

## Customer Information Sheet/Know Your Policy

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product / Policy	TATA AIG Travel Insurance - CFAR	
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><b>Base Covers:</b> As per the Policy Schedule</p> <p><b>Inclusion of Covers Endorsements (Additional Covers):</b> As per the Policy Schedule</p>	Section 2: Benefits
6.	Exclusions	<p><b>I. Specific Exclusions</b></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"> <li>1. If the Policy is not purchased simultaneously in the same financial transaction on which the Insured Person made payment for booking the Ticket.</li> <li>2. In case of Ticket Rescheduling if the destination city and the airline/carrier is</li> </ol>	

### TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India

24\*7 Toll free No.: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) • Email: customersupport@tataaig.com • Website: www.tataaig.com • IRDA of India Registration No.: 108

CIN: U85110MH2000PLC128425 • TATA AIG Travel Insurance - CFAR UIN: TATTGDP25048V022425

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		<p>not same as originally booked travel Ticket which was rescheduled.</p> <ol style="list-style-type: none"> <li>3. Claim pertaining to any benefit not purchased simultaneously in the same financial transaction on which the Insured Person made payment for booking the Ticket.</li> <li>4. Any Ticket which is Cancelled or Rescheduled as a consequence of Pandemics, Epidemics, Lockdown or Quarantine period as declared by the respective Authority from time to time and/ or when the Common Carrier is grounded off or not operating, unless such declaration was not known to the Public before the Insured Person booked the Ticket.</li> <li>5. In case of Rescheduled tickets preponed by more than 10 days and postponed by more than 90 days.</li> <li>6. Laws, Regulations or orders, issued or made by any Government or Public Authority.</li> <li>7. 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,</li> <li>8. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.</li> <li>9. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel.</li> </ol>	

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		10. Ticket Cancellation or Rescheduling amount withheld by the airline/OTA in the form of credit shell with certain time validity.	
7.	Waiting Period	Please refer to point no. 4	
8.	<b>Financial Limits of Coverage</b> <ul style="list-style-type: none"> <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> <li>• Sub limit (it is a pre-defined limit and the Insurance Company will not pay any amount in excess of this limit)</li> </ul>	Please refer to point no. 4	
9.	Claims/Claim Procedure	<b>Intimation &amp; Assistance</b> You can notify a Claim by sending an SMS <b>CLAIMS</b> to <b>5616181</b> or by calling The Company's 24x7 toll free helpline <b>1800-266-7780</b> . Please use the Claim Intimation Form for intimation of a Claim	

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		<p>You can even write to The Company at <a href="mailto:general.claims@tataaig.com">general.claims@tataaig.com</a> to initiate Claim processing</p> <p><b>Coverage and Documents required</b></p> <p><b>Accidental Death - Common Carrier</b></p> <ul style="list-style-type: none"> <li>• Claim form duly completed and signed</li> <li>• Copy of cancelled cheque/NEFT form</li> <li>• Copy of Death Certificate with cause of death</li> <li>• Attested Postmortem report / Coroner's report</li> <li>• Attested copy of FIR/ Police Inquest report / Police Panchanama, where applicable.</li> <li>• Copy of Ticket &amp; Boarding Pass with original scheduled itinerary</li> </ul> <p><b>Ticket Cancellation and Ticket Rescheduling</b></p> <ul style="list-style-type: none"> <li>• Claims Form duly completed and signed by the Insured Person</li> <li>• Copy of cancelled cheque/NEFT form</li> <li>• Original Booking /Ticket Confirmation</li> <li>• Email/message from customer when first time they informed about the cancellation/ rescheduling of booking</li> <li>• Confirmation of Cancellation or Rescheduling of booking</li> <li>• Details / supporting documents of amount refunded by common carrier</li> </ul> <p><b>Claim Notification</b></p> <p>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</p>	

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		<p>within fifteen (15) days after an actual or potential loss begins. 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 specified in the Schedule or through The Company website.</p> <p><b>Scrutiny of Claim Documents</b></p> <p>The Company shall scrutinize the Claim and accompanying documents. During Claim processing, if the Claims are found deficient in documents, the Company shall intimate the same to the Policyholder / Insured Person.</p>	
10.	Policy Servicing	<p>This Policy, its Schedule / Certificate of Insurance, endorsement(s), proposal/ enrolment form constitutes the entire contract of insurance. No change in this Policy shall be valid unless approved by the Company and such approval be endorsed hereon.</p> <p>This Policy and the Schedule /Certificate of Insurance shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.</p>	
11.	Grievances/ Complaints	<ul style="list-style-type: none"> <li>At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number <b>1800-266-7780</b> or <b>022-66939500</b> (toll charges apply), or email us at <b>customersupport@tataaig.com</b>. We will investigate and respond within the regulatory turnaround time (TAT).</li> </ul> <p><b>Escalation Level 1</b></p> <p>If you do not receive a response or are not</p>	

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		<p>satisfied with the resolution, please contact us at <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a>.</p> <p><b>Escalation Level 2</b></p> <p>If you still need assistance, reach out to the Head of Customer Services at <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a>. We will provide our final response within the regulatory TAT.</p> <p>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <ul style="list-style-type: none"> <li>• <b>Ombudsman:</b> Details as mentioned in the policy wordings or alternatively please refer our web-site (<a href="http://www.tataaig.com">www.tataaig.com</a>)</li> </ul>	
12.	Things to remember	<ul style="list-style-type: none"> <li>• We will not be liable to pay under the policy if any Misrepresentation or established fraud or non-disclosure of material facts is noted at the time of claim or otherwise, whether by Policyholder or You or anyone acting on behalf of Policyholder or You, and Policy will be void ab-initio without any premium refund.</li> </ul>	
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>	

**Disclaimer:** For more details on benefits, exclusions, limitations, terms & conditions, please refer to the policy wordings on [www.tataaig.com](http://www.tataaig.com) carefully. The trade logo displayed above belongs to Tata Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License.

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