

Customer Information Sheet/Know Your Policy

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

Sr.No.	Title	Description	Policy Clause No.																																			
1.	Name of the Insurance Policy	TATA AIG Travel Insurance - Group International																																				
2.	Policy Number	0239883264																																				
3.	Type of Insurance Policy/Product	Both Indemnity and Benefit																																				
4.	Sum Insured	Plan Type - Sum Insured																																				
		Coverage Details : ODYSSEY-USC-227																																				
		<table><tr><td>Coverages</td><td colspan="2">Sum Insured</td><td colspan="2">Deductible Opted</td></tr><tr><td></td><td>USD</td><td>INR</td><td>USD</td><td>INR</td></tr><tr><td>Common Carrier - Cruise Interruption</td><td>\$ 500.00</td><td></td><td>\$ 0.00</td><td></td></tr><tr><td>Missed Flight / Cruise</td><td>\$ 250.00</td><td></td><td>\$ 0.00</td><td></td></tr><tr><td>Trip Cancellation</td><td>\$ 3,000.00</td><td></td><td>\$ 0.00</td><td></td></tr><tr><td>Trip Interruption</td><td>\$ 1,400.00</td><td></td><td>\$ 0.00</td><td></td></tr><tr><td>Accidental Death(Common Carrier Only)</td><td>\$ 500.00</td><td></td><td>\$ 0.00</td><td></td></tr></table>	Coverages	Sum Insured		Deductible Opted			USD	INR	USD	INR	Common Carrier - Cruise Interruption	\$ 500.00		\$ 0.00		Missed Flight / Cruise	\$ 250.00		\$ 0.00		Trip Cancellation	\$ 3,000.00		\$ 0.00		Trip Interruption	\$ 1,400.00		\$ 0.00		Accidental Death(Common Carrier Only)	\$ 500.00		\$ 0.00		
		Coverages	Sum Insured		Deductible Opted																																	
			USD	INR	USD	INR																																
		Common Carrier - Cruise Interruption	\$ 500.00		\$ 0.00																																	
		Missed Flight / Cruise	\$ 250.00		\$ 0.00																																	
		Trip Cancellation	\$ 3,000.00		\$ 0.00																																	
		Trip Interruption	\$ 1,400.00		\$ 0.00																																	
		Accidental Death(Common Carrier Only)	\$ 500.00		\$ 0.00																																	
		Coverage Details : ODYSSEY-Non USC-198																																				
		<table><tr><td>Coverages</td><td colspan="2">Sum Insured</td><td colspan="2">Deductible Opted</td></tr><tr><td></td><td>USD</td><td>INR</td><td>USD</td><td>INR</td></tr><tr><td>Common Carrier - Cruise Interruption</td><td>\$ 500.00</td><td></td><td>\$ 0.00</td><td></td></tr><tr><td>Missed Flight / Cruise</td><td>\$ 250.00</td><td></td><td>\$ 0.00</td><td></td></tr><tr><td>Trip Cancellation</td><td>\$ 3,000.00</td><td></td><td>\$ 0.00</td><td></td></tr><tr><td>Trip Interruption</td><td>\$ 1,400.00</td><td></td><td>\$ 0.00</td><td></td></tr><tr><td>Accidental Death(Common Carrier Only)</td><td>\$ 500.00</td><td></td><td>\$ 0.00</td><td></td></tr></table>	Coverages	Sum Insured		Deductible Opted			USD	INR	USD	INR	Common Carrier - Cruise Interruption	\$ 500.00		\$ 0.00		Missed Flight / Cruise	\$ 250.00		\$ 0.00		Trip Cancellation	\$ 3,000.00		\$ 0.00		Trip Interruption	\$ 1,400.00		\$ 0.00		Accidental Death(Common Carrier Only)	\$ 500.00		\$ 0.00		
		Coverages	Sum Insured		Deductible Opted																																	
			USD	INR	USD	INR																																
		Common Carrier - Cruise Interruption	\$ 500.00		\$ 0.00																																	
		Missed Flight / Cruise	\$ 250.00		\$ 0.00																																	
		Trip Cancellation	\$ 3,000.00		\$ 0.00																																	
		Trip Interruption	\$ 1,400.00		\$ 0.00																																	
Accidental Death(Common Carrier Only)	\$ 500.00		\$ 0.00																																			
Waiting Period, if any:																																						

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

TATA AIG General Insurance Company Limited

Registered office : Peninsula Business Park, Tower A,15th Floor, G.K Marg,Lower Parel, Mumbai-400013
 24*7 Customer Support No.: 022 6489 8282 or 1800 2671955 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website:
www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 TATA AIG Travel Insurance - Group International PAN : AABCT3518Q
 UIN : TATTGOP25046V032425

5.	Policy Coverage (What the Policy Covers)	<p>The Customer Information Sheet should be read in conjunction with the Certificate of Insurance and Policy wordings. 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:-</p> <p>Accidental Death (Common Carrier Only) Coverage for Death arising due to an Accident while riding as a passenger in or on, boarding or alighting from, a Common Carrier whilst insured is on an Overseas Trip/Trip.</p> <p>Disappearance Coverage for disappearance if the body cannot be located within 365 days after forced landing, stranding, sinking or wrecking of a conveyance as a passenger or any other acts of God</p> <p>Inclusion of Covers Endorsements (Additional Covers):</p> <p>Trip Cancellation We will reimburse Covered Expenses in the event of cancellation of Insured Person's Overseas Trip prior to commencement of such Overseas Trip.</p> <p>Missed Flight/Cruise We will reimburse Covered Expenses, if Insured Person misses the flight / Cruise through which Overseas Trip would have commenced.</p> <p>Trip Interruption We will reimburse the Covered Expenses following shortening and / or alteration of the Overseas Trip/Trip Interruption</p> <p>Common Carrier – Cruise Interruption We will reimburse Covered Expenses due to any unexpected Injury or Illness to an Insured Person while on a Cruise which is part of the Insured Journey whilst on an Overseas Trip, which results into Insured Person's Hospitalization on dry land. Such Hospitalization should not be due to any Pre-existing Disease.</p>	Benefits Covered Under the Policy
----	--	--	-----------------------------------

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

TATA AIG General Insurance Company Limited

Registered office : Peninsula Business Park, Tower A,15th Floor, G.K Marg, Lower Parel, Mumbai-400013
 24*7 Customer Support No.: 022 6489 8282 or 1800 2671955 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website:
www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 TATA AIG Travel Insurance - Group International PAN : AABCT3518Q
 UIN : TATTGOP25046V032425

6.	Exclusions (What your Policy does not cover)	<p>Specific Exclusions:</p> <p>A.The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following, except where provided to the contrary under any coverage(s) within the Policy:</p> <ul style="list-style-type: none"> I. Life threatening condition due to pre-existing disease. II. Pre-existing disease or its complication excluding any life-threatening condition. III. Insured Person's participation in Adventure Sports for leisure performed under expert supervision of trained professional. IV. Loss, damage cost or expense of whatsoever nature caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. V. Loss resulting in or contributed or aggravated or prolonged by childbirth or from pregnancy. VI. Maternity expenses within nine (9) months waiting period within the Policy / Cover Period . VII. Vaccinations except post-bite treatment. <p>Standard Exclusions</p> <p>B.The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following:</p> <ul style="list-style-type: none"> I. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment. II. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel. III. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, Ionizing radiation. <p>C. The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following:</p> <ul style="list-style-type: none"> I. Where the Insured Person is travelling against the advice of a 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. II. Any claim occurring in a geographic Zone/Country which is not specifically covered under the Policy and is not mentioned in the Policy Schedule/Certificate of Insurance. III. Any claim of 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. IV. Certification / Diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis. V. Treatment that is not scientifically recognised or unproven / experimental treatment, or any form of clinical trials or any kind of self-medication and its complications. 	Exclusions
----	--	---	------------

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

TATA AIG General Insurance Company Limited

Registered office : Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai-400013
24*7 Customer Support No.: 022 6489 8282 or 1800 2671955 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 TATA AIG Travel Insurance - Group International PAN : AABCT3518Q
UIN : TATTGOP25046V032425

		<p>VI. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or institution.</p> <p>VII. Any form of alternative treatment: AYUSH Treatment; Hydrotherapy, Acupuncture, Reflexology Treatment or any other form of indigenous system of medicine.</p> <p>VIII. Any expenses incurred in connection to Treatment for general debility, ageing, convalescence, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, health resort, rundown condition or rest cure.</p> <p>IX. Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident.</p> <p>X. Associated expenses for alopecia, baldness, wigs, or toupees and hair fall treatment and products, issue of medical certificates and examinations as to suitability for employment or travel.</p> <p>XI. 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.</p> <p>XII. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.</p> <p>XIII. Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft or Scheduled Airline.</p> <p>XIV. Any loss due to the release, dispersal or application of pathogenic or poisonous biological or chemical materials.</p> <p>XV. External Congenital anomalies or any complications or conditions arising there from.</p> <p>XVI. Any Insured Person's participation in Adventure sports without expert supervision of trained professional or participation in Professional Sports.</p> <p>XVII. Insured Person's actual or willful participation in an illegal act or any violation or attempted violation of the law.</p> <p>XVIII. Any loss caused by Osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or Pathological Fracture (any fracture in an area where pre-existing disease has caused the weakening of the bone) if Osteoporosis or Bone Disease diagnosed prior to the Policy / Cover Period.</p> <p>XIX. Confinement in a hospital which is not medically necessary.</p> <p>XX. In respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be imposed 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.</p> <p>XXI. All sexually transmitted diseases including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis and any condition caused by or associated with them.</p> <p>XXII. Any non-medical expenses (mentioned on www.tataaig.com - Annexure I)</p>	
7.	Waiting Period	Please refer to Point No. 4	Benefits Covered Under the Policy

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.

TATA AIG General Insurance Company Limited

Registered office : Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai-400013
 24*7 Customer Support No.: 022 6489 8282 or 1800 2671955 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 TATA AIG Travel Insurance - Group International PAN : AABCT3518Q
 UIN : TATTGOP25046V032425

8.	Financial Limits of Coverage •Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) •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)	Please refer to Point No. 4	General Terms and Clauses
9.	Claims/Claims Procedure	<p>Turnaround Time (TAT) for Claims Settlement:</p> <p>24-Hour Assistance Contact:</p> <p>1.For Excluding Americas Policies: Call: +91 – 22 68227600 Email: EA.TATAclaims@europ-assistance.in</p> <p>2. For the Americas Policies: Please Call: +1-833-440-1575 (Toll free within US and Canada) Email: tata.aig@europ-assistance.in</p> <p>Write to: 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 Visit the Website: www.tataaig.com</p> <p>Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However, it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the Policy Certificate or the numbers as given above for the same). Please note that issuance of Claim Reference Number and Claim Form is not an admission of liability for any claim.</p>	General Terms and Clauses
10.	Policy Servicing	<p>Company Officials:</p> <p>If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24*7 Customer Support no. 022 6489 8282 or Senior Citizen No. 1800 2671955 (toll free) or you may email to the customer service desk at customersupport@tataaig.com.</p>	Redressal of Grievance
11.	Grievances/ Complaints	<p>• IRDAI: In case of no reply from Us within 15 days, you can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling toll free No. 155255 (or) 1800 4254 732 or send email to complaints@irdai.gov.in.</p> <p>• Ombudsman: Details as mentioned in the Policy Wordings or alternatively please refer our website (www.tataaig.com).</p>	Redressal of Grievance
12.	Things to remember	<p>1. Cancellation/Termination of Policy:</p> <p>2. Claim Payment:</p>	General Terms and Clauses

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

TATA AIG General Insurance Company Limited

Registered office : Peninsula Business Park, Tower A,15th Floor, G.K Marg, Lower Parel, Mumbai-400013

24*7 Customer Support No.: 022 6489 8282 or 1800 2671955 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 TATA AIG Travel Insurance - Group International PAN : AABCT3518Q
UIN : TATTGOP25046V032425