This policy covers all necessary expenses as defined in the policy wordings in the event of trip being unavoidably Cancelled/Interrupted or curtailed solely and directly as a result of Perils of Trip Cancellation (Before commencement of Trip) / Trip Curtailment (Cutting short of Trip) Trip Interruption. Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. Any event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier. Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of Insured person / Immediate family member.
Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity. Inclement weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / Immediate family member is admitted in hospital for treatment of pandemic. cancellation or Interruption of trip due to diagnosis of the insured's Immediate family member (or relative) with Any Infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / Immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or state Government.

This policy excludes coverage for sporting activities, including training or participation in professional or semi-professional sports competition or adventure sports, unless "Sports Injury (Adventure and/or Professional Sports)" cover is specifically opted for by the Insured & limits for coverage has been clearly mentioned in the "Coverages" section of the Certificate of Insurance, upon payment of extra premium at the inception of the policy. When opting for Sports Injury (Adventure and/or Professional Sports), the policy extends coverage to include activities outlined in Adventure sports, activities and Experiences, Level 1,2 & 3 as stated in the policy wordings.

- Below Sublimit is applicable for the age above 61 Years upto the age of 80 years for Emergency Medical Expenses.

Sublimit Applicable- Above 61 Years- 80 Years	
Room Rent	$1750/day up to 30 days
ICU Charges	$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Medical Practitioner's visit fees	Max $ 100/day up to 10 visits

Sublimit Applicable- Above 61 Years- 80 Years	
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to $ 500
Miscellaneous Expenses	Maximum of USD 1000
Sublimits applicable for Insured Person Age 80 Years to 85 Years	Per Policy maximum limit is USD 5000

Note 1: The maximum liability in the event of claim shall be restricted to Sublimit mentioned above or Sum Insured specified under "Coverage" section of the Certificate of Insurance under Emergency Medical Expenses (Accident & Illness) or Emergency Medical Expenses (Accident Only) and/or Pre-Existing Disease Cover In Life Threatening Medical Condition and/or Pre-existing Disease Cover whichever is lower

Note 2: These Sublimit shall not apply if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & same has been clearly mentioned in the "Coverages " section of the certificate

This Certificate of Insurance shall be read together with Policy Schedule and the Policy Wordings. Any word or expression to which a specific meaning has been assigned in any part of the policy or this certificate shall bear the same meaning wherever it may appear

<table>
<tr><td>GENERAL EXCLUSIONS</td><td>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 any port at the Country of Residence / City of Residence of the Insured mentioned hereunder Unless Specifically Opted for (Visa denial, Home to Home cover)
2. External Congenital anomalies or any complications or conditions arising therefrom.
3. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions except HIV/ AIDS.
4. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip.
5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.
6. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power.
7. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism. .

Above is an indicative list of General Exclusions. For complete details please refer to the Policy wordings available with the Group Master Policyholder. Alternatively, the same can be downloaded from our website www.zurichkotak.com</td></tr>
<tr><td>GRIEVANCE REDRESSAL DETAILS</td><td>In case of any grievance the insured person may contact the company through
Website: www.zurichkotak.com
Toll free: 1800 2120
E-mail: care@zurichkotak.com
Fax: 022-28401823
Courier: Kotak General Insurance 8th Floor, Zone IV, Building No.21, Infinity IT park, Off Western Express Highway, Goregaon, Mulund Link Road, Malad (E), Mumbai – 400097
Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.
If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievanceofficer@zurichkotak.com
For updated details of grievance officer, kindly refer the link:
https://www.zurichkotak.com/customer-support/grievance-redressal-process
For senior citizens, please contact the respective branch office of the Company or call at 1800 2120 or may write an e- mail at seniorcitizen@zurichkotak.com
If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievanceas per Insurance Ombudsman Rules 2017.
The details of the Insurance Ombudsman is available at:
https://www.zurichkotak.com/customer-support/grievance-redressal-process
The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: www.cioins.co.in/ombudsman
Grievance may also be lodged at Bima Bharosa Portal– https://bimabharosa.irdai.gov.in/</td></tr>
<tr><td>Notice of Claim</td><td>
<table>
<tr><th colspan="3">OVERSEAS CLAIM ASSISTANCE (CASHLESS)</th></tr>
<tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr>
<tr><td>Contact Number (Overseas)</td><td></td></tr>
<tr><td>- For USA & Canada</td><td>+18882243035 (Toll free)</td></tr>
<tr><td>- For Rest of the World</td><td>+91 124 4498763</td></tr>
<tr><td>Email Id</td><td>zurichkotak@falck.com</td></tr>
</table>
<table>
<tr><th colspan="3">CLAIM ASSISTANCE (OVERSEAS - REIMBURSEMENT)</th></tr>
<tr><td rowspan="5">Assistance Service Provider</td><td>Name</td><td>FALCK INDIA PVT LTD</td></tr>
<tr><td>Contact Number</td><td>+91 124 4498763</td></tr>
<tr><td>Email Id</td><td>zurichkotak@falck.com</td></tr>
<tr><td rowspan="2">Correspondence Address</td><td>FALCK INDIA PVT LTD,</td></tr>
<tr><td>The Peach tree, Block C,</td></tr>
</table>
</td></tr>
</table>

	Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215. India.