

TravelAssure - Prospectus Cum Sales Literature

1. Policy Design

1. In this policy, maximum up to 6 members (maximum of 4 adults and a maximum of 5 children can be included).
2. Entry Age criteria
 - a. Minimum age of proposer- 18 years
 - b. Minimum age of adults- 18 years
 - c. Minimum age of children- 1 day
 - d. Max age of children- 25 years
 - e. Max age of adults- 80 years
3. This policy is available only on individual basis
4. Relationships allowed in this policy are self, spouse, dependent children, parents and parent in laws
5. Both single trip and multi-trip options are available
6. Options available for maximum trip duration per trip for multi-trip policy- 30, 45, 60 and 90 days
7. Policy period options
 - a. Single trip policy- 1 day to 365 days. This policy can't be renewed.
 - b. Multi trip policy is an Annual policy. Options available for maximum trip duration per trip for multi-trip policy- 30, 45, 60 and 90 days. This policy can be renewed.
 - c. Student travel- 1 day to 3 years. This policy can be renewed.
8. Discounts available in policy
 - a. 10% for existing NBHI customers
 - b. 10% loyalty discount for repeat customers
 - c. 15% for NBHI employees
 - d. 10% per member for multi member policy

2. Benefits available under the Policy

The benefits available under this Policy are described below.

2.1 Emergency In-patient medical treatment

In case the Insured is admitted in a hospital (for more than 24 hours), then we will pay up to hospitalization Sum Insured as mentioned in policy schedule. For any hospitalization of less than 24 hours, any claim under this benefit will be treated as Day Care treatment

2.2 Maternity

We will reimburse the Medical Expenses for necessary medical treatment required by an Insured Person in the course of her pregnancy during the Risk Period at a Hospital. Coverage includes delivery, lawful medical termination of pregnancy and the cost of a midwife or obstetric nurse subject to the sum insured limit defined in policy schedule. This cover is available only for people who are traveling overseas on student visa for full time college or school education with policy term equal to or more than 12 months.

2.3 New born baby cover

The scope of "inpatient treatment" cover under this policy is extended to cover Medical Expenses incurred in respect of the new born baby for hospitalization and vaccination. This cover is available only for people who are traveling overseas on student visa for full time college or school education with policy term equal to or more than 12 months.

3. Optional Benefits- Insured can choose from any of the below benefits on payment of additional premium

3.1 Emergency Outpatient treatment

We will reimburse the Medical Expenses incurred on emergency out-patient treatment up to the sum insured mentioned in the Policy Schedule. Outpatient Expenses only includes consultations and diagnostic tests.

3.2 Emergency Ambulance

We will cover the road ambulance cost (up to the sum insured mentioned in policy schedule) for transportation of the Insured Person to a Hospital.

3.3 Hospital Daily Cash

If we have accepted claim under "emergency inpatient medical treatment" cover under this policy, then we will pay the daily hospital cash amount (as mentioned in policy schedule) from first day of hospitalization.

3.4 Dental treatment

We will cover medical expenses (up to sum insured mentioned in policy schedule) for pain relieving dental treatment received at the nearest hospital by the Insured Person following:

1. An Accident or
2. Sudden acute pain to one or more of the Insured Person's natural teeth but only if received under anaesthesia.

3.5 Medical evacuation

We will reimburse the cost of the transportation of the Insured Person from a Hospital to the nearest facility which is prepared to admit the Insured Person and provide the necessary medical services if such medical services cannot satisfactorily be provided at a Hospital where the Insured Person is situated.

3.6 Extension to in-patient care

If insured person is hospitalized during trip and wants to get back to the country of residence for continued treatment, then we will cover expenses for

1. Hospitalization at in Indian hospital for a maximum period of 30 days from the end of the Risk Period
2. Return economy class ticket to the country of residence for Insured member

3.7 Personal Accident

If your Accident during the policy period causes any or combination of the conditions as mentioned in Table 1, then we will pay in accordance with Table 1.

S. No.	Description	% age of Sum Insured payable	S. No.	Description	% age of Sum Insured payable
1	Death	100%	12	Loss of each other Finger	5%
2	Complete & Irrecoverable loss of 2 Limbs (both hands or both feet or one hand and one foot)	100%	13	Loss of each leg above centre of the femur	70%
3	Complete & Irrecoverable loss of a Limb and an eye	100%	14	Loss of each leg up to a point below the femur	65%
4	Complete and irrecoverable loss of sight of both eyes	100%	15	Loss of each leg to a point below the knee	50%
5	Complete and irrecoverable loss of speech & hearing of both ears	100%	16	Loss of each foot at the ankle	40%
6	Loss of each arm at the shoulder joint	70%	17	Loss of each big toe	5%
7	Loss of each arm to a point above elbow joint	65%	18	Loss of each other toe	2%
8	Loss of each arm below elbow joint	50%	19	Loss of each eye	50%
9	Loss of each hand at the wrist	50%	20	Loss of hearing in each ear	30%
10	Loss of each Thumb	20%	21	Loss of sense of smell	10%
11	Loss of each Index Finger	10%	22	Loss of sense of taste	5%

Complete & Irrecoverable loss of limb means physical separation or complete loss of functionality of the limb, within 365 days from the date of the Accident. This will include Paralysis including Paraplegia, Quadriplegia with loss of functional use of limb.

4.8 Accidental Death and Disability (Common Carrier)

If your Accident in a common carrier (including boarding and alighting from that Common Carrier) during the policy period causes any or combination of the conditions as mentioned in Table 2, then we will pay in accordance with Table 2.

S. No.	Description	% age of Sum Insured payable	S. No.	Description	% age of Sum Insured payable
1	Death	100%	12	Loss of each other Finger	5%
2	Complete & Irrecoverable loss of 2 Limbs (both hands or both feet or one hand and one foot)	100%	13	Loss of each leg above centre of the femur	70%
3	Complete & Irrecoverable loss of a Limb and an eye	100%	14	Loss of each leg up to a point below the femur	65%
4	Complete and irrecoverable loss of sight of both eyes	100%	15	Loss of each leg to a point below the knee	50%
5	Complete and irrecoverable loss of speech & hearing of both ears	100%	16	Loss of each foot at the ankle	40%
6	Loss of each arm at the shoulder joint	70%	17	Loss of each big toe	5%
7	Loss of each arm to a point above elbow joint	65%	18	Loss of each other toe	2%
8	Loss of each arm below elbow joint	50%	19	Loss of each eye	50%
9	Loss of each hand at the wrist	50%	20	Loss of hearing in each ear	30%
10	Loss of each Thumb	20%	21	Loss of sense of smell	10%
11	Loss of each Index Finger	10%	22	Loss of sense of taste	5%

Complete & Irrecoverable loss of limb means physical separation or complete loss of functionality of the limb, within 365 days from the date of the Accident. This will include Paralysis including Paraplegia, Quadriplegia with loss of functional use of limb.

3.9 Repatriation of mortal remains

If the Insured Person dies during the Risk Period, then We will reimburse the cost of either transporting insured person's mortal remains from the foreign country to permanent place of residence or a cremation or burial ceremony in the foreign country.

3.10 Total Loss of checked-in baggage

If Your checked-in baggage is lost permanently while in custody of common carrier, then We will pay the pro-rata Sum Insured as mentioned in the Policy Schedule against this Cover.

3.11 Delay of checked-in baggage

If your Checked-In Baggage is delayed by common carrier for more than 12 hours from the expected time of delivery, then we will pay the Sum Insured shown on your policy schedule for replacement of essential items.

3.12 Trip Delay

We will pay a fixed amount for each block of 4 hour delay up to the limits as specified in the policy schedule, if your common carrier's actual departure time is delayed for more than 4 hours from the scheduled departure time, for any of the following reasons:

1. Delay due to bad Weather.

2. Delay due to a sudden Strike or any other action by employees of the Common Carrier.
3. Delay due to equipment failure of the Common Carrier.
4. Delay due to operational problem at the Common Carrier end like crew/staff scheduling issues.
5. Cancellation or rescheduling done by the Common carrier.

3.13 Trip cancellation

If you need to cancel your trip before the onset of the trip for any of the reasons listed below, we will cover for costs (up to the limits shown on your policy schedule) that insured person has paid, and cannot get back, or which legally must be paid.

1. Death or minimum 24 hour hospitalization of your immediate family member or traveling companion or You.
2. Your presence is required by judicial authority during the period of insurance.
3. You are unable to start your trip due to any natural disaster declared by the appropriate government authority.
4. Due to unexpected strike, riot or Civil commotion at Your destination or hometown or departure city.
5. Loss of passport.
6. Compulsory quarantine or prevention of travel by Government of India.

3.14 Trip interruption

If you return home without completing the trip due to below mentioned reasons, then we will reimburse

1. additional travel costs (in the same class as original booking) if you cannot use your return ticket;
2. unused accommodation costs that insured person has paid and cannot get back

Reasons for returning home:

1. Death or minimum 24 hour hospitalization of your immediate family member or traveling companion or You
2. You are unable to start your trip due to any natural disaster declared by the appropriate government authority.
3. The common carrier which you boarded as a passenger is hijacked.
4. Compulsory quarantine or prevention of travel by government.
5. Due to unexpected strike, riot or Civil commotion at place of visit other than your hometown.

3.15 Loss of Passport

If an Insured Person loses their passport during the Risk Period, then We will reimburse the actual expenses incurred in obtaining a duplicate or fresh passport either overseas or within 30 days of his return to India.

3.16 Loss of International Driving license

If an Insured Person loses their International Driving license during the Risk Period, then We will reimburse the actual expenses incurred in obtaining a duplicate or fresh International Driving license either overseas or within 30 days of his return to India.

3.17 Missed Connection

If common carrier you are travelling in is not running on its published timetable and you missed a pre-booked onward connection as a direct result of this delay then we will reimburse for extra accommodation and travel costs you incur to reach the next destination shown on your ticket/itinerary.

3.18 Financial emergency Cash

If you are left without any travel funds (including cash, travelers cheque, debit or credit card) due to the theft, pilferage, robbery or dacoity of your Money whilst on a trip, then we will pay for the financial emergency cash up to the amount stated in policy schedule.

3.19 Personal Liability

We will indemnify you up to the limits shown in your policy schedule for:

1. Your actual legal liability for unintentional injury, property damage or death that you cause during your travel.
2. All costs, fees and expenses in the investigation, defence or settlement of any claim.

3.20 Hijack Daily Allowance

If the aircraft in which an Insured Person is travelling as a fare paying passenger during the Risk Period is Hijacked and the journey is interrupted for a continuous and completed period of more than 12 hours, then We will pay the daily allowance specified in the Schedule.

3.21 Loss of Laptop, Tablet, Mobile Phone, Camera

We will indemnify the depreciated value up to sum insured mentioned in policy schedule, only in the case of robbery, theft or if the belonging was stolen. Depreciation value to be calculated basis below table

Equipment age	Up to 1 year	Up to 2 years	Up to 3 years	Up to 4 years	Up to 5 years	More than 5 years
Applicable depreciation	50%	70%	75%	80%	90%	95%

3.22 Bounced Booking- Hotel/ Common Carrier

If Accommodation provider/ Common Carrier is unable to honor your confirmed bookings (pre-paid or contracted to pay) due to overbooking then we will reimburse difference of cost in original booking and alternate booking.

3.23 Compassionate Visit

If You are hospitalized in a foreign country and someone from your family/friend is visiting you, then we will reimburse economy class travel cost for one such person (up to limits mentioned in policy schedule)

3.24 Escort of minor child

If You, accompanied only by minor children, are hospitalized in a foreign country and someone from your family is travelling to your location to escort minor children back to city of residence, then we will reimburse (up to limits mentioned in policy schedule)

1. Economy class return travel ticket for one family member along with reasonable costs of accommodation (boarding and lodging)
2. Economy class travel ticket for minor children

3.25 Adventure Sports

By selecting this Cover, participation in adventure sports will be included in your policy.

3.26 Sports Equipment hire

If the sports equipment being carried by You is lost because of the reasons mentioned below, then we will reimburse up to sum insured as mentioned in policy schedule for renting the same type of equipment

1. Robbery/ theft or if the belonging was stolen
2. Baggage containing the sports equipment is delayed for 12 hours or more by common carrier

3.27 Rented sports equipment damage or loss

If You damages or loses sports equipment which was rented out to You for Your personal use, then We shall reimburse the penalty/ fine charged by the sports equipment owner up to the sum insured as mentioned in policy schedule.

3.28 Sports Activity Coverage

We will reimburse for the unused portion of the sports activity which you had already paid for or had contracted to pay (minus refunds) in case

1. You fall ill and medical practitioner has advised you to refrain from taking part in the sports activities
2. You are hospitalized
3. You have to cut short your trip and return to origin city

3.29 Loan Protector

If your Accident during the policy period causes your death, then We will pay the balance outstanding principal loan amount as on the date of death.

3.30 Emergency Trip Extension

If duration of your international trip is extended beyond the scheduled dates because of reasons mentioned below then we will extend period of insurance once for a period of up to 7 days

1. Death of the Travelling Companion.
2. Hospitalization of insured person or of travelling companion of insured member
3. Any natural disaster (declared by appropriate government authority) at your current location or at destination that forces you to extend the trip.
4. Cancellation or Re-scheduling of the common carrier due to unexpected strike, riot or Civil commotion at the port where the Trip got extended.

3.31 Upgradation to Business Class

If insured person is hospitalized for a period of 5 or more continuous days, then we will cover the extra cost incurred in upgrading the insured person's return ticket to business class by the most direct route from the place of hospitalization.

3.32 Study interruption

In case you have to discontinue your planned studies for remainder part of ongoing semester, then we will reimburse you up to the Sum Insured shown in your policy schedule for

1. The actual semester fees paid which cannot be refunded by the Educational Institution.
2. Booked Air tickets from the city of residence of the student to the country where Educational Institution is, provided interruption happens when the insured is at his own city of residence.
3. Return Air-ticket back to insured's city of residence, in case, interruption happens at the city of educational institution

Above benefits can be availed subject to the following:

1. You are Hospitalized for more than 30 consecutive days
2. In case of death or Permanent Total Disability of any one of Your Immediate Family Member or the Sponsor during the policy period.

3.33 Sponsor protection

In case of death or permanent total disability of your sponsor (as named in policy schedule) during planned studies, we will pay a lump sum amount up to the limits shown in your policy schedule for the below expenses

1. The unpaid tuition fees of remaining part of your enrolled full-time study in a registered educational institution
2. One time return economy class air-ticket between the city of residence of the student and the city of Educational Institution.

3.34 Cancer Screening and Mammography Examinations

We will reimburse the expenses incurred on your cancer screening and mammography examinations during the Risk Period.

3.35 Bail bond

If the Insured Person is falsely arrested or wrongfully detained by any government or foreign authority during the Risk Period, then We will reimburse the bail bond amount (subject to sum insured limits as per policy schedule) incase insured is acquitted by competent court and furnishing of relevant court documents.

3.36 Waiver of deductible

By selecting this cover, deductibles applicable under each cover of this policy will be waived off.

3.37 Optional co-payment

By selecting this cover, co-payment of 20% will be applicable to all the applicable claims under this policy.

3.38 Refund of Visa (if rejected)

We will pay for re-imbursement of Visa fee if your Visa got rejected for no fault or negligence provided that you had submitted all the valid documents in order as directed by the Embassy of the respective Country for which the Visa is being applied and Visa application should be filed with the respective Embassy well in advance and as per the prescribed processing time, if any.

3.39 Home to home cover

We will extend the Coverage before /beyond the Period of Insurance for In-Patient treatment, Out-Patient and Personal Accident up to the sum Insured for the following:

1. Starting of the Journey from Home (or any intermediate place) at the Country of Residence to the Airport for duration of 6 hours before the Scheduled departure time of the Common Carrier
2. Return journey from the Airport to Home (or any intermediate place) after de-boarding the Common Carrier at the Country of Residence for duration of 6 hours after the Actual arrival time

You should inform the Company immediately if you suffer an illness or injury and which occurs within the duration specified in this Benefit

3.40 Colleague Replacement

If an Insured Person is Hospitalized then We will reimburse the cost of an economy class return air fare to send a substitute person to complete the business purpose for which the Insured Person was travelling provided that

1. Insured Person's Hospitalization lasts for a period of at least 7 consecutive days
2. Insured Person's travel was for a pre-arranged specific and specified business purpose
3. The substitute employee commences his journey within 30 days from the date of Hospitalization of the Insured Person
4. Substitute employee is in fact an employee and a proper substitute for the Hospitalized Insured Person

3.41 Complete pre-existing disease cover

Pre-existing diseases will be covered up to sum insured of "emergency inpatient medical treatment" after opting this cover.

4. General Exclusions

We will not make any payment for any claim directly or indirectly for, caused by, or in any way attributable to any of the following unless expressly stated to the contrary in this Policy:

1. Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism
2. Your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
3. Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent (Code-Excl10)
4. Obesity or any weight control program.
5. Maternity Expenses (Code-Ecxl18)
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy;
 - b. Expenses towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Policy Period.
6. Unproven Treatments (Code-Excl16)- Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
7. The provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.
8. Non-prescription drugs or treatments
9. If the Insured Person is travelling against the advice of a Doctor or is receiving or on a waiting list for specified medical treatment.
10. Any claim for your death, injury, medical condition or disability resulting from;
 - a. your suicide or attempted suicide or wilfully self-inflicted injury or illness; or
 - b. your consumption of alcohol or drugs or substance abuse
 - c. depression

11. Any claim for an incident that results from your involvement in any unlawful activities or violation of operating/safety guidelines published by the service provider contracted by you.
12. Any claim originating in a country against whom Indian government has imposed travel restrictions, or any country which has imposed such restrictions against citizens of India
13. Any claim where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism)
14. Any claim for an incident which happens during the trip that results from taking part in any adventure sports unless specifically covered
15. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner (Code- Ecxl08);
16. Investigation & Evaluation- Code- Excl04
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment

5. Pre-existing conditions

International single and multi-trip- We will not cover any type of Pre-existing Condition whether declared or not declared. However, in case of life threatening medical condition we will cover pre-existing conditions up to 5% of "emergency in-patient medical treatment" sum insured and maximum up to \$2500.

Domestic single and multi-trip- We will not cover any type of Pre-existing Condition whether declared or not declared.

International Student Travel- We will not cover any type of Pre-existing Condition whether declared or not declared.

However, in case of life threatening medical condition we will cover pre-existing conditions up to 5% of "emergency in-patient medical treatment" sum insured and maximum up to \$2500. However, if customer opts for optional benefit "Complete pre-existing disease cover" then pre-existing conditions will be covered up to the sum insured of "emergency inpatient medical treatment" cover.

6. Claims Process & Requirements

When outside India- In the case of an emergency or the need for medical treatment, please ensure that you or your family member contact

Europ Assistance

24*7 Emergency Contact for +91 22 6787 2092

Email address : nivabupa@europ-assistance.in

Assist America

Toll Free Number-18004252955

Email Id- medservicesindia@assistamerica.in

When in India-

Contact No: 1860-500-8888

Fax No.: +91 11 41743397

Email ID: nivabupa@europ-assistance.in

6.1 Notification of Claim

We or Our Assistance Company must be informed of any event or occurrence that may give rise to a claim under this Policy within 7 days of the occurrence of the event giving rise to the claim.

6.2 Supporting Documentation & Examination

- a. Dully filled and signed claims form and KYC Documents.

- b. Death Certificate
- c. Copy of Post-mortem report (wherever applicable)
- d. Disability Certificate, issued by a Medical Board duly constituted by the Central and/or the State Government.
- e. Original Final Hospital bill with detailed break-up and payment receipt (including pharmacy bills).
- f. Medical Records, Case histories, investigation reports
- g. A precise diagnosis of the treatment for which a claim is made.
- h. Original Discharge summary with first and subsequent consultation/treatment papers.
- i. Laboratory investigation reports with supporting prescriptions.
- j. Copy of settlement letter from other insurance company or TPA
- k. MLC/First Information Report (FIR) (in accident cases)
- l. Legal heir certificate (not required if valid nomination exists)

IMPORTANT:

- a. All documents MUST be submitted within 30 days from discharge.
- b. For any delay in submission, You MUST provide the reasons in writing. We will condone such delay on merits (i.e. reasons beyond your control).
- c. We reserve the right to ask for additional documents/reports from case to case basis.
- d. We reserve the right to check and investigate the hospital / medical records from any doctor, Hospital, clinic, individual or institution.

Benefit	Documents required
Inpatient treatment Hospital Daily Cash Waiver of Deductible Optional Co-payment Adventure Sports Cover Home to Home Cover Extension to in-patient care Ambulance Charge Out-patient treatment Cancer Screening & Mammographic Examination New Born baby Cover Maternity Complete pre-existing disease cover	<ul style="list-style-type: none"> • Claim Form (filled and signed by the Insured) • Release of Medical information Form (filled and signed by the Insured) • Original pathological and diagnostic reports. discharge summary indoor case papers (if any) and prescriptions issued by the treating Medical practitioner or Network Provider • Passport and Visa copy with Entry Stamp of Country of Visit and exit Stamp from India • FIR report of police (if applicable) • Original bills and receipts for <ol style="list-style-type: none"> 1. Charges paid towards Hospital accommodation, nursing facilities, and other medical services rendered 2. Fees paid to the Medical Practitioner and for special nursing charges 3. Charges incurred towards any and all test and / or examinations rendered in connection with the treatment. 4. Charges incurred towards medicines or drugs purchased from a registered pharmacy other than the Network provider duly supported by the prescriptions of the Medical Practitioner attending to the Insured Person 5. Any other document as required by the Company to assist the Claim.
Medical evacuation	<ul style="list-style-type: none"> • Medical reports and transportation details issued by the evacuation agency, prescriptions and medical report by the attending Medical Practitioner furnishing the name of the Insured Person and details of treatment rendered along with the statement confirm the necessity of evacuation. • Documentary proof for expenses incurred towards the Medical Evacuation.

Compassionate visit	<ul style="list-style-type: none"> • A certificate from the Medical Practitioner recommending the presence in the form of special assistance to be rendered by an additional member during the entire period of hospitalization. The certificate shall also specify the minimum period in which person is admitted in the hospital. • Discharge summary of the Hospital furnishing details including the date of admission and date of discharge. • Stamped boarding pass with invoice used for the travel by the Immediate Family Member • Copy passport of Immediate Family Member with entry and exit stamp.
Return of Minor Child	<ul style="list-style-type: none"> • A certificate from the Medical Practitioner specifying the minimum period of Hospitalization. • Discharge summary of the Hospital furnishing details including the date of admission and date of discharge, • Stamped Boarding pass used for the return travel of the child to the Country of Residence. • Stamped Boding pass of the attendant from the Country of Residence to the place of hospitalization (if attendant is necessary) • Copy of passport of the child with entry and exit stamp
Upgradation to Business Class	<ul style="list-style-type: none"> • A certificate from the Medical Practitioner specifying the minimum period of Hospitalization. • Discharge summary of the Hospital furnishing the details including the date of admission and date of discharge. • Copy of the economy class air ticket issued by the Common Carrier indicating the cost of the ticket and receipt for the refund of the fare of the Common Carrier and the cancellation charges retained • Boarding pass and copy of business class ticket confirming the return journey and the cost of ticket
Dental Treatment	<ul style="list-style-type: none"> • Original pathological or diagnostic reports and medical prescriptions issued by the treating Medical Practitioner or Hospital • Original Bills and receipts for: <ol style="list-style-type: none"> 1. Fees paid to the Medical Practitioner and special nursing charges: and 2. Charges incurred towards any and all test and / or examinations rendered in connection with the treatment. • Charges incurred towards medicines or drugs purchased from a registered pharmacy other than the Hospital duly supported by the prescriptions of the Medical Practitioner attending to the Insured Person • Any of the information or documents related to the treatment taken.

<p>Personal accident Adventure Sports Cover</p>	<ul style="list-style-type: none"> • Medical reports giving the details of the Accident, nature of the injury, the extent of disability (if applicable) and the details of the treatment provided • Death certificate (if applicable) • Postmortem report, if conducted • Police report • Medical practitioner's certificate in case of injury stating the reasons for and extent of the injury
<p>Common Carrier Accidental Death & Disability</p>	<ul style="list-style-type: none"> • Additionally apart from the ones mentioned for personal accident • Valid ticket or certificate from the common carrier establishing insured persons bonafide travel in the affected common carrier at the time of the accident
<p>Repatriation of Mortal Remains</p>	<ul style="list-style-type: none"> • Copy of the death certificate providing details of the place, date, time and the circumstances and cause of death • Copy of the postmortem certificate, if conducted • Documentary proof for expenses incurred towards disposal of the mortal remains • In case of transportation of the body of the deceased to the Country of Residence or Place of Residence, the receipt for expenses incurred towards preparation and packing of the mortal remains of the deceased and also for the transportation of the mortal remains of the deceased.
<p>Trip Cancellation</p>	<ul style="list-style-type: none"> • If the reason for Cancellation /Interruption is Medical, Insured needs to produce a Medical Certificate and a discharge summary from the Medical practitioner attending the patient. This must confirm the reason and need of Cancellation / Interruption. • Death certificate (if applicable) • Copy of cancellation proof of the booked tickets indicating the cost of ticket and receipt for the refund of the fare of the Common Carrier towards the cancelled portion of the journey indicating cancellation charges retained by the common carrier • Copy of booking as well as cancellation confirmation (including status of refund) from the hotel/original scheduled accommodation • In case of cancellation due to loss of passport, FIR copies for loss of passport • Judicial or Law enforcement agency order (if applicable) • Documentary proof of Cancellation of Visa with reason for Cancellation (only for Trip Cancellation due to Cancellation of Visa) • A declaration from the Insured Person furnishing the circumstances that compelled him to cancel the journey
<p>Trip Interruption</p>	<ul style="list-style-type: none"> • Additionally apart from one mentioned under Trip Cancellation • A declaration from the Insured Person furnishing the circumstances that compelled him to interrupt the journey • Details of new bookings for travel with tickets, invoices and receipts

Trip Delay	<ul style="list-style-type: none"> • Security-stamped boarding pass of the flight which got delayed • Letter from the Common carrier stating reason and duration of Delay • Passport Copy with entry and Exit Stam
Loss of Checked-in Baggage	<ul style="list-style-type: none"> • Property irregularity report issued by the appropriate authority. • Voucher of the Common Carrier for the compensation paid for the non-delivery / short delivery of the Checked-In Baggage. • Copies of correspondence exchanged, if any, with the Common Carrier in connection with the non-delivery / short delivery of the Checked-In baggage. • Proof of ownership
Delay of Checked-in Baggage	<ul style="list-style-type: none"> • Property irregularity report issued by the appropriate authority stating the scheduled time of delivery and actual time of delivery of the Checked-in-Baggage. • Voucher of the Common Carrier for the compensation paid for the delay in delivery of the Checked-in-Baggage. • Copies of correspondence exchanged, if any, with the Common Carrier in connection with the delay in delivery of the Checked-In baggage. • Acknowledgement receipt from the Airline mentioning date and time of the delivery of the Baggage.
Loss of International Driving license Loss of passport	<ul style="list-style-type: none"> • Copy of the police report • Details of the attempts made to trace the lost item • Original receipt for payment of charges to the authorities for obtaining a new or duplicate passport/ IDL • Copy of lost passport or IDL • Copy of new/duplicate passport/IDL
Personal Liability	<ul style="list-style-type: none"> • Statement of Claim furnishing particulars of the event leading to the liability such as the court order • Photocopy of the police report (wherever reported)
Hijack	<ul style="list-style-type: none"> • Security stamped boarding pass of the flight which got hijacked • Any Government notification confirming the hijack of the said Common Carrier
Missed Flight Collection	<ul style="list-style-type: none"> • Written confirmation from the carrier of the number of hours of delay and any compensation received towards the delay • Details of Alternate travel arrangements offered by the carrier; however not accepted with reason of not acceptance.
Emergency Trip Extension	<ul style="list-style-type: none"> • Medical certificate with details of the date of admission and date of discharge together with the details of the injury or illness and treatment rendered • Death certificate (if applicable) • A declaration from the Insured Person furnishing the circumstances that compelled him to extend the Trip.
Refund of Visa Fee (if Rejected)	<ul style="list-style-type: none"> • Written copy of rejection reason from the embassy • Passport copy of the insured • Copy of confirmed ticket

Loss of Laptop, Tablet, Mobile Phone, Camera	<ul style="list-style-type: none"> • FIR copy of the lost item(s) • Original bill or bill copy (if original bill not available) for Laptop/Tablet or Proof of purchase of the lost item/(s) • Passport and Visa copy with entry and exit stamp • Letter defining incidence of theft
Bounced Booking- Hotel/ Common Carrier	<ul style="list-style-type: none"> • Written confirmation from the common carrier/accommodation provider/ticket provider stating the reason and date of the service cancellation. • Any Receipts of refunds or travel vouchers provided in lieu of the original booking being dishonored • Bills and payment receipts for alternate tickets/ accommodation bookings
Study interruption	<ul style="list-style-type: none"> • In relation to Death of the Immediate Family Member <ol style="list-style-type: none"> 1. Medical reports giving the details of the Accident and nature of injury 2. Death Certificate 3. Postmortem certificate 4. Police report • In relation to Hospitalization of Insured Person <ol style="list-style-type: none"> 1. Documents as applicable to Benefit I • In relation to Fees <ol style="list-style-type: none"> 1. Demand letter from Educational Institute raising such demand 2. Copy of the original fee schedule 3. Certificate from Educational Institute establishing the discontinuity of studies and re admission to the same semester under the same course 4. Last semester passing certificate 5. Documentary proof of last fee paid
Sponsor protection	<ul style="list-style-type: none"> • In relation to sponsor <ol style="list-style-type: none"> 1. Medical reports giving the details of the Accident and nature of injury 2. Death Certificate 3. Postmortem certificate 4. Police report • In relation to unpaid fees <ol style="list-style-type: none"> 1. Demand letter from Educational Institute raising such demand 2. Copy of the original fee schedule 3. Certificate from Educational Institute establishing the continuity of studies 4. Last semester passing certificate 5. Documentary proof of last fee paid
Bail bond	<ul style="list-style-type: none"> • Statement of claim furnishing particulars of the event • Copy of the report and notice received from the government or statutory body/authority • Copy of the application for bail and the evidence of cost incurred towards procurement of such bail
Financial Emergency Cash	<ul style="list-style-type: none"> • Copy of complaint lodged with police authorities or FIR

Loan protector	<ul style="list-style-type: none"> • Medical reports giving the details of the Accident, nature of the injury, the extent of disability (if applicable) and the details of the treatment provided • Death certificate (if applicable) • Postmortem report, if conducted • Police report • Loan documents from bank/ financial institution
Sports Equipment hire	<ul style="list-style-type: none"> • Property irregularity report issued by the appropriate authority stating the scheduled time of delivery and actual time of delivery of the Checked-in-Baggage. • Voucher of the Common Carrier for the compensation paid for the delay in delivery of the Checked-in-Baggage. • Copies of correspondence exchanged, if any, with the Common Carrier in connection with the delay in delivery of the Checked-In baggage. • Acknowledgement receipt from the Airline mentioning date and time of the delivery of the Baggage. • Copy of the police report in case of theft/ robbery
Sports Equipment-damage or loss	<ul style="list-style-type: none"> • Rent receipt of the hired sports equipment • Copy of the police report in case of theft/ robbery • Receipt of the penalty/ fine charged by equipment provider
Sports Activity Coverage	<ul style="list-style-type: none"> • Medical practitioners report stating you to refrain from taking part in sports activities • Hospital discharge summary • Proof of advance payment made for the sports activity • Documents mentioned in "trip interruption" (if applicable)
Colleague Replacement	<ul style="list-style-type: none"> • In addition to the ones mentioned for "in patient treatment", below are also required • Stamped boarding pass with invoice used for the travel by the "colleague replacement" • Copy of passport of the "colleague replacement" with entry and exit stamp

6.3 Claims payment

- a. We shall be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time and all payments have been realised and We have been provided with the documentation and information We or Our TPA has requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.
- b. We will only make payment to Insured Person under this Policy. Receipt of payment by Insured Person shall be considered as a complete discharge of Our liability against the respective claim under this Policy. In the event of Insured Person's death, We will make payment to the Nominee (as named in the Schedule/Certificate of Insurance), payments under this Policy shall only be made in Indian Rupees within India.
- c. No assignment of this Policy or the benefits under the Policy shall be permitted.
- d. We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured

Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.

- e. We shall reject the claim by sending claim rejection letter to Insured Person or settle a claim by making the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of receipt of last necessary document(s) / information and any other additional information required for the settlement of the claim. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Regulation), 2017. In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and condition, beyond the time period as prescribed under IRDAI (Protection of Policyholders Regulation), 2017, we shall pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document(s) to the date of payment of claim. For the purpose of this clause, 'bank rate' shall mean the bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
- f. Where the circumstances of a claim warrant an investigation in our Opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We shall settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, We shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- g. All payments made shall be subject to an applicable Deductible (if any) for such payment for each and every claim made, and to the Accumulation Limit.
- h. All payments under this Policy will be in Indian Rupees only.

6.4 **Fraud/ Dishonest or Fraudulent Claims**

If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or the Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy shall be:

- a. cancelled ab-initio from the inception date or the renewal date (as the case may be), upon a 30 day notice by sending an endorsement to Your address shown in the Schedule/Certificate of Insurance or the Policy may be modified by Us with the consent of the Proposer and
- b. all benefits payable, if any, under such Policy shall be forfeited with respect to such claim

7. **General Terms and Conditions**

7.1 **Free look period**

This Clause shall be applicable only for the policies which are issued for a period of at least 365 days. This clause is not applicable on policy renewal.

- a. The Policyholder may, within 15 days from the receipt of the Policy document, return the Policy stating reasons, if the terms and conditions are not acceptable to the Policyholder.
- b. If no Claim has been made under the Policy, the Company will refund the premium received after deducting proportionate risk premium for the period on cover and stamp duty charges. If only part of the risk has commenced, such proportionate risk premium shall be calculated as commensurate with the risk covered during such period.

7.2 **Premium Payment in Installments**

Premium payment in installments is applicable only for policies with term equal to or more than 1 year.

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 30 days in case of single premium policies, and a period of 15 days in case of other than single premium policies, would be given to pay the instalment premium due for the policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of

receipt of premium by Company.

- iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

7.3 Renewal

- a. Single trip insurance policy is non-renewable
- b. Multi-Trip Policy can be renewed subject to below conditions:
 - i. This Policy will automatically terminate at the end of the Policy Period unless renewed.
 - ii. We are under no obligation to give notice that it is due for renewal, or to renew it or to renew it on the same terms whether as to premium or otherwise.
 - iii. In respect of all applications for renewal received by Us before the end of the Policy Period, we will ordinarily offer renewal terms unless We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in a dishonest or fraudulent manner under or in relation to this Policy or the renewal of the Policy poses a moral hazard. We shall be entitled to call for and receive any information or documentation before agreeing to renew the Policy, and in renewing We are not bound to renew for all Insured Persons.
 - iv. All applications for renewal of the Policy must be received by Us at least 30 days before the end of the Policy Period.
 - v. Grace period- delay in payment up to 30 days from the premium due date is allowed where you can still pay your premium and continue your policy. Coverage would not be available for the period for which no premium has been received. Post 30 days from premium due date,

7.4 Extension of the policy period

- a. Extension of the Policy Period for a Single Trip Policy-
On the Policyholder's written request, the Company may at its sole discretion extend the Policy Period provided that the total Policy Period shall not exceed 365 days. If any Claim has been made under the Policy in respect of the original Policy Period then the Insured shall be entitled to all benefits payable on fixed basis for which any claim has not been made with the company earlier under the same policy. For other benefits where the payment is on indemnity basis, balance sum insured shall be available during the extended policy period.
- b. Extension of the Geographical Scope of the Policy
 - i. On the Policyholder's written request, the Company may at its sole discretion extend Geographical Scope of the Policy specified in the Policy Certificate provided that the additional premium specified by the Company is received in advance of commencement of coverage and provided that the Insured Person has not already entered any part of the proposed extended Geographical Scope of the Policy or made any medical related Claim under the Policy.
- c. All requests for extensions must be made at least 1 day before the expiry of the original Policy Period and accompanied by all the following information and documents:
 - i. Duly completed application for extension;
 - ii. Details of complete particulars of all Claims;
 - iii. A good health declaration.
- d. However, if the request to extend the Policy is received within 3 days of the Policy Period End Date then coverage shall be reinstated, at Company's sole discretion subject to underwriting, with effect from Policy Period End Date on the date of receipt of premium by the Company. In such case Company shall not be liable for any Claim arising during the Policy Period End Date and date of receipt of premium.
- e. This product may be withdrawn by the Company after due approval from the IRDA. In case this product is

withdrawn by the Company. This Policy can be extended under the then prevailing product or its nearest substitute approved by IRDA. The Company shall duly intimate the Policyholder regarding withdrawal of this product and the options available to the Policyholder at the time of extension of this policy.

7.5 Termination/ cancellation

a. Cancellation of Policy, at a date earlier than the Policy Period End Date can be done only upon :-

- i. Denial of visa OR
- ii. Cancellation of trip OR
- iii. Early return of the individual to India

For cancellations due to above reasons, adequate documentary proof including but not limited to written request from customer & copy of passport/Visa denial letter would need to be provided.

b. The policyholder may request for cancellation of the policy. The company shall cancel the policy and premium will be refunded if difference between the date of request of cancellation and end date of policy is at least 15 days or more.

Refund amount = Amount of premium paid for the original policy period less the premium applicable by taking the request date as the new policy period end date.

Example - Mr. X has purchased a single trip policy with trip duration as 90 days for a premium of Rs. 9,000. He curtails the trip after 30 days. The premium for 30 day single trip is Rs. 4,200, hence refund 9,000 less (4,200) = Rs. 4,800.

c. In annual multi-trip policy, premium will be refunded on short scale basis as under:

Policy in-force up to	Refund Premium (%)			
	Less than 1 year	1 year	2 years	3 years
Up to 30 days	0%	75%	87.5%	90%
31 to 90 days		50%	75%	87.5%
91 to 180 days		25%	62.5%	75%
181 to 365 days		0%	50%	60%
366 to 455 days		25%	50%	
456 to 545 days		12%	25%	
545 to 720 days		0%	12%	
Exceeding 720 days		0%		

The above grid shall be applicable for 'Yearly / Annual' premium payment frequency. For Half Yearly or Quarterly premium payment frequencies, the Company shall refund premium as per below grid:

No. of completed months at the time of cancellation	Refund %	
	Half-Yearly	Quarterly
0	62.5%	50%
1	33.3%	16.7%
2	25%	0%
3	8.3%	50%
4	4.2%	16.7%
5	0%	0%
6	62.5%	50%
7	33.3%	16.7%
8	25%	0%
9	8.3%	50%
10	4.2%	16.7%
11	0%	0%

For monthly premium payment frequency, no refund shall be applicable for cancellation of the Policy.

- d. The company may also initiate cancellation of the policy in case any untrue or incorrect statements are made or there has been a misrepresentation, mis-description or non-disclosure of any material particulars or any material information having been withheld, or if a Claim is fraudulently made or any fraudulent means or devices are used by the Policyholder or the Insured Person or any one acting on his / their behalf.
- e. No refund of premium shall be eligible in case of cancellation of this Policy where a Claim has been incurred under the Policy.

7.6 Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The Insured Person shall be notified three months before the changes are effected.

7.7 Withdrawal of Product

- a. In the likelihood of this product being withdrawn in future with due approval of IRDAI, the Company will intimate the Insured Person about the same 90 days prior to expiry of the Policy.
- b. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period etc. provided the Policy has been maintained without a break as per extant regulatory framework.

8. Product Benefit Table- International Travel

S.No	Benefit	Deductible	SI Options	Single trip	Multi Trip	Student
Base Benefit						
1	Emergency In-patient medical treatment	\$50, 100	\$ 25000, 50000, 100000, 200000, 250000, 300000, 500000	Yes	Yes	Yes
2	Maternity	\$200	Up to \$1000, \$ 1500, \$2,000; 3000, 5000, 7500, 10000	No	No	Yes
3	New Born baby Cover		Up to maternity SI	No	No	Yes
Optional Benefit						
1	Out-patient treatment	\$100	25000, 50000, 100000, 200000, 250000, 300000, 500000 (max upto inpatient SI)	Yes	Yes	Yes
2	Emergency Ambulance	\$50	25000, 50000, 100000, 200000, 250000, 300000, 500000 (max upto inpatient SI)	Yes	Yes	Yes
3	Hospital Daily Cash	1, 2 Days	\$20, 50, 75, 100 per day	Yes	Yes	Yes
4	Dental Treatment	\$100	Up to \$300, \$400, \$500	Yes	Yes	Yes
5	Medical Evacuation		25000, 50000, 100000, 200000, 250000, 300000, 500000 (max upto inpatient SI)	Yes	Yes	Yes
6	Extension to in-patient care	\$100	Up to SI	Yes	Yes	No
7	Personal Accident		\$15000, 20000, 25000	Yes	Yes	Yes
8	Accidental Death and Disability (Common Carrier)		\$15000, 20000, 25000	Yes	Yes	Yes
9	Repatriation of Mortal Remains		Up to \$10000, \$20000, \$30000, \$50000	Yes	Yes	Yes
10	Loss of Checked-in Baggage	\$50	Up to \$500, \$750, \$1000	Yes	Yes	Yes
11	Delay of Checked-in Baggage		\$100	Yes	Yes	Yes

12	Trip Delay		\$25, 50, 75, 100, 125, 150 for every block of 4 hours	Yes	Yes	Yes
13	Trip Cancellation		Up to \$1000	Yes	Yes	Yes
14	Trip Interruption		Up to \$500	Yes	Yes	Yes
15	Loss of Passport		Up to \$300	Yes	Yes	Yes
16	Loss of International Driving license		Up to \$100	Yes	Yes	Yes
17	Missed Connection	\$100	Up to \$500, \$750, \$1000	Yes	Yes	Yes
18	Financial Emergency Cash		\$500	Yes	Yes	Yes
19	Personal Liability	\$100	25000, 50000, 100000, 200000, 250000, 300000, 500000 (max upto inpatient SI)	Yes	Yes	Yes
20	Hijack Daily Allowance		\$100/day	Yes	Yes	Yes
21	Loss of Laptop, Tablet, Mobile Phone, Camera	\$50	Up to \$100, \$150, \$200, \$300	Yes	Yes	Yes
22	Bounced Booking- Hotel/Common Carrier		Up to \$500	Yes	Yes	Yes
23	Compassionate Visit		up to \$150, \$250, \$300, \$500, \$1000, \$2000, \$3000, \$5000	Yes	Yes	Yes
24	Escort of Minor Child		Up to \$1000, \$1500, \$2000,	Yes	Yes	Yes
25	Adventure Sports	\$100	Available	Yes	Yes	Yes
26	Sports Equipment hire		Up to \$50, \$75, \$100, \$150, \$200, \$250, \$300	Yes	Yes	No
27	Rented Sports Equipment damage or loss	\$50	Up to \$200, \$250, \$300	Yes	Yes	No
28	Sports Activity Coverage	\$100	Up to \$500, \$750, \$1000, \$1500	Yes	Yes	No
29	Loan Protector		\$15000, 20000, 25000 (max up to AD SI)	Yes	Yes	No
30	Emergency Trip Extension		up to 7 days	Yes	Yes	No
31	Upgradation to Business Class		up to \$1000	Yes	Yes	No
32	Study Interruption		Up to \$2,000; 3000, 5000, 7500, 10000	No	No	Yes
33	Sponsor Protection		Up to \$2,000; 3000, 5000, 7500, 10000	No	No	Yes
34	Cancer Screening & Mammographic Examination		Up to \$200	No	No	Yes
35	Bail Bond		Up to \$500	Yes	Yes	Yes
36	Waiver of Deductible		Available	Yes	Yes	Yes
37	Optional Co-payment		Available	Yes	Yes	Yes
38	Refund of Visa Fee (if Rejected)		Up to \$150	Yes	No	No
39	Home to Home Cover		Available	Yes	Yes	No
40	Colleague Replacement	\$100	Up to \$1000, \$2000	Yes	Yes	No
41	Complete pre-existing disease cover		Up to Emergency In-patient medical treatment SI	No	No	Yes

*Emergency In-patient medical treatment- \$25,000 SI is available only for Asia Pacific region

*Max \$1,00,000 SI can be selected for Asia Pacific region