

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI. NO	TITLE	DESCRIPTION	Policy clause number
1.	Name of the Insurance Product / Policy	GROUP DOMESTIC TRAVEL ASSURE	
2.	Policy Number	<<Policy Number/Certificate of Insurance Number>>	
3.	Type of Insurance Product / Policy	Benefit	
4.	Sum Insured (Basis)	Individual Sum Insured	

5.	Policy Coverage (What the Policy covers?)	<p>The Customer Information Sheet should be read in conjunction with the Certificate of Insurance and Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Certificate of Insurance.</p> <p>Base Covers: As opted & mentioned in the Policy Schedule</p> <p>Inclusion of Covers Endorsements (Additional Covers): As opted & mentioned in the Policy Schedule</p>	Section 2: Benefits
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6.	Exclusions	<p>SPECIFIC EXCLUSIONS:-</p> <p>A. EXCLUSIONS SPECIFIC TO THE POLICY WHICH CAN BE WAIVED OFF, BY OPTING FOR AN ADD-ON / EXTENSION COVER, ON PAYMENT OF ADDITIONAL PREMIUM</p> <p>The Company will not be liable to make any payment for any Claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following, except where provided to the contrary under any Coverage(s) within the Policy:</p> <ol style="list-style-type: none"> 1.Pre-existing Disease or its complications 2. Insured Person's Participation in Adventure Sports for Leisure performed under expert supervision of trained professional 3. Loss, Damage cost or expense of whatsoever nature caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. <p>B. STANDARD EXCLUSIONS APPLICABLE TO ALL POLICY AND ADD-ONS</p> <p>The Company will not be liable to make any payment for any Claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment. 2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel. 3. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, Chemical and biological weapons, Ionizing radiation. <p>C. EXCLUSIONS SPECIFIC TO THIS POLICY AND ITS ADD-ONS WHICH CANNOT BE WAIVED</p> <ol style="list-style-type: none"> 1. Where the Insured Person is travelling against the advice of a Medical Practitioner; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition. 2. Treatment which could be reasonably delayed until the Insured Person's return to place of destination. 	Section 4: Exclusions
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		<ol style="list-style-type: none"> 3. Any Claim occurring in a geographic zone/City / State which is not specifically covered under the Policy 4. Any claim of Insured Person arising from: a. suicide or attempted suicide b. Wilful self-inflicted illness or injury except injury in self-defence or to save life. 5. Certification / diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis. 6. Treatment that is not scientifically recognised or Unproven/Experimental treatment, or any form of clinical trials or any kind of self-medication and its complications. 7. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or institution. 8. Any form of Alternative Treatment: AYUSH Treatment; Hydrotherapy, Acupuncture, Reflexology Treatment or any other form of indigenous system of medicine. 9. Any expenses incurred in connection to Treatment for general debility, ageing, convalescence, sanatorium Treatment, rehabilitation measures, private duty nursing, respite care, health resort, rundown condition or rest cure. 10. Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident. 11. Associated expenses for alopecia, baldness, wigs, or toupees and hair fall treatment and products, issue of medical certificates and examinations as to suitability for employment or travel. 12. Being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication. 13. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion. 14. Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft or Scheduled Airline. 15. Any loss due to the release, dispersal or application of pathogenic or poisonous biological or chemical materials. 16. External Congenital anomalies or any complications or conditions arising there from. 	
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7.	Waiting Period	Please refer to point no. 4	Section 4: Exclusions

8.	<p>Financial Limits of Coverage</p> <p>Deductible (It is a specified amount: Up to which an Insurance Company will not pay any claim, and Which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>Sub limit (it is a pre-defined limit and the Insurance Company will not pay any amount in excess of this limit</p>	Please refer to point no. 4	
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<p>9.</p>	<p>Claims/ Claim Procedure</p>	<p>1. Claim Notification It is a condition precedent to The Company’s liability hereunder that notice of Claim must be given by the Insured Person to The Company within the timeline as mentioned in the Master Circular on IRDAI (Insurance Products) Regulations 2024- Health Insurance and any subsequent amendments. The fulfillment of the terms and conditions of this Policy (including payment of premium by the due dates mentioned in the Policy Schedule / Certificate of Insurance) insofar as they relate to anything to be done or complied with by the Insured Person(s), including complying with the procedures and requirements in relation to Claims, shall be Conditions Precedent to The Company liability under this Policy. For details on the Claims procedures and requirements or any assistance during the process, The Company may be contacted at The Company call centre on the toll free number as specified above. In case of Claim the Insured Person must:</p> <ul style="list-style-type: none"> • take immediate steps to protect, save and/or recover the covered property; • give immediate notice to the carrier or bailee who is or may be liable for the loss or damage; • notify the police or other appropriate authority in the case of Robbery or Theft within 24 hours <p>2. Scrutiny of Claim Documents The Company / Assistance Company shall scrutinize the Claim and accompanying documents. Any deficiency of documents shall be intimated to Insured Person</p>	<p>Section 5 : General Conditions</p>
<p>10.</p>	<p>Policy Servicing</p>	<p>Intimation & Assistance For any claim related query, intimation of claim and submission of claim related documents, the Insured Person can contact at below numbers for any claim related assistance Toll Free No. 1800 119966/1800 266 7780 from BSNL / MTNL Land line or 1800 22 9966 (only for senior citizen policy holders)</p> <p>Insured Person is requested to call these local helpline numbers from respective cities: Mumbai – 66939500 Delhi – 66603500 Bangalore – 66272829 Pune – 66014156 Chennai – 66841050 Hyderabad – 66629882 Ahmedabad - 66610201</p> <p>Email: general.claims@tataaig.com</p>	

		<p>The Company's Service Center is equipped to provide Insured Person with the necessary guidance in Insured Person's situation and will direct Insured Person on Claims procedure.</p> <p>Kindly submit all the requested documents at the address mentioned below: Claims Department A&H Claims Department Tata AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p>	
11.	Grievance /Complaints	<p>In case of any grievance the Insured Person may contact through: Website: www.tataaig.com Call us 24X7 toll free helpline 1800 266 7780 or 1800 22 9966 (Senior Citizen)</p> <p>Email us at customersupport@tataaig.com</p> <p>Write to us at: Customer Support, Tata AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Visit the Servicing Branch mentioned in the policy document</p>	
12.	Things to Remember	<ul style="list-style-type: none"> The Policyholder/ Insured Person shall keep an accurate record containing all relevant medical records and shall allow The Company or its representative(s) to inspect such records. 	
13.	Your obligations	<p>The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of mis-representation, misdescription or non-disclosure of any material fact by the Policyholder</p>	