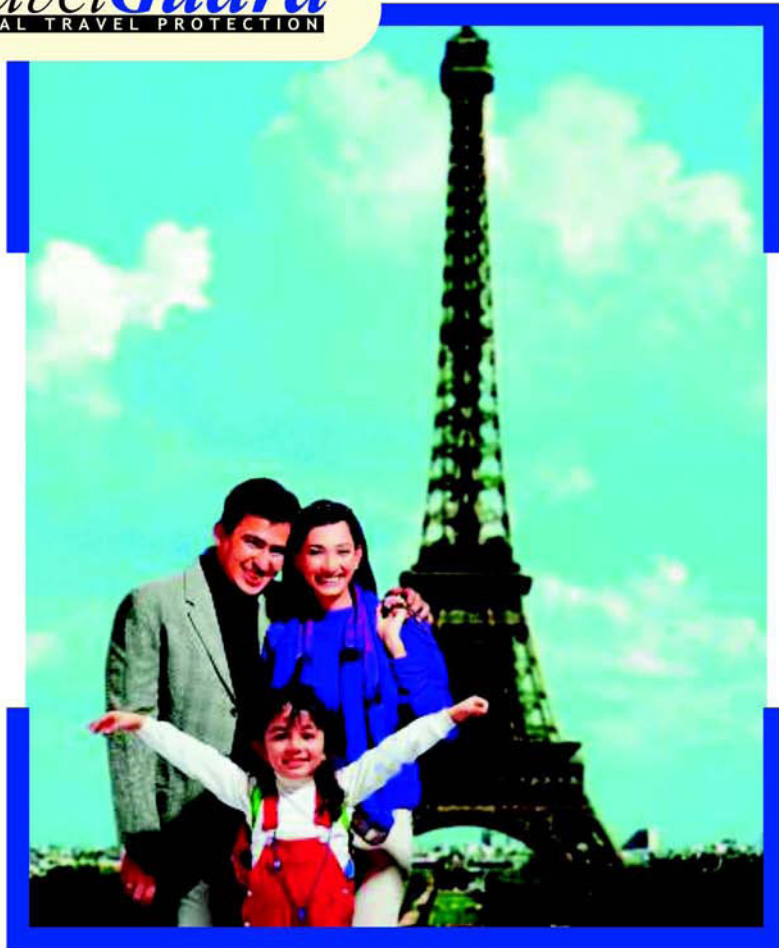




WITH YOU ALWAYS

TravelGuard
GLOBAL TRAVEL PROTECTION



Travel anywhere in the world with peace of mind.

**Travel in peace anywhere in the world.
Travel with Tata AIG TravelGuard.**

You're in Rome. You realise you've lost your passport. You're in New York. You fall ill. Worried? Not, if you have Tata AIG's TravelGuard. All it takes is one single phone call and our worldwide associate, AIG Assist, will swing into action. And take care of every detail, including contacting your embassy or recommending a hospital. There's a lot more we can do for you when you're abroad. Read on for details.

Benefits	SINGLE TRIP			ANNUAL MULTI TRIP	
	SILVER	GOLD	PLATINUM	GOLD	PLATINUM
Sum(s) Insured in US \$	(Including & Excluding the Americas)			(Worldwide)	
AD & D (24 Hrs)	10,000	15,000	25,000	15,000	25,000
A D & D Common Carrier	N/A	5,000	5,000	5,000	5,000
Accident & Sickness Medical Expenses Reimbursement*	50,000	200,000	500,000	250,000	500,000
Sickness Dental Relief**	300	400	500	400	500
Emergency Medical Evacuation***	Included	Included	Included	Included	Included
Repatriation of Remains***	Included	Included	Included	Included	Included
Baggage Loss (Checked Baggage)#	500	1,000	1,000	1,000	1,000
Baggage Delay (After first 12 hrs. only)	50	100	200	100	200
Loss of Passport##	250	250	250	250	250
Personal Liability###	100,000	200,000	200,000	200,000	200,000
Trip Delay^	N/A	Included	Included	Included	Included
Hijack^^	N/A	Included	Included	Included	Included
In - Hospital Indemnity^^^	N/A	N/A	N/A	Included	Included
Automatic extension of Policy upto 7 days	Available	Available	Available	Available	Available
Emergency Cash Advance	500	1,000	1,500	1,000	1,500

TravelGuard covers do not require medical examinations up to age 70 years. TravelGuard provides you travel insurance on a trip-by-trip basis. Premiums are payable in advance of the journey and reflect the length of the stay overseas.

SUB LIMITS: The following Maximum eligible expenses per Sickness or Disease are applicable to Insured Persons Aged 56-70, regardless of the plan / option purchased.

•Hospital Room and Board and Hospital misc. Maximum \$1,500 per day up to 30 days. •Intensive Care Unit. Maximum \$3,000 per day up to 7 days. •Surgical Treatment. Maximum \$10,000. • Anesthetist Services. Up to 25% of Surgical Treatment. • Physician's Visit. Maximum \$75 per Day up to 10 visits. • Diagnostic and Pre-Admission Testing. Maximum \$500 • Ambulance Services. Maximum \$400.

Gold Plan is recommended for persons between 56 - 70 years.

* Accident & Sickness Medical Expenses Reimbursement - Deductible of \$100

**Sickness Dental Relief - Deductible of \$150

***Included under the benefit limit of Accident & Sickness Medical Expense Reimbursement.

#Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum(s) insured.

##Loss of Passport Benefit - Deductible of \$30

###Personal Liability Benefit - Deductible of \$200

^Trip Delay - Deductible of 12 hrs. \$10 per 12 hours & Maximum \$100

^^ Hijack - Deductible of 1 day, \$100 per day & Maximum \$500

^^^In - Hospital Indemnity - Deductible of 1 day. \$15 per day & Maximum \$150

MAIN EXCLUSIONS: You are not covered if any expenses incurred directly or indirectly in respect of: Travelling against the advice of a Physician; for obtaining treatment; Pre-existing ailments & complications arising out of them; Suicide or attempted suicide; War; Terrorism; Illegal Acts; Dangerous Sports; etc. For Other Exclusions please refer to the policy wordings.

Travel Guard Premium (in Rs.) Silver (including 10.3% Service Tax)						
Age Band/ Days of Travel	(Worldwide excluding the Americas)			(Worldwide including the Americas)		
	0.6 - 40 years	41 - 60 years	61 - 70 years	0.6 - 40 years	41 - 60 years	61 - 70 years
1-7	501	546	887	745	829	1292
8-14	715	779	1195	1059	1147	1802
15-21	810	911	1535	1103	1329	2315
22-28	929	1128	1863	1324	1523	2914
29-35	1113	1314	2258	1637	1865	3541
36-47	1331	1634	2883	2006	2414	4573
48-60	1619	1902	3620	2802	3883	5679
61-75	1924	2414	4755	4147	5780	6968
76-90	2196	2804	5968	4964	6207	8638
91-120	3065	3661	8168	5152	6265	14083
121-150	3988	5082	11245	6826	8441	19561
151-180	4833	5994	13512	8264	9987	23274

Travel Guard Premium (in Rs.) Gold (including 10.3% Service Tax)						
Age Band/ Days of Travel	(Worldwide excluding the Americas)			(Worldwide including the Americas)		
	0.6 - 40 years	41 - 60 years	61 - 70 years	0.6 - 40 years	41 - 60 years	61 - 70 years
1-7	683	761	1251	954	1096	1723
8-14	879	1019	1774	1250	1544	2483
15-21	1046	1251	2332	1429	1758	3333
22-28	1220	1510	2838	1690	2127	3982
29-35	1456	1735	3546	2006	2571	5076
36-47	1690	2161	4414	2517	3284	6553
48-60	2030	2792	5410	3309	4655	8134
61-75	2587	3267	6808	4611	6794	10443
76-90	3037	4213	8173	5537	6839	13036
91-120	4468	5764	11906	6845	8543	19664
121-150	5471	7565	16727	9442	11986	28443
151-180	6801	8838	19871	11553	14289	33239

Travel Guard Premium (in Rs.) Platinum (including 10.3% Service Tax)						
Age Band/ Days of Travel	(Worldwide excluding the Americas)			(Worldwide including the Americas)		
	0.6 - 40 years	41 - 60 years	61 - 70 years	0.6 - 40 years	41 - 60 years	61 - 70 years
1-7	792	914	1469	1007	1146	1939
8-14	990	1390	1969	1412	1985	2753
15-21	1203	1500	2634	1690	2140	3521
22-28	1475	1743	3167	1885	2471	4282
29-35	1623	2074	3855	2312	2934	5410
36-47	1916	2515	4809	2769	3596	6893
48-60	2758	4103	5907	3949	5846	8644
61-75	3971	5536	7503	5647	8195	10981
76-90	4765	6589	8963	6839	9319	13836
91-120	5219	7276	12736	7579	10170	21646
121-150	6845	8598	18449	10372	13964	30512
151-180	8420	10342	22413	12484	15600	35256

Annual Multi - Trip* (Including 10.3% Service Tax)						
	Gold			Platinum		
	19 - 40 years	41 - 60 years	61 - 70 years	19 - 40 years	41 - 60 years	61 - 70 years
Single Trip						
30 Days	3872	4544	8838	4209	5140	10191
45 Days	4323	4745	14315	4866	5234	16703

*Any Single Trip not to exceed 30 days./45 days.

** All rates, tax amounts & total gross figures have been rounded off to the nearest rupee value.



Tata AIG TravelGuard services include

- Medical Emergency Assistance
- Baggage Claim
- Direct Settlement for In-Hospital Medical Expenses Abroad (Subject to policy terms and conditions and sub limits)
- Medical Evacuation & Repatriation
- Loss of Passport Assistance

Also inclusive of Worldwide Assistance Services

• Medical services provider referral • Arrangement of Hospital admissions • Monitoring of Medical Condition during Hospitalization • Arrangement of Emergency Medical Evacuation • Arrangement of Medical Repatriation • Lost luggage assistance • Lost travel documents assistance • Emergency Travel Services • Emergency Message Transmission Services • Embassy Referral Services • Claim Procedures Information Services

24 Hours Emergency Assistance Service

Our Emergency Assistance Service is available 24 hours a day, 365 days a year, across the globe to all travellers insured under this policy. All you need to do is call the number on the Emergency Assistance Card provided along with your policy. Don't forget to carry this pocket-size card with you wherever you go.

Tata AIG - With You Always

Tata AIG is a joint venture that is backed by the Tata Group - one of India's most respected industrial conglomerates, with revenues of more than \$8.4 billion, and American International Group, Inc. (AIG), the leading US-based international insurance and financial services organization, with a presence in over 130 countries and jurisdictions throughout the world. Tata AIG is one of the few partnerships in the Indian insurance industry that brings you a range of insurance products: from automobile to life insurance, from travel to personal accident coverage, and more.



How to apply

Call the Tata AIG Toll-free 24-hour Helpline. Our Insurance Advisor will assist you to complete the documentation. With our Advisor's guidance, you can choose the level of cover you require. Then, fill in your personal details, sign the form and

hand it over to our Advisor along with your cheque payment for the premium.

Only resident Indians and foreign nationals with work permit can apply.

**Go ahead and make the right choice...
a choice that gives complete peace of mind. With Tata AIG TravelGuard Policy!**



Insurance is the subject matter of solicitation.

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

Tata AIG General Insurance Company Ltd. Regd. Office: Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

Offices also at: Ahmedabad, Bangalore, Chandigarh, Chennai, Delhi, Guwahati, Hyderabad, Jamshedpur, Kolkata and Pune. Visit us at www.tata-aig.com