

Group Domestic Travel Policy

PROSPECTUS

SBI General Insurance's Group Domestic Travel Policy provides comprehensive cover for travelers when they are travelling for Business or for Pleasure. We want your trip to be stress-free, so we cover you against medical and other financial emergencies that may occur during your travel within the country. The product offers flexibility of coverage and number of day which can be customized for each group.

Scope of Cover

This policy provides indemnity for expenses incurred for medical treatment of injury sustained during your trip along with a series of other related covers that comes in handy to take care of the things that are beyond your control.

Section No	Benefits
1	Accident: Medical Treatment, Assistance & Evacuation
2	Personal Accident
3	Hospital Daily Cash
4	Travel Support (Air Travel)
5	Travel Support (Rail Travel)
6	Travel Inconvenience
7	Domestic Replacement And Rearrangement (For Business Trips Only)
8	Personal Liability
9	Home Burglary

Who can take this insurance?

- 1) Groups travelling within India for Business or for Pleasure.
- 2) Age Limit:
 - a. Adult- 18 years to 80 years
 - b. Child- 3 months to 25 years
- 3) Group size:
 - a. Minimum- 10 members
 - b. Maximum- no limit

Area of Cover

Within India only

Policy Period

1 year

Per Trip Period

Single Trip: Minimum- 1 day, Maximum- 45 days

Limit of Cover and Deductible

Cover	Maximum SI	Maximum SI	Deductible	Coverage
Section 1: Accident: Medical Treatment, Assistance & Evacuation				Non Mandatory
1. Medical Treatment	INR 10,000	INR 500,000	NIL	
2. Medical Evacuation	INR 10,000	INR 150,000	NIL	
3. Transportation of mortal remains	INR 10,000	INR 150,000	NIL	
4. Accidental Dental Injury	sublimit- 20% or max INR 20,000		NIL	
Section 2: Personal Accident	INR 100,000	INR 2,500,000	Nil	Mandatory
Section 3. Hospital Daily Cash	INR 100/day max 30 days	INR 2000/day max 30 days	First 24 Hours	Non Mandatory

Cover	Maximum SI	Maximum SI	Deductible	Coverage
Section 4: Travel Support (Air Travel)				Non Mandatory
1. Loss of Checked-in Baggage	INR 2,000	INR 25,000	INR 250	
2. Delay of Checked-in Baggage	INR 500/hour max upto INR 5000	INR 1000/hour max upto INR 10000	First 6 hours	
3. Flight Delay	INR 500/hour max upto INR 5000	INR 1000/hour max upto INR 10000	First 6 hours	
Section 5: Travel Support (Rail Travel)				Non Mandatory
1. Loss of accompanying baggage	INR 1,000	INR 25,000	INR 250	
2. Train Delay	INR 500/hour max upto INR 5000	INR 1000/hour max upto INR 10000	First 12 hours	
Section 6: Travel Inconvenience	-	-		Non Mandatory
1. Trip Cancellation	INR 2,000	INR 10,000	INR 250	
2. Trip Curtailment	INR 2,000	INR 10,000	INR 250	
3. Missed Departure	INR 2,000	INR 10,000	NIL	
4. Loss of Tickets	Actual cost of ticket or max Rs. 5,000	Actual cost of ticket or max Rs. 10,000	INR 250	
5. Emergency Travel	Actual cost of ticket or max Rs. 5,000	Actual cost of ticket or max Rs. 10,000	Nil	
6. Emergency Hotel	Actual cost of ticket or max Rs. 5,000	Actual cost of ticket or max Rs. 10,000	10% of claim amount	
Section 7: Domestic Replacement And Rearrangement (For Business Trips Only)	INR 2,000	INR 20,000	Nil	Non Mandatory
Section 8: Personal Liability	INR 50,000	INR 100,000	NIL	Non Mandatory
Section 9: Home Burglary	INR 50,000	INR 100,000	INR 5,000	Non Mandatory

Basis of Claim Settlement

Cover	Basis of Settlement
Section 1: Accident: Medical Treatment, Assistance & Evacuation	Indemnity
Section 2: Personal Accident	Benefit
Section 3: Hospital Daily Cash	Benefit
Section 4: Travel Support (Air Travel)	Indemnity
Section 5: Travel Support (Rail Travel)	Indemnity
Section 6: Travel Inconvenience	Indemnity
Section 7: Domestic Replacement And Rearrangement (For Business Trips Only)	Indemnity
Section 8: Personal Liability	Indemnity
Section 9: Home Burglary	Indemnity

Reinstatement of Limit of cover

There is no provision of reinstatement of Limit of cover.

Period of Insurance:

Group Policy shall be issued to the Groups travelling based on total number of days of travel. Actual number of travel days covered under the policy will be as per certificates issued to individuals at the time of travel. Each group policy would be covered for a period of one year.

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.

Exclusions

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

Section 1. Accident: Medical Treatment, Assistance & Evacuation.

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. The treatment of any Illness even if caused by the Accident suffered by the Insured Person and requiring immediate medical treatment in order to maintain life or relieve immediate pain or distress.
2. Any medical treatment which was not medically necessary.
3. Plastic or cosmetic surgery unless this is certified by the attending Medical Practitioner to be medically necessary for reconstruction following an Accident.
4. Dental treatment or surgery of any kind, unless to sound natural teeth and necessitated by an Accident.
5. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident.
6. Any costs relating to physiotherapy unless undertaken while the Insured Person is Hospitalised.
7. Any costs or periods of residence incurred in connection with rest cures or recuperation at spas or health resorts, sanatorium, convalescence homes or any similar institution.
8. Any costs in any way related to psychiatric or mental disorders.
9. Any costs relating to the Insured Person's pregnancy, childbirth or the consequences of either.
10. Any congenital external diseases, defects or anomalies.

Section 2. Personal Accident

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

1. Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).
2. Medical or surgical treatment except as necessary, solely and directly as a result of an Accident.
3. Hernia.
4. Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body.
5. Any other claim after a claim for death has been admitted by the Company.

Section 3. Hospital Daily Cash

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. Pregnancy and resulting childbirth, miscarriage or disease of the female organs of reproduction; or
2. Routine physical examination; or
3. Elective, cosmetic or plastic surgery, except as a result of an Injury caused by a covered Accident while the Policy is in force; or
4. Any mental, nervous or emotional disorders or rest cures ; or
5. Hospitalisation outside the Republic of India

Section 4. Travel Support (Air Travel)

1. Loss of Checked-in Baggage

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. Valuables, Money, any kinds of securities or tickets.
2. Any Loss of checked-in baggage amounting to a partial loss or not amounting to a total loss.
3. Any item within the Checked-in Baggage that is valued at more than Rs.2000 if the Insured Person cannot provide Us with satisfactory proof of ownership.
4. Any actual or alleged loss arising from any delay, detention, confiscation or distribution of Baggage by customs, police or other public authorities.
5. Any item that the Carrier's Policy or rule specifies should not have been carried.
6. Animals, perishables and consumables.
7. Any loss of Baggage sent in advance or souvenirs and articles mailed or shipped separately.
8. Any Consequential Loss

2. Delay of Checked-in Baggage

We will not make any payment for any delay directly or indirectly caused by, arising from or in any way attributable to:

1. Any actual or alleged delay arising from detention, confiscation or distribution by customs, police or other public authorities.
2. Any delay for part of total Checked-in Baggage in relation to the ticket of the Insured Person for the Trip covered under this Policy.
3. Delay in delivery of the Checked-In Baggage arising out of and resulting from detention/ confiscation by the Common Carrier/ customs/ government agencies/ other agencies.
4. Delay attributable to damage to Checked-in Baggage warranting an examined delivery by the Common Carrier.
5. Any delay of Checked-in Baggage on the return to the Place of Residence of the Insured.
6. Benefits of Baggage Delay paid or payable by the Carrier, provided however this insurance shall apply in excess of the amount recoverable from Carrier / other Insurers.

3. Flight Delay

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. Facts or matters of which the Insured Person was aware or should have been aware might result in a delay at the time the Insured Person booked his ticket.
2. Any delay arising from the order or action of any government, civil authority or official government body.
3. Voluntary suspension of services by the Carrier.
4. Failure to check in on time.

Section 5. Travel Support (Rail Travel)

1. Loss of accompanying baggage

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Loss or damage due to cracking, scratching or breakage of lenses or glass whether part of china, marble, any storage media or otherwise and other articles of a brittle or fragile nature, unless such loss or damage arises from an Accident to train by which such Baggage is conveyed by You
2. Loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the Baggage is subjected;
3. Loss or damage caused by moth, mildew or vermin;
4. Loss or damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting arcing self heating or leakage or electricity from whatever cause (lightning included);
5. Loss or damage caused by mechanical derangement or over winding of watches and clocks;
6. Theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied;
7. loss or damage whilst being conveyed by any Carrier under contract of affreightment;
8. loss of or damage to jewellery or Valuables, laptops and mobiles/ smart phones;
9. loss or destruction of or damage to Baggage of a consumable nature;
10. Loss of or damage to carried loose articles such as sticks, straps, umbrellas, sunshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person
11. Loss destruction or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature;
12. Any Trip undertaken within the municipal limits of the village, town or city wherein You permanently reside.
13. Loss of cash, cheque, promissory notes or any negotiable instruments, stamps and foreign exchange.
14. Any Consequential Loss.
15. Live Animals.

2. Train Delay

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. Facts or matters of which the Insured Person was aware or should have been aware might result in a delay at the time the Insured Person booked his ticket.
2. Any delay arising from the order or action of any government, civil authority or official government body.
3. Voluntary suspension of services by Railways.
4. Delay is caused in the Insured's city of residence.
5. Negligence or fault of the travel agent.
6. Delay caused to special trains introduced seasonally and Passenger/Superfast passenger trains.
7. Delay caused due to train not starting at the scheduled time of departure from the station of origin.

Section 6. Travel Inconvenience

1. Trip Cancellation

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. Childbirth, pregnancy or related medical complications.
2. Any charges that could have been avoided but were incurred because of any delay in cancelling travel or accommodation.
3. Facts or matters of which the Insured Person was aware or should have been aware might result in the cancellation of the Trip.
4. The Hospitalisation of the Insured Person or the Travelling Insured Person's parent, spouse or child for due to depression or anxiety, mental, nervous or emotional disorders, alcohol or drug abuse, addiction or overdose, elective, cosmetic, or plastic surgery
5. Travel and accommodation expenses that the Insured Person has paid and cannot recover or for which no value can be derived or the Insured Person is liable to pay if he paid or committed to such expenses when the Insured Person knew or should have known of the possibility of cancellation.

2. Trip Curtailment

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. Childbirth, pregnancy or related medical complications.
2. Additional expenses incurred while travelling in higher class/ category than the original travel ticket booked for Insured Person's return journey.
3. Any charges that could have been avoided but were incurred because of any delay in cancelling travel or accommodation.
4. Facts or matters of which the Insured Person was aware or should have been aware might result in the curtailment of the Trip.
5. The Hospitalisation of the Insured Person or the travelling Insured Person's parent, spouse or child for due to depression or anxiety, mental, nervous or emotional disorders, alcohol or drug abuse, addiction or overdose, elective, cosmetic, or plastic surgery

Section 7. Domestic Replacement And Rearrangement (For Business Trips Only)

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. Pregnancy and resulting childbirth, miscarriage or Disease of the female organs of reproduction.

Section 8. Personal Liability

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

1. A claim by one Insured Person against another Insured Person with whom he had arranged to travel or against an Insured Person who is a relative, a Travelling Companion or work colleague.
2. The transmission of an Illness by an Insured Person.
3. The Insured Person's professional activities or the supply of goods or services.
4. Keeping or ownership of animals.
5. The ownership, possession or use of vehicles, aircraft or watercraft.
6. The use or misuse of weapons, including firearms.
7. Any deliberate, wilful, malicious or unlawful act or omission.
8. Insanity, the use or abuse of solvents, alcohol or drugs (except as medically prescribed but not including for the treatment of drug addiction).
9. Any supply of goods or services on the part of the Insured Person arising out of the Insured Person's business.
10. Any ownership or occupation of land or buildings except as a temporary residence by the Insured Person.
11. Liability arising out of use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization.
12. Any agreed assumption of risk except to the extent that liability would have attached in the absence of such agreement.

Section 9. Home Burglary

We 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.

GENERAL EXCLUSIONS

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

1. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical or biological weapons, radiation of any kind.
2. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip
3. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline
4. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin 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 You are untrained.
5. The Insured Person riding on a motorcycle or any other two wheeled motorized mode of conveyance as driver or as passenger
6. Arising or resulting from the Insured Person(s) committing any breach of law with criminal intent, or intentional self injury, suicide or attempted suicide while sane or insane, self-endangerment unless in self-defense or to save life.
7. Any loss, Injury, damage sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons
8. The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance for abuse treatment or services, or supplies.
9. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - i. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
 - ii. Curative measures, infection, poisoning except where these arise from an Accident.
 - iii. The radioactive, toxic, explosive or other hazardous properties of any explosion nuclear assembly or nuclear component, thereof
 - iv. Asbestosis or other related sickness or disease resulting from the existence, production, handling, processing, manufacture, and sale, distribution of asbestos or other products thereof.
10. Obesity or morbid obesity or any weight control program, where obesity means a condition in which the Body Mass Index (BMI) is above 29 & morbid obesity means a condition where BMI is above 37.
11. Pregnancy (including voluntary termination), miscarriage (except as a result of an Accident), maternity or birth (including caesarean section), Fertility or assisted conception.
12. Any non allopathic treatment.
13. Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
14. Items of personal comfort and convenience including but not limited to television, telephone, foodstuffs, cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies, and vitamins and tonics, unless vitamins and tonics are certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
15. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; referral-fees or outstation consultations; treatments rendered by a Medical Practitioner who shares the same residence as an Insured Person or who is a member of an Insured Person's family, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
16. 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, and similar products unless it is used for and during the hospital stay.
17. Non-prescription drugs or treatments.
18. If the Insured Person is travelling against the advice of a Medical Practitioner, or is receiving or on a waiting list for specified medical treatment, or is traveling for the purpose of obtaining medical treatment, or has received a terminal prognosis for a medical condition.
19. Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.

20. Experimental, investigational or unproven treatment devices and pharmacological regimens, or measures primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies which are not consistent with or incidental to the diagnosis and treatment due to accident for which confinement is required at a Hospital. Any Pre-existing Condition declared or not declared or any complication arising from it.
21. Any person who has obtained cover and is under Age 90 days or above Age 80 years.
22. Any non medical expenses mentioned in Annexure II

11. Loading and Discounting: As per tables below

1. Total Group Travel Days

Total Group Travel Days*	Adjustment
-Less than 100000	No adjustment
Greater than 100000 days	10% discount
* Applicable only to "Employer - Employee" groups	

2. Direct Discount for SBI and its associate Banks- 15%

12. Renewal:

- 1) This group Policy will terminate no later than the expiry date of the Policy Period unless We have agreed in writing to an extension of the Policy Period and Our conditions for agreeing to the extension, including as to the payment of additional premium, have been met.
- 2) We are under no obligation to give notice that the group Policy is due for Renewal, or to renew it or to renew it on the same terms whether as to premium or otherwise. We shall be entitled to call for and receive any information or documentation before agreeing to renew the group Policy, and in renewing We are not bound to renew for all Insured Persons.
- 3) The Certificate of Insurance will terminate no later than the expiry date mentioned therein or the end of the Risk Period (whichever is earlier). No Renewal or extension of the Certificate of Insurance will be permitted. After the commencement of the Risk Period, the amount paid for the Certificate of Insurance will be non-refundable.

13. Termination of Policy:

- 1) The insurance in respect of an Insured Person shall immediately and automatically terminate on the earliest of the following dates, without the Insurer being required to give any separate notice to this effect to the Insured:
 - a) Date at which the Policy is terminated
 - b) The date when the Total Sum Insured is paid for covered loss under Section 2
 - c) The date when the Insured Person is no longer an employee of the Insured or a part of the defined Group.
 - d) The date when the actual number of Travel Days exceeds the Total number of Travel Days mentioned in the schedule of the Policy.
- 2) You may terminate this group Policy at any time by giving Us written notice, and the group Policy shall terminate when such written notice is received by Us. If no claim has been made under the group Policy then We will refund premium in accordance with the table below:

Period on Risk		Rate of premium refund
For a period not exceeding	15 days	90% of the Annual Rate
For a period not exceeding	1 month	85% of the Annual Rate
For a period not exceeding	2 months	70% of the Annual rate
For a period not exceeding	3 months	60% of the Annual rate
For a period not exceeding	4 months	50% of the Annual rate
For a period not exceeding	5 months	40% of the Annual rate
For a period not exceeding	6 months	30% of the Annual rate
For a period not exceeding	7 months	25% of the Annual rate
For a period not exceeding	8 months	20% of the Annual rate
For a period not exceeding	9 months	15% of the Annual rate
For a period exceeding	9 months	Nil

- 3) We may terminate this group Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person upon 30 days notice by sending an endorsement to Your address shown in the Schedule, and We shall refund a rateable proportion of the premium as long as no claim has been made under the group Policy.
- 4) If the group Policy is cancelled, then each Certificate of Insurance which is already in force under the group Policy will continue in force until the end of the Risk Period.
- 5) The amount paid for any Certificate of Insurance will be non-refundable.

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 1000 for AMT, INR 500 for per day and INR 100 for per trip.

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:

In case the product is found to be financially unviable or is deficient in any manner, the Company shall, in terms of Insurance Regulatory & Development Authority (Health Insurance) Regulations 2013, have the option to withdraw this product from the market subject to prior approval of such withdrawal from the Regulatory Authority. Any withdrawal of the product would be duly intimated to existing customers, who on expiry of the existing Policy, will have an option to obtain Renewal under similar product/s available with Us.

20. Claim Intimation and documents submission:

- 1) All claims are processed on "Reimbursement basis" only
- 2) If any treatment, consultation or Surgical Procedure for which a claim may be made is required in an emergency, then We must be informed within 7 days of the beginning of such treatment, consultation or Surgical Procedure.
- 3) In all other cases, We 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.
- 4) In no event should a claim be notified and documents be submitted to Insurer later than 31 days after the end of an insured trip at the following address:

SBI General Insurance Company Ltd.

9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400099.

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)

- 5) 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 condone delay on merit for delayed Claims where the delay has been proved to be for reasons beyond Your/Insured Person's control.

21. Contribution Clause:

If at the time when any claim is made under this Policy, insured has two or more policies from one or more Insurers to indemnify treatment cost, which also covers any claim (in part or in whole) being made under this Policy, then the Policy holder shall have the right to require a settlement of his claim in terms of any of his policies. The Insurer so chosen by the Policy holder shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen Policy.

Provided further that, If the amount to be claimed under the Policy chosen by the Policy holder, exceeds the Sum Insured under a single Policy after considering the Deductibles or co-pay (if applicable), the Policy holder shall have the right to choose the Insurers by whom claim is to be settled. In such cases, the respective Insurers may then settle the claim by applying the Contribution clause.

Contribution clause shall not be applicable where the cover/benefit offered is on benefit basis.

22. Subrogation :

You and/or any Insured Persons shall at Your own expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing and/or securing any civil or criminal rights and remedies or obtaining relief or indemnity from any other party to which We are or would become entitled upon Us making reimbursement under this Policy, whether such acts or things shall be or become necessary or required before or after Our payment. Neither You nor any Insured Person shall prejudice these subrogation rights in any manner and shall at Your own expense provide Us with whatever assistance or cooperation is required to enforce such rights. Any recovery We make pursuant to this clause shall first be applied to the amounts paid or payable by Us under this Policy and Our costs and expenses of effecting a recovery, where-after we shall pay any balance remaining to You.

23. Penal Interest Provision:

We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all necessary documents / 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 IRDA (Protection of Policyholders Regulation), 2002. 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 IRDA (Protection of Policyholders Regulation), 2002, we shall pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by Us. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

24. 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>)

25. 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</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</p>

26. Plans

All Figures in INR

Plan Name	RD1	RD2	RD3
Cover	Road Plans		
Section 1: Accident: Medical Treatment, Assistance & Evacuation			
1. Medical Treatment	10,000	20,000	50,000
2. Medical Evacuation	10,000	20,000	50,000
3. Transportation of mortal remains	10,000	20,000	50,000
4. Accidental Dental Injury	2,000	4,000	10,000
Section 2: Personal Accident	100,000	200,000	500,000
Section 3: Hospital Daily Cash	100/day max 30 days	200/day max 30 days	200/day max 30 days
Section 4: Travel Support (Air Travel)	Not Applicable	Not Applicable	Not Applicable
1. Loss of Checked-in Baggage			
2. Delay of Checked-in Baggage			
3. Flight Delay			
Section 5: Travel Support (Rail Travel)	Not Applicable	Not Applicable	Not Applicable
1. Loss of accompanying baggage			
2. Train Delay			
Section 6: Travel Inconvenience	Not Applicable	Not Applicable	Not Applicable
1. Trip Cancellation			
2. Trip Curtailment			
3. Missed Departure			
4. Loss of Tickets			
5. Emergency Travel			
6. Emergency Hotel			
Section 7: Domestic Replacement And Rearrangement (For Business Trips Only)	2,000	3,000	5,000
Section 8: Personal Liability	50,000	50,000	50,000
Section 9: Home Burglary	50,000	50,000	50,000

All Figures in INR

Plan Name	RL1	RL2	RL3	RL4
Cover	Railway Plans			
Section 1: Accident: Medical Treatment, Assistance & Evacuation				
1. Medical Treatment	10,000	20,000	50,000	100,000
2. Medical Evacuation	10,000	20,000	50,000	100,000
3. Transportation of mortal remains	10,000	20,000	50,000	100,000
4. Accidental Dental Injury	2,000	4,000	10,000	20,000
Section 2: Personal Accident	100,000	2,00,000	5,00,000	5,00,000
Section 3: Hospital Daily Cash	100/day max 30 days	200/day max 30 days	500/day max 30 days	500/day max 30 days
Section 4: Travel Support (Air Travel)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
1. Loss of Checked-in Baggage				
2. Delay of Checked-in Baggage				
3. Flight Delay				
Section 5: Travel Support (Rail Travel)				
1. Loss of accompanying baggage	1,000	2,000	5,000	5,000
2. Train Delay	500/hour max upto 5000	500/hour max upto 5000	500/hour max upto 5000	500/hour max upto 5000
Section 6: Travel Inconvenience				
1. Trip Cancellation	2,000	2,000	5,000	5,000
2. Trip Curtailment	2,000	2,000	5,000	5,000
3. Missed Departure	2,000	2,000	5,000	5,000
4. Loss of Tickets	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000
5. Emergency Travel	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000
6. Emergency Hotel	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000	Actual cost of ticket or max 5,000
Section 7: Domestic Replacement And Rearrangement (For Business Trips Only)	2,000	3,000	5,000	5,000
Section 8: Personal Liability	50,000	50,000	50,000	50,000
Section 9: Home Burglary	50,000	50,000	50,000	50,000

All Figures in INR

Plan Name	AIR 1	AIR 2	AIR 3	AIR 4	AIR 5	AIR 6
Cover	Air Plans					
Section 1: Accident: Medical Treatment, Assistance & Evacuation						
1. Medical Treatment	50,000	100,000	200,000	300,000	400,000	500,000
2. Medical Evacuation	50,000	100,000	150,000	150,000	150,000	150,000
3. Transportation of mortal remains	50,000	100,000	150,000	150,000	150,000	150,000
4. Accidental Dental Injury	10,000	20,000	20,000	20,000	20,000	20,000
Section 2: Personal Accident	500,000	500,000	1,000,000	1,000,000	2,000,000	2,500,000
Section 3: Hospital Daily Cash	500/day max 30 days	500/day max 30 days	500/day max 30 days	1000/day max 30 days	1000/day max 30 days	2000/day max 30 days
Section 4: Travel Support (Air Travel)						
1. Loss of Checked-in Baggage	2,000	5,000	10,000	15,000	20,000	25,000
2. Delay of Checked-in Baggage	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	1000/hour max upto 10,000
3. Flight Delay	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	1000/hour max upto 10,000
Section 5: Travel Support (Rail Travel)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
1. Loss of accompanying baggage						
2. Train Delay						
Section 6: Travel Inconvenience						
1. Trip Cancellation	5,000	5,000	5,000	5,000	5,000	10,000
2. Trip Curtailment	5,000	5,000	5,000	5,000	5,000	10,000
3. Missed Departure	5,000	5,000	5,000	5,000	5,000	10,000
4. Loss of Tickets	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 10000
5. Emergency Travel	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 10000
6. Emergency Hotel	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 10000
Section 7: Domestic Replacement And Rearrangement (For Business Trips Only)	5,000	5,000	5,000	5,000	5,000	20,000
Section 8: Personal Liability	50,000	50,000	50,000	50,000	50,000	100,000
Section 9: Home Burglary	50,000	50,000	50,000	50,000	50,000	100,000

All Figures in INR

Plan Name	MM1	MM2	MM3	MM4	MM5	MM6
Cover	Road, Air & Railway Plans					
Section 1: Accident: Medical Treatment, Assistance & Evacuation						
1. Medical Treatment	50,000	100,000	200,000	300,000	400,000	500,000
2. Medical Evacuation	50,000	100,000	150,000	150,000	150,000	150,000
3. Transportation of mortal remains	50,000	100,000	150,000	150,000	150,000	150,000
4. Accidental Dental Injury	10,000	20,000	20,000	20,000	20,000	20,000
Section 2: Personal Accident	500,000	500,000	1,000,000	1,000,000	2,000,000	2,500,000
Section 3: Hospital Daily Cash	500/day max 30 days	500/day max 30 days	500/day max 30 days	1000/day max 30 days	1000/day max 30 days	2000/day max 30 days
Section 4: Travel Support (Air Travel)						
1. Loss of Checked-in Baggage	2,000	5,000	10,000	15,000	20,000	25,000
2. Delay of Checked-in Baggage	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	1000/hour max upto 10,000
3. Flight Delay	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	500/hour max upto 5,000	1000/hour max upto 10,000
Section 5: Travel Support (Rail Travel)						
1. Loss of accompanying baggage	5,000	5,000	10,000	15,000	20,000	25,000
2. Train Delay	500/hour max up to 5000	500/hour max up to 5000	500/hour max up to 5000	500/hour max up to 5000	500/hour max up to 5000	1000/hour max up to 10000
Section 6: Travel Inconvenience						
1. Trip Cancellation	5,000	5,000	5,000	5,000	5,000	10,000
2. Trip Curtailment	5,000	5,000	5,000	5,000	5,000	10,000
3. Missed Departure	5,000	5,000	5,000	5,000	5,000	10,000
4. Loss of Tickets	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 10000
5. Emergency Travel	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 10000
6. Emergency Hotel	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 5000	Actual Cost or max 10000
Section 7: Domestic Replacement And Rearrangement (For Business Trips Only)	5,000	5,000	5,000	5,000	5,000	20,000
Section 8: Personal Liability	50,000	50,000	50,000	50,000	50,000	100,000
Section 9: Home Burglary	50,000	50,000	50,000	50,000	50,000	100,000

27. Premium Table

Plan Type	Plan Name	Sum Insured	Premium excluding ST		
			Per Trip	Per Day	AMT
Road Plans	RD1	10,000	13	1.30	118
	RD2	20,000	23	2.30	207
	RD3	50,000	50	5.00	448
Railway Plans	RL1	10,000	96	9.60	865
	RL2	20,000	114	11.40	1,025
	RL3	50,000	173	17.30	1,555
	RL4	100,000	200	20.00	1,802
Airways Plan	AIR1	50,000	145	14.50	1,302
	AIR2	100,000	191	19.10	1,717
	AIR3	200,000	228	22.80	2,056
	AIR4	300,000	251	25.10	2,256
	AIR5	400,000	282	28.20	2,536
	AIR6	500,000	378	37.80	3,401
Multi-mode Plans	MM1	50,000	219	21.90	1,972
	MM2	100,000	265	26.50	2,385
	MM3	200,000	312	31.20	2,812
	MM4	300,000	345	34.50	3,102
	MM5	400,000	385	38.50	3,468
	MM6	500,000	536	53.60	4,825

27. Cover wise break up of Plan Premiums

Please note that maximum sum insured under each plan is fixed, however an option to delete covers can be exercised by Proposer at inception. On deletion of any cover, premium can be adjusted based in the per cover rates as per the table below for each of the respective plans.

Covers	Road Plans					
	RD1		RD2		RD3	
	Sum Insured	Gross Premium	Sum Insured	Gross Premium	Sum Insured	Gross Premium
AME (inpatient)	10,000	1.9	20,000	3.8	50,000	8
AME (outpatient)	10,000	1.9	20,000	3.8	50,000	7.9
Medical Evacuation	10,000	0.4	20,000	0.8	50,000	1.9
Transportation of mortal remains	10,000	1.8	20,000	3.5	50,000	8.8
Dental Service	2,000	2	4,000	4	10,000	10
Accident Hospital Cash	100	0.3	200	0.6	500	1.5
Accidental Death	100,000	0.9	200,000	1.7	500,000	4.3
Permanent Total Disability	100,000	0.9	200,000	1.7	500,000	4.3
Loss of Checked Baggage	-	-	-	-	-	-
Delay of Checked Baggage	-	-	-	-	-	-
Flight Delay	-	-	-	-	-	-
Trip Cancellation	-	-	-	-	-	-
Trip Curtailment	-	-	-	-	-	-
Missed Departure	-	-	-	-	-	-
Loss of Tickets	-	-	-	-	-	-
Emergency Travel	-	-	-	-	-	-
Emergency Hotel	-	-	-	-	-	-
Domestic Replacement and Rearrangement	2,000	0	3,000	0	5,000	0.1
Personal Liability	50,000	1.9	50,000	1.9	50,000	1.9
Loss of baggage Train	-	-	-	-	-	-
Train Delay	-	-	-	-	-	-
Home burglary	50,000	1.3	50,000	1.3	50,000	1.3
Total 13.07	23	49.8				
Per Trip Rate (same as above "Total")	13.07	23	49.75			
Per Day Rate (Per Trip Rate divided by 10)	1.31	2.3	4.98			
Annual Multi Trip (Per Trip Rate multiplied by 10 with a 10% discount)		117.62		206.96		447.79

Covers	Railway Plans							
	RL1		RL2		RL3		RL4	
	Sum Insured	Gross Premium	Sum Insured	Gross Premium	Sum Insured	Gross Premium	Sum Insured	Gross Premium
AME (inpatient)	10,000	1.9	20,000	3.8	50,000	7.9	100,000	11.3
AME (outpatient)	10,000	1.9	20,000	3.8	50,000	7.9	100,000	11.3
Medical Evacuation	10,000	0.4	20,000	0.8	50,000	1.9	100,000	3.8
Transportation of mortal remains	10,000	1.8	20,000	3.5	50,000	8.8	100,000	17.6
Dental Service	2,000	2	4,000	4	10,000	10	20,000	20.1
Accident Hospital Cash	100	0.3	200	0.6	500	1.5	500	1.5
Accidental Death	100,000	0.9	200,000	1.7	500,000	4.3	500,000	4.3
Permanent Total Disability	100,000	0.9	200,000	1.7	500,000	4.3	500,000	4.3
Loss of Checked Baggage	-	-	-	-	-	-	-	-
Delay of Checked Baggage	-	-	-	-	-	-	-	-
Flight Delay	-	-	-	-	-	-	-	-
Trip Cancellation	2,000	8.5	2,000	8.5	5,000	10.6	5,000	10.6
Trip Curtailment	2,000	8.5	2,000	8.5	5,000	10.6	5,000	10.6
Missed Departure	2,000	9.4	2,000	9.4	5,000	23.5	5,000	23.5
Loss of Tickets	5,000	3.9	5,000	3.9	5,000	3.9	5,000	3.9
Emergency Travel	5,000	0.1	5,000	0.1	5,000	0.1	5,000	0.1
Emergency Hotel	5,000	0.1	5,000	0.1	5,000	0.1	5,000	0.1
Domestic Replacement and Rearrangement	2,000	0	3,000	0	5,000	0.1	5,000	0.1
Personal Liability	50,000	1.9	50,000	1.9	50,000	1.9	50,000	1.9
Loss of baggage Train	1,000	7.8	2,000	15.7	5,000	29.4	5,000	29.4
Train Delay	500	44.7	500	44.7	500	44.7	500	44.7
Home burglary	50,000	1.3	50,000	1.3	50,000	1.3	50,000	1.3
Total	96.1		113.9		172.8		200.2	
Per Trip Rate (same as "Total")	96.1		113.9		172.8		200.2	
Per Day Rate (Per Trip Rate divided by 10)	9.6		11.4		17.3		20	
Annual Multi Trip (Per Trip Rate multiplied by 10 with a 10% discount)	865.1		1,025.10		1,554.80		1,802.00	

Covers	Airways Plans					
	AIR1		AIR2		AIR3	
	Sum Insured	Gross Premium	Sum Insured	Gross Premium	Sum Insured	Gross Premium
AME (inpatient)	50,000	7.9	100,000	11.3	200,000	18.1
AME (outpatient)	50,000	7.9	100,000	11.3	200,000	18.1
Medical Evacuation	50,000	1.9	100,000	3.8	200,000	5.6
Transportation of mortal remains	50,000	8.8	100,000	17.6	200,000	26.3
Dental Service	10,000	10	20,000	20.1	40,000	20.1
Accident Hospital Cash	500	1.5	500	1.5	500	1.5
Accidental Death	500,000	4.3	500,000	4.3	1,000,000	8.6
Permanent Total Disability	500,000	4.3	500,000	4.3	1,000,000	8.6
Loss of Checked Baggage	2,000	15.7	5,000	34.3	10,000	39.2
Delay of Checked Baggage	500	15.7	500	15.7	500	15.7
Flight Delay	500	14.7	500	14.7	500	14.7
Trip Cancellation	5,000	10.6	5,000	10.6	5,000	10.6
Trip Curtailment	5,000	10.6	5,000	10.6	5,000	10.6
Missed Departure	5,000	23.5	5,000	23.5	5,000	23.5
Loss of Tickets	5,000	3.9	5,000	3.9	5,000	3.9
Emergency Travel	5,000	0.1	5,000	0.1	5,000	0.1
Emergency Hotel	5,000	0.1	5,000	0.1	5,000	0.1
Domestic Replacement and Rearrangement	5,000	0.1	5,000	0.1	5,000	0.1
Personal Liability	50,000	1.9	50,000	1.9	50,000	1.9
Loss of baggage Train	-	-	-	-	-	-
Train Delay	-	-	-	-	-	-
Home burglary	50,000	1.3	50,000	1.3	50,000	1.3
Total	144.7		190.8		228.5	
Per Trip Rate (same as above "Total")	144.66		190.77		228.48	
Per Day Rate (Per Trip Rate divided by 10)	14.47		19.08		22.85	
Annual Multi Trip (Per Trip Rate multiplied by 10 with a 10% discount)	1,301.95		1,716.93		2,056.33	

Covers	Airways Plans					
	AIR4		AIR5		AIR6	
	Sum Insured	Gross Premium	Sum Insured	Gross Premium	Sum Insured	Gross Premium
AME (inpatient)	300,000	26	400,000	30.5	500,000	36.1
AME (outpatient)	300,000	26	400,000	30.5	500,000	36.1
Medical Evacuation	300,000	5.6	400,000	5.6	500,000	5.6
Transportation of mortal remains	300,000	26.3	400,000	26.3	500,000	26.3
Dental Service	50,000	20.1	50,000	20.1	50,000	20.1
Accident Hospital Cash	1000	2.9	1000	2.9	2000	5.8
Accidental Death	1,000,000	8.6	2,000,000	17.2	2,500,000	21.5
Permanent Total Disability	1,000,000	8.6	2,000,000	17.2	2,500,000	21.5
Loss of Checked Baggage	15,000	44.2	20,000	49.1	25,000	54
Delay of Checked Baggage	500	15.7	500	15.7	1000	31.4
Flight Delay	500	14.7	500	14.7	1000	29.4
Trip Cancellation	5,000	10.6	5,000	10.6	10,000	14.1
Trip Curtailment	5,000	10.6	5,000	10.6	10,000	14.1
Missed Departure	5,000	23.5	5,000	23.5	10,000	47.1
Loss of Tickets	5,000	3.9	5,000	3.9	10,000	7.8
Emergency Travel	5,000	0.1	5,000	0.1	10,000	0.2
Emergency Hotel	5,000	0.1	5,000	0.1	10,000	0.2
Domestic Replacement and Rearrangement	5,000	0.1	5,000	0.1	20,000	0.3
Personal Liability	50,000	1.9	50,000	1.9	100,000	3.8
Loss of baggage Train	-	-	-	-	-	-
Train Delay	-	-	-	-	-	-
Home burglary	50,000	1.3	50,000	1.3	100,000	2.5
Total	250.6		281.8		377.9	
Per Trip Rate (same as above "Total")	250.64		281.78		377.92	
Per Day Rate (Per Trip Rate divided by 10)	25.06		28.18		37.79	
Annual Multi Trip (Per Trip Rate multiplied by 10 with a 10% discount)	2,255.75		2,536.00		3,401.30	

Covers	Multi-mode Plans					
	MM1		MM2		MM3	
	Sum Insured	Gross Premium	Sum Insured	Gross Premium	Sum Insured	Gross Premium
AME (inpatient)	50,000	7.9	100,000	11.3	200,000	18.1
AME (outpatient)	50,000	7.9	100,000	11.3	200,000	18.1
Medical Evacuation	50,000	1.9	100,000	3.8	200,000	5.6
Transportation of mortal remains	50,000	8.8	100,000	17.6	200,000	26.3
Dental Service	10,000	10	20,000	20.1	40,000	20.1
Accident Hospital Cash	500	1.5	500	1.5	500	1.5
Accidental Death	500,000	4.3	500,000	4.3	1,000,000	8.6
Permanent Total Disability	500,000	4.3	500,000	4.3	1,000,000	8.6
Loss of Checked Baggage	2,000	15.7	5,000	34.3	10,000	39.2
Delay of Checked Baggage	500	15.7	500	15.7	500	15.7
Flight Delay	500	14.7	500	14.7	500	14.7
Trip Cancellation	5,000	10.6	5,000	10.6	5,000	10.6
Trip Curtailment	5,000	10.6	5,000	10.6	5,000	10.6
Missed Departure	5,000	23.5	5,000	23.5	5,000	23.5
Loss of Tickets	5,000	3.9	5,000	3.9	5,000	3.9
Emergency Travel	5,000	0.1	5,000	0.1	5,000	0.1
Emergency Hotel	5,000	0.1	5,000	0.1	5,000	0.1
Domestic Replacement	5,000	0.3	5,000	0.1	5,000	0.1
Personal Liability	50,000	1.9	50,000	1.9	50,000	1.9
Loss of baggage Train	5,000	29.4	5,000	29.4	10,000	39.2
Train Delay	500	44.7	500	44.7	500	44.7
Home burglary	50,000	1.3	50,000	1.3	50,000	1.3
Total	219.1		264.9		312.5	
Per Trip Rate (same as above "Total")	219.08		264.95		312.47	
Per Day Rate (Per Trip Rate divided by 10)	21.91		26.49		31.25	
Annual Multi Trip (Per Trip Rate multiplied by 10 with a 10% discount)	1,971.71		2,384.51		2,812.21	

Covers	Multi-mode Plans					
	MM1		MM2		MM3	
	Sum Insured	Gross Premium	Sum Insured	Gross Premium	Sum Insured	Gross Premium
AME (inpatient)	300,000	26	400,000	30.5	500,000	36.1
AME (outpatient)	300,000	26	400,000	30.5	500,000	36.1
Medical Evacuation	300,000	5.6	400,000	5.6	500,000	5.6
Transportation of mortal remains	300,000	26.3	400,000	26.3	500,000	26.3
Dental Service	50,000	20.1	50,000	20.1	50,000	20.1
Accident Hospital Cash	1000	2.9	1000	2.9	2000	5.8
Accidental Death	1,000,000	8.6	2,000,000	17.2	2,500,000	21.5
Permanent Total Disability	1,000,000	8.6	2,000,000	17.2	2,500,000	21.5
Loss of Checked Baggage	15,000	44.2	20,000	49.1	25,000	54
Delay of Checked Baggage	500	15.7	500	15.7	1000	31.4
Flight Delay	500	14.7	500	14.7	1000	29.4
Trip Cancellation	5,000	10.6	5,000	10.6	10,000	14.1
Trip Curtailment	5,000	10.6	5,000	10.6	10,000	14.1
Missed Departure	5,000	23.5	5,000	23.5	10,000	47.1
Loss of Tickets	5,000	3.9	5,000	3.9	10,000	7.8
Emergency Travel	5,000	0.1	5,000	0.1	10,000	0.2
Emergency Hotel	5,000	0.1	5,000	0.1	10,000	0.2
Domestic Replacement	5,000	0.3	5,000	0.1	20,000	0.3
Personal Liability	50,000	1.9	50,000	1.9	100,000	3.8
Loss of baggage Train	15,000	49.1	20,000	58.9	25,000	68.7
Train Delay	500	44.7	500	44.7	1000	89.5
Home burglary	50,000	1.3	50,000	1.3	100,000	2.5
Total	344.7		385.4		536.1	
Per Trip Rate (same as above "Total")	344.68		385.39		536.09	
Per Day Rate (Per Trip Rate divided by 10)	34.47		38.54		53.61	
Annual Multi Trip (Per Trip Rate multiplied by 10 with a 10% discount)	3,102.12		3,468.50		4,824.77	