

Make your journey truly worry-free.

Presenting



TATA AIG

TRAVEL INSURANCE

DOMESTIC



Travelling to new locations is always exciting. However, niggling concerns such as flight delays, baggage loss, lost ticket, etc. eventually end up risking the complete experience. Stay covered with TATA AIG Travel Insurance - Domestic - a travel insurance product for travel anywhere within India. With this extra precautionary measure by your side, enjoy complete peace of mind from all anxieties. TATA AIG Travel Insurance - Domestic, also offers many benefits such as family transportation cover in case of emergencies, lost ticket reimbursements, missed departure compensations and personal liability. The next time you travel, ensure that you leave behind your worries and enjoy every moment of your trip.

Core benefits^{^^}



Accidental Death & Dismemberment (Common Carrier)



Accidental Death & Dismemberment



Emergency Medical Evacuation



In-Hospital Indemnity Accident Only



Personal Liability



Assistance



Repatriation of Remains

^{^^}Tac apply.

Core Benefit	Amount in ₹
Accidental Death and Dismemberment (Common Carrier)	50,000
Emergency Accident Medical Reimbursement	20,000
Deductible	250
Assistance	Included
Emergency Medical Evacuation	10,000
Repatriation of Remains	10,000
Personal Liability	1,00,000
Deductible	200
In - Hospital Indemnity Accident Only	500
Deductible	1 day
Maximum	7 days

Add on Benefit	Amount in ₹
Accidental Death and Dismemberment	50,000
Accommodation Charges Due to Trip Delay - Flight/Rail ^{**}	Up to 1,500 per day
Deductible	5 hrs
Maximum	2 Days
Loss of Ticket - Rail/Air ^{**}	Up to 20,000
Deductible	₹ 150/10% of actual ticket cost
Emergency Family Travel And Convalescence	Up to 10,000
Domestic Replacement And Rearrangement - For Business Trips Only	Up to 10,000
Missed Departure - Rail/Air ^{**}	Up to 10,000
Deductible	₹ 150/10% of actual ticket cost

^{**}We will pay the excess of what will be reimbursed / paid by any other agency / authority. The number of units for Add on benefits cannot exceed units for core benefits. Add on benefit can be availed by paying additional premium.

Rate per unit	Rate Chart		
	Total		
Premium per trip	Base Premium	GST @18%	Total Premium
Trip Bands (Days)			
1-3	133	24	157
4-7	154	28	182
8-12	185	32	218
13-20	213	38	251
21-30	234	42	276
31-60	252	45	297
61-90	265	48	313
Annual Multi trip Premium	2,391	430	2,821

Premium Chart (inclusive of 18% GST)

The above premium table is applicable for 1 unit (A maximum of 5 units can be purchased)

RENEWAL CONDITION:

Single Trip Insurance is non-renewable, non-cancellable and non-refundable while effective. Cancellation of the policy may be done only prior to the effective date stated in the policy schedule and will be subject to deduction of cancellation charge by us.

Option to Migrate: In the likelihood of the policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to similar travel insurance policy available with us.

FREE LOOK PERIOD:

Single Trip Insurance - Free Look period is not applicable.

Annual Multi Trip Insurance - You have a period of 30 days from the date of receipt of the policy document, whether received electronically or otherwise, to review the terms and conditions of the policy provided, no trip has been commenced. If you have any objections to any of the terms and conditions, you have the option of cancelling the policy stating the reasons for cancellation and you will be refunded the premium paid by you after adjusting the amounts spent on stamp duty charges and proportionate risk premium.

CANCELLATION OF THE POLICY:

Single Trip Insurance policy will terminate on the last day for which premium has been paid or on return to your usual town of residence or 90 days from the date of commencement of the insured journey, whichever is earlier.

Annual Multi Trip Insurance: We may cancel this Policy at any time on grounds of established fraud, mis-representation, or non-disclosure of material facts by giving you a 15 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective and the policy shall stand cancelled ab-initio and there will be no refund of premium. You may cancel the Annual Trip Policy by giving us 7 days' notice in writing and in such an event, the Company shall refund proportionate premium for unexpired policy period provided no claim has been reported up to the date of cancellation. In the event a claim has occurred there shall be no refund of premium.

GENERAL EXCLUSIONS:

This entire policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:

1. any pre-existing disease or any complication arising from it;
2. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion;
3. Any non-medical expenses

For complete list of benefits and exclusions, please read policy wordings.

HOW TO LODGE A CLAIM?

You may intimate, upload documents, or track your claim status through our digital claim process available on our website: <https://www.tataaig.com/claims-process> or through the TATA AIG App, available on the Google Play and App Store.

Alternatively, you may intimate the claim through the options below:

Toll-Free Call Center: 1800 266 7780 | Email: general.claims@tataaig.com



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Section 64 VB of the Insurance Act, 1938:

Commencement of risk cover under the policy is subject to receipt of premium by TATA AIG General Insurance Company Limited.

GRIEVANCE REDRESSAL PROCEDURE:

As per Regulation 25 of IRDAI (Protection of Policyholders' Interest, Operations and Allied Matters of the Insurer) Regulation 2024 and any amendments henceforth.



Claims Registration SMS 'CLAIM' to 5616181,
e-mail: general.claims@tataaig.com



Call 24x7 Toll free helpline 18002667780 Or
1800 229 966 (only for senior citizen Policy holders)



Write to us 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



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TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai 400 013 | 24x7 Toll Free No: 1800 266 7780 or 1800 229 966 (For Senior Citizens only)
Email: customersupport@tataaig.com | website: www.tataaig.com | IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425
TATA AIG Travel Insurance - Domestic UIN: TATTIDP25043V042425