	Extension	Hospitalisation Expenses - Adventure Sports cover	Indemnity		
	Cover 2	Base	Hospitalisation Expenses for Injury	Indemnity		
	Cover 3	Base	Daily Allowance in case of Hospitalization	Benefit		
	Cover 4	Base	Medical Evacuation	Indemnity		
	Cover 5	Base	Repatriation of Remains	Indemnity		
	Cover 6	Base	Dental Treatment	Indemnity		
Accident & Disabilities covers	Cover 7	Base	Personal accident	Benefit		
	Extension 7.a	Extension	Coma cover	Benefit		
	Extension 7.b	Extension	Child Benefit Cover	Benefit		
	Extension 7.c	Extension	Workplace assault	Benefit		
	Extension 7.d	Extension	Personal Accident - Adventure Sports	Benefit		
	Extension 7.e	Extension	Lifestyle Modification Benefit	Benefit		
	Cover 8	Base	Accidental Death and Disablement - Common Carrier	Benefit		

Sections	Clause No	Cover Type	Cover Name	Payment Basis	Sum Insured	Deductible/ Special conditions
Accident & Disabilities covers	Cover 9	Base	Credit Card Secure	Indemnity		
	Cover 10	Base	Home to Home Cover – Section A	Indemnity		
	Cover 10	Base	Home to Home Cover – Section B	Benefit		
Baggage & Personal effects	Cover 11	Base	Loss of checked-in baggage	Benefit		
	Cover 11.a	Extension	Electronic Equipment Loss	Indemnity		
	Cover 11.b	Extension	Sports Equipment Loss	Indemnity		
	Cover 12	Base	Damage to baggage during transit	Benefit		
	Cover 13	Base	Delay of checked-in baggage	Benefit		
	Cover 13. A	Extension	Smart delayed checked in baggage	Benefit		
	Cover 14	Base	Loss of baggage and personal effects	Indemnity		
	Extension 14.a	Extension	Loss of electronic equipment	Indemnity		
	Extension 14.b	Extension	Loss of Valuables including Personal Money	Indemnity		
	Extension 14.c	Extension	Loss of Sports Equipment	Indemnity		
	Cover 15	Base	Debit and Credit Card Fraudulent Utilization	Indemnity		
	Cover 16	Base	Loss of passport and international driving license	Benefit		
Travel Delay, Cancellation & Curtailment	Cover 17	Base	Trip cancellation	Indemnity		
	Extension 17.a	Extension	Reimbursement of cancellation charges of all pre-booked events	Indemnity		
	Extension 17.b	Extension	Frequent Flyer points	Indemnity		
	Cover 18	Base	Trip interruption or curtailment	Indemnity		
	Extension 18.a	Extension	Trip resumption	Indemnity		
	Extension 18.b	Extension	Missed event due to Itinerary Change	Indemnity		

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Sections	Clause No	Cover Type	Cover Name	Payment Basis	Sum Insured	Deductible/ Special conditions
Travel Delay, Cancellation & Curtailment	Cover 19	Base	Trip cancellation due to VISA rejection	Indemnity		
	Extension 19.a	Extension	Refund of VISA fee	Indemnity		
	Cover 20	Base	Cancellation cover for hotel and accommodation	Indemnity		
	Cover 21	Base	Common Carrier Delay	Benefit		
	Cover 21.A	Extension	Flight Delay Auto Assist	Benefit		
	Cover 22	Base	Flight Cancellation	Benefit		
	Cover 23	Base	Missed Connecting Flight	Indemnity		
	Cover 24	Base	Compassionate visit	Indemnity		
	Cover 25	Base	Bounced booking of airlines or hotel	Indemnity		
	Cover 26	Base	Hotel extension due to contingency	Indemnity		
	Cover 27	Base	Piste Closure	Benefit		
	Cover 28	Base	Automatic extension of period of insurance	Indemnity		
	Cover 29	Base	Political Risk And Catastrophe Evacuation	Indemnity		
Cruise covers	Cover 30	Base	Missed Shore Cover	Benefit		
	Cover 31	Base	Cruise Interruption	Indemnity		
	Cover 31A	Base	Medical cover on a cruise - Hospitalization expense	Indemnity		
	Cover 31.B	Base	Medical cover on a cruise - Daily allowance in case of hospitalization	Benefit		
	Cover 31.C	Base	Medical cover on a cruise - Medical Evacuation	Indemnity		
	Cover 32.a	Extension	Cruise Cover - Unused excursions	Indemnity		
Others	Cover 33	Base	Personal liability	Indemnity		
	Extension 33.a	Extension	Court attendance cover	Benefit		
	Cover 34	Base	Car RentalCover for Deductible	Indemnity		
	Extension 34.a	Extension	Rental vehicle return	Indemnity		
	Cover 35	Base	Car rental cover	Indemnity		

Sections	Clause No	Cover Type	Cover Name	Payment Basis	Sum Insured	Deductible/ Special conditions
Others	Cover 36	Base	Hijack distress compensation	Benefit		
	Cover 37	Base	Financial emergency cash allowance	Benefit		
	Cover 38	Base	Fire and Allied Perils - Home Building and Contents	Indemnity		
	Cover 39	Base	Burglary - Home Contents	Indemnity		
	Cover 40 SECTION A	Base	Pet Care and Veterinary Hospitalization - Pet not travelling with Insured	Indemnity		
	Cover 40 SECTION B	Base	Pet Care and Veterinary Hospitalization - Pet travelling with Insured	Indemnity		
	Cover 41	Base	Out of Pocket expenses for Pet Care due to Trip Delay	Indemnity		
	Cover 42	Base	Travel Loan Secure -SI in INR	Indemnity		
	Cover 43	Base	Language Interpreter	Indemnity		
	Cover 44	Base	Escort of Minor Child	Indemnity		
	Cover 45	Base	Hole in One	Benefit		
	Cover 46	Base	Reimbursement of Green Fees	Indemnity		
	Cover 47	Base	Upgradation to Business Class	Indemnity		
	Cover 48	Base	Quarantine Cover	Indemnity		
	Cover 49	Base	Bail Bond	Indemnity		
	Cover 50	Base	Kidnap Distress allowance	Benefit		

PART II: DOMESTIC TRAVEL INSURANCE

SR. No.	Section	Clause no.	Type	Cover Name	Payment Basis	Sum Insured	Deductible/ Special Condition
1	Multi trip domestic travel	Cover 1	Base	Domestic Personal accident Cover	Benefit		
		Cover 2	Base	En-Route Personal Accident Cover – Common Carrier	Benefit		
		Cover 3	Base	Accidental Hospitalization expenses	Indemnity		
		Cover 4	Base	En-Route Accidental Hospitalization expenses Cover – Common Carrier	Indemnity		

		Cover 6	Base	En Route G.D expenses Cover Common Carrier	Indemnity		
		Cover 7	Base	Domestic Loss of baggage and personal effects	Indemnity		

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SR. No.	Section	Clause no.	Type	Cover Name	Payment Basis	Sum Insured	Deductible/ Special Condition
		Cover 8	Base	Theft/burglary of home contents	Indemnity		
		Cover 9	Base	Missed connection	Indemnity		
		Cover 10	Base	Domestic Trip cancellation and interruption	Indemnity		
		Cover 11	Base	Domestic Loss of checked-in baggage	Indemnity		
		Cover 12	Base	Domestic Delay of Checked-In Baggage	Benefit		
		Cover 13	Base	Domestic Lounge Access Benefit On Flight Delay	Benefit		
		Cover 14	Base	Domestic Flight Delay – Fixed Benefit	Benefit		
		Cover 15	Base	Domestic Airline-Operated Cancellation Benefit	Benefit		
		Cover 16	Base	Cancellation Assist – Meet & Greet Service	Benefit		

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

Sub-limits:

Hospitalization Expense	Sub-limits
Hospital Room and boarding,	Maximum US\$ 1,800 per day up to 30 days.
Intensive Care Unit/ Emergency Department	Maximum US\$ 3,250 per day up to 7 days.
Surgical treatment*	Maximum up to US\$ 15,000
Anaesthetist services and Anaesthesia charges	Up to 25% of surgical treatment.
Physician's visit	Maximum US\$ 100 per day up to 10 visits.
Diagnostic and pre-admission testing	Maximum US\$ 1000.
Ambulance services**	Maximum US\$ 500.
Miscellaneous Expenses***	Maximum US\$ 2000

*Surgical Treatment: Includes Operation room charges, Surgeon fee and Implant charges

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

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

Relationships Covered: You and your immediate family (Immediate family would mean spouse, dependent children, brother(s), sister(s) and dependent parent(s), Grandparents, Grandchildren, Mother-in-law, Father-in-law, Son-in-law and Daughter-in-law

Settlement/Rejection of Claim – For Cashless Settlement

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

The Insured must request pre-authorisation through our Assistance Service Provider in case of an emergency situation, within 24 hours of Hospitalisation.

The Company will consider the request after having obtained accurate and complete information for the Illness or Injury for which cashless Hospitalisation facility is sought by the Insured and the Company will

confirm the request in writing.

For Reimbursement Settlement

The settlement of reimbursement claims would be done by the Company 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 the Company. The role of the TPA (if any) would be limited to facilitate the flow of information between the Company and the Insured.

Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company may revise or modify the terms of the policy including the premium rates.

Withdrawal

In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior

Renewal

- Renewal is only possible in case of Multi trip policies.
- Multi Trip Max for International: Renewal is subject to expiring terms and conditions.
- Multi Trip Total for International : Renewal is subject to expiring terms and conditions. Renewals will be also eligible for carry forward of total number of travel days left from the expiring policy.

Annual Multi trip Domestic

- Renewal will be subject to expiring terms and conditions
-
- 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 changes per relevant regulatory prescriptions.
- Extension under the policy shall only be possible 30 days prior to the expiry of the policy period.
- 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 the Insured that may result to enhance the Company's risk under the guarantee hereby given. Any change in the risk will be intimated by the Insured to Us. Nothing herein or otherwise shall affect the Company's right to impose any additional terms and conditions on renewal or restrict any renewal terms as to premium or otherwise.
- The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to the Company 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.

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.

Period of insurance:

- For Single Trip/Round Trip – Depends on Trip duration
- For Multi trip Max – 1 year
- For Multi Trip Total – 1 year
- For Multi Trip Domestic – 1 year

CLAIMS SECTION - CLAIMS PROCEDURE – GENERAL

- Common claim documents asked for:
 - Claim Form – completed and signed by the Insured or electronically filled, as per Company's discretion.
 - Copy of passport, visa with entry and exit stamp (Only international travel)
 - PAN Card and Aadhar Card Copy
 - Cover letter from the insured stating the exact reason and other pertinent details pertaining to loss.
 - For all International trips, Boarding Pass, tickets, Copy of Passport, visa with entry and exit stamp shall be a mandatory claim document.*
 - In the event of a contingency resulting in occurrence of an event that may give rise to a claim, the Insured or his / her representatives shall immediately report the same to the Assistance Service Provider (In case of Overseas Policy) / TPA / In-house claim settlement team and submit the claims form furnishing the complete details of the Insured to the Assistance Service Provider/Us along with the account details and the documents required for the respective cover.*
- On facing a contingency which shall result in a claim under any of the covers under this Policy, immediate notice thereof shall be given by the Insured to the Company/ Assistance Service Provider appointed by the Company, the details of which are furnished hereunder and after furnishing to them the identity as required by them shall get the claim registered. Failure to send such immediate notice may prejudice the Insured's claim under the Policy. No expenses however beyond a limit of US\$ 1000 shall be incurred by the Insured without prior approval from the Company. This condition shall be applicable even in cases where the Insured would like to pursue his claim only on his return to his place of residence in spite of his meeting with the contingency covered herein whilst abroad.

Contact ICICI Lombard 24hr Help Line number for assistance and registering your claim:

In USA & Canada (Toll Free) +1 844 871 1200

Rest of The World (Call Back Facility) +91 124 449 8778

National Toll Free Number 1800 102 5721

Fax Number +91 124 4006674

Email Address icicilombard@falck.com

OR Login to the e-claim link as provided by the Company details of which will be mentioned in the policy document or updated on the Website

- For Reimbursement Claims: Documents of claim appropriate for each contingency and the consequent loss as listed in the respective Covers of this Policy shall be forwarded to the Assistance Service Provider/The Company as soon as the Insured returns to the Country of Residence in case of International/Overseas policy and as soon as practically possible in case of a domestic policy of the Insured (unless otherwise required by the Company or

the Assistance Service Provider) for faster processing of the claim. Each and every claim preferred under the policy irrespective of the Benefits of cover which they relate to shall be accompanied by original used ticket or the boarding pass in original or a photocopy of the passport indicating the travel dates, in relation to all the travels being part of the Trip.

- While simultaneously lodging a claim under the relevant Cover under this policy the Insured shall also take all steps to recover the loss from whosoever has been responsible for such loss caused to the Insured. The Insured shall then pursue his / her claim with the Company for the amount in excess of what has been recovered thereon. If the claim shall in advance of any such recovery have been settled under this Policy, the Insured shall undertake to repay to the credit of the Company the surplus of any amount that he / she recovered jointly under Policy as also from other sources. The appropriate documents in connection with such steps taken by the Insured vis-à-vis the agencies responsible for the loss as more vividly described under the respective Covers shall be submitted to the Company as and when available.
- If at any time during the period of the Policy, or anytime thereafter the Insured shall commit any established fraud or it is established that any the Insured has resorted to fraudulent means to recover any claim under this Policy, Insured's right for all benefits under this Policy shall be forfeited.
- It is a condition under this Policy that the Insured shall declare in detail the schedule of his / her travels to one or more destinations until he / she returns to the Country of Residence of the Insured in completion of his/ her Trip hereunder. Failure of his / her part to declare so shall prejudice his / her right of claim under different Covers of the Policy.
- Except in case of Student Travel Insurance and unless otherwise specified, settlement of all claims under different Covers of the Policy hereunder in so far as it relates to non-immigrant visa cases involving a reimbursement of an admissible claim to the Insured shall be made only in the Country of Residence of the Insured in the local currency. In case of policies relating to immigrant visa cases, settlement of claims shall, if required by the Insured be made in currency of the country where the insured contingency shall have taken place resulting in financial loss to the Insured.
- All settlements under this Policy wherever done in the currency of Country of Residence of the Insured shall be based on the exchange rate of the currency of Country of Residence of the Insured as on the date of loss incurred by the Insured.
- Claim Documentation:

Any other document(s) that the Company requires from the Insured to process the claim, to prove the authenticity of the loss and to assess the loss, may be asked for. The Company shall be liable to pay the claim to the extent which can be assessed on the basis of the documents provided. If the Assistance Service Provider or the Company request that bills/invoices/receipts in a foreign language be accompanied by an appropriate translation then the costs of such translation must be borne by the Insured.

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10. Obligations of the Insured:

- a. Claims for insurance covers must be submitted to the Assistance Service Provider/Company not later than one (1) month after the completion of the treatment or transportation home, or in the event of death, after transportation of the mortal remains/ burial.
- b. The Insured shall provide the Assistance Service Provider/Company on demand any information that is required to determine the occurrence of the insurable event or the Company's liability to pay the claims. In particular, upon request, proof shall be furnished of the actual commencement date of the Trip abroad.
- c. If requested to do so by the Assistance Service Provider/the Company, the Insured shall be obliged to undergo a medical examination by a Medical Practitioner designated by the Assistance Service Provider/the Company. The cost of such medical examinations and/or tests will be borne by the Company
- d. The Assistance Service Provider/the Company is authorized to take all measures that are suitable for loss prevention and claim minimization, which includes the Insured's transportation back to the Country of Residence of the Insured.

11. Transfer and Set-off of Claims:

- a. If the Insured has any outstanding claims against third parties, such claims shall be transferred in writing to the Company up to the amount for which the reimbursement of costs is made by the Company in accordance with the terms hereunder.
- b. In so far as an Insured receives compensation for costs he/she has incurred either from third parties liable for damages or as a result of other legal circumstances, the Company shall be entitled to set off this compensation against the insurance claims payable, if any.
- c. Claims to the insurance covers may be neither pledged nor transferred by the Insured.

12. The International/Overseas insurance cover applies to all countries that come under the Geographical Scope stated in the Policy Schedule, except the country, where the Insured has a permanent place of residence.

13. In the event of the Insured's death, the Company or the Company's representatives shall have the right to carry out a post mortem/autopsy, at the Company's expense.

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

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 (IRDA) through the Bima Bharosa Portal - <https://bimabharosa.irdai.gov.in/> or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255

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>

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