

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 - International Plus	
2.	Policy Number	<< >>	
3.	Type of Insurance Product/Policy	Both Indemnity and Benefit	
4.	Sum Insured (Basis)	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 Policy Schedule and Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Policy Schedule.</p> <p>Base Covers:</p> <ol style="list-style-type: none"> Medical Expenses: If during an Insured Journey while this Policy is in effect, you sustain an Injury or Illness, we will reimburse the Reasonable and Customary Charges in respect of the covered Medical Expenses during the Hospitalization or Day Care Treatment or OPD treatment (including any tele-medicine). Repatriation Of Mortal Remains: In the unfortunate event of death, we will reimburse for covered expenses reasonably incurred to repatriate your body from the place of death to your usual place of residence in India. Accidental Death and Disablement: We will pay the Sum Insured in case of Death and Dismemberment arising due to an Accident while you are on Insured Journey. 	Benefits Covered under the Policy

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>4. Emergency Medical Dental Expenses: We will reimburse you for Dental Benefits taken during the Insured Journey. It will also reimburse the expenses incurred for the same incident upto 30 Days from the date of first treatment, after the payment of the Dental Benefits.</p> <p>5. Delay Of Checked-In Baggage: We will pay the Sum Insured if the Checked Baggage is delayed or misdirected by a Common Carrier subject to the time-based deductible.</p> <p>6. Loss Of Checked-In Baggage: We will pay the Sum Insured in the case of permanent loss of an entire piece of Checked-in Baggage held in the care, custody and control of a Common Carrier.</p> <p>7. Loss Of Passport: We will reimburse You for necessary and reasonable expenses towards the prescribed fee payable to the concerned authorities for issue of an emergency certificate and/or the cost for applying for the passport in India.</p> <p>8. Personal Liability: We will indemnify You against Your actual legal liability including the defence costs incurred or which You are liable to pay to a third party for the third party's bodily injury or property damage due to an incident while you are on Insured Journey.</p> <p>9. Flight Delay: We will pay the Sum Insured if the flight on which the Insured is travelling is delayed from its Scheduled time of Departure.</p> <p>10. Trip Curtailment: We will reimburse You covered expenses for necessary curtailment (Shortening and / or alteration) of the insured journey and You have to directly return to Usual place of residence.</p> <p>11. Trip Cancellation: We will reimburse the</p>	

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>non-refundable travel ticket cost and / or accommodation costs in case of your overseas Insured Journey is cancelled prior to scheduled departure from India.</p> <p>12. Missed Flight/Connection: We will reimburse You the non-refundable travel ticket costs if You miss any flight whilst on your Insured Journey.</p> <p>13. Bounced Hotel / Airline Booking: We will reimburse You for actual additional and reasonable expenses incurred for booking alternative flight or accommodation arrangements in case of bounced booking of pre-booked accommodation or flight.</p> <p>14. Fraudulent Charges: We will reimburse You for the unauthorized charges on Eligible Card, upto twelve (12) hours prior to first reporting of the event to the issuer, if the charges are made on Eligible Card when it is Lost or Stolen whilst on an Insured Journey.</p> <p>15. Emergency Extension: Extension of the Policy Period is granted upto a period of days from the Policy Period End date, if the extension is deemed necessary while you are on Insured Journey.</p> <p>16. Home Content Burglary: Will reimburse You for the repair cost, in case of partial loss or replacement cost for a similar item, in case of total loss of the Contents at Your Home, caused by Burglary and/or attempted Burglary during Your Insured Journey. Usual Place of Residence in India.</p> <p>17. Hijack/Kidnap Daily Allowance: We will pay You the Sum Insured for every 12 hours period up to the maximum number of Days for distress allowance if You are kidnapped or the Common Carrier in which You are travelling is hijacked while you are on Insured Journey.</p>	

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>18. Accommodation Extension: We will reimburse You the reasonable expenses for additional accommodation expenses while you are on Insured Journey if You are unable to travel on the Scheduled Date of Departure.</p> <p>19. Loss Of International Driving License: Will pay the Sum Insured, for obtaining duplicate international driving license either overseas or within 30 Days upon return to the Usual Place of Residence in India, if You lose Your international driving license whilst on Insured Journey.</p> <p>20. Flight Cancellation: We will pay You the Sum Insured in the event of cancellation of scheduled departure of the international flight whilst on Insured Journey.</p> <p>21. Loss Of Personal Baggage: We will reimburse You the purchase cost of the lost Personal Baggage arising out of Theft or Burglary, when in Your custody, whilst on Insured Journey.</p> <p>22. Personal Accident in India: We will pay for Death and Disablement arising due to an Accident while on Insured Journey in India.</p> <p>23. Compassionate Travel/Stay: We will reimburse You for the actual cost of the to and fro economy class ticket and accommodation for one of Your Immediate Family Member to attend to Your medical emergency during Your Insured Journey.</p> <p>24. Loss Of Cash: We will reimburse You for any loss of currency arising out of Theft or Robbery during Insured Journey.</p> <p>25. Up-Gradation to Business Class: We will reimburse You the actual expenses incurred for up-gradation of Your existing economy class air ticket to a business class air ticket in the event of insured getting hospitalized</p>	

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>during his insured journey.</p> <p>26. Rental Vehicle Cover: We will reimburse You for rental vehicle excess in case Your rental vehicle is stolen, damaged or involved in a collision. It also covers the towing fees for the rental vehicle while you are on Insured Journey.</p> <p>27. Rental Vehicle Return: We will reimburse You for the delay charges levied as per vehicle hiring agreement by the rental company if the rental vehicle in Your custody meets with accident, is damaged or is involved in a collision which directly results in a delay while you are on Insured Journey.</p> <p>28. Alternative Transport Expenses: We will reimburse You the cost of alternate transport taken due to shortened or diverted Scheduled Transport Arrangement while you are on Insured Journey.</p> <p>29. Pandemic Cover: We will pay You the Sum Insured in the event You are diagnosed with, and are required to Quarantine Yourself during the Policy Period whilst on Insured Journey, due to the same Illness which has been declared as a pandemic by the appropriate government authority or the World Health Organization.</p> <p>30. Hospital Daily Cash: We will pay You the Sum Insured for each continuous and completed 24 hours of hospitalization while you are on Insured Journey.</p> <p>31. Missed Booking: We will reimburse You the covered expenses for non-refundable amount of the overseas Event ticket or Non-refundable unused portion of travel tours / packages excluding accommodation costs if You are not able to attend the pre-booked Event or</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>commence tours/packages due to non-commencement of Insured Journey.</p> <p>32. Visa Rejection: We will reimburse You the Visa Fee paid by You for the Insured Journey, if Your Visa is rejected for no fault or negligence of yours.</p>	
		<p>Add On Bundles:</p> <p>1. Cruise Bundle</p> <p>a. Missed Cruise: We will reimburse You for non-refundable travel ticket costs if You miss any cruise while you are on overseas Insured Journey.</p> <p>b. Common Carrier - Cruise Interruption: We will reimburse You the expenses incurred towards any alternate travel bookings made due to any unexpected Injury or Illness to You while on a Cruise, resulting in Your Hospitalization on dry land while you are on overseas Insured Journey.</p> <p>2. Travel Plus Bundle</p> <p>a. Accompaniment Of Minor Child: We will reimburse You for actual cost of a round trip economy airfare ticket on a Scheduled Airline from India for Your Immediate Family Member designated by Your Eligible Family to bring Your Child back to residence in India</p> <p>b. Frequent Flyer Cover: We will reimburse You for the amount, equivalent to the conversion factor of the frequent flyer/reward program service provider, if your Insured Journey is cancelled</p> <p>c. Loss To Electronic Portable Items We will reimburse You the replacement cost for an item of similar make and model, in the</p>	

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>event of theft of Your Electronic Portable Items, during the Policy Period, whilst on the Insured Journey.</p> <p>3. Accident Bundle</p> <ul style="list-style-type: none"> a. Lifestyle Modification Cover: We will reimburse You for the cost of artificial limbs and any modifications to Your home or vehicle necessitated due to disablement arising as a result of an Accident whilst on an overseas Insured Journey. b. Child Education Benefit: We will pay the Sum Insured for the education of the surviving Eligible Children of the Insured, in case of the death of the insured while on overseas Insured Journey. c. Coma Cover: We will pay the Sum Insured in case the Insured is in a comatose state due to an accident while on overseas Insured Journey. d. Adventure Sports: It provides coverage for expenses arising out of any Injury suffered while participating in Adventure Sports, in a non-professional capacity and performed under expert supervision of trained professionals whilst on an overseas Insured Journey. <p>Optional Assistance Services:</p> <p>Care at Home: It provides medical assistance to your family members at home while You are Overseas.</p> <p>Automated Luggage Tracking Service: It provides assistance in tracking your checked-in luggage if it is delayed when you are on Insured Journey.</p> <p>Lost and Found Passport Service: It provides assistance in tracking your passport if it is lost while you are overseas.</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
6.	Exclusions (what the policy does not cover)	<p>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:</p> <ul style="list-style-type: none"> a) Where the Insured Person is travelling against the advice of a Physician/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; b) Any Pre-Existing Disease (PED) or any complication arising from it unless in case of Life-Threatening Condition. c) Any claim of the Insured Person arising from: <ul style="list-style-type: none"> a. Suicide or attempted suicide b. Wilful self-inflicted Illness or Injury except Injury in self-defence or to save life; d) Any claim arising from Adventure Sports, unless expressly covered under any particular Benefit; e) Any claim of the Insured Person arising from sexually transmitted conditions; f) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), Hospitalisation of the Insured Person arising or resulting from the Insured Person committing any breach of law with criminal intent; g) The Insured Person whilst being under the influence of intoxicating liquor or drugs or other intoxicants, suffers Injury / Accident, except where the Insured Person is not directly responsible for the Injury / Accident though under influence of intoxication; 	Exclusions

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<ul style="list-style-type: none"> h) Where the Insured Person is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or the Scheduled Airline; i) Any claim for death or disablement (whether of a permanent nature or of a temporary nature) or Hospitalisation of the Insured Person, due to war (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds; j) Any claim resulting or arising from or any consequential loss caused by or contributed to or arising from: <ul style="list-style-type: none"> a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel. b. Nuclear weapon material. c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. d. Nuclear, chemical and biological terrorism; k) Performance of manual work for employment or any other potentially dangerous occupation; l) Congenital Anomalies or any complications or conditions arising therefrom; 	

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>m) Osteoporosis (porosity and brittleness of the bones due to loss of protein form the bones matrix) or pathological fracture (any fracture in an area where Pre-Existing Disease (PED) has caused the weakening of the bone), if osteoporosis or pathological fracture diagnosed prior to the Policy Period, unless arising out of an Injury;</p> <p>n) Any claim due to the pregnancy of the Insured Person including resulting childbirth, miscarriage, abortion or complication of any of these except complications in pregnancy due to Accident of the Insured Person during the Insured Journey;</p> <p>o) Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law;</p> <p>p) Liability arising out of the Insured Person's engagement in any criminal or illegal act;</p> <p>q) Any claim incurred outside the territorial limits of the Geographical Scope or the Insured Journey that are mentioned in the Policy Schedule;</p> <p>r) Any non-Medical Expenses (list enclosed - Annexure I);</p> <p>s) Individuals travelling on immigrant visa beyond 120 Days.</p>	
7.	Waiting Period	Not Applicable	
8.	Financial Limits of Coverage • Deductible (It is a specified amount:	Deductibles: 1. Medical Expenses- Injury and / or Illness and Emergency Medical Evacuation: USD 100 2. Emergency Medical Dental Expenses:	Financial limits as Covered Under The Policy

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
	<ul style="list-style-type: none"> - 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) - Sub limit (it is a pre-defined limit and the Insurance Company will not pay any amount in excess of this limit) 	<ul style="list-style-type: none"> a. Silver, Silver Plus, Silver Plus - Plan A, Silver plus – Plan B, Gold, Gold -Plan A, Gold – Plan B, Platinum, Platinum – Plan A, Platinum – Plan B, Titanium and Titanium Plus – USD 50 b. Senior and Senior Plus – USD 75 3. Delay of Checked-in Baggage – 4 Hours 4. Loss of Passport – USD 25 5. Personal Liability: <ul style="list-style-type: none"> a. Silver, Silver Plus, Gold, Senior, Senior Plus Copper- Non-Medical and Super Senior – USD 200 b. Platinum, Titanium and Titanium Plus – USD 250 6. Flight Delay: 4 Hours 7. Trip Curtailment: <ul style="list-style-type: none"> a. Silver, Silver Plus, Silver Plus – Plan B, Copper Non-Medical Plan – USD 50 b. Gold, Gold Plus – Plan B – USD 75 c. Platinum, Platinum – Plan B, Titanium, Titanium Plus, Senior, Senior Plus and Super Senior – USD 100 8. Trip Cancellation: <ul style="list-style-type: none"> a. Silver, Silver Plus, Silver Plus – Plan B, Gold, Gold -Plan B, Senior, Senior Plus and Super Senior, Copper Non-Medical Plan – USD 50 b. Platinum, Platinum – Plan B, Titanium and Titanium Plus – USD 100 9. Bounced Hotel and Airline Booking: <ul style="list-style-type: none"> a. Silver, Silver Plus, Silver Plus – Plan B, Senior, and Super Senior – USD 50 	

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)				Policy Clause Number	
		b. Gold, Gold -Plan B and Senior Plus – USD 75 c. Platinum, Platinum -Plan B, Titanium and Titanium Plus, – USD 100 10. Home Content Burglary – ` 5000 11. Hijack/Kidnap Daily Allowance – 12 Hours 12. Loss of Baggage and Personal Effects – USD 30					
		Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Plans				
			Silver, Silver Plus, Silver Plus- Plan A, Silver Plus-Plan B, Senior, Senior Plus and Super Senior	Gold, Gold – Plan A, Gold – Plan B	Platinum, Platinum – Plan A, Platinum -Plan B, Titanium	Titanium Plus	
		Hospital Room Rent and Boarding expenses	USD 1500 per Day up to 30 Days	USD 1750 per Day up to 30 Days	USD 2000 per Day up to 30 Days	USD 2500 per Day up to 30 Days	
		Emergency Room Services	USD 1500	USD 1750	USD 2000	USD 2500	
		ICU Charges	USD 3000 per Day up to 7 Days	USD 3250 per Day up to 7 Days	USD 3750 per Day up to 10 Days	USD 4000 per Day up to 10 Days	
		Surgical Treatment Expense	USD 12.5K for surgical treatment	USD 13K for surgical treatment	USD 15K for surgical treatment	USD 22.5K for surgical treatment	

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description					Policy Clause Number
		(Please refer to applicable Policy Clause Number in next column)					
			expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	
		Physician consultation charges	USD 125 per Day upto 10 visits	USD 175 per Day upto 10 visits	USD 250 per Day up to 10 visits	USD 350 per Day up to 10 visits	
		Diagnostic Tests.	Up to USD 750	Up to USD 1000	Up to USD 1500	Up to USD 2500	
		Ambulance Service (Not applicable for OPD)	Up to USD 500	Up to USD 600	Up to USD 750	Up to USD 1000	
		Pharmacy	Up to USD 2,000	Up to USD 2,000	Up to USD 2,000	Up to USD 2,000	
		Miscellaneous Expenses	Up to USD 500	Up to USD 500	Up to USD 500	Up to USD 500	

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number																				
		<p>Cases with package rates, where Individual line item billing are not available, the below would be paid:</p> <table border="1" data-bbox="509 528 1262 1377"> <thead> <tr> <th data-bbox="509 528 655 1037">Sublimits applicable on IPD Treatment & Day Care Treatment and OPD</th> <th colspan="4" data-bbox="660 528 1262 566">Plans</th> </tr> <tr> <td data-bbox="509 573 655 1037"></td> <th data-bbox="660 573 807 1037">Silver, Silver Plus, Silver Plus- Plan A, Silver Plus-Plan B, Senior, Senior Plus and Super Senior</th> <th data-bbox="812 573 959 1037">Gold, Gold - Plan A, Gold - Plan B</th> <th data-bbox="963 573 1110 1037">Platinum, Platinum - Plan A, Platinum -Plan B, Titanium</th> <th data-bbox="1115 573 1262 1037">Titanium Plus</th> </tr> <tr> <th data-bbox="509 1043 655 1126">Surgical</th> <td data-bbox="660 1043 807 1126">USD 27,500</td> <td data-bbox="812 1043 959 1126">USD 30,000</td> <td data-bbox="963 1043 1110 1126">USD 35,000</td> <td data-bbox="1115 1043 1262 1126">USD 45,000</td> </tr> <tr> <th data-bbox="509 1133 655 1377">Non-Surgical (Medical management cases)</th> <td data-bbox="660 1133 807 1377">USD 13,000</td> <td data-bbox="812 1133 959 1377">USD 15,000</td> <td data-bbox="963 1133 1110 1377">USD 17,500</td> <td data-bbox="1115 1133 1262 1377">USD 20,000</td> </tr> </thead></table>	Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Plans					Silver, Silver Plus, Silver Plus- Plan A, Silver Plus-Plan B, Senior, Senior Plus and Super Senior	Gold, Gold - Plan A, Gold - Plan B	Platinum, Platinum - Plan A, Platinum -Plan B, Titanium	Titanium Plus	Surgical	USD 27,500	USD 30,000	USD 35,000	USD 45,000	Non-Surgical (Medical management cases)	USD 13,000	USD 15,000	USD 17,500	USD 20,000	
Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Plans																						
	Silver, Silver Plus, Silver Plus- Plan A, Silver Plus-Plan B, Senior, Senior Plus and Super Senior	Gold, Gold - Plan A, Gold - Plan B	Platinum, Platinum - Plan A, Platinum -Plan B, Titanium	Titanium Plus																			
Surgical	USD 27,500	USD 30,000	USD 35,000	USD 45,000																			
Non-Surgical (Medical management cases)	USD 13,000	USD 15,000	USD 17,500	USD 20,000																			
9.	Claims/Claim Procedure	<p>For Policies with Geographical Scope as Worldwide</p> <p>Please Call +1-833-440-1575 (Tollfree within US and Canada)</p> <p>Email: tata.aig@europ-assistance.in</p> <p>Geographical Scope as Other than Worldwide</p> <p>Call: +91-022 68227600</p> <p>Email: EA.TATAclaims@europ-assistance.in</p> <p>While in India, contact at below numbers for any claim related assistance -</p>	Other Terms and Conditions																				

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>Toll Free No 1800 266 7780 or 1800 22 9966 (only for senior citizen Policy holders)</p> <p>Call these local helpline numbers in Your respective cities from any other line: Mumbai - 66939500, Delhi - 66603500, Bangalore - 66272829, Pune - 66014156, Chennai - 66841050, Hyderabad - 66629882, Ahmedabad - 66610201</p> <p>Email: general.claims@tataaig.com</p> <p>Write to:</p> <p>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>	
10.	Policy Servicing	<p>24/7 Toll Free Number - 1800-266-7780</p> <p>E-mail: customersupport@tataaig.com</p>	Other Terms and Conditions
11.	Grievances/ Complaints	<ul style="list-style-type: none"> 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 1800-266-7780 or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT). <p>Escalation Level 1</p> <p>If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.</p> <p>Escalation Level 2</p> <p>If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We</p>	Other Terms and Conditions

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 - International Plus UIN: TATTIOP25045V022425

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>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: https://bimabharosa.irdai.gov.in/</p> <ul style="list-style-type: none"> • Ombudsman: <p>Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com)</p>	
12.	Things to remember	<p>1. Free Look Period</p> <p>The Free Look Period will be applicable for policies with the Policy Period of one (1) year. The Insured Person will be allowed a period of Thirty Days from the date of receipt of the Policy, whether received electronically or otherwise, to review the terms and conditions of the Policy, and to return the same, if not acceptable.</p> <p>If the Insured Person has not made any claim during the Free Look Period, the Insured Person shall be entitled to:</p> <ol style="list-style-type: none"> A refund of the premium paid less any expenses incurred by the Company on medical examination of the Insured Person and the stamp duty charges; or Where the risk has already commenced and the option of return of the Policy is exercised by the Insured Person, a deduction towards the proportionate risk premium for period of cover; or Where only a part of the insurance coverage has commenced, such proportionate 	General Terms and Clauses

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>premium commensurate with the insurance coverage during such period.</p> <p>2. Travel Extension</p> <p>The maximum number of travel Days under a Single Trip that may be insured, under the Policy, shall be one year. Any extension, if accepted by Us is subject to the medical condition and claim history of the Insured Person and will be at the Company's discretion.</p> <p>For extension of the Policy, the Insured Person shall submit a declaration letter in the format given by Us clearly mentioning the claims filed during the Policy Period and also that he / she is unaware of any existing health condition which could result in a claim during the extension period. The Company reserves right to ask for additional information, treatment history, treatment papers for assessing the extension request.</p> <p>If the Insured Person does not declare the claims filed or the claims that are to be filed under the Policy or any other material information, then any extension of the Policy, if granted shall be deemed to be invalid. No refund of premium will be given in case of extensions so invalidated. The Company will also not be liable to pay any claim filed under the extended Policy.</p> <p>The premium payable for the extension of the Policy during the Trip duration shall be the premium payable for the overall Trip duration (including the extension) less the initial premium already paid. The premium payable for the extension of the Policy during the Trip will be as per the applicable Trip band and Age band slab. In an extended policy, the Insured Person shall be entitled to all benefits payable on fixed basis for which no claim has been made in the earlier in the</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>same Policy. For indemnity-based benefits, balance Sum Insured shall be available during the extended Policy Period, this is irrespective of the fact whether the Policy number of the extended cover remains same or gets changed.</p> <p>3. Cancellation of Policy:</p> <p>(i) Single Trip: Your Policy will terminate on the last Day of Policy for which premium has been paid or on return to India from the date of commencement of the Insured Journey, whichever is earlier. This Policy is not cancellable or refundable in any other circumstance.</p> <p>(ii) Annual Multi Trip: This Policy will terminate on the Policy Period End Date mentioned in the Policy Schedule for which the premium has been paid. The policyholder may cancel this Policy by giving 7 days written notice and in such an event, the Company shall refund proportionate premium for unexpired policy period, provided no claim has occurred up to the date of cancellation if otherwise there shall be no refund of premium. However, the Insured Person's coverage under this Policy ends on the earliest of:</p> <ol style="list-style-type: none"> 1) The Policy Period End Date, as stated above; or 2) The Policy termination date; or 3) The date on which the Insured Person request, in writing, that his or her coverage be terminated is received by us; or 4) Termination of the Insured Journey. <p>4. Refund of Premium on Cancellation by Insured</p> <p>a. Early Return (Single Trip)</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>In case You return from the Insured Journey atleast 21 Days prior to expiry of the Policy Period, We will refund the difference of premium between premium charged and chargeable for immediate next slab of the actual number of utilized days (as per travel slab) subject to no claims being incurred on the Policy.</p> <p>b. Cancellation prior to Policy Start date</p> <p>Cancellation of the Policy may be done only prior to Policy Start Date stated in the Policy Schedule and will be subject to deduction of cancellation charge (₹250/- plus applicable taxes) by Us.</p> <p>In the event of Cancellation of Policy there shall be no further liability on the Company under the policy.</p> <p>c. Cancellation (Annual Multi Trip)</p> <p>We may cancel this Policy at any time on grounds of mis- representation, established fraud, non-disclosure of material facts by giving you 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.</p> <p>5. Time of Payment of Claim</p> <p>a) The Company shall settle or reject a claim, as the case may be, within 30 Days from the date of receipt of last necessary document.</p> <p>b) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Insured Person(s) from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the Bank rate.</p>	

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 - International Plus UIN: TATTIOP25045V022425



WITH YOU ALWAYS

TATA AIG Travel Insurance - International Plus



Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>c) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 Days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 Days from the date of receipt of last necessary document.</p> <p>d) In case of delay beyond stipulated 45 Days, the Company shall be liable to pay interest to the Insured Person(s) at a rate 2% above the Bank rate from the date of receipt of last necessary document to the date of payment of claim.</p> <p>(In this clause, "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)</p>	
13.	Your Obligations	<p>Please disclose all pre-existing disease /s or condition/s before buying a policy. Non-disclosure may affect the Claim settlement.</p> <p>Disclosure of other material information during the Policy Period</p>	Other Terms and Conditions

Disclaimer: For more details on benefits, exclusions, limitations, terms & conditions, please refer to the policy wordings on 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.

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 - International Plus UIN: TATTIOP25045V022425