

## GROUP OVERSEAS TRAVEL GUARD – Optional Add on Covers

The Group Overseas Travel Guard – Optional Add on Cover can only be opted along with the base covers under the **Policy** and cannot be opted in isolation or as a separate product. The Add-on covers are provided on payment of additional premium and subject to the terms and conditions and exclusions as stated in addition to the Policy Terms and Conditions and Exclusions. These Add-on Covers shall be available only if the same are specifically mentioned in the **Policy Schedule / Certificate of Insurance**.

The insurance provided under these Add On covers are only with respect to such and so many of the coverages as are indicated by a specific amount set opposite in the **Policy Schedule/Certificate of Insurance**.

### 3. TRAVEL CONTINGENCIES

#### 3.1. Add on -Common Carrier Delay

##### Definitions specific to this coverage:

1. **Equipment Failure:** means any sudden, unforeseen breakdown in the **Common Carrier's** equipment that caused a delay or interruption of normal trips.
2. **Covered Expenses:** means any expenses for meals and lodging which were necessarily incurred and not provided by the **Common Carrier** or any other party free of charge. Such expenses should be incurred in the place from where the **Common Carrier** is scheduled to depart from.
3. **Inclement Weather:** means any severe weather condition, which delays the scheduled arrival or departure of the **Common Carrier** but not including normal, seasonal/climatic weather changes.
4. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.
5. **Strike:** means any labor disagreement, which interferes with the normal departure and arrival or departure of **Scheduled Airlines/Scheduled Railways** and is defined as legal by relevant authorities in the respective **Usual Place of Residence**.

##### Coverage:

The Company will reimburse **Covered Expenses**, if **Insured Person's Overseas Trip** is delayed due to late departure of a **Common Carrier** arising due to: -

- a) **Inclement weather**
- b) **Strike** or other job action by employees of **Common Carrier**
- c) **Equipment failure of Common Carrier**
- d) any order or direction by Government or **Public Authority**.
- e) Operational reasons at the departure airport due to air traffic restrictions
- f) Operational reasons of **Common Carrier** by which **Insured Person** is travelling outside India or returning to India or travelling between any two international destinations.

Compensation for such delay shall be payable provided the actual departure of the **Common Carrier** happens after the application of **Time Deductible** on the Scheduled Departure time.

##### Exclusions specific to this coverage:

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Delay which was made public or known to **Insured Person** prior to the date of **Insured Person's** trip was booked or was announced 48 hours before the scheduled departure time of the **Common Carrier** by which **Insured Person** is travelling outside India

2. **Strikes** or labor disputes which existed, or of which advance warning had been given prior to the date on which trip was booked.
3. Delay due to withdrawal from service temporarily or permanently of any **Common Carrier** on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Document

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Copy of bills and receipts for the meals and accommodation during the delay period if any.
6. Copies of Correspondence with the Airline authorities certifying with reason for the delay.

#### **3.2 Add on - Flight Delay**

**The Company** will pay a fixed amount in the event the **Scheduled Airline**, on which the **Insured Person** is travelling is delayed from its Scheduled Departure or Scheduled Arrival as specified in **Policy schedule / Certificate of Insurance** during **Trip / Overseas Trip**.

Compensation for such delay shall be payable provided the actual departure / arrival of the Flight happens after the application of **Time Deductible** on the Scheduled Departure or Schedule Arrival time.

#### **Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy**, this Coverage shall not cover: -

1. Delay due to late arrival of the **Insured Person**.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Copy of Bills of purchases made/ Expenses incurred during the period of delay if any.
6. Copies of Correspondence with the Airline authorities certifying with reason for the delay

#### **3.3 Add-on- Trip Cancellation**

#### **Definitions specific to this coverage:**

1. **Catastrophe:** means an unexpected natural event, such as an earthquake, tsunami or flood which causes widespread loss, damage, or disruption at locations which are forming part of the trip.
2. **Covered Expenses** means Non-refundable travel ticket cost.
3. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.
4. **Strike:** means any labor disagreement, which interferes with the normal departure and arrival or departure of **Scheduled Airlines/Scheduled Railways** and is defined as legal by relevant authorities in the respective **Usual Place of Residence**.

### **Coverage:**

The Company will reimburse **Covered Expenses** in the event of cancellation of **Insured Person's Overseas Trip** prior to commencement of such **Overseas Trip** due to: -

1. **Illness** and / or **Injury** requiring **Hospitalisation** or death of **Insured Person, Insured Person's Traveling Companion, Insured Person's Spouse** and/or **Parent** and/or **Child (ren), Insured Person's Traveling Companion's Spouse** and/or **Parent** and/or **Child (ren)**.
2. Occurrence of a **Catastrophe**.
3. Mass bandhs or widespread **Strikes** acknowledged / published by **Public Authority**, which the **Insured Person** could not reasonably avoid or plan ahead in time.
4. Cancellation caused by Government regulations or control.
5. Cancellation by **Common Carrier** which was scheduled for departure for such **Overseas Trip**.

In the event of same claim being admissible under both **3.3. Add on - Trip Cancellation** and **3.4. Add on – Trip Cancellation – Due to Event Cancellation**, the amount that is payable under this Coverage **3.3. Add on - Trip Cancellation** shall not be admissible under **3.4. Add on – Trip Cancellation – Due to Event Cancellation**

### **Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy**, this Coverage shall not cover: -

1. Any of the covered causes for **Trip cancellation**, which were known to **Insured Person** prior to the booking date of **Insured Person's Overseas Trip** or **Policy** issue date whichever is later.

### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Medical records / Death certificate of insured, companion or **Immediate Family Member**.
6. Details / supporting documents of amount refunded by **Common Carrier**.
7. Copy of Ticket and copies of Correspondence with the Airline related to trip cancellation.
8. Any other document evidences, like newspaper cutting etc. related to Mass bandhs or widespread **Strikes/Catastrophe** acknowledged/published by **Public Authority** if any.

### **3.4 Add on - Trip Cancellation – Due to Event Cancellation**

#### **Definitions specific to this coverage:**

1. **Event:** means a planned official Public or Corporate gathering organized for the purpose of business or entertainment or any other legal purposes, entry to which is regulated through a Pass or invitation or ticket and as mentioned in the **Policy Schedule/Certificate of Insurance**.
2. **Covered Expenses:** Non-refundable portion of the cost of travel and **Event** ticket or the actual amount paid or **Sum Insured** whichever is lower.

### **Coverage:**

The Company will reimburse **Covered Expenses** due to cancellation of an **Event**, which leads to cancellation of **Overseas Trip** prior to commencement of such **Overseas Trip**. The circumstances should be beyond **Insured Person's** and **Policyholder's** control.

In the event of same claim being admissible under both **3.3. Add on - Trip Cancellation** and **3.4. Add on – Trip Cancellation – Due to Event Cancellation**, the amount that is payable under this Coverage **3.4. Add on – Trip Cancellation – Due to Event Cancellation** shall not be admissible under **3.3. Add on - Trip Cancellation**

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Any of the covered causes for **Trip cancellation** which were known to **Insured Person** prior to the booking date of **Insured Person's Overseas Trip** or **Policy** issue date whichever is later.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Details / supporting documents of amount refunded by **Common Carrier** and the event company.
6. Proof of missed and cancelled event with reason.

**3.5 Add on -Common Carrier Cancellation**

**The Company** will pay a fixed amount as mentioned in the **Policy Schedule / Certificate of Insurance** in the event of cancellation of the Scheduled Departure of the **Common Carrier** during **Insured Journey** whilst on **Overseas Trip / Trip**.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Any of the covered causes for **Common Carrier** cancellation which were known to **Insured Person** prior to the booking date of **Insured Person's Overseas Trip / Trip** or **Policy** issue date whichever is later.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Document

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Details / supporting documents of amount refunded by **Common Carrier** and Accommodation.

**3.6 Add on -Missed Event**

**Definitions specific to this coverage:**

1. **Catastrophe:** means an unexpected natural event, such as an earthquake, tsunami or flood which causes widespread loss, damage, or disruption at locations which are forming part of the trip.

2. **Burglary** means an act involving the unauthorized and forcible entry to or exit from the **Insured Person's Usual place of Residence** with an intent of committing a **Theft**.
3. **Event:** means a planned official Public or Corporate gathering organized for the purpose of business or entertainment or any other legal purposes, entry to which is regulated through a Pass or invitation or ticket and as mentioned in the **Policy Schedule / Certificate of Insurance**.
4. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.
5. **Strike:** means any labor disagreement, which interferes with the normal departure and arrival or departure of **Scheduled Airlines/Scheduled Railways** and is defined as legal by relevant authorities in the respective **Usual Place of Residence**.

**Coverage:**

**The Company** will reimburse the non-refundable cost of the overseas **Event** ticket paid by the **Insured Person** or the **Sum Insured**, whichever is lower, due to **Insured Person** not being able to attend the pre-booked **Event** due to non-commencement of **Overseas Trip** because of the following incidences:

- Accidental Damage to **Usual Place of Residence** from fire or **Burglary** that requires **Insured Person** to be present at **Usual Place of Residence** on the date of **Event**.
- Occurrence of **Catastrophe**.
- **Illness** and/or **Injury** requiring **Hospitalization** or death of **Insured Person, Insured Person's Spouse** and/or **Parent** and/or **Child (ren)**.
- Mass bandhs or widespread **Strikes** acknowledged / published by **Public Authority**, which the **Insured Person** could not reasonably avoid or plan in time.
- Cancellation caused by Government regulations or control.
- Cancellation by **Common Carrier**, which was scheduled for departure for such **Overseas Trip**.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Any of the covered causes for Missed **Event** which were known to **Insured Person** prior to the booking date of **Insured Person's Overseas Trip** or **Policy** issue date whichever is later.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Medical reports / Death certificate of insured, companion or **Immediate Family Member**.
6. Details / supporting documents of amount refunded by **Common Carrier** and Accommodation.
7. Copy of Ticket and copies of Correspondence with the Airline related to trip cancellation.
8. **Event** cancellation / missed reason and proof that Event has been cancelled / Missed.
9. Any other document evidences, like news paper cutting etc. related to Mass bandhs or widespread **Strikes/Catastrophe** acknowledged/published by **Public Authority** if any.

### 3.7 Add on -Missed Flight / Cruise

#### Definitions specific to this coverage:

1. **Catastrophe:** means an unexpected natural event, such as an earthquake, tsunami or flood which causes widespread loss, damage, or disruption at locations which are forming part of the trip.
2. **Covered Expenses:** means Non-refundable travel ticket costs.
3. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.
4. **Strike:** means any labor disagreement, which interferes with the normal departure and arrival or departure of **Scheduled Airlines/Scheduled Railways** and is defined as legal by relevant authorities in the respective **Usual Place of Residence**.

#### Coverage:

**The Company** will reimburse **Covered Expenses**, if **Insured Person** misses the flight / Cruise through which **Overseas Trip** would have commenced, due to:

1. **Accident** or Mechanical Breakdown of the <<mode of transport as mentioned in **Policy Schedule / Certificate of Insurance**>> which was being used by **Insured Person** immediately prior to reaching Airport/Sea Port.
2. **Insured Person** Mass bandhs or widespread **Strikes** enroute the **Overseas Trip** which is acknowledged / published by **Public Authority**, which the **Insured Person** could not reasonably avoid or plan in time.
3. Any cancellation of <<mode of transport as mentioned in **Policy Schedule / Certificate of Insurance**>>caused by Government regulations or control
4. Occurrence of **Catastrophe**.

For admissibility of **Claim** under this Coverage it is a condition precedent that the Missed Flight/Cruise should be solely due to the reasons as mentioned above and provided the time gap between the expected arrival of the << mode of transport as mentioned in the **Policy Schedule / Certificate of Insurance**>> at the Air port / Sea Port and departure of the Missed Flight/ Cruise is more than three (3) hours

#### Exclusions Specific to this coverage:

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Any facts or matters which led to delay or which was publicly announced in advance, which the **Insured Person** was aware or should have been aware.
2. Any deviation from originally scheduled route at the insistence of **Insured Person**

#### Claims documentation specific to this Coverage:

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Document

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Details / supporting documents of amount refunded by **Common Carrier/cruise**.
6. Copy of new Ticket and boarding pass with copies of Correspondence with the Airline/cruise related to missed trip.
7. Any other document evidences, like newspaper cutting etc. related to Mass bandhs or widespread **Strikes/Catastrophe** acknowledged/published by **Public Authority** if any.



### 3.8 Add on-Missed Connection

#### Definitions specific to this coverage:

1. **Covered Expenses:** means the cost of alternate flight, for an equivalent or lower-class air ticket net of refundable amount received from missed flight

#### Coverage:

**The Company** will reimburse **Covered Expenses** arising out of missed connection during **Trip**. This missed flight should be solely due to delay / cancellation of the flight in which the **Insured Person** is travelling immediately prior to the missed flight and time gap between the Scheduled arrival of the previous flight and the Scheduled departure of the missed flight is more than

- three (3) hours - in case of Domestic - International Flight while travelling Overseas & vice versa
- two (2) hours – in case of Domestic - Domestic flight within the same country.

In the event, the **Insured Person** chooses a mode other than a flight to reach the next schedule destination then **The Company** will reimburse up to the amount not exceeding the original cost of flight less the refund received.

#### Claims documentation specific to this Coverage:

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport / Visa with entry/ exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Copy of new Ticket & Boarding Pass.
6. Copies of Correspondence with the Airline authorities certifying the reason for missed connection.
7. Details / supporting documents of amount refunded by **Common Carrier** for the original scheduled ticket.
8. Invoices /tickets of Additional travel expenses, if any to reach the next scheduled destination

### 3.9 Add on - Bounced Booking of Airline

#### Definitions specific to this coverage:

1. **Covered Expenses** means
  - The difference of cost incurred on an alternate flight by the **Insured Person** for travelling in a similar class coinciding from the same city to the same destination as per the Original booking done.
  - Non refundable costs of the Tickets.

#### Coverage:

**The Company** will reimburse **Covered Expenses** if the **Insured Person** is denied boarding of an aircraft, during **Overseas Trip**, in which the **Insured Person** had done a confirmed reservation prior to the check-in date, provided that: -

1. The **Insured Person** should have reached the check-in counter before the stipulated time as per the rules and regulations of the Airline
2. The **Insured Person** should be carrying all requisite documents required to be produced at the time of check-in
3. **Insured Person** should not pose any health, safety or security risk for the Airline.
4. Not more than one **Claim per Overseas Trip** will be accepted under this Coverage.

### **Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy**, this coverage shall not cover any **Claim** arising out of the following under this Coverage: -

1. Any booking for which **Insured Person** is unable to furnish proof of booking/payment, and bounced booking.
2. Any contractual breach by **Insured Person** including but not limited to non-adherence to the terms and conditions of the booking service provider.
3. If **Insured Person** had any waitlisted booking irrespective of whether such bookings have been promised to be confirmed later.
4. Where the alternative arrangements for flight is provided by Airline within reasonable time period of departure of such flight.

### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly filled and signed by the **Insured Person**.
2. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
3. Copy of passport / Visa with entry and exit stamp.
4. Copy of cancelled cheque/NEFT form.
5. Correspondence with airline for confirmed advance booking and the reason for not boarding the flight.
6. Copy of new Ticket & Boarding Pass.
7. Details / supporting documents of amount refunded by **Common Carrier**.
8. Details / supporting documents of amount refunded by **Common Carrier** for the original scheduled ticket and the copy of new ticket.

### **3.10 Add on-Fare Lock**

#### **Definitions applicable to this coverage:**

1. **Fare** means the price of the airline ticket for base Fare and airline fuel charges and does not include any fees, taxes and surcharges.
2. **Held Fare** means the fare for a **Defined Flight** which the **Insured Person** would have paid, had he booked the Flight ticket for himself or his **Immediate Family Member**, at the moment of taking this Coverage. The purchase of this Cover and locking of **Held Fare** should be done simultaneously.
3. **Defined Flight** means a flight identified by its Flight No, date of departure, Boarding and Destination, Route and Class booked on a specific website, portal or application.
4. **Immediate Family Member** for this cover shall mean – **Spouse, Children, Siblings, Parents** and Parents-in-law.
5. **Lock period** for this cover shall mean the period starting from **Policy** issue date and ending on date/time as specified in **Policy Schedule / Certificate of Insurance**.
6. **Co-Pay** for this cover shall mean the percentage, as specified in the **Policy Schedule / Certificate of Insurance**, calculated by deducting the **Held Fare** from actual fare paid for booking the **Defined Flight**, which the **Insured Person** will have to bear

#### **Coverage:**

**The Company** will reimburse the loss to **Insured Person** on account of difference towards the actual fare paid for booking the **Defined Flight** and **Held Fare**, subject to **Co-Pay**.



**Claim** under this Coverage will be admissible only if the **Insured Person** buys a flight ticket in **Defined Flight** within the **Lock Period** as mentioned in **Policy Schedule / Certificate of Insurance** from the same website, portal or application where the **Held Fare** was locked and the **Insured Person** or his **Immediate Family member** actually travels by the **Defined Flight** under the ticket bought.

**Condition Precedent:**

The details of the **Insured Person** and/or his **Immediate Family Member** who are supposed to travel in the **Defined Flight** must be provided at the time of purchasing this cover along with **Held Fare** and details of **Defined Flight**.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. If the **Held Fare** is locked not less than number of hours as mentioned in the **Policy Schedule / Certificate of Insurance** before scheduled departure.
2. If this cover is not purchased along with locking of **Held Fare**
3. If the ticket is purchased after the expiry of **Lock Period**
4. If the class of ticket is upgraded

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Proof of the increase in Fare Copy of confirmation of Booking through online / assistance provider / Airline.

**3.11 Add on - Fare Dip**

**Definitions applicable to this coverage:**

1. **Booked Fare** means the fare for a Defined Flight which the **Insured Person** have paid and booked the ticket. The purchase of this Cover and purchase of flight ticket using Booked Fare should be done simultaneously.
2. **Dip period** for this cover shall mean the period which will be considered for assessment of this Coverage, this will start from the time of issuance of this Policy /Cover Issue Date and ending on date/time as specified in **Policy Schedule / Certificate of Insurance**.
3. **Dipped Fare** means such reduced fare of the **Defined Flight** during the **Dip Period** for which **Insured Person** provides proof.
4. **Defined Flight** means a flight identified by its Flight No, date of departure, Boarding and Destination, Route and Class booked on a specific website, portal or application.
5. **Co-Pay** for this cover shall mean the percentage of the reduced amount, as specified in the **Policy Schedule / Certificate of Insurance**, calculated by deducting the **Dipped Fare** from the **Booked Fare** of the **Defined Flight**, which the **Insured Person** has to bear

**Coverage:**

**The Company** will reimburse the loss to **Insured Person** on account of any decrease in **Booked Fare** of the ticket during the **Dip Period** in **Defined Flight** for a **Trip**, subject to **Co-Pay**.

**Claim** under this Coverage will be admissible only if:

The new fare has reduced at the same website, portal or application where the original ticket was booked and the **Insured Person** and/or his **Immediate Family member** travel by the **Defined Flight** under the original ticket bought.

**Condition Precedent:**

The details of the **Insured Person** and/or his **Immediate Family Member** who are supposed to travel in the **Defined Flight** must be provided at the time of purchasing this cover. Details of **Defined Flight** would be required at the time of **Claim**.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy**, this Coverage shall not cover: -

1. If the **Booked Fare** is booked after the minimum number of hours as mentioned in the **Policy Schedule/ Certificate of Insurance** before departure of a **Defined Flight**.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Proof of the decrease in Fare Copy of confirmation of Booking through online / assistance provider / Airline.

**3.12 Add on - Trip Interruption**

**Definitions specific to this coverage:**

1. **Catastrophe:** means an unexpected natural event, such as an earthquake, tsunami or flood which causes widespread loss, damage, or disruption at locations which are forming part of the trip.
2. **Covered Expenses** means
  - a) Non refundable travel costs and / or accommodation costs
  - b) Additional accommodation necessarily incurred at the place of interruption and / or travel expenses (excluding telephone costs, meals and beverages) necessarily incurred by the **Insured Person** to return by the most direct and economical route possible to his **Usual Place of Residence**, where **Insured Person** had started **Overseas Trip/Trip**.
3. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.
4. **Strike:** means any labor disagreement, which interferes with the normal departure and arrival or departure of **Scheduled Airlines/Scheduled Railways** and is defined as legal by relevant authorities in the respective **Usual Place of Residence**.

**Coverage:**

**The Company** will reimburse the **Covered Expenses** following shortening and / or alteration of the **Overseas Trip/Trip** Interruption due to: -

1. **Illness** and / or **Injury** requiring **Hospitalisation** or death of **Insured Person** or **Insured Person's Traveling Companion** or **Insured Person's Spouse** and/or **Parent** and/or **Child (ren)**, **Insured Person's Traveling Companion's Spouse** and/or **Parent** and/or **Child (ren)** during the **Trip**.

2. Occurrence of **Catastrophe**.
3. Mass bandhs or widespread **Strikes** acknowledged / published by **Public Authority** which the **Insured Person** could not reasonably avoid or plan ahead in time.

In the event of same claim being admissible under both **3.12. Add on - Trip Interruption** and **5.1. Add on - Accommodation Cancellation**, the amount that is payable under this Coverage **3.12. Add on - Trip Interruption** shall not be admissible under **5.1. Add on - Accommodation Cancellation**

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy**, this Coverage shall not cover: -

1. Any facts or matters which led to delay or which was publicly announced in advance, which the **Insured Person** was aware or should have been aware.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim Form duly filled and signed by **Insured Person**.
2. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
- 3 Copy of passport / Visa with entry and exit stamp.
4. Copy of cancelled cheque/NEFT form.
5. Details of Circumstances leading to trip interruption along with supporting documents.
6. Details / supporting documents of amount refunded by **Common Carrier** and Accommodation.
7. Bills and receipts of additional expenses towards accommodation and Travel during the interruption period.
8. Any other document evidences, like news paper cutting etc. related to Mass bandhs or widespread **Strikes/Catastrophe** acknowledged/published by **Public Authority** if any

**3.13 Add on - Hijack Daily Allowance**

**Definitions specific to this coverage:**

1. **Hijacked:** means the unlawful seizure or wrongful exercise of control of the **Common Carrier**, or the crew thereof, in which the **Insured Person** is travelling as a passenger.

**Coverage:**

If the **Common Carrier** in which the **Insured Person** is traveling has been **Hijacked** during the course of an **Insured Journey** whilst on an **Overseas Trip**, then **the Company** will pay a distress allowance per **Day** up to the maximum number of days as specified in the **Policy Schedule/Certificate of Insurance Insured Person**.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy**, this coverage shall not cover: -

- a) The **Insured Person** and/or his **Immediate Family Member** being suspected to be an accomplice or an accessory in such **Hijack**.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim Form duly filled and signed by **Insured Person**.

2. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
3. Copy of passport / Visa with entry and exit stamp.
4. Copy of cancelled cheque/NEFT form.
5. Full statement of the events in writing.
6. Airline correspondence (copy of Passenger List etc.)

### **3.14 Add on -Upgradation to Business Class**

**The Company** will reimburse the actual expenses for the cost of upgradation to a business class air ticket for **Insured Person** during **Overseas Trip** provided that: -

1. A valid **Claim** under Coverage **1.1.a. Base Cover- Medical Expenses – Accident and Illness and / or 1.1.b. Base Cover - Medical Expenses – Accident Only**; and
2. **Hospitalization** should be of minimum 5 days; and
3. The **Insured person's** return **Air Travel** to the **Usual Place of Residence** shall commence not later than 20 days from the discharge of **Insured Person** from **Hospital**; and
4. Such travel should be by the most direct route from the place of **Hospital** of the **Insured Person** to the **Usual Place of Residence**

If the **Insured Person's** direct route economy class air ticket cannot be upgraded, then **The Company** shall reimburse the difference between the cost of the new direct route business class airfare and the refund amount received on the economy class ticket cancelled;

**The Company** shall not be liable to make any payment under this Coverage if the **Insured Person** was originally booked to return to the **Usual Place of Residence** on a Business Class air ticket.

### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim Form duly filled and signed by **Insured Person**.
2. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
3. Copy of passport / Visa with entry and exit stamp.
4. Copy of cancelled cheque/NEFT form.
5. Copy of Medical records/discharge summary in case of **Hospitalisation**/treating doctor's report and Prescription if applicable.
6. Copy of diagnostic reports/Pathological/Radiological reports, if any
7. Cancellation and refund details of the original return ticket if upgradation is not allowed along with the copy of new ticket.
8. Confirmation of additional fare incurred towards the upgradation from airlines of the original return ticket.

### **3.15 Add on - Upgradation to Business Class for Insured Person and Travelling Companion**

**The Company** will reimburse the actual expenses for the cost of upgradation to a business class air ticket for **Insured Person** and his **Travelling Companion** during **Overseas Trip**, provided that:-

1. A valid **Claim** under Coverage **1.1.a. Base Cover - Medical Expenses – Accident and Illness and / or 1.1.b. Base Cover - Medical Expenses – Accident Only**; and

2. **Hospitalization** should be of minimum 5 days; and
3. The **Insured person's and Travelling Companion's** return **Air Travel** to the **Usual Place of Residence** shall commence not later than 20 days from the discharge of **Insured Person** from **Hospital**;
4. Such travel should be by the most direct route from the place of **Hospital** of the **Insured Person** to the **Usual Place of Residence**.

For the purposes of this Coverage **Travelling Companion** means an individual who has travelled along with the individual on this **Overseas Trip** and is also an **Insured Person** under the **Policy/Certificate of Insurance**.

If the **Insured Person's and his Travelling Companion's** direct route economy class air ticket cannot be upgraded, then **The Company** shall reimburse the difference between the cost of the new direct route business class airfare and the refund amount received on the economy class ticket cancelled.

**The Company** shall not be liable to make any payment under this Coverage if the **Insured Person** and his **Travelling Companion** was originally booked to return to the **Usual Place of Residence** on a Business Class air ticket.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim Form duly filled and signed by **Insured Person**.
2. Copy of passport / Visa with entry and exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Copy of Medical records/discharge summary in case of **Hospitalisation** /treating doctor's report and Prescription, if applicable.
6. Copy of diagnostic reports/Pathological/Radiological reports, if any
7. Cancellation and refund details of the original return ticket for insured and travelling companion, if upgradation is not allowed.
8. Copy of Ticket & Boarding Pass date of booking for **Insured Person** and travelling companion.
9. Confirmation of additional fare incurred from airlines towards the upgradation for the original return ticket for **Insured Person** and travelling companion.

### **3.16 Loss of Document**

#### **3.16.a Add on - International Driving License**

##### **Definitions specific to this coverage:**

1. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.

##### **Coverage:**

**The Company** will reimburse expenses in connection with obtaining a duplicate International driving License either overseas or within 30 days upon return to India, if the **Insured Person's** loses his International Driving License whilst on an **Overseas Trip**.

**The Company's** liability under this Coverage shall not exceed INR 1000 in the event the **Insured Person** is unable to provide Bills for issuance of new International Driving License subject to the **Insured Person** at least providing proof of having applied for a duplicate **International Driving License**.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy**, this Coverage shall not cover: -

1. Loss arising from delay, detention or confiscation by customs officials, police or other **Public Authorities**.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings , Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Copy of duplicate/new Driving License.
6. Copy of previous License (if available).
7. Original bills/invoices of expenses incurred for obtaining a new Driving License.
8. Copy of FIR/ Police Report.

**3.16.b Add on - Loss of Passport**

**Definitions specific to this coverage:**

1. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.

**Coverage:**

**The Company** will reimburse expenses in connection with obtaining a duplicate or fresh Passport If the **Insured Person** loses his passport whilst on an **Overseas Trip**.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy**, this Coverage shall not cover: -

1. Loss arising from delay, detention or confiscation by customs officials, police or other **Public Authorities**.

**The Company's** liability under this Coverage shall not exceed INR 1000 in the event the **Insured Person** is unable to provide Bills for issuance of new Passport subject to the **Insured Person** at least providing proof of having applied for a duplicate Passport.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Copy of duplicate/new Passport.
6. Original bills/invoices of expenses incurred for obtaining a new Passport.
7. Copy of FIR/ Police Report.



### **3.17 Add on -Visa Rejection**

The **Company** will reimburse expenses incurred towards processing of Visa application of the **Insured Person**, which are not recoverable from any other sources in case of rejection of Visa application before **Trip**.

#### **Condition Precedent:**

The detail of the **Insured Person** along with the name of the countries for which Visa application is being made must be provided at the time of purchasing this cover.

#### **Exclusions specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover any loss arising out of: -

1. Any Visa application which was submitted prior to **Policy** issue date
2. **Insured Person** missing the pre-Scheduled Appointment for Visa application.
3. Past or current criminal Actions, litigations, cases etc. against the **Insured Person**.
4. If **Insured Person's** past Visa application was rejected.
5. Submission of any Incomplete, insufficient, false or forged Documents for visa processing.
6. Any incomplete, unsubstantiated or inexplicable information provided for visa application including but not limited to purpose and circumstances of the planned stay.
7. Damaged Passport.
8. Passport Invalidity.
9. Invalid letter of reference.
10. Insufficient means of subsistence.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of cancelled cheque/NEFT form.
3. Copy of Ticket with original scheduled itinerary and date of booking.
4. Copy of passport.
5. Supportive documents for the expenses towards visa application including the original bills and receipts.
6. Reason for Visa rejection from Embassy.

### **3.18. Add on - Common Carrier –Cruise Interruption**

#### **Definitions specific to this coverage:**

1. **Covered Expenses:** means costs incurred towards any alternate travel bookings in reaching the next closest Port where the vessel shall dock so that **Insured Person** can join back the same Cruise.

#### **Coverage:**

**The Company** will reimburse **Covered Expenses** due to any unexpected **Injury** or **Illness** to an **Insured Person** while on a Cruise which is part of the **Insured Journey** whilst on an **Overseas Trip**, which results into **Insured Person's Hospitalization** on dry land. Such **Hospitalisation** should not be due to any **Pre-existing Disease(PED)**.

Provided that:

1. Valid **Claim** under Coverage **1.1.a. Base Cover - Medical Expenses – Accident and Illness and / or 1.1.b. Base Cover - Medical Expenses – Accident Only**

2. The **Insured Person** having allowed sufficient time for the scheduled **Common Carrier** or any vehicle in which the **Insured Person** was travelling to arrive at the first Port of departure of the Cruise on time.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of original cruise itinerary and date of booking.
5. Copy of Medical records/discharge summary in case of **Hospitalisation** / treating Doctor's report and Prescription if applicable.
6. Copy of diagnostic reports/Pathological/Radiological reports, if any.
7. Copy of the travelling expenses incurred towards any alternate travel bookings in reaching the next closest Port where the vessel shall dock so that insured can join back the same Cruise.

#### 4. BAGGAGE CONTINGENCIES

**4.1. Add on - Delay of Checked-in Baggage**

**Definitions specific to this coverage:**

1. **Checked-In Baggage** means the baggage entrusted by **Insured Person** and accepted by **Common Carrier** for **Transportation** for which a baggage receipt is issued to **Insured Person**. This also includes the contents of the baggage checked in by **Insured Person** as long as such contents do not violate any specific policy or rule restricting the nature of items that may be carried on board in **Common Carrier**. This shall exclude all the items that are carried / transported under a contract of affreightment.

**Coverage:**

**The Company** will pay a benefit amount if **Insured Person's Checked-in Baggage** is delayed or misdirected by **Common Carrier** for more than the number of consecutive hours as mentioned in the **Policy schedule/ Certificate of Insurance** from the time **Insured Person** arrives at the destination stated on his ticket during **Insured Journey** whilst on **Trip / Overseas Trip**.

**Insured Person** must be a ticketed passenger on the **Common Carrier**. All **Claims** must be verified by the **Common Carrier** who must certify the delay or misdirection.

To cover Delay of **Checked-in Baggage** incurred in India during return journey, **Policyholder** has an option of waiver of below exclusion on payment of additional premium.

**Exclusion specific to this Coverage which can be waived on payment of additional premium**

1. Delay of Checked-in Baggage incurred in India during return journey.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Property Irregularity Report (obtained from Airline).

6. Bills/receipts/invoices pertaining to expenses incurred/purchases made towards during the delay period.

#### **4.2. Add on - Loss of Checked-in Baggage**

##### **Definitions specific to this coverage:**

1. **Checked-In Baggage** means the baggage entrusted by **Insured Person** and accepted by **Common Carrier** for **Transportation** for which a baggage receipt is issued to **Insured Person**. This also includes the contents of the baggage checked in by **Insured Person** as long as such contents do not violate any specific policy or rule restricting the nature of items that may be carried on board in **Common Carrier**. This shall exclude all the items that are carried / transported under a contract of affreightment.
2. **Theft**: means an act of illegally permanently depriving **Insured Person** and /or **Insured Person's Immediate Family Member** of the possession of the **Contents** by any person by violent or forceful means or otherwise.
3. **Public Authority**: means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.

##### **Coverage:**

**The Company** will reimburse non refundable cost of an entire piece of **Checked-In Baggage** and its contents, held in the care, custody and control of the **Common Carrier**, due to **Theft** or misdirection by the **Common Carrier** or due to non- delivery at its destination during **Insured Journey** whilst on **Trip / Overseas Trip**. **Insured Person** must be a ticketed passenger on the **Common Carrier**.

The maximum amount to be reimbursed per bag and the maximum value per article contained in any bag of the amount will be as stated in the **Policy Schedule / Certificate of Insurance**. A combined maximum limit of 10% is applicable on jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.

All **Claims** must be verified by the **Common Carrier** who must certify the loss. Benefits for **Checked-in Baggage** and **Personal Effects** will be in excess of any amount paid or payable by the **Common Carrier** responsible for the loss or any other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, **the Company** will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable deductible.

In the event of same claim being admissible under both Coverages **4.1. Add on - Delay of Checked-In Baggage** and **4.2. Add on - Loss of Checked-In Baggage**, the amount that has already been admitted / payable under this Coverage **4.1. Add on - Delay of Checked-In Baggage** shall be deducted from the amount admissible / payable under **4.2. Add on - Loss of Checked-In Baggage**.

##### **Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Loss to or destruction of the baggage arising from detention, confiscation or distribution by customs, police or other **public authorities**.
2. Damage to the Baggage or partial loss of its contents.
3. Animals, motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, (except bicycles while checked as baggage with **Common Carrier**), snow skis, household effects, antiques, electronic equipment such as computers (including software and accessories), personal data assistants or handheld computers, cellular phones, digital video disc player, compact disc player, video camcorder, eyeglasses or sunglasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, valuables,

money, securities such as credit cards, debit cards, cheques, traveler cheques, membership cards, tickets or documents, business good or samples, data recorded on tapes, cards, discs or otherwise, musical instruments, perishables and consumables.

4. Loss to property insured under any other insurance **Policy**.
5. Loss of **Insured Person's** baggage sent in advance or souvenirs and articles mailed or shipped separately.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Property Irregularity Report (obtained from Airline).
6. Copies of Correspondence with the Airline authorities/Others confirming the loss and details of compensation.
7. Individual list of items in each baggage with approximate cost of each item.

#### **4.3. Add on - Loss of Baggage and Personal Effects**

##### **Definition specific to this Coverage**

1. **Contents:** means the following not used for Business or Business Purposes, so long as they are owned by **Insured Person** and/or **his Family** and are legally responsible for them:
  - a) Household goods, such as furniture, fixtures, fittings, **Home** appliances, interior decorations and items of like nature excluding portable **Electronic Equipment**.
  - b) **Personal effects** such as clothes and other articles of personal nature likely to be worn, used or carried but excluding deeds, bonds, bill of exchange, promissory notes, cheques, money, jewellery and valuables, document of any kind, cash and currency notes.
2. **Theft:** means an act of illegally permanently depriving **Insured Person** and /or **Insured Person's Immediate Family Member** of the possession of the **Contents** by any person by violent or forceful means or otherwise.

##### **Coverage**

**The Company** will reimburse for the cost of replacement of the **baggage** and its contents and/or **Personal Effects** for the loss of an entire piece of the baggage and/or **Personal Effects** due to circumstances beyond **Insured Person's** control at the planned destination. The baggage and its contents and/or **Personal Effects** must be owned by and accompanied by the **Insured Person** during **Trip / Overseas Trip**.

##### **Conditions Specific to this Coverage:**

1. The maximum amount to be reimbursed per bag and the maximum value per article contained in any bag will be as stated in the **Policy Schedule / Certificate of Insurance**.
2. **The Company** may make payment or at its option reinstate or repair as it may elect in respect of articles not older than one year.
3. **The Company** may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation as mentioned in the **Policy Schedule/Certificate of Insurance** in respect of articles more than one year old;
4. Loss or damage must occur (i) while the baggage or **Personal Effect** is/are in the care, custody and control of a Accommodation or a **Common Carrier** and proof of such loss must be obtained in writing from the Accommodation management or the **Common Carrier** management and such proof must be

provided to **the Company**, or (ii) as the result of **Theft** of the baggage or personal effects from the **Insured Person** provided that such loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours from the incident. Any **Claim** must be accompanied by written documentation from such police;

5. **Insured Person** must take every possible step to ensure that the baggage or personal effects are not left unattended.

#### **Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Household effects, antiques, electronic equipment such as computers (including software and accessories), personal data assistants or handheld computers, cellular phones, digital video disc player, compact disc player, video camcorder, camera, eyeglasses or sunglasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, valuables, money, securities such as credit cards, debit cards, cheques, traveler cheques, membership cards, tickets or documents, business good or samples, data recorded on tapes, cards, discs or otherwise, musical instruments, perishables and consumables.
2. Loss to property which is insured under any other insurance **Policy**.
3. Loss arising due to the baggage being left unattended or forgotten by the **Insured Person** in a public Place.
4. Damage to the baggage or its contents including pilferage from the baggage or not amounting to permanent and total loss.
5. Any payment under this Benefit will be in excess of any amount paid or payable by the Accommodation, **Common Carrier** or any such agent/organization responsible for the loss or any other valid and collectible insurance

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Property Irregularity Report (obtained from Airline).
6. Copies of Correspondence with the Airline/Accommodation authorities/ Others confirming the loss and details of compensation.
7. Proof of loss in writing from **Common Carrier** management or Accommodation management.
8. Copy of FIR and Final Police Report in case of theft stating the loss of items.
9. Itemized list of lost items along with the Invoices and receipts of the lost items.

## **5. ACCOMMODATION CONTINGENCIES**

### **5.1. Add on - Accommodation Cancellation**

#### **Definitions specific to this coverage:**

1. **Catastrophe:** means an unexpected natural event, such as an earthquake, tsunami or flood which causes widespread loss, damage, or disruption at locations which are forming part of the trip.
2. **Covered Expenses** means non-refundable charges for meals and lodging which were necessarily incurred by the **Insured Person**

3. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.
4. **Strike:** means any labor disagreement, which interferes with the normal departure and arrival or departure of **Scheduled Airlines/Scheduled Railways** and is defined as legal by relevant authorities in the respective **Usual Place of Residence**.

#### **Coverage:**

**The Company** will reimburse **Covered Expenses** as mentioned in **Policy Schedule / Certificate of Insurance** in the event of cancellation of **Insured Person's Overseas Trip** before scheduled departure due to: -

1. **Illness and / or Injury** requiring **Hospitalisation** or death of **Insured Person, Insured Person's Traveling Companion, Insured Person's Spouse** and/or **Parent** and/or **Child(ren), Insured Person's Traveling Companion's Spouse** and/or **Parent** and/or **Child (ren)**.
2. Occurrence of **Catastrophe**
3. Mass bandhs or widespread **Strikes** acknowledged / published by **Public Authority** which the **Insured Person** could not reasonably avoid or plan ahead in time.
4. Cancellation caused by Government regulations or control
5. Cancellation by **Common Carrier** which was scheduled for departure for such **Overseas Trip**.

In the event of same claim being admissible under both **3.12. Add on - Trip Interruption** and **5.1. Add on - Accommodation Cancellation**, the amount that is payable under this Coverage **5.1. Add on - Accommodation Cancellation** shall not be admissible under **3.12. Add on - Trip Interruption**

#### **Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

- i) Any of the covered causes for **Overseas Trip** Cancellation, which were known to **Insured Person** prior to the booking date of **Insured Person's Overseas Trip** or **Policy** issue date whichever is later.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by the **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Medical records / Death certificate of insured, companion or **Immediate Family Member**.
6. Details / supporting documents of amount refunded by Accommodation and food bills.
7. Copy of Ticket and copies of Correspondence with the Airline related to trip cancellation.
8. Any other document evidences, like news paper cutting etc. related to Mass bandhs or widespread **Strikes/Catastrophe** acknowledged/published by **Public Authority** if any.

#### **5.2. Add on - Bounced Booking of Accommodation**

##### **Definitions specific to this coverage:**

1. **Covered Expenses:** means the difference of cost for an alternate accommodation incurred by the **Insured Person** for lodging in a similar room type and accommodation at the same location coinciding with the same time period for which the Original booking was done. Such **Covered expenses** shall also cover reasonable



and necessary **Transportation** expense incurred to reach alternate accommodation from the Original accommodation booked.

#### **Coverage:**

**The Company** will reimburse **Covered Expenses** as mentioned in **Policy Schedule / Certificate of Insurance** if the **Insured Person** is denied a check-in in the accommodation, during **Overseas Trip**, in which the **Insured Person** had done a confirmed reservation prior to the check-in date, provided that: -

1. The **Insured Person** should have reached the accommodation for check-in within the stipulated hours as per the rules and regulations of the place of accommodation.
2. The **Insured Person** should be carrying all requisite documents required to be produced at the time of check-in
3. The **Insured Person** should have provided sufficient financial guarantee / advance required at the time of booking / check-in.
4. **Insured Person** should not pose any health, safety or security risk for the accommodation.
5. Not more than one **Claim** will be accepted under this Coverage.

#### **Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this coverage shall not cover any **Claim** arising out of the following under this Coverage: -

1. Any booking for which **Insured Person** is unable to furnish proof of booking/payment, and bounced booking.
2. Any contractual breach by **Insured Person** including but not limited to non-adherence to the terms and conditions of the booking service provider.
3. If **Insured Person** had any waitlisted booking irrespective of whether such bookings have been promised to be confirmed later.
4. Where the alternative arrangements for accommodation is provided by accommodation provider within reasonable time period of commencement of stay covered by the earlier confirmed accommodation booking.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly filled and signed by the **Insured Person**.
2. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
3. Copy of passport / Visa with entry and exit form.
4. Copy of cancelled cheque/NEFT form.
5. Correspondence with Accommodation for confirmed advance booking and the reason for bounced booking of the Accommodation.
6. Details / supporting documents of amount refunded by Accommodation.

## **6. OTHER CONTINGENCIES**

### **6.1. Add on - Adventure Sports Cover**

#### **Definitions specific to this Cover**

1. **Adventure Sports** means Recreational activities perceived as involving a high degree of risk. These activities involve either or speed, height, a high level of physical exertion, and highly specialized gear.

## Coverage

If the **Insured Person** participates in **Adventure Sports** performed under expert supervision of trained professionals whilst on an **Overseas Trip**, the **Company** will pay / reimburse for a **Claim** arising out of an **Injury** during participation in such **Adventure Sports** under the following coverages whichever have been opted under this **Policy Schedule /Certificate of Insurance** as per the applicable : -

- 1.1.a Base Cover - Medical Expenses – Accident and illness
- 1.1.b Base Cover - Medical Expenses – Accident only
- 1.2. Extension - Emergency Medical Evacuation
- 1.3. Extension - Repatriation of Mortal Remains
- 2.1.a. Base Cover-Accidental Death (24 Hours)
- 2.1.b. Base Cover-Accidental Death (Common Carrier Only)
- 2.3. Extension - Permanent Total Disability

Admissibility and assessment of **Claim** arising out of **Adventure Sports** shall be as per the terms, conditions and limits as applicable to the above-named coverages

Coverage is exclusively for non- professional activities, wherein the **Insured Person** engages in **Adventure Sports** only for leisure.

**The Company** will not be liable to make any payment in respect of any **Extension -Post – Hospitalization Medical Expenses** even if opted (Coverage 1.6.).

If this Coverage is opted, then Exclusion.I.A.3. stands modified to the extent above

### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

- 1.Documentation as in 1.1. Medical Expenses, 1.2 Extension – Emergency Medical Evacuation, 1.3 Extension – Repatriation of Mortal Remains, 2.1 Accidental Death and 2.3 Extension – Permanent Total Disability

## **6.2. Add on - Personal Liability**

### **Definitions specific to this coverage:**

1. **Third Party:** means any individual other than **Insured Person** or his **immediate Family Members** or his **Travelling Companion** or members of the **Family** which the **Insured Person** may be visiting on an **Overseas Trip**.

### **Coverage:**

#### **Property Damage**

**The Company** will reimburse up to **The Company's** limit of liability for the **Property Damages** for which **Insured Person** is legally liable whilst on an **Overseas Trip**. If a **Claim** is made and a suit is brought by a **Third Party** against **Insured Person** for **Property Damage** caused by an occurrence to which this coverage applies.

#### **Medical Payment to Others**

The Company will reimburse **Medical Expenses** that are incurred or medically ascertained within one (1) year from the date of an **Accident** causing bodily **Injury** to a **Third Party** whilst on **Overseas Trip** for which **Insured Person** is legally liable. This coverage applies only if the Bodily **Injury** is caused by **Insured Person's** activities.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Liability which arises out of an intentional act of the Insured Person and the Insured Person had prior knowledge of the consequences that may arise because of such act
2. Any liability **Claim** which is intimated or brought post twelve (12) months from the date of occurrence of an event leading to a liability **Claim**.
3. Liability arising out of or in connection with a Business engaged in by **Insured Person**. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the Business.
4. Liability arising out of the rental or holding for rental of any part of any premises by **Insured Person**.
5. Liability arising out of the **Insured Person's place** of residence.
6. Liability arising out of the rendering of or failure to render professional services.
7. Liability arising out of a premise, watercraft or aircraft that is owned by, rented to or rented by **Insured Person**.
8. Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, watercraft or aircraft.
9. Liability arising out of the transmission of a communicable Disease by **Insured Person**.
10. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.
11. Liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization.
12. Liability under any contract or agreement.
13. **Property damage** to property owned by **Insured Person**.
14. **Property damage** to property rented to, occupied, or used by or in the care of **Insured Person**.
15. bodily **Injury** to any person eligible to receive any benefits voluntarily provided or required to be provided by **Insured Person** under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law.
16. Suits or legal actions arising from **Insured Person's Immediate Family Member** or **Traveling Companion** or **Immediate Family Member** of a **Traveling Companion** against **Insured Person**.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Full statement of the facts in writing along with Witness statements.
6. Any other documents relevant to the incident, including Summons, Legal Notice etc.
7. Any other information **Insured Person** would like to share with us.

### 6.3. Add on - Electronic Equipment Cover

#### Definition specific to this Coverage

1. **Contents:** means the following not used for Business or Business Purposes, so long as they are owned by **Insured Person** and/or **his Family** and are legally responsible for them:
  - a) Household goods, such as furniture, fixtures, fittings, **Home** appliances, interior decorations and items of like nature excluding portable **Electronic Equipment**.
  - b) **Personal effects** such as clothes and other articles of personal nature likely to be worn, used or carried but excluding deeds, bonds, bill of exchange, promissory notes, cheques, money, jewellery and valuables, document of any kind, cash and currency notes.
2. **Theft:** means an act of illegally permanently depriving **Insured Person** and /or **Insured Person's Immediate Family Member** of the possession of the **Contents** by any person by violent or forceful means or otherwise.
3. **Burglary** means an act involving the unauthorized and forcible entry to or exit from the **Insured Person's Usual place of Residence** with an intent of committing a **Theft**.
4. **Electronic Equipment:** shall mean any Laptop, Tablet, Mobile Phone or SLR / DSLR carried by the **Insured Person** for personal and official use. However, accessories like Headphones, Charger, Mouse, Stylus etc. shall be excluded from this definition
5. **Public Authority:** means any governmental, quasi-governmental organization or any statutory body or duly authorized organization with the power to enforce laws, and command, determine, or judge.

#### Coverage

**The Company** will reimburse for loss incurred by the **Insured Person** arising out of **Theft** or accidental damage of the portable **Electronic equipment**, whilst on **Overseas Trip** during the **Policy / Cover period**, provided that the liability of **The Company** shall in no case exceed the sub-limit of each item subject to the aggregate liability under this cover as specified in the **Policy Schedule / Certificate of Insurance**.

The Sublimit for each item will be 25% of the aggregate liability of this coverage.

Loss incurred will be payable in the following manner: -

- a) In the event of a total loss of an item **The Company** shall be liable to pay lower of, the Replacement cost of the item (or, if not readily available, then an item of equivalent but not better quality) or the purchase value, less depreciation applicable as per the table give below.

Age of the Equipment	Depreciation %
0 – 6 months	30%
6 – 12 months	45%
12 – 18 months	60%
18 > months	75%

- b) In the event of partial loss of an item on account of any damage, **The Company** shall be liable to pay the Cost of repair or refurbishment. However, the liability of **The Company** under partial loss shall not exceed the amount it would have paid in case such an item was a total loss.

#### Exclusions Specific to this coverage:

In addition to the General Exclusions listed in this **Policy**, this Coverage shall not cover: -

1. Expenses for any loss or destruction, which will be paid or refunded by the **Common Carrier**, hotel, agent or any other provider of travel and/or accommodation.

2. Expenses for any loss of stored data or re-creation of such stored data.
3. Expenses for any loss, damage of Portable **Electronic Equipment** caused due to the **Insured Person's** fault (willful negligence on behalf of the user).
4. Expenses for any actual or alleged loss or destruction arising from detention, confiscation or distribution by customs, police or other **Public Authorities**.
5. General wear and tear
6. Consequential Loss or legal liability of any kind.
7. Manufacturing defects and or Pre-Existing defects
8. Functional Failure which is covered under extended warranty.
9. Climatic Conditions and maintenance Cost
10. Any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
11. Any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set.
12. Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the **Insured Person** to conduct business. This shall not exclude subsequent damage not otherwise excluded which itself results from an insured peril
13. Loss or damage due to misplacement, misuse, reckless, abusive, willful or intentional conduct associated with handling and use of the covered item.
14. Any cosmetic loss or damage including but not limited to scratches and dents that do not otherwise affect the functionality of the covered item.
15. Loss or damage arising out of the misuse of or use other than in accordance with manufacturer's recommendation of, or use of any accessory which has not been approved by the manufacturer with the insured appliances

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Copy of FIR/Final Police Report for loss of items.
6. Itemized list of lost items along with Invoices or bills/receipts of items lost.

#### **6.4. Add on - Home Content Burglary**

##### **Definition specific to this Coverage**

1. **Contents:** means the following not used for Business or Business Purposes, so long as they are owned by **Insured Person** and/or **his Family** and are legally responsible for them:
  - a. Household goods, such as furniture, fixtures, fittings, **Home** appliances, interior decorations and items of like nature excluding portable **Electronic Equipment**.
  - b. **Personal effects** such as clothes and other articles of personal nature likely to be worn, used or carried but excluding deeds, bonds, bill of exchange, promissory notes, cheques, money, jewellery and valuables, document of any kind, cash and currency notes.
2. **Theft:** means an act of illegally permanently depriving **Insured Person** and /or **Insured Person's Immediate Family Member** of the possession of the **Contents** by any person by violent or forceful means or otherwise.

3. **Burglary** means an act involving the unauthorized and forcible entry to or exit from the **Insured Person's Usual place of Residence** with an intent of committing a **Theft**.
4. **Domestic Staff**: means any person employed by **Insured Person** solely to carry out domestic duties associated with **Insured Person's Usual Place of Residence** but does not include any person employed in any capacity in connection with any Business, trade or profession.
5. **Electronic Equipment**: shall mean any Laptop, Tablet, Mobile Phone or SLR / DSLR carried by the **Insured Person** for personal and official use. However, accessories like Headphones, Charger, Mouse, Stylus etc. shall be excluded from this definition.
6. **Kutchha Construction**: means buildings having walls and/or roofs of wooden planks, thatched leaves, grass, bamboo, plastic, cloth, asphalt, canvas, tarpaulin or the like.
7. **Robbery**: means the unlawful taking of the **Insured Person's** property, by a person or person(s), using violence or the threat of violence and who has/have caused or threatened physical harm to the **Insured Person, the Insured Person's Spouse and/or Children**.

### Coverage

**The Company** will reimburse the loss and/or damage caused to the **Contents** of the **Insured Person's Usual Place of Residence** due to **Burglary** or attempted **Burglary** or **Robbery** while the **Insured Person** is on an **Overseas Trip**. Liability of **The Company** under this Coverage for any single item shall not exceed 20% of the **Sum Insured**.

Loss incurred will be payable in the following manner: -

In the event of a total loss of an item **The Company** shall be liable to pay lower of, the Replacement cost of the item (or, if not readily available, then an item of equivalent but not better quality) or the purchase value, less depreciation applicable as per the table give below.

Age of the Content	Depreciation %
0 – 1 Year	20%
1 – 2 Year	35%
2 – 3 Year	50%
3 – 4 Year	70%
> 4 Years	80%

In the event of partial loss of an item on account of any damage, **The Company** shall be liable to pay the cost of repair or refurbishment. However, the liability of **The Company** under partial loss shall not exceed the amount it would have paid in case such an item was a total loss.

### Exclusions Specific to this coverage:

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. If **Insured Person** and/or his **Family** and/or **Domestic Staff** are in any way involved in concerned or with the actual or attempted **Burglary**.
2. **Kutchha Construction**.
3. Loss or damage to livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, ATM or credit cards
4. Consequential Loss or legal liability of any kind.
5. Loss, destruction, **Theft, Burglary** or damage to portable **Electronic Equipment**.



6. Loss or damage caused by use of key in **Usual Place of Residence** or any duplicate thereof belonging to **Insured Person**, unless such key has been obtained by assault or violence or any threat thereof.
7. Loss, destruction or damage to any electrical machine, apparatus, fixture or fitting arising from or occasioned by over running, excessive pressure, short circuiting, arcing self-heating or leakage of electricity.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Incident details.
6. Copy of FIR, Panchanama etc.
7. Copy of estimate loss acknowledged by Police.
8. Any other document evidences, like newspaper cutting etc. if any.

**6.5. Add on - Travel with Pet Cover**

**Definitions specific to this coverage:**

1. **Pet:** means a household animal kept for companionship and a person's enjoyment, as opposed to wild animals or livestock, laboratory animals, working animals or sport animals and not for the purposes of commerce or research.

**Coverage:**

- a) **The Company** will reimburse the expenses of the medical treatment of the **Insured Person's Pet** which is travelling along with the **Insured Person**, if the **Pet** suffers any **Injury** due to an **Accident** whilst on an **Overseas Trip**. It is a condition precedent for admissibility of liability under this Coverage that the **Injury** caused to the **Insured Person's Pet** must be so disabling as to reasonably cause the **Overseas Trip** to be curtailed.
- b) **The Company** will also reimburse the costs for kennel fees for **Pets** owned and travelling along with the **Insured Person** in the event that **Insured Person** is **Hospitalized** as **Inpatient** and this results in a delayed return for more than 24 consecutive hours at the end of the original pre-booked **Overseas Trip**, maximum up to days as mentioned in the **Policy Schedule / Certificate of Insurance**

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Facts or matters of which the **Insured Person** was aware or should have been aware might result in the curtailment of the journey.
2. Expenses for Costs for **Transportation** of mortal remains of the **Insured Person's Pet** from the place of death to the **Usual Place of Residence** of the **Insured Person**.
3. Pet that has been not validly transported and accommodated in accordance with the rules of **Common Carrier**, hotel or other provider of accommodation.

### Claims documentation specific to this Coverage:

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Treating Doctor's report for **Insured Person**/Pet.
6. Copy of Medical records/discharge summary and Prescription if applicable for **Insured Person**/Pet.
7. Original Bills/Receipts /Kennel fees for pet.
8. Copy of diagnostic reports/Pathological/Radiological reports, if any for **Insured Person**/Pet.
9. Copy of Bills of Travel tickets.
10. Original invoice and receipt for accommodation expenses.
11. Copy of new Ticket & Boarding Pass.

### 6.6. Add on - Replacement and Rearrangement - Business Trip Only

#### Definition specific to this Coverage

1. **Burglary** means an act involving the unauthorized and forcible entry to or exit from the **Insured Person's Usual place of Residence** with an intent of committing a **Theft**.
2. **Travel Expenses** for this Coverage shall mean, the cost incurred in -
  - To and fro fare of the replacement of the **Insured Person** who will perform the duties which were being undertaken by the **Insured Person**. Such to and fro fare will be from **Usual place of residence** of such a replacement to the place where **Insured Person** was working.Or,
  - To and fro fare of the **Insured Person** from the place where **Insured Person** was working to return to his **Usual Place of Residence**.

#### Coverage

**The Company** will reimburse **Travel Expenses** incurred whilst on an **Overseas Trip** as a result of: -

- a) Disablement of **Insured Person** which totally prevents him from carrying out the **Insured Person's** occupational duties provided that such disablement has lasted (or is proven by medical evidence to be likely to last) more than Seven (7) Days.
- b) Death of **Insured Person's Immediate Family member**.
- c) Compulsory quarantine, jury service or witness call of an **Insured Person** or **Travelling Companion**.
- d) **Insured Person's Usual Place of Residence** or Business, in India, being rendered uninhabitable 10 Days or less prior to intended travel on a **Trip** as a result of Accidental damage
- e) **Insured Person's** presence being required by the police following **Burglary** or attempt there at the **Insured Person's Usual Place of Residence** or Business.

#### Conditions: -

1. Liability under this Cover shall be admissible either for the replacement or for the **Insured Person** and not both
2. To and fro journey should complete within six (6) months.

#### Exclusions Specific to this coverage:

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Pregnancy and resulting childbirth, miscarriage or disease of the female organs of reproduction.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of original and new Ticket & Boarding Pass of **Insured Person** with original scheduled itinerary and date of booking.
5. Copy of Ticket and Boarding pass for the replacement.
6. Employer confirmation with reason for the replacement of the **Insured person**.
7. Copy of Medical records/discharge summary in case of **Hospitalisation** /Treating Doctor's report and Prescription if applicable.
8. Copy of diagnostic reports/Pathological/Radiological reports, if any.
9. Certificate from competent medical authority / Doctor like Civil Surgeon, confirming the Disability - percentage of disability/ period and prognosis for **Insured Person**.
10. Copy of Death Certificate with a cause of death of **Immediate Family Member**.
11. Copy of Bills of Travel tickets for insured and replacement.
12. Original invoice and receipt for accommodation expenses for the replacement.

**6.7. Add on - Key Replacement**

**The Company** will pay the **Insured Person** for replacing the, keys of **Usual Place of Residence** and/or the keys of the vehicle, which the **Insured Person** owns, and are lost or stolen whilst on **Overseas Trip / Trip** provided that such keys are carried in person by the **Insured Person** whilst on **Overseas Trip / Trip**.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Copy of FIR/Police Report (Stating the loss of items),
6. Proof of loss in writing -for Loss of key.
7. Expenses towards the Replacement of lost Key of residence/vehicle.

**6.8. Add on - Bail Bond**

**The Company** will reimburse bail bond costs incurred as a result of false arrest or wrongful detention by any government or foreign power whilst on an **Overseas Trip**.

**Exclusions Specific to this coverage:**

In addition to the General Exclusions listed in this **Policy** this Coverage shall not cover: -

1. Legal Liability of the **Insured Person**.
2. Amount paid towards bail, surety or guarantee or of similar nature.

3. Fines, penalties, punitive or exemplary damages of any kind.
4. Liability arising from the use of any motor vehicle, aircrafts, watercrafts and other vehicles.
5. Liability which is the subject matter of specific insurance elsewhere.
6. Liability arising out of any infringement of intellectual property rights such as copyrights, patents, trademarks registered designs and trade secrets.
7. Liability arising out of any breach of law or rules or any criminal liability.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking
5. Full statement of the facts in writing along with Witness statements.
6. Any other documents relevant to the incident, including Summons, Legal Notice etc.
7. Any other information **Insured Person** would like to share with us.

### **6.9. Golfers Expenses**

#### **6.9.a. Add on - Damage or loss of golf club**

**The Company** will reimburse the cost of replacing or repairing the golf club, which is lost, stolen or accidentally damaged whilst on an **Overseas Trip** due to circumstances beyond **Insured Person's** control, provided such Golf Club is owned by the **Insured Person**.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Copy of FIR/Police Report for lost, stolen golf club.
6. Proof of accidentally damaged golf club.
7. Invoices or bills and receipt of lost golf club.
8. Original Bill and receipts of replacing or repairing of golf club.

#### **6.9.b. Add on - HOLE-IN-ONE**

**The Company** will reimburse amount incurred in celebration of achieving a hole-in-one whilst on an **Overseas Trip**, in a United States Golfer's Association (USGA) recognized Golf course.

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.

5. Certificate/Letter from the Golfers Association and Bills and receipts for the expenses of celebration for achieving a hole-in-one whilst on an **Overseas Trip**.

#### **6.10. Add on - Political Risk and Catastrophe Evacuation**

##### **Definitions specific to this coverage:**

1. **Catastrophe:** means an unexpected natural event, such as an earthquake, tsunami or flood which causes widespread loss, damage, or disruption at locations which are forming part of the trip.
2. **Covered Expenses:** means expenses, which are incurred for **Transportation** of Insured **Person's Emergency Evacuation**. All **Transportation** arrangements made for evacuating the **Insured Person** must be by the most direct and economical route possible.

##### **Coverage:**

The **Company** will reimburse **Covered Expenses** for returning to **Usual Place of Residence** from the **Overseas Trip** on account of an **Emergency Evacuation** arising out of: -

- a) Officials in the country where the **Insured Person** is located recommend that certain categories of persons, which include the **Insured Person**, should leave that country.
- b) **Insured Person** is expelled from or declared persona non grata in the country where he is located.
- c) **Catastrophe** necessitating immediate Evacuation in order to avoid risk of personal **Injury** or **Illness**.
- d) There is total seizure, confiscation or expropriation of property, plant or equipment belonging to the **Policyholder** or the **Insured Person**.

An **Emergency Evacuation** must be arranged and authorized in advance by the **Assistance Company**.

##### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents.

Copy of Notification is issued by the Government of the City where **Insured Person** is visiting, that people which include the **Insured Person**, should leave the City. An Emergency Evacuation must be arranged and authorized in advance by the **Assistance Company**.

#### **6.11. Add on - Loss of Cash**

##### **Definitions specific to this coverage:**

1. **Checked-In Baggage** means the baggage entrusted by **Insured Person** and accepted by **Common Carrier** for **Transportation** for which a baggage receipt is issued to **Insured Person**. This also includes the contents of the baggage checked in by **Insured Person** as long as such contents do not violate any specific policy or rule restricting the nature of items that may be carried on board in **Common Carrier**. This shall exclude all the items that are carried / transported under a contract of affreightment.
2. **Contents:** means the following not used for Business or Business Purposes, so long as they are owned by **Insured Person** and/or **his Family** and are legally responsible for them:
  - a. Household goods, such as furniture, fixtures, fittings, **Home** appliances, interior decorations and items of like nature excluding portable **Electronic Equipment**.
  - b. **Personal effects** such as clothes and other articles of personal nature likely to be worn, used or carried but excluding deeds, bonds, bill of exchange, promissory notes, cheques, money, jewellery and valuables, document of any kind, cash and currency notes.

3. **Theft:** means an act of illegally permanently depriving **Insured Person** and /or **Insured Person's Immediate Family Member** of the possession of the **Contents** by any person by violent or forceful means or otherwise.
4. **Burglary** means an act involving the unauthorized and forcible entry to or exit from the **Insured Person's Usual place of Residence** with an intent of committing a **Theft**.
5. **Electronic Equipment:** shall mean any Laptop, Tablet, Mobile Phone or SLR / DSLR carried by the **Insured Person** for personal and official use. However, accessories like Headphones, Charger, Mouse, Stylus etc. shall be excluded from this definition.
6. **Robbery:** means the unlawful taking of the **Insured Person's** property, by a person or person(s), using violence or the threat of violence and who has/have caused or threatened physical harm to the **Insured Person**, the **Insured Person's Spouse** and/or **Children**.

**Coverage:**

**The Company** will indemnify the **Insured Person** for any loss of currency arising out of **Theft, Robbery** or dacoity in relation to **Insured Person** during **Overseas Trip**.

**The Company** shall not be liable for:

- a) Any loss which will be paid or refunded by the **Common Carrier**, hotel, agent or any other provider of travel and/or accommodation.
- b) Any loss of Valuables, any kinds of securities, traveller's cheque or tickets.
- c) Any loss of travel funds contained in **Checked-in Baggage**.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Copy of FIR/Police Report (Stating the loss of cash), subject to relevant authorities having jurisdiction at the place of the loss within 48 hrs. after the incident.
6. Proof of loss in writing from **Common Carrier** or Accommodation authorities with compensation details.

**6.12. Minor Child Protection**

**6.12.a. Add on - Return of Minor Child**

**The Company** will reimburse actual cost of economy class air fare on a **Scheduled Airline** for the **Insured Person's Child** who does not have any other adult accompanying other than **Insured Person**, provided that:

- a) **Insured Person** is being hospitalized beyond 3 **Days** during an **Overseas Trip**
- b) The Dependent **Child Age** is less than 14 years of Age at the time of such **Hospitalization** of **Insured Person**
- c) Advance Approval by **Assistance Company**
- d) Valid **Claim** of **Insured Person** under Coverage **1.1.a. Base Cover - Medical Expense – Accident and Illness or 1.1.b Base Cover - Medical Expense – Accident Only**
- e) **Insured Person's Child** is covered under the **Policy** as **Insured Person** or are covered under any other Travel insurance **Policy** issued by **The Company** for the same **Policy / Cover Period**

**Claims documentation specific to this Coverage:**



Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim Procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket and Boarding pass with original and scheduled itinerary and date of booking
5. Copy of new Ticket & Boarding Pass for **Insured Person**/minor.
6. Proof of cancellation and refund of the original return ticket for minor.
7. Copy of Medical records/discharge summary in case of **Hospitalisation**/Treating doctor's report and Prescription if applicable
8. Copy of diagnostic reports/Pathological/Radiological reports of the **Insured Person**.

#### **6.12.b. Add on - Accompaniment of Minor Child**

**The Company** will reimburse actual cost of a round trip economy airfare ticket on a **Scheduled Airline** from India for the **Insured Person's Immediate Family Member** designated by **Insured Person's Family** to accompany the minor back to **Usual Place of Residence** provided that

- a) **Insured Person** is being Hospitalized beyond **3 days** during an **Overseas Trip**.
- b) Such round trip is undertaken by Accompanying **Family** member along with minor **Child** within fifteen (15) days of admission of **Insured Person**.
- c) The Dependent **Child Age** is less than 14 years of Age at the time of such **Hospitalisation** of **Insured Person**
- d) Advance Approval by **Assistance Company**
- e) Valid **Claim** of **Insured Person** under Coverage **1.1.a. Base Cover- Medical Expense – Accident and Illness** or **1.1.b. Base Cover - Medical Expense – Accident Only**
- f) **Insured Person's Child** is covered under the **Policy** as **Insured Person** or are covered under any other Travel insurance **Policy** issued by **The Company** for the same **Policy / Cover Period**

#### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket and Boarding pass with original and scheduled itinerary and date of booking.
5. Copy of new Ticket & Boarding Pass for **Insured Person** / Minor
6. Copy of new Ticket & Boarding Pass for **Immediate Family Member** as accompaniment of Minor Child.
7. Copy of Medical records/discharge summary in case of **Hospitalisation**/ treating Doctor's report and Prescription if applicable
8. Copy of diagnostic reports/Pathological/Radiological reports, if any

#### **6.13. Compassionate Visit**

##### **6.13.a. Add on - Compassionate Visit Travel**

**The Company** will reimburse actual cost of a round trip economy airfare ticket on a scheduled airline for an **Immediate Family Member** of the **Insured Person** to travel to the place of **Hospitalisation** where **Insured Person** is under **Emergency Care** due to **Illness/ Injury** whilst on an **Overseas Trip**.

Provided that

- a) The treating **Medical Practitioner** advises that the attendance of an **Immediate Family Member** is necessary.
- b) **Insured Person** is alone at the place of **Hospitalisation** and such **Hospitalisation** is for at least three (3) continuous days.
- c) Such **Immediate Family Member's** departure should be within the **Hospitalisation** period.
- d) Such **Immediate Family Member's** return journey to country of residence does not commence later than the actual return date or **Cover Period End Date** of the **Insured Person**.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Copy of Medical records / Discharge summary.
6. Copy of diagnostic reports/Pathological/Radiological reports, if any.
7. Copy of new Ticket & Boarding Pass of **Immediate Family Member**
8. Copy of original scheduled itinerary for the **Insured Person**.

**6.13.b. Add on - Compassionate Visit Stay**

**Definitions specific to this coverage:**

9. **Covered Expenses:** means any charges for meals and lodging which were necessarily incurred for **Immediate Family Member** at the place of **Hospitalization**.

**Coverage:**

**The Company** will reimburse **Covered Expenses** for an **Immediate Family Member** at the place of **Insured Person's Hospitalisation** who is under **Emergency Care** due to **illness/ Injury**, whilst on an **Overseas Trip**.

Provided that

- a) The treating **Medical Practitioner** advises that the attendance of an **Immediate Family Member** is necessary.
- b) **Insured Person** is alone at the place of **Hospitalisation** and such **Hospitalisation** is for at least three (3) continuous days.
- c) **Immediate Family Member** is available till discharge of the **Insured Person**.

**Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Copy of Medical records /discharge summary in case of **Hospitalisation** / Treating Doctor's report and prescription if applicable.
7. Copy of diagnostic reports/Pathological/Radiological reports of the **Insured Person**.

8. Bills and receipts for accommodation and meals of **Immediate Family Member** during the compassionate visit.
9. Copy of new Ticket & Boarding Pass for **Immediate Family Member**.

#### 6.14 Add on - Pandemic Cover

**The Company** will pay a fixed amount in the event the **Insured Person** whilst on an **Overseas Trip** is diagnosed with the same **Illness** which has been declared as a pandemic as at a Phase 4 or higher level by the World Health Organization.

##### Claims documentation specific to this Coverage:

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**
2. Copy of passport/Visa with Entry & exit stamp
3. Copy of cancelled cheque/NEFT form
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Proof that this illness has been declared as a pandemic as at a Phase 4 or higher level by the World Health Organization.
6. Copy of Medical records/discharge summary in case of **Hospitalisation**/ Treating Doctor's report and Prescription if applicable
7. Copy of diagnostic reports/Pathological/Radiological reports of the insured.

#### 6.15 Add on -Major Travel Event Cover

##### Definitions specific to this coverage:

**Major Travel Event** means:

- which has been declared as a pandemic as at a Phase 4 or higher level by the World Health Organization by appropriate Authority in the Country of visit
- or for which a warning against non-essential travel is issued by the Indian government or the government of the country or territory **Insured Person(s)** are travelling to;
- major industrial accident in the Country of visit
- any event leading to airspace or multiple airport closures directly impacting the **Overseas Trip**

##### **Coverage:**

Coverage as detailed in 3.3 Add on - Trip Cancellation, 3.4 Add on - Trip Cancellation – Due to Event Cancellation, 3.12 Add on - Trip Interruption and 7.1 Add on: Study Interruption, (wherever opted) are extended to cover for **Claim** as admissible under the respective Add-ons, arising out of a **Major Travel Event** The above Coverage is subject to the Trip being booked prior to the occurrence of **Major Travel Event**.

##### Claims documentation specific to this Coverage:

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Documentation as in 3.3 Add on - Trip Cancellation, 3.4 Add on - Trip Cancellation – Due to Event Cancellation, 3.12 Add on - Trip Interruption and 7.1 Add on- Study interruption.

## 6.16 Add on – Terrorism Cover

### Definitions specific to this coverage:

1. **Act of Terrorism** means an Act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of Persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intension to influence any government and/or to put the public, or any section of the public in fear.

### Coverage:

In lieu of payment of additional premium clause no: Exclusion I.A.4 under Policy Wordings stands deleted

## 7. STUDENT PROTECT

### 7.1. Add on - Study Interruption

**The Company** will reimburse Tuition Fees paid in advance to the Institution in the event of any prolonged interruption / discontinuation of Studies which prevents the **Insured Person** from continuing his study for the remaining part of the term at the Institution during **Overseas Trip**. The Student should be pursuing an educational course as a full-time student in an educational institution outside India and the Tuition fees should be neither refundable nor recoverable from any other source, as a result of the occurrence of any of the following events: -

- a) **Illness** and/or **Injury** or has received a terminal prognosis for a medical condition requiring **Hospitalisation** of the **Insured Person** for more than one consecutive month
- b) In case of a medical repatriation of the **Insured Person**,
- c) Death of any **Immediate Family member**.

Provided that:

- a) Only the figures shown on an official invoice(s) from the educational institution for payment of said Tuition Fees in conjunction with the refund statement, if any, shall be used for calculating any payment by **The Company**.
- b) No benefit shall be payable where the Tuition Fees is paid by any party other than the **Insured Person** or **Immediate Family Member**.

In case the Sponsorer is **Immediate Family Member** and the same event triggers claim in both coverages ie. **Coverage 7.1. Add on - Study Interruption** or **7.2. Add on - Sponsor Protection, Insured Person** may **Claim** either under **Coverage 7.1. Add on - Study Interruption** or **7.2. Add on - Sponsor Protection** and not both.

### Claims documentation specific to this Coverage:

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Medical records for the **Hospitalization of Insured Person**.
6. Death certificate of **Immediate Family Member**.
7. Invoice/ receipts of the Tuition fee paid in advance and is non refundable.
8. Letter from institution confirming the interruption.

9. Details of the program (brochure).

### **7.2. Add on - Sponsor Protection**

**The Company** will reimburse Tuition fees incurred for the balance period of such course in case of **Accidental Death** or **Permanent Total Disability** of the Student's i.e. **Insured Person's** Education Sponsorer during **Overseas Trip**. The Student i.e. **Insured Person** should be pursuing an educational course as a full-time student in an educational institution outside India

If the **Insured Person** is eligible to receive any Scholarship for the Tuition Fees, then **The Company** will reimburse the difference between the amount of scholarship and the payable fees.

Provided that:

- a) Such Education sponsorer name should be specified in the School / University enrolment form
- b) Only the figures shown on an official invoice(s) from the educational institution for payment of said Tuition Fees in conjunction with the refund statement, if any, shall be used for calculating any payment by **The Company**.
- c) No benefit shall be payable where the Tuition Fees is paid by any party other than the Education Sponsorer.

In case the Sponsorer is **Immediate Family Member** and the same event triggers claim in both coverages i.e. **Coverage 7.1. Add on - Study Interruption** or **7.2. Add on - Sponsor Protection**, **Insured Person** may **Claim** either under **Coverage 7.1. Add on - Study Interruption** or **7.2. Add on - Sponsor Protection** and not both.

### **Claims documentation specific to this Coverage:**

Below is a general check-list of documents. **The Company** may call for additional documents/ information as relevant. This should be read in conjunction with Policy Wordings, Claim procedure and Documents

1. Claim form duly completed and signed by **Insured Person**.
2. Copy of passport/Visa with Entry & exit stamp.
3. Copy of cancelled cheque/NEFT form.
4. Copy of Ticket & Boarding Pass with original scheduled itinerary and date of booking.
5. Medical records for the **Hospitalization** of **Insured Person**.
6. Death certificate of **Immediate Family Member**.
7. Invoice/ receipts of the Tuition fee paid in advance and refund details.
8. Letter from institution confirming the interruption.
9. Details of the program (brochure).