

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. NO	TITLE	DESCRIPTION	Policy clause number
1.	Name of the Insurance Product / Policy	TRAVEL PROTECTION POLICY	
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
----	--	---	----------------------------

6.	Exclusions	<p>GENERAL EXCLUSION: Specific Exclusions This Policy does not provide coverage for any of the following:</p> <ol style="list-style-type: none"> 1. 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. 2. War, civil war, invasion, insurrection, revolution, use of military power or usurpation government for military power; 3. any period an Insured Person is serving in the armed forces of any country or international authority, whether in peace or war, and in such an event the Company, upon written notification by the Policyholder, shall return the pro-rata premium for any such period of service; 4. 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. However this Exclusion shall not be applicable to Benefit - 3.3 Trip Delay, 3.5 Missed Connection, 4.1 Common Carrier Lost / Damaged Baggage, 4.3 Common Carrier Baggage Delay; 5. any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person; 6. any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; 7. flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household; 8. driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; 9. any claim caused by opportunistic infection or malignant neoplasm; 10. the use, release or escape of nuclear materials that results in nuclear reaction or radiation or radioactive contamination; 11. the dispersal or application of pathogenic or poisonous biological or chemical materials; 12. the release of pathogenic or poisonous biological or chemical materials; 13. any loss sustained while the Insured Person is participating in any professional sports, winter sports, 	
----	-------------------	---	--

		<p>or in sky diving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing;</p> <p>14. any Pre-existing Disease or congenital anomalies or any complication arising there from;</p> <p>15. any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons;</p> <p>16. planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region or actual travel in, to, or through Afghanistan or Iraq;</p> <p>17. Any losses arising out of or resulting from the insured person(s) committing any breach of law with criminal intent or any act of fraud or dishonesty or violation of employment terms.</p>	
7.	Waiting Period	Please refer to point no. 4	
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	

9.	Claims/ Claim Procedure	<p>Intimation & Assistance You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266 7780 Or email us at general.claims@tataaig.com Claim Notification It is a condition precedent to Our liability hereunder that written notice of claim must be given by You to Us within thirty (30) days after an actual or potential loss begins or as soon as reasonably possible and, in any event, no later than ninety (90) Days after an actual or potential loss begins. Failure to furnish such intimation within the time required shall not invalidate nor reduce any claim if You can satisfy us that it was not reasonably possible for You to give proof within such time. The Company may relax these timelines only in special circumstances and for the reasons beyond the control of the insured.</p>	
10.	Policy Servicing	<p>Kindly submit all the requested documents at the address mentioned below: 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 The following documents will be required for all reimbursement claims: a. Claim Form duly filled and signed b. Copy of Passport / Visa with entry & exit Stamp. c. NEFT Form & Copy of cancelled cheque. d. KYC Documents</p> <p>The Company shall make the payment of Claim that has been admitted as payable by The Company under the Policy terms and conditions within One (1) month from date of receipt of last necessary document.</p> <p>Complete discharge Payment made by The Company to the Policy holder/ adult Insured Person or the Nominee or to the Hospital, as the case may be, of any Medical Expenses or Compensation or benefit under the Policy shall in all cases be complete and construe as an effectual discharge in favour of The Company.</p>	
11.	Grievance /Complaints	<p>If You are not satisfied with our services and wish to lodge a complaint, Kindly</p> <ul style="list-style-type: none"> • email the customer service desk at customersupport@tataaig.com or • call our 24X7 Toll free number 1800-266-7780 <p>After examining the issue, We will send our response within 10 days from the date of receipt of the complaint by us. In case the resolution is likely to take longer time, We will inform you of the same through an interim reply.</p>	
12.	Things to Remember	<ul style="list-style-type: none"> • We will not be liable to pay under the policy if any Misrepresentation or Fraud or non-disclosure of material 	

Travel Protection Policy

UIN: TATTGOP23100V022223



		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.	
13.	Your obligations	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	

REG-IMP-V1-300924