

DOMESTIC TRAVEL GURD - CUSTOMER INFORMATION SHEET

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

TITLE	DESCRIPTION	REFER TO POLICY WORDINGS OF THE PRODUCT
Product Name	Travel Guard	
What am I covered for:	<p><u>1. Emergency Accident Medical Expenses Reimbursement</u> - coverage for Accident Sickness when insured is abroad</p> <p><u>2. Accidental Death and Dismemberment</u> - coverage for Accident Death and Dismemberment when the insured is abroad</p> <p><u>3. Emergency Medical Evacuation</u> - Medical evacuation of insured to nearest hospital for medical treatment if medical facilities are not available</p> <p><u>4. Repatriation of Remains</u> - covers cost of repatriating mortal remains of the insured to India</p> <p><u>5. Accommodation Charges due to Trip Delay</u> - in the event of the trip delay, the extra accommodation expenses will be incurred.</p> <p><u>6. Loss of Air/Rail Ticket</u> - in case of a ticket loss due to which one cannot continue the journey, the actual cost of the ticket will be reimbursed.</p> <p><u>7. Missed Departure</u> - in case of missing the departure of your booked journey, the cost of the actual ticket (air/rail) will be reimbursed subject to certification of the concerned authority</p> <p><u>8. Replacement and Rearrangement of Staff</u>- covers the cost of Travel and Accommodation expense for sending out a replacement for an injured person or returning the original person back the usual town as a result of disablement of the insured, death of spouse, parent etc of the insured</p> <p><u>9. Personal Liability</u> - covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an</p>	Part D of Policy Wordings
What are the major exclusions in the policy:	<p>Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions.</p> <ol style="list-style-type: none"> where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or any Pre-existing Condition or any complication arising from it; or suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or 	Part B of the Policy Wordings

	<p>9. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.</p> <p>10. any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or</p> <p>11. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident) or</p> <p>12. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</p> <p>13. performance of manual work for employment or any other hazardous occupation, self exposure to needless peril (except in an attempt to save human life); or</p> <p>14. congenital anomalies or any complications or conditions arising therefrom; or</p> <p>15. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained</p> <p>16. the Insured Person riding on a motorcycle or any other two wheeled motorized mode of conveyance as driver or as passenger.</p> <p>17. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or</p> <p>18. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest;</p> <p>19. This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons</p>	
Waiting Period / Deductible	<ol style="list-style-type: none"> 1. Personal Liability - INR 200 2. Deductible of \$250 for Accident Medical Expenses Reimbursement 3. Accident In Hospital Indemnity - Deductible of 1 day 4. Accommodation Charges due to Trip Delay - 5 Hours 5. Loss of air / rail - Rs. 150 or 10% of actual ticket cost 6. Missed Departure rail / air - Rs. 150 or 10% of actual ticket cost 	Part F of Policy Wordings
Payout basis	1, Reimbursement for inpatient and outpatient medical expenses	
Cost Sharing	1. Not Applicable	

Renewal Conditions	The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us.	Part C of Policy Wordings
Renewal Benefits	<ul style="list-style-type: none"> • No Renewable benefits 	
Portability of benefits	<ul style="list-style-type: none"> • No portability of benefits 	
Cancellation	This policy would be cancelled at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 7 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective in the event of your non-cooperation. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium. If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation in which case there shall be no return of premium.	Part C of Policy Wordings
How to Claim	<p><u>While In India:</u></p> <p>Toll Free No 1800 119966 from BSNL/MTNL Landline Call these local helpline numbers in your respective cities from any other line: Mumbai - 66939500, Delhi - 66603500, Bangalore - 66500001, Pune - 66014156, Chennai - 66841050, Hyderabad - 66629882, Ahmedabad - 66610201</p> <p><u>Email:</u>general.claims@tata-aig.com</p> <p><u>Write to:</u> Tata AIG General Insurance company Ltd. A-501, 5th Floor, Building No. 4, Infinity Park, Gen. A. K. Vaidya Marg, Dindoshi, Malad (E), Mumbai, India - 400 097. SMS ' CLAIM ' to 58888</p> <p><u>Visit the Website:</u> www.tataaiginsurance.in</p> <p>✓ Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the policy certificate or the numbers as given above for the same).Pl note that issuance of claim reference number and claim form is not an admission of liability for any claim</p>	