

FUTURE TRAVEL SURAKSHA – SCHENGEN TRAVEL

UIN:IRDA/NL-HLT/FGII/P-T/V.II/78/13-14

BAP UIN:FGITIOP14008V031314



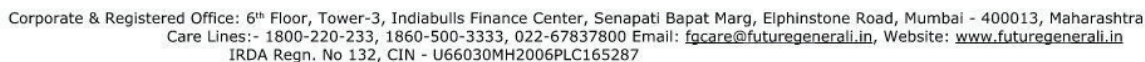
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IRDA Regn. No 132, CIN - U66030MH2006PLC165287

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(Please note that the information mentioned below is illustrative and not exhaustive)

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.

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TRAVEL SURAKSHA- SCHENGEN TRAVEL

This Policy is issued to you based on your Proposal to us and payment of the Premium. You are eligible to be covered under this policy if your age is between 6 months to 70 years. This Policy records the agreement between us and you, and sets out the terms of insurance and obligations of each party.

I. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident/ Accidental:** An Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Act of terrorism:** means an act or threat of violence or an act harmful to human life, tangible or intangible property or infrastructure with the intention or effect of influencing any government or putting the public or any section of the public in fear.
3. **Alternative treatments** are forms of treatments other than "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.
4. **Age** indicates your age on your most recent birthday.
5. **Burglary** means theft involving entry into or exit from Your premises by forcible and violent means (including any threat of violence)
6. **Common Carrier** means any civilian land or water conveyance or Scheduled Aircraft in each case operated under a valid license for the transportation of passengers for hire.
7. **Checked in baggage** means the baggage handed over by you and accepted by a Common Carrier for transportation in the same carrier in which You are or would be travelling and for which the Common Carrier has issued a baggage receipt.
8. **Co-payment:** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum insured.
9. **Contribution** is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured.

This clause shall not apply to any Benefit offered on fixed benefit basis.
10. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved.
11. **Condition Precedent** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
12. **Critical illness** means any of the following mentioned diseases – Cancer, Kidney failure, Liver Failure, Multiple Sclerosis, Multiple Organ Transplant, Coronary Artery Bypass Surgery, Aorta Graft Surgery, Stroke, Heart Attack and Coma.
13. **Congenital Anomaly**-Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position
 - a. **Internal Congenital Anomaly**- Congenital anomaly which is not in the visible and accessible parts of the body.
 - b. **External Congenital Anomaly**- Congenital anomaly which is in the visible and accessible parts of the body.
14. **Dependent child** refers to a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/ her independent sources of income.
15. **Deductible** is a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified amount in case of indemnity policies and for a specified number of days/ hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.
16. **Disclosure of information norm:** The Policy shall be void and all premiums paid hereon shall be forfeited to the

Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

17. **Dental Treatment** is treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/ implants.
18. **Day Care treatment** refers to medical treatment, and/ or surgical procedure which is:
 - i. undertaken under General or Local Anesthesia in a hospital/ day care centre in less than 24 hrs because of technological advancement, and
 - ii. which would have otherwise required a hospitalization of more than 24 hours.
Treatment normally taken on an out-patient basis is not included in the scope of this definition.
19. **Family** means you and/ or your spouse and/ or your two dependent children.
20. **Emergency care** means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
21. **Hijack** means any unlawful seizure or exercise of control, by force or violence or threat of force and with wrongful intent, of Common Carrier in which you are travelling.
22. **Hospital/ Nursing Home** means any institution established for in-patient care and day care treatment of illness and/ or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act, 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
 - has qualified nursing staff under its employment round the clock;
 - has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
 - has qualified medical practitioner(s) in charge round the clock;
 - has a fully equipped operation theatre of its own where surgical procedures are carried out
 - maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
23. **Hospitalisation or Hospitalized** means admission in a Hospital for a minimum period of 24 In-patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
24. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
25. **Illness** means a sickness or a disease or pathological condition leading to impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.
26. **Insured** means the person(s) named in the Schedule, whose name specifically appears as such in Schedule to this Policy.
27. **Insurable Event** shall mean an event, loss or damage for which You shall be reimbursed under this Policy
28. **Inclement Weather** means any severe, catastrophic weather conditions which delay the scheduled arrival or departure of a common carrier. This does not include normal, seasonal climatic/ weather changes
29. **Intensive Care Unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

30. **Inpatient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
31. **Limit of Indemnity** means the amount stated in the Schedule against each relevant Section, which shall be our maximum liability under this Policy (regardless of number of Claims made) for any one claim and in the aggregate for all claims under such Section.
32. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
33. **Medical expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
34. **Medical practitioner** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The registered practitioner should not be the insured or close family members.
- Note:** In case the Medical practitioner is practicing outside India, he/she should be a licensed medical practitioner acting within scope of his license and who holds a degree of a recognized institution and is registered by the Authorized Medical Council of the respective country.
35. **Medically necessary treatment** is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
- is required for the medical management of the illness or injury suffered by the insured;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - must have been prescribed by a medical practitioner,
 - must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
36. **Network Provider** means hospitals or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to an insured on payment by a cashless facility.
37. **Non-Network** means any hospital, day care centre or other provider that is not part of the network.
38. **Notification of Claim** is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/ telephone number to which it should be notified.
39. **OPD treatment** is one in which the Insured visits a clinic/ hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
40. **Proposal** means the application (Proposal) form for insurance cover submitted to Us along with all information which has enabled Us in considering whether and on what terms to offer this insurance.
41. **Policy** means the complete documents consisting of the Proposal, Policy wording, Schedule and Endorsements and attachments if any.
42. **Policy Period** means the period between:
- (a) The commencement date specified in the Schedule, being the date upon which the Insured first boards the mode of transportation by which it is intended that he shall finally leave India for the Insured Journey or the actual date upon which the Insured boards as aforesaid.
 - (b) The expiry date specified in the Schedule or the date upon which the Insured returns to India, whichever is earlier.
43. **Property Damage** means actual physical damage to tangible material property belonging to a third party.
44. **Pre-existing Condition** means any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/ or were diagnosed and/ or received medical advice/ treatment, within 48 months prior to the first policy issued by the insurer.
45. **Qualified nurse** is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- Note:** In case the qualified nurse is practicing outside India, he/she should be a licensed nurse acting within scope of his/her license and who holds a degree of a recognized institution and is registered by the Authorized Nursing Council of the respective country.
46. **Reasonable and Customary charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/ injury involved.
47. **Room Rent** shall mean the amount charged by a hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.
48. **Scheduled Airline** means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times.
49. **Service Provider/ Third party administrator** means persons, organization named in the Schedule who has been appointed by Us to provide administrative services on Our Behalf and at Our Direction for an Insurable event.
50. **Schedule** means that portion of the Policy which sets out your personal details, the type of insurance cover in force, the period and the Limit of Indemnity. Any Annexure or Endorsement to the Schedule shall also be a part of the Schedule.
51. **Surgery or Surgical Procedure** means manual and/ or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.
52. **Subrogation** shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from another source.
53. **Contribution** is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a ratable proportion.
- This clause shall not apply to any Benefit offered on fixed benefit basis.
54. **Strike** means a stoppage of work
- a. announced, organized and sanctioned by a labor union and
 - b. which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike is work slowdowns, lockouts and sickouts.
55. **Theft** means the dishonest misappropriation by any person on your property with the intention to permanently deprive you of that property.
56. **Travelling Companion** means an individual or individuals travelling with you during the Policy period, provided that, you and such individual(s) are travelling to the same destination on the same dates and provided that such individual(s) is/are also insured under Future Travel Suraksha – Schengen Travel. For the purpose of this definition, any individual(s) forming part of a group travelling on a tour arranged by a travel agent or a tour leader is not considered as Travelling Companion, unless the individual(s) is part of Your Immediate Family as defined herein.
57. **Trip** shall mean and include all journeys abroad by a Scheduled Aircraft of a Scheduled Airline, undertaken from a port at the Country of Your Residence and return to any first port in the Country of Your Residence during the Period of Insurance. Single Trip shall mean and include a trip undertaken by you from the Country of Your residence on or after the date of commencement of the cover and return to the Country of Your Residence on or before the expiry of the cover. Multi Trip shall mean and include one or more Single

Trips during the Period of Insurance.

58. **Unproven/ Experimental treatment** means treatment including drug experimental therapy which is not based on established medical practice in India.
59. **We, Our, Us, Insurer** means Future Generali India Insurance Company Limited.
60. **Valuables** means photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewellery, furs and articles made of precious stones and metals.
61. **You, Your, Yourself** means the Insured persons shown in the Schedule.

II. SCOPE OF COVER

We shall compensate the Reasonable and Customary Charges, subject to the Deductible shown in the Policy Schedule in respect of:

Section A: Medical Care

1. Medical Expenses:

The medical expenses incurred by you overseas up to maximum stated in the Policy Schedule for the Medically Necessary treatment of an injury or illness sustained by you while this policy is in effect. The expenses covered would include Medical Practitioner services, hospital and medical services and local emergency medical en-route.

2. Emergency Medical Evacuation:

We shall pay the reasonable and customary charges for expenses incurred if Injury or Illness results in your necessary emergency Medical evacuation that must be ordered by the Service Provider or a Medical Practitioner who certifies that the severity or the nature of Injury or illness warrants Emergency Medical Evacuation. Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation. All Transportation arrangements for evacuation must be

- (a) Recommended by the attending Medical Practitioner;
- (b) Arranged and authorized in advance by the Service Provider.

Specific Definition: Emergency Medical Evacuation-In event of You suffering an illness or Accidental Bodily Injury while overseas and

- (a) Your medical condition warrants immediate transportation (and one other person or medical escort if medically required) from where You are Injured or sick, to a nearest Hospital where appropriate medical treatment can be obtained,
- (b) After being treated at a local Hospital the medical condition warrants transportation to a Hospital in India where the trip commenced to obtain further medical treatment or to recover, or
- (c) Both (a) and (b).

3. Repatriation Of Remains:

In the event of Your death due to an illness or Accidental Bodily Injury covered under this policy, We shall reimburse for the costs of transporting the remains of the deceased back to the Republic of India or for cost of a burial in the overseas country where the death occurred subject to the maximum of Euro 6000. These expenses should be pre-approved by the Service Provider prior to the transportation of remains to the Republic of India.

4. Medical Expenses in India:

We will indemnify you in respect of Medical Expenses incurred by you within India as a continuation of medical treatment commenced by you while overseas immediately after any Medical Evacuation to a hospital in India, arising out of any illness or Accidental Bodily Injury during the course of Your Journey. This benefit shall be limited to a period of 90 days from and including the date upon which the aforesaid illness and/ or Accident Bodily Injury occurred or first manifested itself, subject to the Limit of Indemnity remaining (if any).

5. Emergency Sickness Dental Relief:

If you are first diagnosed with a dental illness while overseas which requires immediate medical attention, then We shall reimburse You up to the maximum limit of indemnity for dental benefits as specified in the Policy Schedule. However dental care rendered necessary as result of a covered accident shall be subject to limit of Medical expenses cover as stated in the Policy Schedule.

Exclusions applicable to Section A: In addition to the General Exclusions listed

1. The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India save as provided for under Section A5.
2. The Company shall be under no liability for any condition, ailment or injury or related condition(s) for which You have been diagnosed, received medical treatment, had signs and/ or symptoms, prior to inception of Your first Policy, until 48 consecutive months have elapsed, after the date of inception of the first Policy with Us.
3. The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following Where the insured is:
 - i. Travelling against the advice of a Medical Practitioner; or
 - ii. Receiving or on a waiting list for specified medical treatment declared in the Medical Practitioner's report or certificate provided by the Insured in his proposal; or
 - iii. Travelling for the purpose of obtaining treatment; or
 - iv. In receipt of a terminal prognosis for a medical condition.
4. Any treatment which could in the opinion of the Service Provider and attending Medical Practitioner be or can be delayed until your return to India.
5. Treatment related to obesity, Elective, cosmetic or plastic surgery, except as a result of an injury caused by burns, cancer or a covered Accident, while Our Policy is in force.
6. Spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.
7. Rehabilitation and physiotherapy or the costs of external prosthesis/ device.
8. Any claim resulting directly or indirectly from, any internal or external congenital conditions.
9. Pregnancy resulting to childbirth (except ectopic pregnancy), miscarriage, abortion, or complication arising out of any of the foregoing, expenses related to treatment of infertility Or Birth control measures.
10. Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.
11. Suicide, attempted suicide or willfully self-inflicted injury or illness, mental disorder, anxiety/ stress/ depression/ nervousness having no underlying physical illness as a cause; venereal disease, alcoholism, drunkenness or the abuse of drugs.
12. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/ or any mutant derivative or variation thereof however caused.
13. Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the insured is in possession of a current full international driving license and while riding a two wheeler is also wearing a safety crash helmet.
14. Losses arising directly or indirectly from engaging in any criminal act.
15. Experimental, unproven or non-standard treatment.
16. Ayurvedic, Homeopathy, Unani, naturopathy, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments under Alternative treatments other than Allopathy/ western medicines.
17. Immunizations unless necessitated as post-bite treatment.

Section B: Travel Inconvenience

(a) Hijack cover:

We shall pay you, in event the aircraft of a Scheduled Airline in

which you are travelling is hijacked on the trip abroad during the Period of Insurance and your journey is interrupted or disrupted for more than 24 hours, compensation up to maximum Limit of Indemnity as specified in the Policy Schedule.

Exclusions Applicable to B(a): In addition to General Exclusions listed in this Policy, We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by You in connection with or in respect of:

- i. The first twenty four hours of the hijacking.
- ii. Any Incident where you are suspected to be either the principal or an accessory in the Hijacking.
- iii. Any claim as a consequence of a change in the regular routes of travel/ journey of the aircraft of a Scheduled Airline due to traffic, weather, fuel shortage, technical security reasons.

(b) Trip Delay:

We shall pay you compensation, if the aircraft on which you are booked to travel from India is delayed, and the compensation payable would be for every 12 hrs of delay in excess of 12 hours, subject to the maximum amount mentioned in the schedule due to Covered peril.

Specific Condition Covered Peril:

- i. Delay of an aircraft of a Scheduled Airline caused by Inclement Weather or
- ii. Delay due to strike or other job action by employees of a Scheduled Airline to be used by You for Your Trip
- iii. Delay caused by equipment failure of an aircraft of a Scheduled Airline.

Exclusion Applicable to B (b): In addition to General Exclusions listed in this Policy We shall not cover any delay due to any Covered peril which was made public or known to You prior to the purchase of this Policy and for any departure which is delayed as a result of You or any other person who have arranged to travel with failing to check in correctly as required by the airlines.

(c) Trip Cancellation:

We shall pay You, compensation in event of cancellation of Trip in India prior to its commencement towards nonrefundable expenses on cancellation of the Overseas Travel Tickets, Hotel Booking or Scheduled Tour Booking up to the maximum as specified in the Policy Schedule provided the cancellation is due to any of the following:

- i. Death or hospitalisation due to Critical illness of the Insured or immediate family members-Spouse, Children, Parents, Brother, Sister, Grand Parent, Grand Children and Parent in Law.
- ii. An aircraft of a Scheduled Airline arriving in India, on which the insured is booked for journey overseas, is delayed for at least 24 hours due to Strike, industrial action, riot, civil commotion, inclement weather condition, natural disaster, hijack or mechanical breakdown.
- iii. Damage to Your residence in India arising from fire, flood, earthquakes and riots.

Specific Condition: The booking should be cancelled by you within 48 hours of the occurrence of any of the event, which would result in a claim under this cover.

(d) Trip Curtailment:

We shall pay You, compensation in event of curtailment of overseas trip towards non-refundable expenses on the Overseas Travel Tickets, Hotel Booking or Scheduled Tour Booking up to the maximum as specified in the Policy Schedule provided the curtailment is due to any of the following:

- i. Death or hospitalization due to Critical illness of the Insured or immediate family members-Spouse, Children, Parents, Brother, Sister, Grand Parent, Grand Children and Parent in Law.
- ii. A booked aircraft of a Scheduled Airline outside India being delayed for at least 24 hours due to Strike, industrial action, riot, civil commotion, inclement weather condition, natural disaster, hijack or mechanical breakdown of public common carrier.
- iii. Damage to Your residence in India arising from fire, flood, earthquakes and riots.

Specific Condition: The booking should be cancelled by you within 48 hours of the occurrence of any of the event, which would result in a claim under this cover.

(e) Missed Connection:

We shall pay you, compensation up to the maximum specified in the Policy Schedule, if the aircraft on which you have booked to travel from India is cancelled or delayed beyond 12 hours than the original scheduled arrival time, resulting in you missing the connecting flight at the destination of the connecting flight. The scheduled airline must certify the delay of regularly scheduled flight.

Exclusion Applicable to B (e): In addition to General Exclusions listed in this Policy We shall not cover any delay due to any Covered Peril which was made public or known to You prior to the purchase of this Policy and for any departure which is delayed as a result of You or any other person who have arranged to travel with failing to check in correctly as required by the airlines.

(f) Loss of Passport:

We shall pay you up to the Limit of Indemnity specified in the Policy Schedule for the loss of passport during a trip abroad, for reasonable expenses necessarily incurred by you in obtaining a duplicate/ temporary passport overseas.

Exclusions Applicable to B (f): In addition to General Exclusions listed in this Policy We shall be under no liability to make payment for:

- i. Loss or damage to your passport as a result of the confiscation or detention by customs, police or any other authority.
- ii. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
- iii. Loss caused by your failure to take reasonable steps to guard against the loss of the passport.

Section C: Personal Care

(a) Baggage Loss (checked in baggage):

We shall pay you up to the Limit of Indemnity specified in the Policy Schedule in respect of the permanent loss or destruction of your checked in Baggage, save that we may, in our sole and absolute discretion, opt to reinstate or replace the Checked Baggage as an alternative to making payment to you hereunder. We shall pay You up to the maximum, subject to the deductible as specified in the Policy Schedule for the cost of replacement of the entire baggage and its contents. All the claims must be verified by scheduled airlines. In event, more than one baggage checked in, is lost, the maximum amount payable per lost bag is 50% of the amount stated in the Policy Schedule and if any article is lost, the maximum amount payable per article contained in any bag is 10% of the amount stated in the Policy Schedule.

Exclusions Applicable to C (a): In addition to General Exclusions listed in this Policy We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by You in connection with coverage for any non-documented Loss. We will not be liable under this section for any:

- i. Valuables and money, all kinds of securities and tickets/ passes or any other item not declared and agreed to, by Us.
- ii. Loss of property unless a Property Irregularity Report or other report usually issued by carriers in the event of loss of checked-in baggage has been produced and submitted to us.
- iii. Any partial loss of the items contained within the checked-in-baggage.
- iv. Loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.
- v. Any payment made under Section b (Baggage delay)
- vi. Any Sum for which the Airline is liable to make payment

(b) Baggage Delay (checked in baggage): We shall pay You up to the Limit of Indemnity specified in the Policy Schedule in respect of Your emergency purchase of toiletries, medication and clothing to replace those contained in Checked Baggage, if Your Checked in Baggage is delayed or misdirected by an aircraft of a Scheduled Airline, by more than 12 hours beyond the time of Your arrival at the intended destination outside India. The payment for this benefit will be limited to the travel destinations specified in the main travel ticket from India and return trip back to India during the trip abroad including all halts and via destinations (specifically excluding expenses incurred in India). You must be a ticketed passenger on aircraft of a Scheduled Airline and must provide with written proof of delay from the Scheduled airline.

Specific Condition: In the event that claim(s) is submitted for total loss of checked-in-baggage as well as temporary delay of checked-in-baggage, the higher of the claim(s) shall be payable by Us in respect of the same item(s) of checked-in-baggage during any one Policy period.

(c) Compassionate Visit:

In event of You being Hospitalized consequent upon any illness or Accidental Bodily Injury covered under the policy and the attending Medical Practitioner in writing advises the necessary attendance of a family member, We shall reimburse the actual cost of economy class ticket by the most direct route via a Scheduled airline incurred by the person rendering special assistance from and to the place of origin of such person or the place of residence of the person subject to maximum Limit of Indemnity specified in the Schedule. Family member will mean and include either of the Parents, Spouse, or child only.

Provided that:

- i. The Hospitalization has been advised by the Medical Practitioner attending You; and
- ii. The need of such assistance is essential in the opinion of the Medical Practitioner attending you and recommended by him / her accordingly.

Our liability under this Benefit, however, shall in respect of any one event or all events of Hospitalization during the Period of Insurances shall not in total exceed the Limit of Indemnity as specified in the Policy Schedule.

Specific Conditions

- i. You shall as far as possible seek for such special assistance from any one of your relatives, either at the place of Hospitalization or any other nearest place.
- ii. It is a condition precedent to Our liability hereunder that the need for such a special assistance and consequent visit of any one of the family or relative from a particular place is also approved by the Service Provider before any one of the family or near relatives undertakes the trip.

Exclusion Applicable to C(c): In addition to General Exclusions listed in this Policy please refer to the exclusions applicable to Medical Cover Section A.

(d) Financial Emergency Assistance:

In the event you require financial emergency Assistance following incidents like burglary/theft of luggage/money or hold up, the Service provider shall co-ordinate with your relatives in India to provide emergency cash assistance to you as per your requirement, up to the limit specified in the Policy Schedule.

Section D: Personal Accident (Accidental Death and Permanent Total Disability)

We shall pay you, a percentage of the amount specified in the Policy Schedule, if you sustain Accidental Bodily Injury during the course of your trip overseas while this policy is in effect results in one of the losses shown in the Table of losses below. The loss must occur within 12 months from the date of Accident, which caused the Injury. If more than one loss results from one Accident, only one amount, the largest, will be paid.

Table of losses

Event	Percentage of Limit of Indemnity
Accidental Death	100%
Permanent Total Disability	100%
Permanent Total Loss of sight of both eyes	100%
Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
Permanent Total loss of an arm at the shoulder joint	75%
Permanent Total loss of an arm above the elbow joint	70%
Permanent Total loss of a hand at the wrist	50%
Permanent Total loss of an arm beneath the elbow joint	60%
Permanent Total loss of a leg above mid-thigh	75%
Permanent Total loss of a leg up to mid thigh	60%

Permanent Total loss of a leg up to beneath the knee	50%
Permanent Total loss of a leg up to mid-calf	45%
Permanent Total loss of a foot at the ankle	40%
Permanent Loss of sight of one eye	50%
Permanent Total loss of Hearing of both ears	75%

Specific Definition – Permanent Total Disablement means disablement due to which you are unable to engage in any occupation or employment for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of Your life. If at the time of loss you are unemployed, Permanent Total Disability shall mean the total and permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex.

Limitation: In case of Accidental Death or Permanent Total Disability of a named Insured Person Age Seventeen (17) or below, the maximum payable would be 25 % of the Sum Insured under the Personal Accident section

Exclusions applicable to Section D: In addition to General Exclusions listed in this Policy We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by you in connection with or in respect of:

- i. Suicide, intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).
- ii. Accident while under the influence of alcohol or drugs.
- iii. Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion.
- iv. Any accident arising or resulting from the insured person committing any breach of law with criminal intent.
- v. Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
- vi. Participating in motor racing or trial run as a driver, co-driver or passenger.
- vii. Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these.
- viii. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority.
- ix. Nuclear energy, radiation.
- x. Any existing disablement prior to the inception of the policy.
- xi. Any expense incurred which is not exclusively medical in nature/ Unproven or Experimental treatment of any description.
- xii. Expenses incurred for emergency medical evacuation.
- xiii. Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of injury.
- xiv. Losses arising from Accidents on two wheeled motorized vehicles unless at the time of the Accident the driver is duly qualified in possession of a current full international driving license and the driver is wearing a safety crash helmet.

Section E: Automatic extension of the period of insurance (Applicable for Gold Plan)

Automatic extension of the period of insurance is granted up to a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by scheduled Airlines, which is beyond your control, and no alternative air transportation is made available to you.

Section F: Legal Liability - Personal Liability

We will indemnify you up to the Limit of Indemnity specified in the Policy Schedule against any legal liability incurred by you in your private capacity to pay damages for the third party civil claims arising out of Accidental bodily injury or Accidental Property Damage occurring during Your Journey.

Specific conditions:

- i. No Deductible shall be applicable in respect of the legal liability incurred by you in your private capacity to pay Damages for third party Accidental Bodily Injury.
- ii. Our liability to indemnify you under this Section shall be to the extent finally determined by a foreign court of law or otherwise as consented to in advance by us. In the event that legal action is taken against You within India, it is a condition precedent to Our liability hereunder that You shall:
 - (a) give immediate written notice to Us to the address specified in the Policy Schedule, and
 - (b) not incur any defence costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without Our prior written consent, which shall be entitled (but in no case obligated) at any time to take over and conduct in Your name the defence and/ or settlement of any action or claim and shall be entitled at all times to receive Your cooperation and assistance and to appoint lawyers on Your behalf. Any and all costs and expenses incurred by us or the lawyers appointed by us shall be a first charge on the Limit of Indemnity hereunder.
- iii. We shall not settle any claim without your express consent, but if you refuse an available settlement recommended by us then our liability shall thereafter be restricted to the amount by which the claim could have been settled.

Exclusions Applicable to Section F: In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of:

- i. Your liability to any employee (whether under a contract of or for services); Liability arising out of the rental or holding for rental of any part of any premises by You,
- ii. Liability arising out of the rendering of or failure to render professional services,
- iii. Liability arising out of a premises, water craft or aircraft that is owned by, rented to or rented by You,
- iv. Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, water craft or aircraft,
- v. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse,
- vi. Liability arising out of the use, sale ,manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization,
- vii. Liability under any contract or agreement,
- viii. Property Damage to property owned by You,
- ix. Property Damage to property rented to, occupied or used by or in the care of You,
- x. Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by you under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law, Suits or legal actions from Your Immediate Family Member, or Travelling Companion or Immediate Family Member of a Travelling Companion against You.

III. GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We shall be under no liability to make payment hereunder in respect of any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any claim relating to events occurring before the commencement of the trip covered hereunder and any time after the completion of the trip at first port of the Country of Your Residence mentioned hereunder. (except Section A4)
2. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof material to the claim or if any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with Your connivance, all benefits under this Policy shall be forfeited.

3. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials
4. In respect of your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.
5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed
6. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion
7. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft
8. Participation in skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2miles), participation in any professional sports, any bodily contact sport or any other potentially dangerous sport for which you are untrained.

IV. CLAIMS

A). Claim procedure

1. You shall immediately contact the Help line (Alarm Centre) of the Service Provider as mentioned in the Schedule.
2. You need to contact the Help Line number while abroad as soon as possible and inform Notification of the claim in case you are/ will be filing any claim, even if assistance is not required.
3. In the event of an accident or sudden illness where it is not possible to do so before consulting a Medical Practitioner or going to the Hospital, You shall contact the Help Line Number as soon as possible.
4. You must have yourself examined by our medical advisors if we ask for this, at insurers cost.
5. In case of Financial Emergency You shall immediately contact the Help Line number of the Service Provider stating the details given on Your Insurance Policy. The Service Provider shall verify your details and ascertain the amount of cash required, local contact in India who can provide payment security including delivery charges through credit card or close relatives.
6. The Service Provider organizes cash delivery after obtaining payment security from You or Your relatives.

B). Claims Settlement

1. If the Procedure stated above is complied with, the Service Provider, as the case may be, will guarantee to the Hospital Authorities the costs of hospitalization, transportation for emergency services incurred by you and any covered accompanying person. All costs will be directly settled by the Service Provider on Our behalf and the same shall constitute due discharge of our obligations hereunder.
2. If the Hospital does not accept the guarantee of payment from the Service Provider, We cannot be held liable for the same. The cost will then have to be borne by you. These costs will then be reimbursed by us, as per policy terms on submission of required documents.
3. Reimbursement of all claims (except claims under Financial Emergency Assistance) will be made by the Service Provider in Indian Rupees on Your return back to the Republic of India , at the exchange rate specified by the Reserve Bank of India, as applicable on the date the amount is billed. Claims under Financial Emergency Assistance shall be settled/ arranged directly to you, whilst abroad, by the Service Provider. You shall immediately and in any event not later than 30 days after his return to India, notify the Service Provider and obtain a Claim Form for completion and return to the Service Provider along with supporting invoices and any other documentation or information that might be required or requested by the Service Provider.
4. If You have any outstanding claims against third parties, such claims shall be transferred in writing to Us up to the amount

for which the reimbursement of costs is made by Us in accordance with the terms hereunder.

5. In so far as you receive compensation for costs you have incurred either from third parties liable for damages or as a result of other legal circumstances, We shall be entitled to set off this compensation against the insurance benefits payable, if any.
6. Claims to the insurance benefits may be neither pledged nor transferred by you.
7. Upon acceptance of an offer of settlement as stated in sub-regulation (5) of the (Protection of Policyholders' Interest) Regulations, 2000 by You, We will make payment of the amount due within 7 days from the date of acceptance of the offer by the insured. In the cases of delay in the payment, we shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year.
8. The insurance cover applies to all countries covered in the Policy Schedule, except those countries, where you have a permanent place of residence and those countries for which the Government has issued travel advisory to avoid travel to such countries.
9. In event of your death, we or our representatives shall have right to carry out a post mortem/ autopsy, at our expense.

C). Claim Documentation

1. The original ticket/ boarding pass or a copy of the passport indicating the travel dates must be submitted with every claim, along with the completed claim form.
2. The original bills and vouchers must be submitted for reimbursement.
3. For Medical Expenses reimbursement please attach Doctor's Consultation notes, admission/ discharge card, Bills/ receipts with prescriptions and diagnostic/ investigative reports, copy of passport/ visa with entry and exit stamp and copy of the ticket and boarding pass.
4. Bills/ vouchers/ reports/ discharge summary must mention the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the medicines prescribed. The pharmacy bills must clearly show the price and the receipt stamp of the pharmacy. In the case of dental treatment, the bills/ vouchers/ reports must give the details of the tooth treated and the treatment performed.
5. For claim of the costs towards Repatriation of the mortal remains to the Republic of India or of the costs of burial abroad, an official death certificate and a physician's statement giving the cause of death needs to be submitted. Medical statements from relatives or spouses will not be accepted. Original bills/ receipts of the expenses incurred need to be submitted also.
6. For claim of expenses of Your Emergency Medical Evacuation, a medical statement from an attending physician indicating the cause of illness and the necessity of the transportation needs to be submitted. Medical statements from relatives or spouses will not be accepted. Original bills/ receipts of the expenses incurred need to be submitted also.
7. For reimbursement of expenses of Your Loss of Checked-in Baggage a Property Irregularity Report or other report usually issued by the carriers in the event of loss of checked-in baggage will need to be submitted with the claim form. A letter from the airline need to be submitted stating the compensation received from them for the lost baggage. Adequate proof of ownership of items contained within checked-in baggage valued in excess of the Indian Rupee equivalent of USD 100 for loss of checked-in baggage will need to be submitted.
8. For reimbursement of expenses of Your Delay of Checked in Baggage please attach the details of items purchased during the delay period, copies of baggage tags, copies of correspondence with airline authorities certifying, along with details of compensation received from airlines/ other authorities (if any), Property Irregularity Report (obtained from airline), Original Bills/ receipts/ invoices connected to expenses incurred/ purchases made during the delay period, Copy of the passport/ visa with entry & exit stamp.
9. For reimbursement of expenses of Your Loss of passport please attach a Police Report obtained within 24 hours of You becoming aware of the theft needs to be submitted. Along with this, bills/ receipts of expenses incurred in obtaining a new/ fresh passport needs to be submitted.
10. For reimbursement of expenses of Your Compassionate Visit

please attach certificate from the treating Medical Practitioner attending You and the need of such assistance is essential in the opinion of the attending Physician and recommendation by him/ her accordingly. Original bills/ invoices and Copy of air tickets also need to be submitted.

11. For reimbursement of expenses towards Personal Liability please attach the Judgment of the Court, Copies of all correspondence, summons, notice of intent to take legal action, Police Report.
12. For reimbursement of expenses of Personal Accident claim please attach the Police report, Post Mortem Report, Death Certificate, Medical report in the enclosed format, Certificate issued by State Government Undertaking Hospital authority who is authorized to issue certificate for Permanent Total Disability .
13. For reimbursement of expenses towards Hijack Benefit please attach the copy of passport/ visa with entry & exit stamp (if any), copy of the ticket and boarding pass, the police report with details such as Your passport number & period hijacking, newspaper report (if available).
14. For reimbursement of expenses towards Trip Cancellation or Trip Curtailment, please attach the following documents:
 - a. Medical reports and Medical Practitioner's consulting notes, if trip is cancelled or interrupted due to medical reasons,
 - b. Termination letter from the company shall be submitted, if due to employment reasons.
 - c. Police report confirming the incident shall be submitted, if due to other Insured events.
 - d. Medical Report/ Death Certificate, in case the cancellation or interruption is owing to the death or critical illness of immediate family member.
 - e. All bills/ receipts of reasonable additional expenses incurred and/ or proof of cancellation charges levied by the carriers shall be submitted to Us.
15. For reimbursement of expenses towards Trip Delay, please attach the following documents: Airport/ common carrier authority report confirming the incident causing trip delay. It should contain Your Passport numbers and Period. All bills/ receipts of reasonable additional expenses incurred.
16. For reimbursement of expenses towards Missed Connection, please attach the following documents:

Confirmation from the airline clearly mentioning the scheduled arrival time and the actual arrival time. The reason for delay in the flight also needs to be mentioned. All the bills/ receipts of reasonable additional expenses incurred shall be submitted to us.
17. In case of Financial Emergency You shall immediately contact the Help Line number of the Service Provider stating the details given on Your Insurance Policy. The Service Provider shall verify your details and ascertain the amount of cash required, local contact in India who can provide payment security including delivery charges through credit card or close relatives.
18. Any other document(s) that we require from you to process the claim may be asked for. If we or the Service Provider requests that bills/ vouchers in a foreign language be accompanied by an appropriate translation then the same will be borne by You.

V. STANDARD TERMS AND CONDITIONS

1. **Observance of terms and conditions:** The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You, shall be a condition precedent to any of Our liability to make any payment under this Policy.
2. **Due Care:** You shall take all reasonable steps to safeguard your interests against loss or damage that may give rise to a claim.
3. **Entire Contract:** The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which shall be evidenced by an endorsement on the Policy.
4. **Notices and declarations:** All notices and declarations for our attention shall be submitted in writing and shall be sent to the address specified in the Schedule.

5. **Notice of charge:** We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to You or Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us.

6. **Right to inspect:** If we require our agent/ representative including a loss assessor to examine/ assess any loss or any circumstances that have given rise to Your claim, he shall be permitted at all reasonable times to examine into the circumstances of such loss. You shall on being required so to do by Us produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by Us so far as they relate to such claims or will in any way assist Us to ascertain in the correctness thereof or Our liability under the Policy.

7. **Indemnity:** We may at its option, if applicable reinstate, replace or repair the property lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case shall We be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the Limit of Indemnity thereon. If in any case we shall be unable to reinstate or repair your property/ item hereby, because of any law or other regulations in force affecting your property or otherwise, We shall, in every such case, only be liable to pay such Sum as would be requisite under the Policy.

8. **Subrogation** (Applicable only to indemnity sections under the policy): You and any claimant under this Policy, shall at Our expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon Us paying for or making good any loss or damage under this Policy whether such acts shall be or become necessary or required before or after Your indemnification by Us.

9. **Contribution** (Applicable only to indemnity sections under the policy): If You or any of your family members covered under this policy hold two or more policies from one or more insurers to indemnify treatment costs, we will not apply the contribution clause, and you will have the right to require a settlement of your claim in terms of any of the policies you or your family members hold with any insurer.

- i. In all such cases if you or your family members covered choose to claim under our Schengen Travel policy then we shall settle the claim without insisting on the contribution clause as long as the claim is within the limits of and according to the terms of the Schengen Travel policy.
- ii. If the amount claimed under our Schengen Travel policy exceeds the sum insured after considering the deductibles or co-payment, then you shall have the right to choose other concurrent insurers by whom the claim can be settled. In such cases, we will settle the claim with contribution clause.
- iii. Except in benefit policies, in cases where you have policies from more than one insurer to cover the same risk on indemnity basis, you shall only be indemnified the hospitalization costs in accordance with the terms and conditions of our Schengen Travel policy.

10. **Misrepresentation/ Fraud**

- a) It is specifically and clearly understood by You that if you make any declaration which is false in the proposal form for insurance, and is material to assumption of risk, we will have absolutely no liability on any claim arising out of or from this Policy
- b) If you shall make or advance any Claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all Claims or payments hereunder shall be forfeited.

11. **Cancellation/ Termination**

- a) We may cancel this insurance by giving you at least 15 days written notice, and if no claim has been made then we shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, policy will not be cancelled

except on ground of fraud, moral hazard or misrepresentation.

- b) Anytime before the commencement of the proposed journey you may cancel this Policy by giving notice in writing to us as long as you are able to establish to our satisfaction that the proposed journey has not commenced.
- c) In event of cancellation of policy after the proposed date of commencement of journey within 7 days or the expiry date mentioned in the Policy whichever is earlier You shall be entitled to a refund of the premium subject to our retention of minimum of Rs 250. This is provided no journey is undertaken. We will verify the original passport and ensure that the journey was not undertaken before any refund of premium.
- d) Refund of premium on early return - In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy.

Period of Risk	Rate of Premium Retained by Company
Above 50% of Policy Period	100% of premium
Above 40% to 50% of Policy Period	80% of premium
Above 30 % to 40 % of Policy period	75% of premium
Above 20 % to 30% of Policy Period	60% of premium
Policy inception -20% of Policy period	50% of premium

12. **Arbitration clause**

- a) Any dispute regarding the claim amount, liability otherwise being admitted, are to be referred to arbitration under the Arbitration & Conciliation Act 1996. The law of the arbitration shall be Indian law and the seat of the arbitration and venue for all the hearings shall be within India.
- b) If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian courts.

13. **Governing Law:** The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with the laws of India. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this policy shall not be waived or changed except by endorsement issued by us.

14. **Grievances:** In case you are aggrieved in any way, then you may contact us at the specified address, during normal business hours.