

### Customer Information Sheet

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

S. No	Title	Description	Refer to Policy Clause Number
1	Name of the Insurance Product / Policy	Group Overseas Travel Guard	
2	Policy Number	<< Policy Number /Certificate of Insurance Number >>	
3	Type of Insurance Product/Policy	Both Indemnity and Benefit	
4	Sum Insured	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule	
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><b>Base Covers:</b> As opted and mentioned in the Policy Schedule</p> <p><b>Inclusion of Covers Endorsements (Additional Covers):</b> As opted and mentioned in the Policy Schedule</p>	Benefits Covered under the Policy
6	Exclusions (what the policy does not cover)	<p>Specific Exclusions</p> <p>A. 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> <p>i. Life threatening Condition due to Pre-existing Disease (PED).</p>	Exclusions

		<ul style="list-style-type: none"> <li>ii. Pre-existing Disease (PED) or its complication excluding any Life-threatening Condition.</li> <li>iii. Insured Person's participation in Adventure Sports for Leisure performed under expert supervision of trained professional</li> <li>iv. 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.</li> <li>v. Loss resulting in or contributed or aggravated or prolonged by childbirth or from pregnancy</li> <li>vi. Maternity expenses within Nine (9) months waiting period within the Policy / Cover Period</li> <li>vii. Vaccinations except post-bite Treatment.</li> </ul> <p><b>B. Standard Exclusions</b>                  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> <ul style="list-style-type: none"> <li>i. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.</li> <li>ii. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel</li> <li>iii. 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.</li> </ul> <p><b>C. 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:</b></p> <ul style="list-style-type: none"> <li>i. 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</li> </ul>	
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		<p>obtaining treatment; or has received a terminal prognosis for a medical condition.</p> <ul style="list-style-type: none"> <li>ii. Any Claim occurring in a geographic zone/country which is not specifically covered under the Policy and is not mentioned in the Policy Schedule/ Certificate of Insurance</li> <li>iii. Any claim of Insured Person arising from: <ul style="list-style-type: none"> <li>a. suicide or attempted suicide</li> <li>b. Wilful self-inflicted illness or injury except injury in self-defence or to save life.</li> </ul> </li> <li>iv. 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.</li> <li>v. 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.</li> <li>vi. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or institution.</li> <li>vii. Any form of Alternative Treatment: AYUSH Treatment; Hydrotherapy, Acupuncture, Reflexology Treatment or any other form of indigenous system of medicine.</li> <li>viii. 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.</li> <li>ix. Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident.</li> <li>x. 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.</li> </ul>	
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		xxii. Any non-medical expenses (mentioned on www.tataaig.com – Annexure I)	
7	Waiting Period	As mentioned in the Policy Schedule	Benefits Covered under the Policy
8	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> <li>• Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</li> <li>• Deductible (It is a specified amount:                             <ul style="list-style-type: none"> <li>- Up to which an insurance company will not pay any claim, and</li> <li>- Which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul> </li> </ul>	As mentioned in the Policy Schedule	General Terms and Clauses

9	Claims/Claims Procedure	<p><b>Turn Around Time (TAT)</b> for claims settlement:</p> <p><b>24-hour Assistance Contact:</b></p> <p><b>1. For Excluding Americas Policies:</b>                  Call: +91 – 22 68227600                  Email - <a href="mailto:EA.TATAclaims@europ-assistance.in">EA.TATAclaims@europ-assistance.in</a></p> <p><b>2. For the Americas Policies:</b>                  Please call: +1-833-440-1575 (Toll free within US and Canada)                  Email - <a href="mailto:tata.aig@europ-assistance.in">tata.aig@europ-assistance.in</a></p> <p><b>Write to:</b>                  A&amp;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> <p>Visit the Website: <a href="http://www.tataaig.com">www.tataaig.com</a></p> <ul style="list-style-type: none"> <li>• Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However, it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the policy certificate or the numbers as given above for the same). Please note that issuance of claim reference number and claim form is not an admission of liability for any claim</li> </ul>	General Terms and Clauses
10	Policy Servicing	<p><b>Company Officials:</b></p> <p>o If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number <b>1800-266-7780</b> or Senior Citizen No. <b>1800 22 9966</b> (tolled) or you may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a></p>	Redressal of Grievance
11	Grievances/Complaints	<p>• <b>IRDAI:</b></p> <p>o In case of no reply from Us within 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling</p>	Redressal of Grievance

		<p>Toll Free Number 155255 (or) 1800 4254 732 or send email to <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a></p> <p>• <b>Ombudsman:</b>                  o Details as mentioned in the policy wordings or alternatively please refer our web-site (<a href="http://www.tataaig.com">www.tataaig.com</a>).</p> <p>For updated list and details of Insurance Ombudsman Offices, please visit website <a href="http://www.cioins.co.in/ombudsman.html">http:// www.cioins.co.in/ombudsman.html</a></p>	
12	Things to remember	<p><b>1. Cancellation/Termination of Policy:</b></p> <p><b>2. Claim Payment:</b></p>	General Terms and Clauses
13	Your Obligations:	<ul style="list-style-type: none"> <li>• Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy.</li> </ul>	General Terms and Clauses

**Group Overseas Travel Guard**  
**UIN: TATTGOP23085V022223**

