

Group Business Travel (International) Insurance

PROSPECTUS

Now you can travel overseas without worries. SBI General Insurance's Group Business Travel (International) Insurance gives comprehensive cover for your employees when they are travelling for Business. We want their trip to be stress-free so we cover you against medical and other financial emergencies that may occur during your travel abroad. The product offers flexibility for paying exactly the number of days you travel customized as per your requirement.

Who can take this insurance

- 1) Corporate entities having employees, directors, authorized person and their families travelling abroad for Business
- 2) Age Limit: 6 months to 80 years

Geography

There are three options: 1. USA & Canada, 2. Asia (excluding Japan) 3. Rest of the world

Description of Coverage

Please note that this policy is not a general health insurance policy. Coverage under the Medical Expense Section of this insurance is intended for use by the Insured person in the event of a sudden and unexpected sickness or accident arising when the Insured person is outside the Republic of India.

Scope of Cover

This policy provides indemnity for expenses incurred for medical treatment of illness, disease contracted or injury sustained during overseas travel and which is primarily in the nature of an emergency and which is necessary to be undertaken immediately along with other related covers.

Section A	Medical Expenses, Evacuation and Repatriation <ol style="list-style-type: none"> i. Accident and Sickness Medical Expenses ii. Emergency Medical Evacuation iii. Repatriation of Mortal Remains iv. Dental Service
Section B	Personal Accident <ol style="list-style-type: none"> i. Accidental Death and Bodily Injury ii. Disappearance
Section C	Travel Support <ol style="list-style-type: none"> i. Loss of Checked Baggage ii. Delay of Checked Baggage iii. Loss of Passport iv. Trip Cancellation v. Trip Curtailment vi. Trip Delay vii. Missed Connection viii. Hospitalization Daily Allowance ix. Emergency Cash Advance x. Bail Bond Insurance xi. Hijack Cover xii. Golfer's Hole in One xiii. Home Burglary Insurance
Section D	Replacement and Rearrangement of Staff (Business Trip Only)
Section E	Personal Liability

Section A: Medical Expenses, Evacuation and Repatriation

i. Accident and Sickness Medical Expenses:

The Insurer will indemnify the Insured person, up to the limit of cover shown in the Policy Schedule, in respect of the medically necessary. Reasonable and Customary Medical Expenses incurred overseas for Medical Treatment on account of any disease/ illness/ injury first sustained or contracted whilst on Insured trip. The expenses covered would include physician's services, Hospital services, medically necessary services and local emergency medical transportation.

ii. Emergency Medical Evacuation:

The Insurer shall pay additional expenses required for transportation of the Insured person locally to the nearest hospital from the current location of the Insured person in case it is not possible to guarantee adequate Medical Treatment within reasonable distance from the current location or the transportation of the Insured person to the Republic of India.

Covered expenses would include:

- Expenses for Transportation and Medical Treatment, including medical services and medical supplies necessarily incurred in connection with emergency evacuation.
- The additional extra costs for an accompanying person if it is medically necessary that the Insured person be accompanied in his/her way; this might be a physician, nurse, relative, friend or colleague or travelling companion.
- The transportation and all arrangements for evacuation must be:
 - Recommended by the attending Physician who certifies that the severity or the nature of Injury or illness warrants emergency evacuation;
 - Required by the standard regulations of the conveyance transportation used

Extension of Benefit – The Insurer shall also indemnify the Medical Expenses incurred by the Insured person in India for continuation of Medical Treatment commenced by the Insured Person outside India as a result of the injury/illness/disease manifesting for the first time during the course of the insured 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 occurred or first manifested itself, and to Medical Expenses at the usual and customary level subject to the overall limit as mentioned in the policy schedule against the above cover.

iii. Repatriation of Mortal Remains:

The Insurer shall, in the event of death of the Insured person, pay or reimburse, the costs of transporting the mortal remains of the deceased Insured person back to the Republic of India or, up to an equivalent amount, for a local burial or cremation in the country where the death occurred, subject to the maximum limit as specified in the Schedule to this Policy as a result of illness/ disease or injury, manifesting itself first during the insured journey.

iv. Dental Service:

The Insurer shall indemnify the Insured person against reasonable and customary medical expenses towards dental illness that manifests for the first time during the insured journey to Insured's Natural Sound Teeth and requires immediate medical attention, up to the maximum limit and subject to the deductible as specified in Policy Schedule.

Dental care rendered necessary as a result of covered accident shall be subject to limit of accident and sickness medical expenses as stated in the Policy Schedule.

Section B: Personal Accident

i. Accidental Death and Bodily Injury

In the event of accidental death or on sustaining any bodily injury, on the covered overseas trip, resulting solely and directly from an accident caused by violent and visible means, the Insurer shall pay to the Insured Person, his/her Nominee or legal representative, as the case may be the sum or sums specified in the Policy Schedule and as stated in the table below. The loss must occur within 365 days from the date of accident causing the injury.

In case of multiple losses resulting from the same accident, only one amount, the highest, will be paid. Further the total claim under this sub section will be limited to the limit of cover shown in the Policy Schedule.

Loss description	% of limit of cover shown in the Schedule
A. Accidental Death	
• Loss of Life	100%
B. Permanent Total disability	
• Loss of 2 Limbs (both hands or both feet or one hand and one foot)	100%
• Loss of a Limb and an eye	100%
• Complete and irrecoverable loss of sight of both eyes	100%
• Complete and irrecoverable loss of speech & hearing of both ears	100%
• Loss of a Limb	50%
• Complete and irrecoverable loss of sight of an eye	50%

• Loss of Speech or loss of Hearing in Both ears	50%
• Loss of Hearing in One Ear	25%
• Loss of Thumb and Index Finger of Same Hand	25%

In the above, a Loss of Limb means physical separation of hand or leg, meaning a hand at or above the wrist or a foot above the ankle.

ii. Disappearance

We will pay the benefit for loss of life if while on a trip your body cannot be located within 365 days after the forced landing, stranding, sinking or wrecking of a conveyance in which you were a passenger or as a result of any Acts of God, in which case it shall be deemed, subject to all other terms and provisions of the policy, that you shall have suffered loss of life within the meaning of the policy.

Section C: Travel Support

i. Loss of Checked Baggage

This insurance will indemnify for value of checked baggage up to the limit of cover shown in the Policy Schedule in the event of the Insured person suffering from total loss of Checked-in Baggage, as defined.

Specific Conditions:

- In the event of loss of insured property whilst in the custody of a Common Carrier, a Property Irregularity Report (PIR) must be obtained from the Common Carrier immediately upon discovering the loss which must be submitted to the Insurer/ Service Provider in the event of a claim hereunder.
- No partial loss or damage shall become payable. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion.
- Maximum amount payable per Checked-in baggage, in case more than one bag has been checked-in, is 50 % of the applicable Sum Insured. In case of only one bag being checked-in, the amount payable is 100% of the applicable Sum Insured.
- No claim will be paid for items valued in excess of US \$ 100 without proof of ownership. Such proof shall be presented to the Insurer / Service Provider in the event of a claim hereunder.
- No claim will be paid for Valuables as defined. Such items should at all times be carried by the Insured person and not packed as part of checked baggage.
- Any recovery from a Common Carrier or an airline including under the terms of the Warsaw Convention, shall become the property of the Insurer

Limitation:

This benefit will be payable in excess of any amount paid or payable by the Common Carrier responsible for loss.

ii. Delay of Checked Baggage

This insurance will pay for every 12 hours (in excess of first 12 hours) up to the limit of cover shown in the Schedule for necessary emergency purchase of replacement items in the event the Insured person suffers a delay of more than 12 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by an international airline for an international outbound flight from the Republic of India.

Specific Conditions

- A non-delivery certificate must be obtained immediately from the international airline which must be submitted to the Insurer / Service Provider in the event of a claim hereunder.
- Proof of purchase must be provided for all items for which reimbursement is sought under this coverage.
- Any payment under "Delay in Checked Baggage" shall be offset against any claim ultimately payable under "Loss of Checked Baggage" if the case be.

iii. Loss of Passport

In the event of the Insured person losing his/her Passport during the trip covered, this insurance will pay up to the limit of cover shown in the Policy Schedule for the reimbursement of actual expenses necessarily and reasonably incurred by the Insured person in connection with obtaining emergency travel documents in lieu of lost passport, outside India.

iv. Trip Cancellation

Subject to all other terms and conditions, the Insurer will indemnify the Insured person subject to limits shown in the Policy Schedule, for loss of personal accommodation or travel charges paid or contracted to be paid by the Insured person, which are not recoverable from any other source, following the necessary and unavoidable cancellation of the trip prior to its commencement because of:

- Insured Person's/ Immediate Family member's death, serious injury or sudden sickness requiring minimum three days hospitalisation.
- Compulsory quarantine or prevention of travel by Government.

v. Trip Curtailment

Subject to all other terms and conditions, the Insurer will indemnify the Insured person subject to limits shown in the Policy Schedule, for loss of personal accommodation or travel charges paid or contracted to be paid by the Insured person, which are not recoverable from any other source, following the necessary and unavoidable curtailment (the cutting short by early return to India) of the trip because of

- death,
- Serious Injury or Sudden Sickness of the Insured person's spouse or child residing with him/her in India and who is not travelling with the Insured person on the insured journey.
- Natural Disaster which prevents you from continuing the schedule trip
- Unexpected Strike, Riot or Civil Commotion which is beyond Insured's control

This coverage is effective only if the Insured is unaware of any circumstances that could lead to disruption of trip at the time of ticketing for the trip.

vi. Trip Delay

Subject to all other terms and conditions, if the aircraft on which the Insured person is booked to travel from India is delayed beyond 12 hours than the original scheduled departure time, the Insurer will pay up to the limit of cover shown in the Policy Schedule for every 12 hours delay in excess of first 12 hours, subject to the maximum amount mentioned in the Policy Schedule.

However, the Insurer will not pay,

1. for any departure which is delayed as a result of the Insured person or any other person who is to travel with him failing to check-in correctly as required by the airlines
2. for any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
3. if the aircraft is taken out of service on the instructions of the Civil Aviation Authority or similar authority

vii. Missed Connection

Subject to all other terms and conditions, if the aircraft on which the Insured Person is booked to travel from India is delayed beyond 12 hours than the original scheduled arrival time at the destination of the connecting flight resulting in the Insured person missing the connecting flight, the Insurer will pay for travel charges to be incurred by the Insured person towards missed connection, up to the limit specified in the Policy Schedule. For a claim to be admissible under this coverage it is a condition precedent to liability that the claim is admissible under "Trip Delay"

viii. Hospitalisation Daily Allowance

Subject to all other terms and conditions, it is hereby agreed that following hospitalisation of the Insured person due to an accident or illness covered under the Policy, a US \$ for every one day in excess of first one day shall be paid by the Insurer under this Policy, up to the limit specified in the Policy Schedule. For this purpose a day will be reckoned as continuous 24 hours. All other terms and conditions shall remain unaltered.

This benefit is payable only if accept a claim under Section A.

ix. Emergency Cash Advance

This is an assistance service when the Insured Person requires emergency cash following incidents of Theft/ Burglary of luggage/ money or hold up. The Service Provider shall co-ordinate with the Insured person's relatives in India to provide emergency cash assistance to the Insured person as per his requirement, up to the limit specified in the Policy Schedule.

1. As soon as the need arises Insured person shall call up Service Provider named in Policy Schedule on the telephone number indicated in the Policy Schedule.
2. Service Provider named in Policy Schedule shall verify the details of the Insured person 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
3. Service Provider named in Policy Schedule shall organize cash delivery after obtaining payment security from Insured Person or his relatives.

x. Bail Bond Insurance

The arrangement of bail bond in the event that the Insured person has been arrested following a car accident. The Service Provider will only arrange the financial guarantee if payment has been secured through an Insured person's credit card or personal assets.

xi. Hijack Cover

For each 24 hour period the Insured Person is detained by hijackers following hi-jacking of any aircraft in which the Insured person is travelling, the Insurer will pay US \$ for every 24 hours in excess of first 24 hours subject to the maximum limit specified in the Policy Schedule. All other Policy terms and conditions shall remain unaltered.

xii. Golfer's Hole-in-one

Subject to all other terms and conditions, it is hereby agreed that the Insurer shall reimburse expenses incurred in celebration of achieving a hole-in-one by the Insured Person during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course, subject to the maximum limit shown in the Schedule against this cover. All other terms and conditions shall remain unaltered.

xiii. Home Burglary Insurance

The Policy will indemnify the Insured Person for claims made in respect of loss of or damage to contents of the Insured Person's home in India (located at the address mentioned in the Policy Schedule) caused by actual or attempted Burglary and/or Robbery during the Period of Insurance. The cover incepts from the date of departure of the Insured person from the country and ends on the expiry date or date of return to the country, whichever is earlier. The Insurer's liability will be subject to maximum limit specified in the schedule. The cover excludes loss or damage to Valuables.

Specific Conditions

Basis of Loss Settlement

If You make a claim under this Policy that We accept for payment, then the basis upon which We shall calculate the payment due to You and make payment shall be as follows:

- a) In the event of a total loss of an item, We will pay You the Market Value of the item (or, if not readily available, then an item of equivalent but not better quality) as it existed immediately before the occurrence of the loss, less salvage value but limited nevertheless to the Sum Insured or the limit as stated in the Schedule. However, We may instead (alone or with other Insurers), in Our sole and absolute discretion, reinstate, replace or repair the property or premises lost or any part thereof, but only to the extent and in the manner that circumstances permit.
- b) In the case of damage to an item:
 - i. If it is reasonably capable of repair, reinstatement, renewal or refurbishment then Our payment to You will reflect Your reasonable costs of restoring by such means the damaged item to its condition immediately prior to the event that gave rise to the claim under this Policy.
 - ii. If the cost of replacement, repair, reinstatement, renewal or refurbishment of any item is equal to or exceeds the value of the lost or damaged item immediately before the occurrence of the damage, then We will pay You the value of the item as it existed immediately before the occurrence of the loss or damage, less salvage value but limited nevertheless to the Sum Insured or the limit as stated in the Schedule.
- c) We will only pay You in India and in Indian Rupees subject to Your having established to Our reasonable satisfaction that the replacement, reinstatement, repair, renewal or refurbishment has been effected by You.
- d) We shall not make any payment for the cost of any enhancement, alterations, additions and /or improvements.
- e) We shall not make any payment for more than 20% of the limit as shown in the schedule for "Home Burglary" in respect of any one item.
- f) If You have any other insurance(s) that would cover a claim under this Policy, or would cover that claim but for the existence of this Policy, then Our payment to You will represent a rateable proportion of the claim.
- g) Under no circumstances will Our liability to make payment exceed the Sum Insured under any particular cover per claim and in the aggregate.

Section D: Replacement and Rearrangement of staff (Business trip only)

If following a covered illness/ accident the Insured Person is to be evacuated and such Emergency Medical Evacuation is recommended by the attending physician and authorized by the Assistance Company, the Company will pay up to the sum indicated in the Policy Schedule in respect of this benefit for any expense incurred by the Insured in deputing a substitute employee from the same organization towards replacement.

Special Provisions:

The expenses referred to above means travel cost reasonably and necessarily incurred

Section E: Personal Liability

This insurance will pay up to the limit of cover shown in the Policy Schedule if the Insured person in his or her private capacity becomes legally liable to pay for accidental bodily injury to Third Parties or accidental damage to Third Party Properties, arising from an incident during the covered trip.

4. Limit of Cover and Deductible

Cover	Limits (Per trip unless otherwise specified)	Deductible
Section A: Medical Expenses, Evacuation and Repatriation		
i. Accident and Sickness Medical Expenses	US\$ 50,000 to US\$ 5,00,000	US \$ 100
ii. Emergency Medical Evacuation	Part of A(i) above	NIL
iii. Repatriation of Mortal Remains	Part of A(i) above	NIL
iv. Dental Service	US\$ 500	US\$ 100
Section B: Personal Accident		
i. Accidental Death and Bodily Injury	10% of cover under Section A(i) subject to a maximum of US\$ 25000	NIL
ii. Disappearance	Part of B (i) above	NIL
Section C: Travel Support		
i. Loss of Checked Baggage	US\$ 1000	US\$ 100
ii. Delay of Checked Baggage	US\$ 50 per 12 hours maximum US\$ 500	First 12 hours
iii. Loss of Passport	US\$ 400	US\$ 40
iv. Trip Cancellation	US\$ 750	US\$ 75
v. Trip Curtailment	US\$ 750	US\$ 75

Cover	Limits (Per trip unless otherwise specified)	Deductible
vi. Trip Delay	US\$ 50 per 12 hours maximum US\$ 500	First 12 hours
vii. Missed Connection	US\$ 750	US\$ 75
viii. Hospitalization Daily Allowance	US\$ 50 per day maximum of 30 days	First 24 Hours
ix. Emergency Cash Advance	US\$ 1000	Not Applicable
x. Bail Bond Insurance	US\$ 1000	Not Applicable
xi. Hijack Cover	US\$ 200 per 24 hours maximum US\$ 1000	First 24 Hours
xii. Golfer's Hole in One	US\$ 1000	US\$ 50
xiii. Home Burglary Insurance	Rs 2,00,000	Rs 5,000/-
Section D: Replacement and Rearrangement of Staff (Business Trip Only)	US\$ 1000 to US\$ 7500	NIL
Section E: Personal Liability	50% of the limit of cover under A (i) or US\$ 2,00,000 whichever is lower	NIL

5. Basis of Claim Settlement

Cover	Basis of Indemnity
Section A: Medical Expenses, Evacuation and Repatriation	
i. Accident and Sickness Medical Expenses	Indemnity Basis
ii. Emergency Medical Evacuation	Indemnity Basis
iii. Repatriation of Mortal Remains	Indemnity Basis
iv. Dental Service	Indemnity Basis
Section B: Personal Accident	
i. Accidental Death and Bodily Injury	Benefit Basis
ii. Disappearance	Benefit Basis
Section C: Travel Support	
i. Loss of Checked Baggage	Indemnity basis
ii. Delay of Checked Baggage	Indemnity basis
iii. Loss of Passport	Indemnity basis
iv. Trip Cancellation	Indemnity basis
v. Trip Curtailment	Indemnity basis
vi. Trip Delay	Benefit Basis
vii. Missed Connection	Indemnity basis
viii. Hospitalization Daily Allowance	Benefit Basis
ix. Emergency Cash Advance	This is only an assistance service
x. Bail Bond Insurance	This is only an assistance service
xi. Hijack Cover	Benefit Basis
xii. Golfer's Hole in One	Benefit Basis
xiii. Home Burglary Insurance	Indemnity basis
Section D: Replacement and Rearrangement of Staff (Business Trip Only)	Indemnity basis
Section E: Personal Liability	Indemnity basis

6. Reinstatement of Limit of cover: There is no provision of reinstatement of Limit of cover.

7. Period of Insurance: Annual policy shall be issued to the Corporate entity and the employees travelling shall be accounted on actual number of travel days as per certificates issued at the time of travel.

8. Extension in Trip Duration

With prior approval of the Insurer and on payment of extra premium: - Extension in Trip duration is only permissible for a maximum 180 days provided:

- We receive a declaration of the health of the Insured Person, specifying any health symptoms or conditions suffered by the Insured Person during the Risk Period.
- We receive request for extension of the Policy and the applicable premium before the expiry date of the Policy Period.
- The Insured Person has not made a claim before We receive request for extension of the Policy.

We are under no obligation to extend the Trip duration on the same terms whether as to premium or otherwise.

Automatic extension: This extension is over and above extension of the Policy duration after prior approval for a period not exceeding 7 days if necessitated by delay of public transport services beyond the control of the Insured person. This automatic extension shall be applicable for all certificates issued and will be free of any charge.

9. Exclusions: The Insurer shall not be liable to pay under the Policy for the following as detailed against each Section –

Section A: Medical Expenses including Evacuation & Repatriation.

The Insurer shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured person for:

1. Any pre-existing disease or any complication arising from it; except in case of life saving treatment required for unforeseen emergency. In such event, measures designed to relieve acute pain, provided to the Insured by the Physician for Disease/ accident would be reimbursed up to \$1000 per trip. The treatment for these emergency measures would be paid till the insured becomes medically stable or is relieved from acute pain. All further medical cost to improve or maintain medically stable state or to relieve the new onset of acute pain would have to be borne by the Insured
2. Any 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.
3. Any travel against the advice of a physician.
4. Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured Person in his proposal.
5. Travelling for the purpose of obtaining treatment.
6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident.
7. Elective, cosmetic or aesthetic treatments of any description; or treatment or surgery for change of gender, Lasik treatment for refractive error.
8. Any form of plastic surgery (unless necessary for the treatment of illness or accidental bodily injury).
9. Dental care except as a result of non cosmetic injury caused by Accident to sound natural teeth
10. Expenses incurred in connection with weak, strained or flat feet, corns, calluses or toenails
11. Diagnosis or treatment of acne
12. Expenses that are not exclusively medical in nature
13. The cost of spectacles, contact lenses, hearing aids, crutches, wheelchairs, artificial limbs, dentures, artificial teeth and all other external appliances, rehabilitation and physiotherapy, prosthesis and/or devices whether for diagnosis or for treatment.
14. Surgery to correct deviated nasal septum and hypertrophied turbinate unless necessitated by an accidental bodily injury and proved to insurer's satisfaction that the condition is a result of an accidental injury.
15. Convalescence, general debility, "Run-down" condition, rest cure, congenital Internal and/ or external illness/ disease/ defect.
16. Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarean section. However, this exclusion will not apply to abdominal operation for extra uterine pregnancy (Ectopic Pregnancy), which is proved by submission of Ultra Sonography Report and certification by a Gynaecologist that it is life threatening.
17. Experimental, unproven or non-standard treatment.
18. Treatment by any other system other than modern medicine (also known as Allopathy).
19. Expenses incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescent home or similar institution.
20. Mental, Nervous or Emotional Disorders or treatment arising as a consequence of such disorders or self harm.
21. Medical Expenses incurred as a result of alcohol and/ or drug abuse, addiction or overdose.

Section B: Personal Accident

1. Payment in respect of death, injury or disablement of the Insured person from suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection.
2. Being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.
3. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion.
4. Accidents due to mental disorders or disturbances of consciousness, strokes, fits, convulsions, which affect the entire body and any pathological disturbances caused by mental reaction to the same.
5. Loss caused directly or indirectly, wholly or partly by infections (except pyrogenic infections which shall occur through an accidental cut or wound) or any other kind of disease.
6. Accidents due to or arising out of participation in winter sports, skydiving/ parachuting, hand gliding, bungee jumping, scuba diving, ballooning, mountain climbing (where ropes or guides are customarily used), all forms of skiing (including but not limited to snow or

water), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, scuba diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which the Insured person are untrained.

7. Losses arising from accidents on two wheeled motorized vehicles unless at the time of the accident the driver is duly qualified and is in possession of a current valid international driving license and the Insured person is wearing a safety crash helmet.
8. Any exclusion mentioned under the General Exclusions of the Policy.

Section C: Travel Support

Loss of Checked Baggage

1. No partial loss or damage shall become payable. However, total loss or damage of an individual unit (s) of baggage shall not be construed as falling within this exclusion.
2. No claim will be paid for items valued in excess of US \$ 100 without proof of ownership. Such proof shall be presented to the Insurer / Service Provider in the event of a claim hereunder.
3. No claim will be paid for Valuables as defined. Such items should at all times be carried by the Insured person and not packed as part of checked baggage.

Loss of Passport

The Insurer will not pay:

1. Loss or damage to passport due to delay or from confiscation or detention by customs, police or other authority.
2. Theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.

Trip Delay

The Insurer will not pay:

1. for any departure which is delayed as a result of the Insured person or any other person who is to travel with him failing to check-in correctly as required by the airlines
2. for any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
3. if the aircraft is taken out of service on the instructions of the Civil Aviation Authority or similar authority

Home Burglary Insurance

The Insurer will not pay:

1. If the loss or damage occurs while Your Home is Unoccupied.
2. If You and/or Your Family and/or Your Domestic Staff are directly and / or indirectly in any way involved in or concerned with the actual or attempted Burglary.
3. In respect of any Kuccha Construction.
4. For any loss or damage to livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, ATM or credit cards
5. For the first Rs 5000 of each and every claim under this cover.

Section D: Replacement and Rearrangement of staff (Business trip only)

1. No claim is payable under this section if the substitute employee has already been booked for travel prior to Emergency evacuation of the employee declared for insurance.
2. The destination shall be the same as that of the Insured Person.
3. Only one such substitution is permissible in respect of one employee.

Section E: Personal Liability

1. No claims shall be paid arising from Employers or Contractual Liability.
2. No claims shall be paid arising from liability to any member of the Insured person's family, travelling companion, friend or colleague.
3. No claims shall be paid for any liability arising directly or indirectly from or due to:
 - i) Animals belonging to the Insured Person or in their care, custody or control;
 - ii) Any willful, malicious or unlawful act;
 - iii) Pursuit of a trade, business or profession, employment or occupation;
 - iv) Ownership, possession or use of vehicles, aircraft, watercraft, parachuting, hand gliding, hot air ballooning or use of firearms;
 - v) Legal costs of any proceedings that result from any criminal or illegal act;
 - vi) Insanity, the use of any alcohol, drugs, (except as medically prescribed) or drug addiction;
 - vii) The supply of goods or services;
 - viii) Any form of ownership or occupation of land or building (other than occupation only of any temporary residence).

General Exclusions

1. No claim will be paid where the Insured person :
 - is travelling against the advice of a Physician: or
 - is receiving or is on a waiting list for specified medical treatment declared in the Physician's report or certificate; or
 - is travelling for the purpose of obtaining medical treatment; or
 - has received a terminal prognosis for a medical condition.
2. No claim will be paid if arising from suicide, attempted suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the abuse of drugs, or any loss arising directly or indirectly from 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.
3. No claim will be paid if arising from the Insured person taking part in Naval, Military or Air force operations.
4. No claim will be paid if arising from War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
5. This Policy of insurance does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from
 - ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
 - radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
6. No claim will be paid which arises from the Insured person engaging in air travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, air travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.
7. No claim will be paid arising from the participation of the Insured person in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, caving or potholing, hunting or equestrian, skew diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles). Further no claim will be paid in case Insured person participates in professional sports or any other hazardous sports, unless specifically covered as an extension of the Policy.
8. No claim will be paid for losses arising from accidents on two wheeled motorised vehicles unless at the time of the accident the driver, is duly qualified, is in possession of a current full International driving license and the Insured person is wearing a safety crash helmet.
9. No claims will be paid for losses arising directly or indirectly from hazardous occupation, or if engaging in any criminal or illegal act.
10. No claim will be paid for any Pre-existing Disease/ Condition/ complication arising from it.
11. No claims shall be paid for bodily injury or Sickness caused or provoked intentionally by the Insured person.
12. Pregnancy or related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician.
13. No claims shall be paid for treatments for nervous or mental problems, whatever their classification, psychiatric or psychotic conditions, depressions of any kind or mental insanity.
14. No claims shall be paid for treatments of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification, etc).
15. No claims shall be paid for investigations, operations or treatment of a purely cosmetic nature; of for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency.
16. No claims shall be paid for Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hand gliding, parasailing, skiing or bungee jumping.

10. Loading and Discounting: As per tables below:

1. Total number of group Travel days

Total Group Travel Days	Adjustment
500 – 1000	40% Loading
1001 – 2500	35% Loading
2501 – 5000	30% Loading
5001 – 15000	25% Loading
15001 – 25000	15% Loading
25001 – 50000	10% Loading
50001 – 100000	Nil Adjustments
100001 - 500000 +	15% Discount

2. Average Trip Duration

Average Trip Duration (max trip duration : 180 days)	Adjustment
Less than 40 days	20% Discount
40 days to 90 days	Nil Adjustment
More than 90 days	25% Loading

3. Risk Category

Risk Category	Adjustment
Category 1 (white collared)	Nil Adjustment
Category 2 (site engineers)	10% Loading
Category 3 (manual workers)	52.5% Loading

4. Loss Ratio Based

Loss Ratio Based	Adjustment
less than 60%	10% Discount
61% to 75%	Nil Adjustment
76% to 100%	15% loading
101% to 150%	25% loading
Greater than 150%	35% loading

5. Channel Based

Sales Channel	Adjustment	Comment
Direct	Nil Adjustment	Nil Adjustment
Agent	1/(1-actual commission % paid)	(The actual commission will be between 0% to 15% for agents (as per the relevant regulatory guidelines))
Broker	1/(1-actual commission % paid)	(The actual commission will be between 0% to 17.5% for brokers (as per the relevant regulatory guidelines))

6. Industry Type

Industry	Adjustment
Educational Institutes	20% Discount
IT / BPO / Design engineering incl Architecture	15% Discount
Financial services / Banking / Consultants	15% Discount
Telecom	Nil Adjustment
Manufacturing - Low Risk	15% Discount
Wholesale / Retail	Nil Adjustment
Hotel Industry / Hospitals	Nil Adjustment
Public Administration	Nil Adjustment
Professional Associations	15% Discount
Other Services - Low Risk	Nil Adjustment
Manufacturing - High Risk	Nil Adjustment
Non Professional - open - Groups	Nil Adjustment
Advertisement / Media / Film Production etc	Nil Adjustment
Agricultural	Nil Adjustment
Food Joints and Restaurants	15% Discount
Other Services - High Risk	Nil Adjustment
Pharmaceutical / FMCG	10% Discount
Transportation / Storage / Courier	Nil Adjustment
Construction / Infrastructure incl public utilities	10% Discount
Mining and Quarrying	Nil Adjustment
Defense / Police and other Law enforcement agencies	Nil Adjustment

- 7. Underwriting Factor Adjustment:** The factor allows for adjustment of arrived rate up or down by 10%. The justification of the above to be kept as part of the quote documentation.
- 11. Termination of Policy:** The Policy terminates on the happening of any of following events -
- Date at which the Policy is terminated or
 - The date when the Total Sum Insured is paid for covered loss under Section B (i) or
 - The date when the Insured Person is no longer an employee of the Insured or
 - The date when the actual number of Travel Days exceed the Total number of Travel Days mentioned in the schedule of the Policy.
- 12. Renewal Conditions:** The Insurance may be renewed by paying applicable premium in force at the time of renewal and subject to Insurer's consent therefor.

13. Cancellation:

Cancellation by Insured:-

The Insured may cancel the Policy by serving 15 day's notice to that effect in writing to the Insurer subject to no claim reported under the Policy till that date, in which case the premium shall be refunded on short period rates as per table below and a deduction of minimum premium of Rs 10,000/-.

Period of Insurance in force	% of Annual Premium Refundable
Up to one month	75% of annual rate
Up to three months	50% of annual rate
Up to six months	25% of annual rate
Exceeding six months	Nil

Cancellation by Insurer:

The Insurance may also at any time be cancelled at the option of the Insurer, on 15 days' notice to that effect being given to the Insured person, in which case the Insurer shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. Such cancellation will be only on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured person.

- 14. Payment of Premium** - Premium should be received in advance and shall be reconciled on a monthly basis.
- 15. Minimum Premium** - The minimum premium under one policy would be Rs. 13,680/-
- 16. Premium at the time of Renewal** - Renewal premium will be based on the age band of the Insured person at the time of renewal, number of travel days and charged as per the Rating Table attached. However the same is subject to change as mentioned under 'Revision of Product'.
- 17. Revision of Product** - In case of revision of this product, including revision of premiums, We will communicate to You at least 3 months prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.
- 18. Revision in the limit of cover** - Midterm revision of limit of cover is not allowed, changes in limit of Cover are allowed only on renewals.
- 19. Withdrawal of Product:** We have discontinued or withdrawn this product/ plan, We will communicate to You at least 3 months prior to the discontinuation date and You will have the option to renew with the nearest substitute Policy being issued by Us, provided however, benefits payable shall be as per terms and conditions of the renewed Policy.
- 20. Contribution Clause:** If two or more policies are taken by an Insured during a Period of Insurance from one or more insurers to indemnify treatment costs, Insured shall have the right to require a settlement of his claim in terms of any of his policies.
- In all such cases where Insured opts for the settlement of claim under this Policy, We will be obliged to 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 Policy.
 - If the amount to be claimed exceeds the sum insured under policy issued by us after considering the deductibles or co-pay, the Insured shall have the right to choose other insurers by whom the claim is to be settled. In such cases, we will settle the claim with contribution clause.
 - Except in benefit policies, in cases where an Insured person has policies from other insurer(s) to cover the same risk on indemnity basis, the Insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the policy. Contribution clause shall not be applicable where the cover/benefit offered is on benefit basis.
- 21. Claim Intimation and documents submission:** It is a condition precedent to liability under the policy that in the event of any occurrence likely to give rise to a claim under this insurance, the Insured person or his representative, must notify Insurer / Service Provider immediately. The Insured person or his representative should quote Insurer / Service Provider as much information concerning the illness, accident or occurrence as is available, including the name of the treating Doctor, name and telephone number of the Hospital, the Policy number and its date of issue.

This document, together with invoices, travel documents and any other relevant details must be sent to Insurer / Service Provider, clearly stating under which Section of this Policy a claim is being made. Please note that if medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should be forwarded to Insurer / Service Provider.

In no event should a claim will be notified and documents will be submitted to Insurer / Service Provider later than 31 days after the end of an insured trip.

In case there is delay submission of claim documents by Insured Person, then in addition to the documents mentioned above, You are also required to provide Us the reason for such delay in writing. We will accept such requests for delay up to an additional period of 60 days from the stipulated time for such submission. We will condone delay on merit for delayed Claims where the delay has been proved to be for reasons beyond Your/Insured Person's control.

22. Subrogation: Insurer shall be fully and completely subrogated to the rights of the Insured person against parties who may be liable to provide indemnity or make a contribution in respect of any matter which is the subject of a claim under this insurance. The Insured person further agrees to co-operate fully with insurers in seeking such indemnity or contribution including where appropriate, insurers instituting proceedings at their own expense against such parties in the name of the Insured person.

23. Penal Interest Provision: Upon acceptance of an offer of claim settlement by Insured person, the payment of amount due will be made within 7 days from the acceptance of offer by the Insured person. In the case of delay in the payment attributable to Us, 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 in which the offer was accepted by the Insured. In all other cases no sum payable under this Policy shall carry interest.

(Bank Rate means Bank rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1st day of the financial year in which the claim has fallen due)

24. Information about our Claims Services

- The Insurer's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.
- The Insurer's philosophy is to always look for ways to pay valid claims in a fair and timely manner.

Our Claims Services will:

- Provide assistance in emergency situations
 - Keep you informed of the progress of your claim
- The Insurer will act efficiently to ensure you get back to normal as quickly as possible.

25. Redressal of Grievances

Stage 1:

If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customercare@sbigeneral.in. We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in; Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7)

Stage 2:

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at : gro@sbigeneral.in or contact at 022-45138021.

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099. List of Grievance Redressal Officers at Branch:

<https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/>

Stage 3:

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link

<https://bimabharosa.irdai.gov.in/Home/Home>

Stage 4:

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at (<https://www.cioins.co.in/Ombudsman>)

26. Contact Us

For any product or service related information or assistance, here's how you can reach Us.

Contact details for Policy Servicing	Contact details for Claim Servicing
<p>SBI General Insurance Company Limited, Address:9th Floor, Wing A & B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099. Email: customer.care@sbigeneral.in ; seniorcitizengrievances@sbigeneral.in (for Senior Citizens) Toll Free number: 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7) Website: www.sbigeneral.in Fax No: 1800227244, 18001027244</p>	<p>Accident & Health claims team, SBI General Insurance Company Limited, Address: 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045. Email: sbig.health@sbigeneral.in Toll Free number: 1800 210 3366, 1800 210 6366 Website: www.sbigeneral.in Fax No: +91 20 49334525</p>

27. Network Provider and Service Provider:**AXA Assistance India Private Limited**

403 B-404, Copia Tower, Jasola District Center, New Delhi 110025, India

Country	Dedicated contact details
Canada	844-691-8882
USA	844-691-8884
For Rest of the world - (Call Back Facility) Reverse call back	91 11 45735511
Alarm Centre FAX	91 11 45070617
Email	sbitravel@axa-assistance.in

28. Premiums:**The full rate table for 180 days:**

Sum Insured	Age: 0.25 - 40			Age: 41 - 60			Age: 61 - 80		
	USA & Canada	Asia (excluding Japan)	Rest of the world	USA & Canada	Asia (excluding Japan)	Rest of the world	USA & Canada	Asia (excluding Japan)	Rest of the world
50,000	24	14	17	31	18	22	50	29	36
75,000	25	14	18	32	18	23	52	30	37
100,000	26	15	18	33	19	24	54	31	39
125,000	27	15	19	35	20	25	56	32	40
150,000	28	16	20	36	21	26	58	33	42
200,000	30	17	21	39	22	28	62	36	45
250,000	32	18	23	41	24	29	67	38	48
300,000	33	19	23	42	24	30	69	39	49
350,000	34	19	24	44	25	31	71	40	50
400,000	35	20	25	45	26	32	73	41	52
450,000	36	20	25	46	26	33	75	43	53
500,000	36	21	26	47	27	34	77	44	55

The full rate tables for 365 days:

Sum Insured	Age: 0.25 - 40			Age: 41 - 60			Age: 61 - 80		
	USA & Canada	Asia (excluding Japan)	Rest of the world	USA & Canada	Asia (excluding Japan)	Rest of the world	USA & Canada	Asia (excluding Japan)	Rest of the world
50,000	67	38	48	87	49	62	140	80	100
75,000	69	40	50	90	52	64	146	83	104
100,000	72	41	52	94	54	67	152	87	108
125,000	75	43	54	97	56	70	157	90	112
150,000	78	44	55	101	58	72	163	93	117
200,000	83	48	59	108	62	77	175	100	125
250,000	89	51	63	115	66	82	186	107	133
300,000	91	52	65	119	68	85	192	110	137
350,000	94	54	67	122	70	87	198	113	141
400,000	97	55	69	126	72	90	203	116	145
450,000	99	57	71	129	74	92	209	119	149
500,000	102	58	73	133	76	95	214	123	153