SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

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.

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description
(Please refer to applicable policy clause number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td>1.</td><td>Name of Insurance Product/ Policy</td><td>Travel Insurance (Business and Holiday)</td><td></td></tr>
<tr><td>2.</td><td>Policy Number</td><td>XXXXXXXXXXXXXXXXXXXXX</td><td></td></tr>
<tr><td>3.</td><td>Type of Insurance Product/ Policy</td><td>Both Indemnity and Benefit</td><td></td></tr>
<tr><td>4.</td><td>Sum Insured (Basis)</td><td>Individual Sum Insured
<table>
<tr><th>Sr. No.</th><th>Insured Name</th><th>Base Sum Insured</th></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td></tr>
</table>
Family Floater Sum Insured
<table>
<tr><th>Sr. No.</th><th>Insured Name</th><th>Base Sum Insured</th></tr>
<tr><td></td><td></td><td rowspan="3"></td></tr>
<tr><td></td><td></td></tr>
<tr><td></td><td></td></tr>
</table>
Note: This is the base Sum Insured for policy. Please refer the policy schedule for cover wise Sum Insured.</td><td></td></tr>
<tr><td>5.</td><td>Policy Coverage (What the Policy Covers)</td><td>Covers expenses in respect of:
SECTION: A - MEDICAL EXPENSES, EVACUATION AND REPATRIATION
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</td><td>Section A</td></tr>
</table>

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		the insured journey and requires immediate medical attention. SECTION: A (i) PERSONAL ACCIDENT A. Accidental Death B. Permanent Total Disability **SECTION: A (ii) TRAVEL SUPPORT** 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
		SECTION B: PERSONAL LIABILITY 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.	
6.	**Exclusions (What the policy does not cover)**	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions: • 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. • Lonising 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.	Section A, A(i), A(ii), B and General Exclusions
7.	**Waiting period**	Not Applicable	

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description
(Please refer to applicable policy clause number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td>8.</td><td>Financial Limits of the Coverage</td><td>Deductibles:
<table>
<tr><td>1.</td><td>Medical Expenses including Evacuation & Repatriation</td><td>US $ 100</td></tr>
<tr><td>2.</td><td>Personal Accident</td><td>Nil</td></tr>
<tr><td>3.</td><td>Loss of Passport</td><td>5% of claim amount</td></tr>
<tr><td>4.</td><td>Golfer’s Hole-In-One</td><td>5% of claim amount</td></tr>
<tr><td>5.</td><td>Home Burglary Insurance</td><td>5% of claim amount</td></tr>
<tr><td>6.</td><td>Loss of Checked Baggage</td><td>5% of claim amount</td></tr>
<tr><td>7.</td><td>Trip Cancellation</td><td>5% of claim amount</td></tr>
<tr><td>8.</td><td>Trip Curtailment</td><td>5% of claim amount</td></tr>
<tr><td>9.</td><td>Missed Connection</td><td>5% of claim amount</td></tr>
<tr><td>10.</td><td>Delay of Checked Baggage</td><td>First 12 hrs.</td></tr>
<tr><td>11.</td><td>Hijack Cover</td><td>First 24 hrs.</td></tr>
<tr><td>12.</td><td>Trip Delay</td><td>First 12 hrs.</td></tr>
<tr><td>13.</td><td>Hospitalization Daily Allowance</td><td>First one day</td></tr>
<tr><td>14.</td><td>Bail Bond</td><td>Nil</td></tr>
<tr><td>15.</td><td>Emergency Cash Advance</td><td>Nil</td></tr>
<tr><td>16.</td><td>Personal Liability</td><td>US $ 100</td></tr>
</table></td><td>Section A</td></tr>
<tr><td>9.</td><td>Claims/ Claims Procedure</td><td>• 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.
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.
• Claim forms can be downloaded from below link: https://www.sbigeneral.in/claim/claims-form-download
Note: For cover wise claims procedure, please refer to policy wordings.</td><td>Section A, General Conditions Applicable to all Sections</td></tr>
<tr><td>10.</td><td>Claims/ Claims Procedure</td><td>Email: sbig.health@sbigeneral.in
Toll-Free number 1800 102 1111 (Available 24/7)
For agents and intermediaries
1800 22 1111 (Available 24/7)
Website: www.sbigeneral.in</td><td></td></tr>
</table>

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
11.	Grievances/ Complaints	**Stage 1:** If you wish to register your grievances directly with us, you may write to us at head.customercare@sbigeneral.in or gro@sbigeneral.in or call our toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date of receipt of your complaint. In our initial acknowledgement of receipt letter, we will provide the name and title of the person who is handling your Grievance. This person will have the authority necessary to investigate and resolve the Grievance. For Senior Citizens: Senior citizens can reach us through the following dedicated channels: Email: Seniorcitizengrievances@SBIGeneral.in Toll-Free Number: 1800 102 1111 (Available 24/7) Details of our Grievance Redressal Officer is mentioned on our website at https://www.sbigeneral.in/grievance-redressal Note: The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances. Alternatively, you may Register your grievance with the regulator through Bima Bharosa which is a grievance redressal platform provided by the Insurance Regulatory and Development Authority of India (IRDAI). You may access the Bima Bharosa Portal using the following link: https://bimabharosa.irdai.gov.in/Home/Home **Stage 2: Escalation to Insurance Ombudsman** If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman. Submit your Grievance online: https://www.cioins.co.in/Ombudsman	General Conditions Applicable to all Sections, Clause 27
12.	Things to remember	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: 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