Travel Assure- Group Overseas 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.

Sr. No	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	**Name of Insurance Product/Policy:** Travel Assure- Group Overseas Travel Insurance	
2.	**Policy Number:** XXXXXX	
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.	**Emergency medical expenses:** Hospitalization due to illness contracted or injury due to an accident. **Extension to emergency medical expenses:** i. Inpatient emergency medical expenses for injuries during college-level sports are treated similarly to other accident related medical expenses. ii. Outpatient physiotherapy coverage is subject to policy terms and limits iii. Cancer screening and mammography covered per policy terms, excluding routine check-ups. iv. Chiropractic treatment coverage subject to policy terms and limits. v. Skilled nursing facility coverage for outpatient care, subject to policy terms and limits. vi. Adventure sports extension covers emergency medical expenses, superseding related exclusions.	2. Benefits covered under the policy- Pg. no. 10 of 88 Pg. no. 11 of 88

	vii. Drug and alcohol abuse extension covers treatment expenses during hospitalization, subject to policy terms and limits. viii. In-patient medical expenses for pregnancy/childbirth covered after a waiting period, superseding general exclusions with specified conditions. **Emergency medical evacuation** • Emergency transportation and evacuation services due to any illness contracted or accidental injury sustained during the policy period. **Repatriation of mortal remains** • In case of the insured's unfortunate passing, we cover the expenses to bring their remains back to their home country or cover the costs of local burial or cremation in the place of death. **Daily allowance in case of hospitalization** • Daily pay-out (beyond a specified deductible) upon hospitalization due to an illness or accidental injury. **Automatic extension** • Automatic extension up to 7 days at no extra charge is granted for insurance period delays due to delay of common carrier services beyond the control of insured. **Dental treatment expenses** • Covers acute anaesthetic treatment of natural teeth during a trip reimbursed up to specified limit. **Political risk and catastrophe evacuation** • Cost of your return to your place of residence or the nearest place of safety in such situations. **Personal accident** ➢ **Accidental death** • Accidental bodily injury resulting in death within 12 months of occurrence during a covered trip.	Pg. no. 12 of 88 Pg. no. 12 of 88 Pg. no. 14 of 88 Pg. no. 15 of 88 Pg. no. 15 of 88 Pg. no. 15 of 88

	➢ **Permanent total disability** • Compensation for permanent total disability due to accidental bodily injury during a covered trip. ➢ **Permanent partial disability** • Compensation for permanent partial disability due to accidental bodily injury during a covered trip.	Pg. no. 16 of 88
	Accidental death- common carrier • Compensation if accidental injury results in loss of life while riding/ boarding/ alighting from any common carrier. ➢ **Permanent total disability- common carrier** • Compensation if accidental injury results in permanent total disability while riding/ boarding/ alighting from any common carrier. ➢ **Permanent Partial disability- common carrier** • Compensation if accidental injury results in permanent partial disability while riding/ boarding/ alighting from any common carrier.	Pg. no. 20 of 88
	Compassionate visit • Return tickets and hospital stay expenses incurred by an immediate family member visiting the insured during hospitalization abroad or the insured visiting an immediate family member hospitalized in india.	Pg. no. 22 of 88
	Loss of passport & documents • Cost of obtaining a duplicate/ fresh passport/ emergency certificate/replacing stolen travel documents/ tickets/ travellers cheque whilst on a trip.	Pg. no. 22 of 88
	Total loss of checked in baggage • Reimbursement based on the market value considering depreciation for total loss of checked in baggage while in the custody of common carrier	Pg. no. 23 of 88
	Delay of checked in baggage • Necessary emergency purchases in case of delay in scheduled arrival of checked in baggage caused by	

	common carrier done by the insurer towards transportation for recovering the checked –in baggage from the common carrier.	Pg. no. 25 of 88
	Trip cancellation/ or interruption • Compensation for trip cancellation or interruption due to death, serious injury, quarantine or unforeseen circumstances faced by the insured.	Pg. no. 26 of 88
	Travel inconvenience • Indemnification for non- refundable costs in the event of trip cancellation or interruption due to unforeseen disease, residence unavailability, employment termination, felonious assault etc.	Pg. no. 27 of 88
	Trip delay • Reasonable additional expenses for trip delays due to adverse weather, riots, strikes, aircraft issues etc.	Pg. no. 29 of 88
	Personal liability • Covers legal liability including defence costs, for accidental injury or damage to a third party abroad	Pg. no. 30 of 88
	Financial emergency assistance • Assistance in arranging emergency cash for the insured in the event of permanent or total loss of money during a trip abroad.	Pg. no. 31 of 88
	Hijack distress allowance • Allowance provided in case common carrier is hijacked whilst on a trip.	Pg. no. 32 of 88
	Bail bond • Payment of bail amount, if the insured is arrested or detained for a bailable offence during a trip abroad.	Pg. no. 32 of 88
	Loss of gadget • Reimbursement of the market value of stolen gadgets during a trip considering depreciation.	Pg. no. 33 of 88
	Loss of international driving license • Cost of obtaining a duplicate international driving license are covered.	Pg. no. 34 of 88

	Mugging benefit • Loss of personal documents or effects due to a violent/ unprovoked attack.	Pg. no. 35 of 88
	Debit/ credit card/forex card fraud • Financial loss due to fraudulent use of bank issued cards following loss or theft.	Pg. no. 36 of 88
	Study interruption • Tuition fees for a student facing prolonged interruption of studies due to hospitalization, life threatening condition etc.	Pg. no. 37 of 88
	Sponsor protection • Tuition fees for the remaining period of education abroad in the event of death of the insured's sponsor, who pays the fees.	Pg. no. 38 of 88
	Home country cover • During a return to the country of residence upto 60 days, the policy covers some medical expenses.	Pg. no. 38 of 88
	University excess medical cover • Excess amount above the deductible for claims under a foreign insurance policy, applicable if emergency medical expenses if opted for in the policy.	Pg. no. 39 of 88
	University insolvency • Common carrier and accommodation costs, if your university goes bankrupt, we cover extra costs, but you need to take steps to recover the money and give any recovered amount to us later.	Pg. no. 39 of 88
	Missed connection • Expenses incurred due to a delay or cancellation of a prior connecting common carrier preventing boarding.	Pg. no. 40 of 88
	Missed or delay event • Forfeited event payments due to inclement weather, family deaths, vehicle accident, strikes, public transport failure etc.	Pg. no. 40 of 88
	Home fire insurance (contents)	Pg. no. 41 of 88

	• Loss, destruction or damage to home contents in India due to specific fire related perils.	
	Home burglary insurance (contents) • Loss or damage to unattended home contents in India due to burglary while insured is on a trip abroad.	Pg. no. 46 of 88
	Loss of deposit or cancellation (hotel & common carrier) • Loss of irrevocable deposits or charges due to unnecessary cancellation of hotel and common carrier bookings due to specific reasons.	Pg. no. 47 of 88
	Over booked common carrier • Expenses incurred due to denied boarding from overbooking	Pg. no. 48 of 88
	Legal expenses • Legal costs for claims from third party related to accidental death and disablement during the trip abroad.	Pg. no. 49 of 88
	Pet care (in INR) • Medical expenses for up to 3 pets of insured person injured during the trip abroad.	Pg. no. 49 of 88
	Emergency accommodation • Additional costs of emergency accommodation due to unforeseen events	Pg. no. 50 of 88
	Alternate employee/ substitute employee expenses • Cost of sending a substitute employee for an incomplete foreign assignment	Pg. no. 50 of 88
	Travel loan secure (in INR) • Indemnity for personal accident perils to an insured person who borrowed for the trip, with proceeds paid to the lending entity upon assignment of benefits	Pg. no. 50 of 88
	Child escort • Covers travel expenses for unaccompanied minor child below 17 years returning to India in the event of insured's death abroad.	Pg. no. 51 of 88

	Overseas travel service supplier solvency • Reimbursement for expenses incurred due to insolvency of a pre booked overseas travel service provider. **Cruise cover** • Cost of missing port departure and unused excursions due to illness, as well as travel expenses for re-joining the cruise after requiring hospital treatment on dry land **Car rental excess insurance** • Reimbursement for rental car excess including key replacement, misfueling and towing costs. **Golf equipment cover** • Loss or damage of owned or hired golf equipment considering market value and depreciation. **Bounced hotel booking** • Confirmed hotel booking outside the city of origin if the insured person cannot obtain accommodation due to non-supply of services. **Visa refusal** • Non-recoverable expenses incurred in processing a refused visa application. **Flight delay (airlines)** • Reasonable expenses on alternate travel bookings excluding upgrades in the event of airline delay at specified ports due to strike, riots, industrial actions etc.	Pg. no. 51 of 88 Pg. no. 52 of 88 Pg. no. 53 of 88 Pg. no. 54 of 88 Pg. no. 55 of 88 Pg. no. 56 of 88 Pg. no. 57 of 88
6.	**GENERAL EXCLUSIONS - APPLICABLE TO ALL COVERS UNDER THE POLICY (What does the policy not cover):** • Coverage doesn't extend to events before the policy starts or after it ends. • Pre-existing conditions are excluded unless additional premium is paid and specified in the certificate. • Treatment abroad during the insured's temporary stay is not covered.	Pg. no. 58 of 88

	• No payment for claims if the insured travels against a physician's advice or is in waiting list or is taking part in naval/,military or air force operation. • Exclusions for suicide, self-inflicted injuries,, war-related incidents, and nuclear events etc. • Claims related to sporting activities, air travel, experimental treatments, intentional acts, or terrorism are not covered. • Naturopathy treatment and losses from accidents on two-wheeled motorized vehicles have specific exclusions. • For losses from hazardous occupations or criminal/illegal acts. **Cover specific exclusions-** **Emergency medical expenses, emergency medical evacuation and repatriation of mortal remains, Daily Allowance in case of hospitalization, Compassionate visit** • No payment for expenses if the insured travels against a physician's advice, seeks treatment abroad, or has a terminal prognosis. • Exclusion for orthopedic, degenerative, and oncological diseases unless involving unforeseen emergency measures or specified in the Policy Certificate. • Treatment that can be reasonably delayed until the insured returns to India is not covered. • Charges exceeding reasonable and customary rates for emergency treatment are excluded. • Cosmetic or plastic surgery expenses are not covered unless medically required for cancer, accidents, or burns. • Expenses related to rest or recuperation at spas, health resorts, or for alcohol/drug dependency treatment are excluded. • Maternity and childbirth expenses are generally not covered, except for specific cases involving life-threatening conditions or unforeseen emergencies. • Rehabilitation, physiotherapy, and costs of prostheses are excluded, except for agreed-upon outpatient/inpatient care subject to specified limits and conditions **Dental treatment** • No payment for dental treatment that can be reasonably delayed until the insured returns to India. • Orthopedic, degenerative, or oncological diseases in dental treatment.	Pg. no. 14 of 88 Pg. no. 15 of 88

	• Charges exceeding reasonable and customary rates, determined by the Emergency Assistance Service Provider, are not covered. • Excluded procedures include cementing/fixation of tooth/teeth bridges, root canal treatment, crowning, and dental filling. • Cosmetic treatment or plastic surgery for dental flaws or anomalies is not covered. • Exclusions for expenses related to rest, recuperation, rehabilitation, nursing care, and treatment for alcoholism/drug dependency. **Political risk and catastrophe evacuation** • No payment if the insured violates laws or regulations in the country of evacuation. • Exclusion for failure to provide or maintain necessary visas, permits, or documentation. • Failure to fulfil contractual obligations, bonds, or obey license conditions is not covered. • Exclusion if the insured is a national of the country from which evacuation is needed. • Circumstances leading to evacuation must not exist or be foreseeable before entering the country. **Personal Accident, Accidental death- Common carrier, Legal expenses, Alternate employee/ substitute employee expense** • No payment for existing physical disability. • Exclusion for health damage from curative measures, radiation, infection, or poisoning, unless due to an accident. • Payment limited to the sum for accidental death; no additional claims after such admission. • No claims for accidents related to aircraft operation, parachuting, or engaging in aviation, except as a fare-paying passenger in a commercial aircraft. • Exclusion for intentional self-injury, suicide, or attempts while under the influence of intoxicants. • No compensation for accidents related to criminal acts, felonies, riots, or civil commotion. • Exclusion for engaging in certain activities like racing, hunting, parachuting, etc., unless specifically covered in the policy. • No coverage for consequential loss or damage of any nature. • Exclusion for death or disability resulting from childbirth, maternity, pregnancy, venereal disease, or infirmity.	Pg. no. 16 of 88 Pg. no. 19 of 88

	• Exclusion for flying or aerial activities, except as a fare-paying passenger in a commercial airline or air charter company. **Loss of passport & documents** • No payment for loss or theft claims due to delay, confiscation, or detention by customs, police, or public authorities. • Exclusion for passport loss in a public place or transport if the insured fails to take reasonable precautions. • Loss or theft of a passport from an unlocked private space is not covered unless there's forcible and violent entry. **Total loss of checked in baggage** • No payment for valuables, money, securities, tickets, or items not declared or agreed upon with the company. • Checked-in baggage loss not covered without a Property Irregularity Report from the common carrier. • No coverage for partial loss of items within checked-in baggage. • Exclusion for losses due to delay, detention, or confiscation by customs or public authorities. Checked-in baggage loss not covered while the insured person is in India or their country of origin. **Delay of checked in baggage** • No payment for existing physical disability. • Exclusion for health damage from curative measures, radiation, infection, or poisoning, unless due to an accident. • Payment limited to the sum for accidental death; no additional claims after such admission. • Accidents related to aircraft operation, parachuting, or engaging in aviation, except as a fare-paying passenger in a commercial aircraft. • Intentional self-injury, suicide, or attempts while under the influence of intoxicants • Accidents related to criminal acts, felonies, riots, or civil commotion. • Engaging in certain activities like racing, hunting, parachuting, etc., unless specifically covered in the policy. • Consequential loss or damage of any nature. • Death or disability resulting from childbirth, maternity, pregnancy, venereal disease, or infirmity. • Flying or aerial activities, except as a fare-paying passenger in a commercial airline or air Charter Company.	Pg. no. 23 of 88 Pg. no. 24 of 88 Pg. no. 26 of 88

	Trip Cancellation and/or interruption, Travel inconvenience • No payment for delays caused by common carriers, including foreseeable union strikes. • No coverage for travel changes by airlines, cruise lines, or tour operators unless due to inclement weather. • Changes in plans by the insured, family members, or traveling companions are not covered. • Adverse financial changes or business obligations are excluded, except for termination or layoff of employment. • Default by the person or agency from whom the policy was bought or travel arrangements were made is not covered. • Exclusion for government regulations or prohibitions affecting travel plans. • Events or circumstances occurring before the insurance period are not covered. No coverage for losses due to a felonious assault where the insured or their companions are involved.	Pg. no. 29 of 88
	Trip Delay • No payment for delayed departure due to the insured or others failing to check in on time as required by airlines. • Delayed departure not covered if caused by a known or anticipated strike or industrial action at the time of booking. • No claim for delays if the aircraft is taken out of service on the Civil Aviation Authority's instruction. No compensation for delays beyond the hours specified in the policy certificate from the scheduled departure time.	Pg. no. 29 of 88
	Personal Liability • Personal contractual or promised liabilities. • Claims related to family, relations, or travel companions. • Illness transmission claims. • Damages from professional activities/sports. • Liability from possession of animals, vehicles, aircraft, or certain activities. • Wilful, negligent, malicious, or unlawful acts. • Insanity, alcohol/drug use (except medically prescribed), or drug addiction. • Supply of goods/services by the Insured. • Ownership/occupation of land/buildings (except temporary residence).	Pg. no. 30 of 88
	Financial Emergency Assistance Not liable for:	

	• Shortage or loss of money due to currency factors or errors. • Loss not reported to local police within 24 hours, with a written report. • Claims for traveller's cheques not promptly reported to the issuing authority's local branches or agents • Loss of money not in Insured's custody. • Claims after return to India/Country of origin. • Loss of valuables, securities, or tickets. Loss of money in checked-in baggage	Pg. no. 31 of 88
	Hijack Distress Allowance • Involvement of Insured/Immediate Family in hijack suspicion. Claims due to Common Carrier route changes (traffic, weather, fuel, technical, or security reasons).	Pg. no. 32 of 88
	Bail Bond Non-bailable offences as per local law during the insured's trip abroad.	Pg. no. 32 of 88
	Loss of gadgets • Theft from road vehicles, except from locked boot or closed glove compartment. • Unattended gadgets. • Gadgets in Checked-In Baggage. • Lost accessories or attachments. • Damage due to mishandling or theft involvement. • Claims post return to India/Country of origin.	Pg. no. 34 of 88
	Loss of International driving license • Loss not reported to local police within 24 hours, with a written police report. • Loss from delay, detention, or confiscation by authorities. • Loss due to unattended International Driving License.	Pg. no. 35 of 88
	Mugging Benefit • Loss not reported to local police within 24 hours, with a written report. • Claims post return to India/Country of origin. • Loss of money, coins, collectibles, documents, precious stones, jewellery, cards. • Losses from delay, detention, or confiscation by authorities. Contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.	Pg. no. 36 of 88

	Debit/ Credit card/Forex card- Fraud • Claims recoverable from other sources. • Claims without following bank reporting procedures promptly. • Loss from leaving the card unattended. • Costs for procuring a new card. • Claims related to contractual liability. • Loss involving insured person, family, relatives, colleagues, companions. • Loss or damage of a consequential nature. • Financial loss after reporting loss or theft to the issuing bank. Fraudulent claims or statements	Pg. no. 36 of 88
	Study interruption • Routine physical check-ups or related expenses. • Trips taken solely for obtaining medical care. • Cosmetic/plastic surgery not covered unless medically necessary for accidents or burns. • Elective surgery is not included. • Treatment by a family member is not eligible for reimbursement. • Excludes specific hazards like hand gliding, mountaineering, rock climbing, skydiving, racing, and piloting an aircraft. • Health damage caused by curative measures, radiation, infection, or poisoning unless due to an accident. • Accidents related to aircraft operation, except as a passenger on a multi-engine commercial aircraft. • No claims accepted for pregnancy, childbirth, venereal disease, or general infirmity. Simultaneous claims under 'study interruption' and 'sponsor protection' are not allowed.	Pg. no. 37 of 88
	University Insolvency Claim arising directly or indirectly due to the Insured failing to adhere to the rules of the University or regulation of state in connection to admission	Pg. no. 39 of 88
	Missed or delay event • Delays caused by common carrier, unless strike was foreseeable. • Organizer-caused changes, except due to inclement weather. • Changes by Insured/Immediate Family/Companion, unless due to family death. • Adverse financial changes for Insured/Family/Companion.	Pg. no. 41 of 88

	• Business or contractual obligations of Insured/Family/Companion. • Default by the person/tour operator from whom policy or travel arrangements were bought. • Government regulation or prohibition. • Events before the insurance period starts. Claims related to felonious assault involving the insured or related parties. **Home Fire Insurance (Contents)** • Loss from war, invasion, hostilities, civil unrest, rebellion, or military power. • Damage by ionizing radiations, nuclear fuel, or radioactive materials. • Damage from pollution or contamination, excluding perils insured against. • Limitations on bullion, precious stones, curios, art, manuscripts, etc. • Cold storage stock loss from temperature change. • Damage to electrical/electronic items from various causes. • Expenses for architects, surveyors, debris removal beyond specified limits. • Consequential or indirect losses. • Spoilage from process interruption due to covered perils. • Theft losses after insured perils, except under Riot, Strike, and Malicious Damage cover. • Loss from earthquake, volcanic eruption, or natural convulsions. • Excluded removal to a different building, except for temporary machinery/equipment relocation. **Home Burglary Insurance (Contents)** • Loss or damage from insured's involvement in burglary. • Exclusions for specific items and unreported gold bullion. • Loss to illegally acquired, stored, or forfeitable property. • Recoverable losses under other insurance policies. • Loss from riot, strike, civil commotion, terrorist activities, natural disasters. • Consequential loss or legal liability. • Loss from safe with key use, unless obtained by assault. • Loss due to insured's misfeasance, malfeasance, breach of trust. **Loss of deposit or Cancellation (Hotel & Common Carrier)**	Pg. no. 43 of 88 Pg. no. 46 of 88

	The company excludes payments for common carrier-caused delays, travel arrangements cancelled/changed by airline/cruise line/tour operator unless cancellation is due to inclement weather, financial adverse changes, business obligations, defaults by policy source, government regulations, pre-insurance events & felonious assaults involving the insured party.	Pg. no. 48 of 88
	Travel loan secure (In INR) No claims are payable under this section for death related to childbirth or specified high risk activities.	Pg. no. 51 of 88
	Overseas Travel Service Supplier Insolvency Insolvency of travel agents or services providers, claims related to war, civil unrest, accommodation expenses post the trips pre decided return date.	Pg. no. 52 of 88
	Cruise Cover- • **Missed Port Departure-** ➢ Strike, industrial action, or air traffic control delay known or declared before policy purchase or trip booking. ➢ Vehicle breakdown without a professional repairer's report ➢ Improperly serviced and maintained owned vehicles' breakdown. ➢ Aircraft or sea vessel withdrawal on regulatory recommendation. ➢ Additional expenses if reasonable alternative travel offered by public transport operator. ➢ Additional expenses if independent travel arrival time at port is less than 3 hours before sail departure in non-cruise scenarios	Pg. no. 53 of 88
	• **Cruise Interruption-** ➢ Claims with less than 25% trip duration remaining, pre-existing medical conditions, and those arising from strikes, vehicle issues, withdrawal of transport services, and scheduled transport alternatives.	Pg. no. 53 of 88
	Car Rental Excess Insurance • Excludes liability for claims related to nuclear radiation, vehicle operation violations, non-rented and specific excluded vehicles, expenses covered by the employer's insurer, and specific limitations on car rental key and misfueling cover, including replacement of locks and engine damage repair or replacement	Pg. no. 54 of 88

	Golf Equipment Cover Losses not covered include theft or damage to golfing equipment without a PIR from the airline, loss not reported to local police within 24hrs, damage from specified causes, unattended equipment losses, confiscation by authorities, and losses compensated by the club. **Visa Refusal** Claims arising from visa-related issues, including submission prior to policy issuance, missed appointments, criminal actions, false documents, insufficient explanations, damaged or invalid passports, and various reasons leading to rejection by the visa issuing authority. **Flight Delay (Airlines)** Excluding liability for delayed arrival, trip departure affected by known strikes, common carrier service withdrawal by Government order.	Pg. no. 55 of 88 Pg. no. 56 of 88 Pg. no. 57 of 88
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:** 10 months if opted for Inpatient medical expenses related to Pregnancy/Child birth cover. **Specific Waiting periods (Not applicable for claims arising due to an accident):** Not Applicable **Pre-existing diseases:** Not Applicable	
8.	**Financial limits of coverage:** i. **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. ii. **Co-payment:** (It is a 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 **iii. 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 **iv. Any other limit (as applicable)** Sub-limit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses. • Room Rent including Boarding lodging $1750/day up to 30 days • Intensive Care unit $3250/day up to 7 days • Operation Theatre charges (Inclusive surgeon charges)" Maximum Up to $15000 • Anaesthetist services Up to 25% of Surgical Treatment • Physician Visit Max $100/day up to 10 visits • Diagnostic and Radiology services Max up to $1000 Ambulance Services Max up to $500 • Hospital Miscellaneous Expenses Maximum of $1000	Special Conditions applicable for Emergency Medical Expenses, Emergency Medical Evacuation & Repatriation of Mortal Remains
9.	**Claims/Claims Procedure:** 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-** <u>Cashless Claims:</u> 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.	General terms & Conditions- Point 32- Claims Procedure- Point 25

	Reimbursement Claims: Claims will be processed within 15 days from 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. 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.	General terms & Conditions- Point 31
10.	**Policy Servicing:** You may contact with us through our website www.icicilombard.com (Customer Support section) or call us on our toll Free no: 1800 2666, or email us at customersupport@icicilombard.com.	General terms & Conditions – Point 31
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-	Standard terms and conditions.29

	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	
12	**Things to remember:** **Free Look Period:** Every insured of new individual health insurance policies, except for those policies with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy. If 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. **Migration and Portability:** Not applicable **Change in Sum Insured:** Not applicable	General terms & Conditions- Point 23
12.	**Your Obligations:** • The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements,	General terms & Conditions- Point 1

	misrepresentation or established fraud or non-disclosure of any material particulars in the, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being established as fraudulent or it is established that any fraudulent` means or device being used by the Insured/Insured Person or any one acting on his/their behalf to obtain a benefit under this Policy.	.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: _____ Signature of the Policy Holder

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