INTERNATIONAL TRAVEL INSURANCE

Customer Information Sheet/ Know Your Policy

This document provides key information about your policy. You are advised to go through your policy document.

S. No	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	**Name of Insurance Product/Policy** INTERNATIONAL TRAVEL INSURANCE – Gold Plan	
2.	**Policy Number** xxxxx	
3.	**Type of insurance Product/Policy** Both Indemnity and Benefit	
4.	**Sum Insured (Basis)** Individual Sum Insured -USD XXX -Where each member has a separate sum insured under the policy)	
5.	**Expenses in respect of:** **BENEFIT 1: MEDICAL COVER INCLUDING MEDICAL EVACUATION** • Reimbursement of expenses incurred in case of hospitalization due to an accidental Injury or illness contracted or for emergency transportation and evacuation services necessitated during the policy period. **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. **BENEFIT 2: 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	Benefit 1 Extension 2 Benefit 2

	BENEFIT 3: TOTAL LOSS OF CHECKED IN BAGAGGE • Refund determined by market value, excluding Valuables, on the expected delivery date at the destination port. In cases of multiple losses, the liability for each bag is limited to 50% of the specified maximum liability specified in the Part I of policy schedule.	Benefit 3
	BENEFIT 4: Delay of Checked-In Baggage • Fixed payout in case the checked-in baggage is delayed beyond the period specified in policy certificate.	Benefit 4
	BENEFIT 5: LOSS OF PASSPORT • Reimbursement for the prescribed fee and incidental expenses related to an emergency certificate if the original passport is lost during the covered trip.	Benefit 5
	BENEFIT 6: 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.	Benefit 6
	BENEFIT 7 - PERSONAL ACCIDENT • We shall pay a lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured during the policy period	Benefit 7
	BENEFIT 8 - 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.	Benefit 8
	BENEFIT 9- EMERGENCY CASH ADVANCE • Lump sum payout in case you are left with no travel funds following an incident of theft, robbery, larceny etc. during the policy period	Benefit 9
	BENEFIT 12 - TRIP CANCELLATION AND INTERRUPTION	Benefit 12

	• Indemnification for financial loss incurred on cancellation of trip due to unexpected events e.g. sickness, natural calamities, terrorist attack etc. **BENEFIT 13 - MISSED (FLIGHT) CONNECTIONS** • Payment of fixed amount in case you fail to access a connecting flight due to a delayed arrival of the earlier flight for reasons beyond your control. **BENEFIT 14 - TRIP DELAY** • Payment of a specified sum per day for trip delays caused by specified contingencies, including natural disasters, terrorism etc. **BENEFIT 20 - POLITICAL RISK AND CATASTROPHE EVACUATION EXPENSES** Reimbursement of expenses incurred for your return to your place of residence or the nearest place of safety in such situations. **BENEFIT 21- ACCIDENTAL DEATH (COMMON CARRIER)-** If the insured dies due to an injury while boarding, disembarking or travelling as a passenger in any common carrier, payment is provided to the nominee or legal heir as per policy schedule.	Benefit 13 Benefit 14 Benefit 20 Benefit 21
6.	**GENERAL EXCLUSIONS (APPLICABLE TO ALL COVERS UNDER THE POLICY):** • No compensation for events before or after the covered trip. • Excludes fraudulent claims, intentional acts, or connivance by the insured. • Restrictions on benefits related to medical, dental, personal liability, accident, trip cancellation, interruption, delay, compassionate visit, and emergency hotel extension if: • Traveling against medical advice. • Receiving or waiting for specified medical treatment. • Terminal prognosis received. • Traveling for treatment. • Participating in military operations. • Involvement in intentional self-injury, suicide, intoxication, criminal acts, murder, or assault. • Claims related to venereal disease or mutant derivatives.	Section 3

	• Excludes war-related events, confiscation, and nuclear incidents. • Excludes claims related to professional or semi-professional sports activities unless declared and agreed upon. • No claims related to hazardous activities unless specifically covered. • No claims for contingencies occurring after 90 days from the start of cover for immigrant visa travelers. • Excludes compensation for illness or injury resulting from the insured's criminal intent **Cover specific exclusions-** **Exclusion applicable to benefit 1 and extensions therein-** • No coverage for pre-existing medical conditions/ailments, whether declared or undeclared. • Exclusion of orthopedic, degenerative, and oncological diseases, except for Life-Threatening Medical Conditions. • No coverage for dental illness or injury, cosmetic treatments, and reconstructive plastic surgery. • Excludes treatment for general debility, convalescence, spa, health resort, or similar institutions. • Pregnancy, childbirth, voluntary termination, miscarriage, fertility treatment not covered. • Routine physical tests not related to illness or injury are not covered. • Vaccination unless post-animal bite and excludes rehabilitation, physiotherapy, prosthetics. • Self-inflicted illness or injury is not covered. • Excludes costs of spectacles, contact lenses, hearing aids. • Donor hospitalization expenses not covered. • Excludes alternative therapies other than AYUSH Treatments. • Circumcision covered only if necessary for illness or due to an accident. • Weight management services, vitamins, and tonics for weight reduction programs not covered. • No coverage for sex change treatment, surgery, or related complications.	Benefit 1

	• Personal comfort, convenience, hygiene items, and services are excluded. • Alternative treatments other than AYUSH are not covered. **Dental Treatment** • Excludes payment for any deductible mentioned in the Policy Schedule. • No coverage for treatment of pre-existing conditions under this benefit. • Excludes cementing or fixation of tooth or teeth bridges. • Dental treatment does not cover orthopedic, degenerative, or oncological diseases. • No coverage for beauty, cosmetic treatment, or reconstructive plastic surgery. • Excludes rest or recuperation at spas, health resorts, sanatoriums, or similar institutions. **Total Loss of Checked-In Baggage** • Excludes any deductible amount mentioned in the Policy Schedule for the specified benefit. • No liability for losses related to valuables. • Does not cover partial loss of contents in checked-in baggage. • Excludes losses from delay, detention, or confiscation by customs or other authorities. • No coverage for loss due to total or partial damage to the contents of checked-in baggage. **Delay of Checked-In Baggage** • No payment for delay if it doesn't exceed the deductible time specified in Part I of the Policy. • Excludes delay for part of total checked-in baggage related to the insured trip ticket. • No coverage for delay due to detention, confiscation by common carriers, customs, government agencies, or other authorities. • Delay attributable to damage requiring examined delivery by the common carrier is not covered.	Benefit 2 Benefit 3 Benefit 4

	Personal Liability • Excludes any deductible amount specified in the Policy Schedule for Benefit 6. • No coverage for legal liability related to professional services rendered by the insured. • Excludes liability for injury or damage during business activities or in the course of business by the insured. • Liability assumed by agreement, not present without such agreement, is not covered. • Excludes liability from acts of nature and atmospheric disturbances, intentional or illegal acts by the insured. • Does not cover fines, penalties, punitive, or exemplary damages. • No coverage for liability arising from the use of vehicles, aircraft, watercraft, or specific insurance elsewhere. • Liability for personnel engaged by the insured, personal liability toward family, relations, and traveling companions is excluded. • Excludes liability for transmission of illness, personal injuries. . • No coverage for infringement of intellectual property rights, possession of animals, or ownership of vehicles involving specific activities. • Liability arising from alcohol/drug use (except as medically prescribed) or addiction is not covered. • Excludes liability from the supply of goods/services, ownership/occupation of land or buildings, and contingencies in the country of residence.	Benefit 6
	Personal Accident • No compensation under multiple benefit categories for one accident/event. • Excludes medical expenses and compensation for death or disability from intentional self-injury, suicide, or illness-related incidents. • No coverage under the influence of intoxicating substances. • Excludes coverage while engaging in aviation, ballooning, or traveling in a balloon or aircraft (except as a passenger). • Does not cover events directly or indirectly caused by war, invasion, hostilities, civil war, rebellion, revolution, or nuclear-related incidents.	Benefit 7

	Hijack Distress compensation • If you are in any way involved principally or as an accessory in causing or planning the hijack	Benefit 8
	Trip Cancellation & interruption • Losses due to actions by Common carrier, travel agent, air transport authority, Government or attributed to perils are not covered.	Benefit 12
	Missed (Flight) Connection • No claim is payable if the time gap between the scheduled arrival of the previous flight and the departure of the next flight is less than 3 hours, except for reimbursing cancellation charges and additional transportation costs for the missed flight, or if the flight is missed due to the insured's deviation from the originally scheduled route or advance intimation of a possible delay	Benefit 13
	Political Risk and Catastrophe Evacuation • Insured violating the laws or regulations of the country from which he is to be evacuated. • Failure to produce or maintain immigration, work, residence or similar visas, permits or other documentation. • Failure to honour any contractual obligation or bond or to obey any conditions in a license • Insured being a national of the country from which he is to be evacuated. • Circumstances that resulted in the Insured's evacuation being in existence prior to the Insured entering the country or their occurrence being foreseeable to a reasonable person before the Insured entered the country.	Benefit 20
	Accidental Death (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.	Benefit 21

7.	**Waiting period** • **Time period during which specified diseases/treatments are not covered** • **It is counted from the beginning of the policy coverage.** **Initial waiting Period:** Not Applicable **Specific Waiting periods (Not applicable for claims arising due to an accident):** Not Applicable **Pre-existing diseases:** Not Applicable	
8.	**Financial limits of coverage** **Sub-limit(It is a pre- defined limit and the insurance company will not pay any amount in excess of this limit)** The policy will pay only up to the limits specified against the covers in Part 1 of the policy schedule. **Co-payment (It is the specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)** Copayment is specific to each coverage and is outlined in Part 1 of the policy schedule. **Deductible (It is a specified amount:** • **Up to which an insurance company will not pay any claim, and** • **Which will be deducted from total claim amount (if claim amount is more than the specified amount)** Deductible is specific to each coverage and is outlined in Part 1 of the policy schedule. **Any other limit as applicable**	Benefit 1 Extension 3

	• **Sub-limit A** - For policies with sum insured over US$ 100,000, the benefit of medical expenses is restricted to US$ 100,000 per sickness or accident leading to one or more hospitalizations • **Sub-limit B** - For persons aged 51 years and above, maximum eligible medical expenses are as follows: • Hospital Room and boarding- maximum USD 1,800 per day up to 30 days • Intensive care unit - maximum USD 3,250 per day up to 7 day • Surgery* - maximum up to USD 15, 000 • Anaesthetist services - up to 25% of surgical treatment • Medical Practitioner's visit fees - maximum USD 100 per day per visit up to 10 visits • Diagnostic and Radiology services - maximum USD1000 • Ambulance services** - maximum USD 500 • Miscellaneous expenses*** - maximum of USD 2, 000 For the purpose of application of the above sub-limits, *Surgery: Includes Operation room charges, Surgeon fee and Implant charges **Ambulance Services: Includes Cost of transportation to hospital and Paramedic services • ***Miscellaneous expenses: Includes but not limited to cost of medicines/ Pharmacy/ Drugs/ Supplies, nursing charges, External medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, Blood storage & processing charges, other services which are not part of any other above given heads.	
9.	**<u>Claims/Claims Procedure</u>** Claims (if approved) shall be paid through Cashless facility or Reimbursement of benefits, up to an amount as specified for said cover. **Turn Around Time(TAT) for claim settlements-**	Claim section- Claim

	Cashless Claims: Notify us through our Assistance Service Provider within 24 hours of emergency hospitalization to avail cashless facility. If You notify pre authorization request for cashless facility through our Assistance Service Provider along with complete set of documents & information, We will decide within 1 hour of the actual receipt of such pre authorization request. Further, we shall grant final authorization within three hours of the receipt of discharge authorization request from the hospital. Reimbursement Claims: Claims will be processed within 15 days from the receipt of claim along with claim form and documents. Reasons for rejections (if any) will be provided. **Claims Procedure-** **Network hospital details** In order to get the referral of nearest hospitals insured has to reach out to our assistance service provider at the below coordinates. Insured can also get the network hospital list on the web link mentioned below. HELPLINE NUMBERS- In USA and Canada: + 1 844 871 1200(Toll-free) From the rest of the world: +91 124 4498778 (With Call back facility) In India: 1800 102 5721 (Toll-free and accessible in India only) Fax: +91 124 4006674 E-mail: icicilombard@falck.com E-claim web link: https://fgaindia.com/FalckMLink/ Customer needs to reach out to Falck for assistance. Once the necessary details are obtained, Falck will provide the claim form & procedure to the customer.	Procedure-General – Settlement / Rejection of claims Claims-Claims Procedure general
10.	**Policy Servicing** • You may contact us through our website www.icicilombard.com (Customer Support section) or call on our toll Free no: 1800 2666, or email us at customersupport@icicilombard.com.	Part III of policy schedule-Grievances
11.	**Grievances/Complaints**	

	• In case of any grievance the insured person may contact the Company through • Website: www.icicilombard.com Toll free: 1800 2666 Email: customersupport@icicilombard.com • ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor- Interface 16 , • Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064 • There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution • Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit https://www.icicilombard.com/docs/default-source/policy-wordings-product-brochure/final-gro-mapping.pdf. • If Insured person is not satisfied with the redressal of grievance ,insured person may contact the grievance officer at the details provided in the below link: • https://www.icicilombard.com/grievanceredressal.com • If Insured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority (IRDA) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDA Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255 • Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman	Part III of policy schedule- Grievances
12.	**Things to remember** **Free Look cancellation:**	

	Every insured of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy. If the insured cancels the policy within free look period then the insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges. **Policy renewal:** Except on grounds of established fraud or misrepresentation or non-disclosure, renewal of your policy shall not be denied, provided the policy is not withdrawn.	Part III of policy schedule Part III of policy schedule
13.	**Your Obligations** Disclosure to information norm- The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation or established fraud or non-disclosure of any material fact.	General conditions

Declaration by the policy holder:

I have read the above and confirm having noted the details

Place:

Dated: Signature:

NOTE: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Benefit Illustration

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

b) The Premium mentioned above are for Worldwide Geography and for 180 days. It is subject to change if the selected Geography or number of days is different at the time of issuance.