

DomesticTravelGuard
INDIA TRAVEL PROTECTION

Make your journeys truly worry-free.



TATA
AIG
INSURANCE

WITH YOU ALWAYS

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Travelling to new locations is always exciting, whether its domestic or international. However, niggling concerns such as flight delays, baggage loss, ticket loss, etc. eventually end up dampening the complete experience.

Tata AIG introduces Domestic Travel Guard – a unique travel insurance product for travel anywhere within India. With this extra precautionary measure by your side, enjoy complete peace of mind from all the anxieties mentioned above.



Domestic Travel Guard, also offers many unique benefits such as family transportation cover in case of emergencies, lost ticket reimbursements, missed departure compensations, personal liability coverage and personal accident insurance. So, the next time you're traveling, ensure that you leave behind your worries and enjoy every moment of your trip.

Key Features of Domestic Travel Guard*

MISSED DEPARTURE

In the event of missing the departure of your booked journey, the cost of your actual ticket (air/rail) will be reimbursed subject to certification by the concerned authority.

ACCOMMODATION CHARGES DUE TO TRIP

In the event of the trip delay, the extra accommodation expenses incurred will be reimbursed.

LOST TICKET REIMBURSEMENT

In case of a ticket loss due to which one cannot continue the journey, the actual cost of the ticket will be reimbursed.

* Conditions apply. Please refer policy documents for terms & conditions and other features.

EMERGENCY MEDICAL EVACUATION

In the event of a medical emergency, the arrangements for the evacuation and transportation of the insured for appropriate & quality medical care, shall be covered.

24X7 ASSISTANCE

Our assistance team will be available round the clock for any assistance or referral services.

Additional Features:

- Emergency Travel services.
- Medical Services provider referral.
- Arrangement of hospital admissions.
- Claims procedure information services.
- Reimbursement of medical expenses due to accident.
- 24-hr personal accident cover.
- Daily Hospital Cash in case of hospitalization due to accident.

Benefits

Core Benefits #	Amount in Rs.	Deductible
• Accidental Death and Dismemberment (Common Carrier)	50000	NA
• Accident Medical Expense Reimbursement	20000	250
• Assistance Services	INCLUDED*	NA
• Emergency Medical Evacuation	10000	NA
• Repatriation of Remains	10000	NA
• Personal Liability	100000	200
• Accident In - Hospital Indemnity (max 7 days)	500	1 day
Add - On - Benefits #		
• Accidental Death and Dismemberment (24 Hrs)	50000	NA
• Accommodation charges due to Trip Delay flight / rail ** upto (max 2 days)	1500 (per day)	5 Hours
• Loss of air/ rail ** ticket upto	20000	Rs 150 or 10% of actual ticket cost
• Family Transportation upto	10000	NA
• Replacement of Staff (business trip only) upto	10000	NA
• Missed Departure rail/air upto	10000	Rs 150 or 10% of actual ticket cost

** We will pay the excess of what will be reimbursed / paid by any other agency / authority.

Max units for Core Benefits: 5. The number of units for Add-on benefits cannot exceed units for core benefits.

Premium*

Rate Per Unit	Core	Add On	Total
	195	97	292
Premium per trip			
Trip Band (days)			
1-3	97	49	146
4-7	113	57	170
8-12	135	68	204
13-20	156	79	235
21-30	172	86	258
31-60	186	93	279
61-90	195	97	292
Annual Multi trip ^	1757	880	2637

*Per trip per individual. Premium in Rs. inclusive of 10.30% service tax.

^ Unlimited trips: per trip equal or less than 30 days.

Discount structure for employees/family

upto 3 members	5%
upto 6 members	7%
7-10 members	10%
11-20 members	15%
21- 30 members	20%
31-60 members	25%





KEY EXCLUSIONS

Expenses directly or indirectly in respect to travelling against the advice of a physician for obtaining treatment, pre-existing ailments & complications arising out of them, suicide or attempted suicide, war, illegal acts, travelling under the influence of drugs and /or alcohol, terrorism, dangerous sports etc shall be excluded from cover and shall not be eligible for any reimbursements.

Please read the policy document for complete list of exclusions.

WHAT DO I DO IN CASE OF A CLAIM?

- Just call our assistance service company on the following numbers they will take you through the claims process.
▶ **Tel: 011 - 41898858 Fax: 011-41898801** ◀
- Or SMS "Claim" to 8888 and we will get in touch with you, instead.

HOW CAN I GET THE DOMESTIC TRAVEL GUARD COVER?

- Get in touch with our authorized insurance agents.

Call the Tata AIG toll free helpline

1-800-11-9966
Toll-free* 24-hours

*From MTNL and BSNL lines only.

Tata AIG General Insurance Company Ltd.

Registered Office: 9th floor, Nicholas Piramal Tower,

Peninsula Corporate Park, G.K. Marg, Lower Parel.

Mumbai - 400 013



WITH YOU ALWAYS

Insurance is the subject matter of solicitation.

Note: Coverage, terms & conditions are outlined briefly in the brochure. For complete details please refer to policy wordings available on request.