

TRAVEL INSURANCE (BUSINESS AND HOLIDAY)

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number																								
1.	Name of Insurance Product/ Policy	Travel Insurance (Business and Holiday)																									
2.	Policy Number	XXXXXXXXXXXXXXXXXXXXXXX																									
3.	Type of Insurance Product/ Policy	Both Indemnity and Benefit																									
4.	Sum Insured (Basis)	<p>Individual Sum Insured</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 10%;">Sr. No.</th> <th style="width: 40%;">Insured Name</th> <th style="width: 50%;">Base Sum Insured</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>Family Floater Sum Insured</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 10%;">Sr. No.</th> <th style="width: 40%;">Insured Name</th> <th style="width: 50%;">Base Sum Insured</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>Note: This is the base Sum Insured for policy. Please refer the policy schedule for cover wise Sum Insured.</p>	Sr. No.	Insured Name	Base Sum Insured										Sr. No.	Insured Name	Base Sum Insured										
Sr. No.	Insured Name	Base Sum Insured																									
Sr. No.	Insured Name	Base Sum Insured																									
5.	Policy Coverage (What the Policy Covers)	<p>Covers expenses in respect of:</p> <p>SECTION: A - MEDICAL EXPENSES, EVACUATION AND REPATRIATION</p> <ol style="list-style-type: none"> 1. Accident and Sickness Medical Expenses: Admission in hospital beyond 24 hours. 2. Emergency Medical Evacuation: Transportation of the Insured Person locally to the nearest hospital from the current location. 3. Repatriation of Mortal Remains: The costs of transporting the mortal remains of the deceased is payable, in the event of death of the Insured Person. 4. Dental Service: Dental illness that manifests first time during 	Section A																								

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		<p>the insured journey and requires immediate medical attention.</p> <p>SECTION: A (i) PERSONAL ACCIDENT</p> <p>A. Accidental Death B. Permanent Total Disability</p> <p>SECTION: A (ii) TRAVEL SUPPORT</p> <ol style="list-style-type: none"> 1. Loss of Checked Baggage: Value of checked baggage in the event of the Insured Person suffering total loss of checked baggage is payable. 2. Delay of Checked Baggage: If delay is more than 12 hours, insurer will pay for the necessary emergency purchase of replacement items. 3. Loss of Passport: In the event of the Insured Person losing his/her Passport during the trip is covered. 4. Trip Cancellation: For loss of personal accommodation or travel charges paid or contracted to be paid following the necessary and unavoidable cancellation of the trip prior to its commencement. 5. Trip Curtailment: For loss of personal accommodation or travel charges paid or contracted following the necessary and unavoidable curtailment of the trip. 6. Trip Delay: 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. 7. Missed Connection: 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 resulting in the Insured Person missing the connecting flight. 8. Hospitalisation Daily Allowance: Daily cash benefit of US \$ 50 per day during admission in hospital. 9. Emergency Cash Advance: Provide emergency cash assistance when the Insured Person requires emergency cash following incidents like theft/burglary of luggage/money or hold up. 10. Bail Bond Insurance: The arrangement of bail bond in the event that the Insured Person has been arrested following a car accident. 11. Hijack Cover: For each 24-hour period the Insured Person is detained by hijackers following hijacking of any aircraft. 12. Golfer's Hole-In-One: The insurer shall reimburse expenses incurred in celebration of achieving a hole-in-one during the trip. 13. Home Burglary Insurance: Claims made in respect of loss of or damage to contents of the Insured Person's home in India caused by actual or attempted Burglary and/or Robbery. 	

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		<p>SECTION B: PERSONAL LIABILITY</p> <p>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.</p>	
6.	<p>Exclusions (What the policy does not cover)</p>	<p>Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:</p> <ul style="list-style-type: none"> • Any pre-existing disease • Travelling against the advice of a physician • Suicide, attempted suicide or wilfully self-inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the abuse of the drugs. • Naval, Military or Air force operations. • 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 etc. • Ionising radiation or nuclear exclusion. • Travelling in aircraft not properly licensed to carry passengers. • Participation in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, professional sports or any other hazardous sports. • 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. • Breach of law. 	<p>Section A, A(i), A(ii), B and General Exclusions</p>
7.	<p>Waiting period</p>	<p>Not Applicable</p>	

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number																																																
8.	Financial Limits of the Coverage	<p>Deductibles:</p> <table border="1"> <tr> <td data-bbox="352 215 424 309">1.</td> <td data-bbox="424 215 900 309">Medical Expenses including Evacuation & Repatriation</td> <td data-bbox="900 215 1249 309">US \$ 100</td> </tr> <tr> <td data-bbox="352 309 424 367">2.</td> <td data-bbox="424 309 900 367">Personal Accident</td> <td data-bbox="900 309 1249 367">Nil</td> </tr> <tr> <td data-bbox="352 367 424 425">3.</td> <td data-bbox="424 367 900 425">Loss of Passport</td> <td data-bbox="900 367 1249 425">5% of claim amount</td> </tr> <tr> <td data-bbox="352 425 424 483">4.</td> <td data-bbox="424 425 900 483">Golfer's Hole-In-One</td> <td data-bbox="900 425 1249 483">5% of claim amount</td> </tr> <tr> <td data-bbox="352 483 424 542">5.</td> <td data-bbox="424 483 900 542">Home Burglary Insurance</td> <td data-bbox="900 483 1249 542">5% of claim amount</td> </tr> <tr> <td data-bbox="352 542 424 600">6.</td> <td data-bbox="424 542 900 600">Loss of Checked Baggage</td> <td data-bbox="900 542 1249 600">5% of claim amount</td> </tr> <tr> <td data-bbox="352 600 424 658">7.</td> <td data-bbox="424 600 900 658">Trip Cancellation</td> <td data-bbox="900 600 1249 658">5% of claim amount</td> </tr> <tr> <td data-bbox="352 658 424 716">8.</td> <td data-bbox="424 658 900 716">Trip Curtailment</td> <td data-bbox="900 658 1249 716">5% of claim amount</td> </tr> <tr> <td data-bbox="352 716 424 775">9.</td> <td data-bbox="424 716 900 775">Missed Connection</td> <td data-bbox="900 716 1249 775">5% of claim amount</td> </tr> <tr> <td data-bbox="352 775 424 833">10.</td> <td data-bbox="424 775 900 833">Delay of Checked Baggage</td> <td data-bbox="900 775 1249 833">First 12 hrs.</td> </tr> <tr> <td data-bbox="352 833 424 891">11.</td> <td data-bbox="424 833 900 891">Hijack Cover</td> <td data-bbox="900 833 1249 891">First 24 hrs.</td> </tr> <tr> <td data-bbox="352 891 424 949">12.</td> <td data-bbox="424 891 900 949">Trip Delay</td> <td data-bbox="900 891 1249 949">First 12 hrs.</td> </tr> <tr> <td data-bbox="352 949 424 1008">13.</td> <td data-bbox="424 949 900 1008">Hospitalization Daily Allowance</td> <td data-bbox="900 949 1249 1008">First one day</td> </tr> <tr> <td data-bbox="352 1008 424 1066">14.</td> <td data-bbox="424 1008 900 1066">Bail Bond</td> <td data-bbox="900 1008 1249 1066">Nil</td> </tr> <tr> <td data-bbox="352 1066 424 1124">15.</td> <td data-bbox="424 1066 900 1124">Emergency Cash Advance</td> <td data-bbox="900 1066 1249 1124">Nil</td> </tr> <tr> <td data-bbox="352 1124 424 1151">16.</td> <td data-bbox="424 1124 900 1151">Personal Liability</td> <td data-bbox="900 1124 1249 1151">US \$ 100</td> </tr> </table>	1.	Medical Expenses including Evacuation & Repatriation	US \$ 100	2.	Personal Accident	Nil	3.	Loss of Passport	5% of claim amount	4.	Golfer's Hole-In-One	5% of claim amount	5.	Home Burglary Insurance	5% of claim amount	6.	Loss of Checked Baggage	5% of claim amount	7.	Trip Cancellation	5% of claim amount	8.	Trip Curtailment	5% of claim amount	9.	Missed Connection	5% of claim amount	10.	Delay of Checked Baggage	First 12 hrs.	11.	Hijack Cover	First 24 hrs.	12.	Trip Delay	First 12 hrs.	13.	Hospitalization Daily Allowance	First one day	14.	Bail Bond	Nil	15.	Emergency Cash Advance	Nil	16.	Personal Liability	US \$ 100	Section A
1.	Medical Expenses including Evacuation & Repatriation	US \$ 100																																																	
2.	Personal Accident	Nil																																																	
3.	Loss of Passport	5% of claim amount																																																	
4.	Golfer's Hole-In-One	5% of claim amount																																																	
5.	Home Burglary Insurance	5% of claim amount																																																	
6.	Loss of Checked Baggage	5% of claim amount																																																	
7.	Trip Cancellation	5% of claim amount																																																	
8.	Trip Curtailment	5% of claim amount																																																	
9.	Missed Connection	5% of claim amount																																																	
10.	Delay of Checked Baggage	First 12 hrs.																																																	
11.	Hijack Cover	First 24 hrs.																																																	
12.	Trip Delay	First 12 hrs.																																																	
13.	Hospitalization Daily Allowance	First one day																																																	
14.	Bail Bond	Nil																																																	
15.	Emergency Cash Advance	Nil																																																	
16.	Personal Liability	US \$ 100																																																	
9.	Claims/ Claims Procedure	<ul style="list-style-type: none"> The documents, invoices 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. <p>In no event should a claim be notified and documents be submitted to Insurer / Service Provider later than 31 days after the end of an insured trip. However, the Insurer at his sole discretion may relax this condition subject to a satisfactory proof/ evidence being produced on the reasons for such a delay for maximum 60 days.</p> <ul style="list-style-type: none"> Claim forms can be downloaded from below link: https://www.sbigeneral.in/claim/claims-form-download <p>Note: For cover wise claims procedure, please refer to policy wordings.</p>	Section A, General Conditions Applicable to all Sections																																																
10.	Claims/ Claims Procedure	<p>Email: customer.care@sbigeneral.in</p> <p>Toll-Free number 1800102111 (Monday to Saturday) (8 am - 8 pm).</p> <p>Website: www.sbigeneral.in</p>																																																	

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
11.	Grievances/ Complaints	<ul style="list-style-type: none"> • 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 - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm) • 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) 	General Conditions Applicable to all Sections, Clause 27
12.	Things to remember	<ol style="list-style-type: none"> 1. Free Look Cancellation: The insured will be allowed a period of at least 30 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. For detailed conditions and refund summary, please refer to policy wordings. 2. Policy renewal: <ol style="list-style-type: none"> a) Single Trip Insurance is non-renewable. Multi-trip insurance may be renewed with the Insurer's consent by paying the premium in force at the time of renewal. The Insurer however, shall not be bound to give notice that it is due for renewal. 	General Conditions Applicable to all Sections, Clause 1, Clause 22

13. Your Obligations	The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.	Definitions, Clause 11
-----------------------------	--	------------------------

Declaration by the Policy Holder: I have read the above and confirm having noted the details

Place:

Date:/...../.....

Signature of the Policyholder

Note:

- a) For product related documents including Customer Information Sheet, kindly refer to the below link: <https://www.sbigeneral.in/downloads>
- b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail