

## Travelsure – Group

### PROSPECTUS

This Policy is designed to cover medical expenses, personal liability, personal accident and other travel support during journey abroad.

#### Who Can Buy This Policy

Only Groups with:

- Employer employee relationship
- Non employer/employee groups / affinity groups

#### Age Criteria

Plan Types	Flexi Plan
Type of Trip and Max Days	Single Trip/ Basis Man days Multi trips (Per Trip cannot exceed 15, 30, 45, 60, 90, 180 days as opted)
Age Eligibility	1 Day to 100 years

#### Geography

- World wide Including USA and Canada
- Rest of the World (World wide excluding USA and Canada)

#### Scope of Cover

##### A. Base Cover

- Medical Expenses- Accident & Sickness
- Emergency Medical Evacuation and Transportation
- Repatriation of Mortal Remains
- Dental Expense

##### B. Optional Cover

- Pre-Existing Disease Cover (In-patient Hospitalization and Day Care Treatment)
- Hospital Daily Cash
- Personal Accident including Disappearance
- Accidental Death & Dismemberment (Common Carrier)
- Adventure Sports Coverage
- Reinstatement of SI in case of Accidental Hospitalisation
- Delay of Checked in Baggage
- Loss of Checked in Baggage
- Trip delay
- Missed Connection
- Trip Cancellation due to Hospitalization
- Trip Cancellation for any reason
- Trip Interruption
- Bounced Bookings of Airlines and Hotel
- Hijack Distress Allowance
- Loss of Passport
- Loss of International Driving License
- Up-graduation to Business Class

- B. 19. Compassionate Visit
- B. 20. Return of Minor Child
- B. 21. Political Risk and Catastrophe Evacuation
- B. 22. Personal Liability
- B. 23. Bail Bond Insurance
- B. 24. Home Burglary (in INR)
- B. 25. Fire Cover for Building (Home in India) (in INR)
- B. 26. Fire Cover for Contents (Home in India) (in INR)
- B. 27. Emergency Cash Assistance
- B. 28. Maternity Cover
- B. 29. Loss of Portable equipment
- B. 30. Travel Loan Secure
- B. 31. Visa Fees Protection

### Period of Insurance

- Single Trip – 1 Day to Maximum 1 year
- Annual Multi Trip – Total policy period is 1 Year

### Standard Exclusions Applicable to all Sections

We shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Claim relating to events occurring before the commencement of the Policy (i.e. before the Policy Period) or otherwise outside of the Policy Period.
2. Any Claim relating to any Pre-Existing Disease or complications thereof unless otherwise covered by Us and specified in the Policy Schedule/Certificate of Insurance.
3. Treatment abroad if that is the sole reason or one of the reasons for the Insured Person's temporary stay abroad.
4. Any Claim amount lesser than the Deductibles as specified in the Policy Schedule/ Certificate of Insurance.
5. Any claim if the Insured Person under the following conditions:
  - i. Has undertaken the Insured Trip against the advice of a Physician or Medical Practitioner
  - ii. Is presently undergoing or waiting to receive, specified medical treatments as per the advice of a Physician or Medical Practitioner
  - iii. The nature of such treatments is such that either:
    - a. it would normally prevent the Insured from undertaking the Insured Trip; or
    - b. it is reasonably foreseeable as requiring continued or emergency treatment during the Insured Trip
    - c. Has received terminal prognosis for a Medical Condition before undertaking the Insured Trip.
6. Is travelling to take part in a naval, military or air force operation.
7. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
8. 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 or arising from:
  - a. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
9. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.
10. Any Claim arising out of actions or consequence of actions committed whilst being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.
11. Congenital external anomalies or any complications or conditions arising there from
12. Treatment taken in India unless claim is specifically accepted under Benefit 'Emergency Medical Evacuation and Transportation'.
13. Any VISA charges.

This exclusion shall not be applicable, if the Insured Person has opted Benefit 'Visa Fees Protection' under the Policy

### Specific Exclusions Applicable to 'Medical Expenses - Accident & Sickness Benefit', 'Emergency Medical Evacuation and Transportation', 'Repatriation of Mortal Remains', 'Reinstatement of SI in case of Accidental Hospitalisation'

We 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:

- i. Any Pre-Existing Disease, unless otherwise agreed by Us.
- ii. Medical treatment abroad if that is the sole reason or one of the reasons for temporary stay abroad.
- iii. Any travel against the advice of a Medical Practitioner/Physician.
- iv. Treatment that could be delayed: Treatment which could reasonably be delayed until the Insured/Insured Person's return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Physician and the Assistance Service Provider.
- v. Treatment of orthopaedic, degenerative diseases and any cancer, malignant / benign tumours and such related conditions to Neoplasm, unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured Person's life or measures solely designed to relieve acute pain in any case excluding chemotherapy or radiotherapy expenses.
- vi. Charges in excess of the Reasonable and Customary Charges incurred on account of an insurable event as per the determination by the Service Provider.
- vii. Treatment or procedures related to teeth or structures supporting the teeth, including examinations, fillings (where appropriate), crowns, extractions, and surgery unless due to Accidental injury
- viii. Any form of plastic surgery (unless necessary for the treatment of Illness or Accidental bodily injury)
- ix. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender, Lasik treatment for refractive error.
- x. Maternity, Childbirth and related conditions:
  - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
  - b. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period. This exclusion shall not be applicable, if the Insured Person has opted maternity cover under the Policy.
- xi. Medical check-ups during pregnancy or treatment of the pregnancy.
- xii. Expenses related to physical rehabilitation and physiotherapy.
- xiii. Any Treatment related to addiction or dependency of the Insured Person to tobacco, cigarette and other tobacco usage habits, alcohol, psychoactive substance including but not related to various drug and prescriptive drugs.
- xiv. Any Expense related to Prosthetics and artificial limbs.
- xv. Expenses related to Well Childcare and Immunization
- xvi. Routine health tests that are undertaken without a Medical Practitioner prescription as a part of treatment of some Illness / Injury as covered under the Policy.
- xvii. Eyeglasses, Hearing Aids etc: eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing.
- xviii. Expenses incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.
- xix. Experimental, unproven, or non-standard treatment
- xx. Treatment by any other system other than modern medicine (also known as Allopathy) like manual therapy, chiropractic treatment, Acupressure, Acupuncture etc.

### Specific Exclusions Applicable to 'Dental Expense'

We shall be under no liability to make payment in respect of:

- i. Any routine dental examination
- ii. Any Pre-existing ailment or disease
- iii. Dentures including dental crowns, inlays and on lays
- iv. Dental Expense that goes beyond treatment for pain relief as well as prophylactic Dental Expense including plaque removal.
- v. Corrective treatment incurred due to previously fitted dental implants, bridge, caps prior to Policy inception date.
- vi. Any cosmetic Dental Expense.

### Specific Exclusions Applicable to 'Personal Accident including Disappearance', 'Accidental Death & Dismemberment (Common Carrier)', 'Travel Loan Secure'

We shall not be liable to make any payments under this Policy in respect of:

- i. Any claim for death or disablement of Insured Person
  - a. from intentional self-injury unless in self-defence or to save life, suicide or attempted suicide;
  - b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / Accident though under influence of intoxication.
  - c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]
  - d. arising or resulting from the Insured Person committing any breach of law with criminal intent.
- ii. Any claim for death or disablement of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- iii. Any claim resulting or arising from, or any consequential loss directly or indirectly caused by or contributed to or arising from:
  - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
  - b) Nuclear weapons material
  - c) The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - d) Nuclear, chemical, and biological terrorism
- iv. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.

### Specific Exclusions applicable to 'Adventure Sports Coverage'

We 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:

- i. Participation in any Adventure Sports whilst being under influence of Alcohol or any other narcotic drugs or abuse of prescription drugs or any hallucinates.
- ii. Whilst being under any medication or treatment which slows down response and alertness or makes the Insured Person unfit for participating in such sports
- iii. Participation against Medical Advice or against the advice of the professional instructor or any representative of the Adventure Sport Centre or Organiser.
- iv. Insured Person going against instructions, guidelines or rules of participation issued by the Adventure Sport Centre or Organiser
- v. Any participation in a semi-professional or professional capacity.
- vi. Participation in any other Adventure Sports not listed under the above list.
- vii. If the Insured is suffering from a Pre-Existing Injury that limits their participation in the selected Adventure Sports
- viii. Regardless of the Age definition (refer Entry Age under General Conditions), Insured is aged above 55 year or if the Insured is less than 14 years.
- ix. If the Insured is already pregnant as on the date when the Insured undertook participation
- x. If there is a public weather advice or prevailing weather conditions which are not suitable for undertaking participation in such activities.
- xi. Participation in any Adventure Sports within 2 weeks or before the end of recouping period as per the advice by the attending Physician, whichever is maximum.
- xii. Participation in any water-based Adventure Sports without knowledge of swimming by the Insured.
- xiii. Participation in any Adventure Sports which is undertaken without direct supervision of a professionally trained guide for that specific Adventure Sports.
- xiv. Participation in any Adventure Sports which is undertaken at a Centre or under an Organiser who do not have required certifications as per the rules of the prevailing Jurisdiction or internationally accepted norms.
- xv. If the purpose of Insured Trip is to undertake Adventure Sports activity or obtain training for Adventure Sports activity, or more than 50% of Policy Period is spent undertaking the Adventure Sports activity.
- xvi. Participation in the Adventure Sports after local sunset at the Destination City.

### Specific Exclusions applicable to 'Loss of Checked in Baggage'

- i. Accompanied or cabin luggage.
- ii. Partial destruction of baggage or contents missing from the baggage.
- iii. 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.
- iv. No claim will be paid for items valued more than US \$ 100 without proof of ownership. Such proof shall be presented to the Insurer / Service Provider in the event of a claim hereunder.
- v. No claim will be paid for Valuables as defined. Such items should always be carried by the Insured Person and not packed as part of Checked in Baggage.
- vi. Any recovery from a carrier or an airline including under the terms of the Warsaw Convention, shall become the property of the Insurer.
- vii. Any loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.

### Specific Exclusions applicable to 'Trip delay'

- i. 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.
- ii. for any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
- iii. if the aircraft is taken out of service on the instructions of the Civil Aviation Authority or similar authority
- iv. Delay caused by Equipment Failure of a Common Carrier.

### Specific Exclusions applicable to 'Missed Connection'

- i. Caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.
- ii. If the aircraft is taken out of service on the instructions of the Civil Aviation Authority or similar authority
- iii. Caused by Equipment Failure of a Common Carrier or Inclement Weather

### Specific Exclusions applicable to 'Trip Cancellation due to Hospitalization'

We 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:

- i. Aircraft-caused delays, including an announced, organized sanctioned union labour strike that affects public transportation, unless the commencement of the period of insurance is prior to a date when the strike is foreseeable. A strike is foreseeable on such date as when the labour union members vote to approve a strike, and such information becomes available to general public.
- ii. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator.
- iii. Changes in plans by the Insured Person(s), an Immediate Family Member or Travelling Companion for any reason other than listed in this benefit.
- iv. Adverse change in financial circumstances of the Insured Person(s), any Immediate Family Member, or a Travelling Companion.
- v. Any business or contractual obligations of the Insured Person(s), any Immediate Family Member, or a Travelling Companion,
- vi. Default by the person, agency, or tour operator/Master Policyholder from whom the Insured Person(s) bought this Policy and/or made travel arrangements.
- vii. Any government regulation or prohibition.
- viii. An event or circumstance, which occurs prior to the Policy Period Start Date, except where specifically listed as covered under this benefit.
- ix. On account of a felonious assault, where the Insured / Insured Person, any Family Member of the Insured / Insured Person, the Travelling Companion or Travelling Companion's Family Member has been a principal or accessory in the assault committed.
- x. Cost for Visa fees.

### Specific Exclusions applicable to 'Trip Cancellation for any reason'

We 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:

- i. Cost for Visa fees.

### Specific Exclusions applicable to 'Trip Interruption'

We 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:

- i. Aircraft-caused delays, including an announced, organized sanctioned union labour strike that affects public transportation, unless the commencement of the period of insurance is prior to a date when the strike is foreseeable. A strike is foreseeable on the date the labour union members vote to approve a strike.
- ii. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator.
- iii. Changes in plans by the Insured Person(s), an Immediate Family Member or Travelling Companion for any reason.
- iv. Adverse change in financial circumstances of the Insured Person(s), any Family Member, or a Travelling Companion.
- v. Any business or contractual obligations of the Insured Person(s), any Family Member, or a Travelling Companion.
- vi. Default by the person, agency, tour operator or Master Policyholder from whom the Insured Person(s) bought this Policy and/or made travel arrangements.
- vii. Any government regulation or prohibition.
- viii. An event or circumstance, which occurs prior to the commencement of the period of insurance.
- ix. On account of a felonious assault, where the Insured, any Family Member of the Insured, the Travelling Companion or Travelling Companion's Family Member has been a principal or accessory in the assault committed.

### Specific Exclusions applicable to 'Bounced Booking of Airline and Hotel'

We 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:

- i. If the Insured shall fail to adhere to the rules of the Common Carrier or the accommodation provider in connection with reconfirmation of the booking before the date of travel or occupation as the case may be.
- ii. In connection with any waitlisted travel booking or accommodation booking irrespective of whether such bookings have been promised to be confirmed later.
- iii. If the confirmed accommodation shall be a personal arrangement free of charge.
- iv. Where the alternative arrangements for either the travel or the accommodation is provided by the Common Carrier or the accommodation provider as the case may be within 6 hours from the time of departure of the travel covered by the bounced booking or the time commencement of stay covered by the earlier confirmed accommodation booking.
- v. Any air tickets / hotel bookings which are allotted to Airline staff / hotel staff or under any special travel industry employee scheme.

### Specific Exclusions applicable to 'Loss of Passport'

- i. Loss or damage to Insured's passport because of the confiscation or detention by customs, police or any other authority
- ii. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
- iii. Loss caused because of Insured's negligence.
- iv. Cost of VISA
- v. Legal costs and expenses incurred in pursuit of any claim against Us, our Assistance or our agents, someone Insured were travelling with, a person related to insured, or another Insured.

### Specific Exclusions applicable to 'Loss of International Driving License'

- i. Loss or damage to International Driving License because of the confiscation or detention by customs, police or any other authority
- ii. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
- iii. Loss caused due to negligence.
- iv. Legal costs and expenses incurred in pursuit of any claim against us, our Assistance or our agents, someone Insured were travelling with, a person related to insured, or another Insured.

### Specific Exclusions applicable to 'Political Risk and Catastrophe Evacuation'

This benefit does not cover any other loss, directly or indirectly, in whole or in part, including loss caused by or resulting from:

- i. Insured violating the laws or regulations of the Destination Country from which he is to be evacuated.
- ii. Failure to produce or maintain immigration, work, residence, or similar visas, permits or other documentation.
- iii. Failure to honour any contractual obligation or bond or to obey any conditions in a license.



- iv. Insured being a national of the country from which he is to be evacuated.
- v. Claims arising out of an event which is already existing and known to the Insured, or reasonably predictable before Insured's arrival to the Destination Country where the event takes place.
- vi. Where the Insured has travelled against the travel advisory issued by a public authority especially but not limited to the WHO, United Nations, the Government of India, or the Government/Public Authority of the Destination Country.
- vii. Any expenses that the Insured can get back from any tour operator, airline, hotel or other provider of services.
- viii. Any claim resulting from the Insured travelling against the advice of the appropriate national or local authority.

#### Specific Exclusions applicable to 'Personal Liability'

- i. Insured liability towards his/her employees (whether under a contract of or for services);
- ii. Bodily Injury to and/or Property Damage to property belonging to the Insured Family or Travelling Companion.
- iii. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
- iv. Livestock belonging to Insured or in Insured's care, custody or control.
- v. Any wilful, malicious, criminal, or unlawful act, error, or omission.
- vi. The pursuit of any trade, business of profession, employment or occupation.
- vii. Ownership, possession or use of vehicles, aircraft or aerial devices, or watercraft or hovercraft.
- viii. Due to insured being involved in any other dangerous or hazardous activity.
- ix. Use or misuse of alcohol, any hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction.
- x. Supply of goods or services.
- xi. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- xii. Any professional liability arising out of insured professional activities.

#### Specific Exclusions applicable to 'Bail Bond Insurance'

We shall not be liable

- i. for any bail amount where Insured Person has been charged for breaking the law with Criminal Intent
- ii. for any bail amount where Insured Person has been charged for over speeding in a vehicle.

#### Specific Exclusions applicable to 'Home Burglary (Home in India)'

No indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- i. Deductible of INR 10000 of each and every claim amount subject to a minimum of INR 10,000 unless specifically revised and altered by the Us and mentioned in the Policy Schedule/Certificate of Insurance.
- ii. Any loss or damage covered and/or recoverable under other Sections of this Policy.
- iii. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities.
- iv. Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
- v. Any consequential losses of any kind, be they by way of loss of profit, business interruption, market loss or otherwise, and any other legal liability of any kind.
- vi. Loss or damage to any property/item illegally acquired, kept, stored or property subject to forfeiture in any manner whatsoever
- vii. Loss or damage caused by theft.
- viii. Loss or damage to Valuables.
- ix. Any loss or damage to, or on account of loss of, 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, ATM debit or credit cards, precious stones that are not part of jewellery or ornaments, gold bullion (unless previously specifically declared to, and accepted by Us in writing)

#### Specific Exclusions applicable to 'Fire Cover for Building (Home in India) (in INR)'

This Policy does not cover:

- i. Loss, Destruction or Damage caused to the property by pollution or contamination excluding:
  - Pollution or contamination which itself results from a peril covered under this benefit.
  - Any peril which would otherwise be covered under this benefit, where such peril itself results from pollution or contamination.

- ii. Loss, Destruction or Damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper Money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
- iii. Loss, Destruction or Damage to the stocks in Cold Storage premises caused by change of temperature.
- iv. Loss, Destruction or Damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
- v. Expenses necessarily incurred on
  - Architects, Surveyors and Consulting Engineer's Fees and
  - Debris Removal by the Insured following a Loss, Destruction or Damage to the property by a peril insured under this benefit, in excess of 3% and 1% of the claim amount respectively.
- vi. Loss of earnings, loss by delay, legal liability, loss of market or other consequential or indirect Loss, Destruction or Damage of any kind or description whatsoever.
- vii. Loss, Destruction or Damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- viii. Loss by theft during or after the occurrence of any insured peril, except as provided under Riot, Strike and Malicious Damage cover.
- ix. Any Loss, Destruction or Damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.
- x. Loss, Destruction or Damage to property if removed to any building or place other than in which it is herein stated to be Insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.
- xi. Loss, Destruction or Damage in connection to a building of Kutcha Construction.
- xii. Loss, Destruction or Damage in connection to a building or residence that is under construction or under renovation.
- xiii. Loss, Destruction or Damage that occurs when the Policyholder's Residence has been unoccupied for at least 90 days immediately preceding the date of loss.

### Specific Exclusions applicable to 'Fire Cover for Contents (Home in India)'

This Policy does not cover:

- i. Loss, Destruction or Damage caused to the property by pollution or contamination excluding:
  - Pollution or contamination which itself results from a peril covered under this benefit.
  - Any peril which would otherwise be covered under this benefit, where such peril itself results from pollution or contamination.
- ii. Loss, Destruction or Damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper Money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
- iii. Loss, Destruction or Damage to the stocks in Cold Storage premises caused by change of temperature.
- iv. Loss, Destruction or Damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
- v. Expenses necessarily incurred on
  - Architects, Surveyors and Consulting Engineer's Fees and
  - Debris Removal by the Insured following a Loss, Destruction or Damage to the property by a peril insured under this benefit, in excess of 3% and 1% of the claim amount respectively.
- vi. Loss of earnings, loss by delay, legal liability, loss of market or other consequential or indirect Loss, Destruction or Damage of any kind or description whatsoever.
- vii. Loss, Destruction or Damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- viii. Loss by theft during or after the occurrence of any insured peril, except as provided under Riot, Strike and Malicious Damage cover.
- ix. Any Loss, Destruction or Damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.
- x. Loss, Destruction or Damage to property if removed to any building or place other than in which it is herein stated to be Insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.
- xi. Loss, Destruction or Damage in connection to a building of Kutcha Construction.



- xii. Loss, Destruction or Damage in connection to a building or residence that is under construction or under renovation.
- xiii. Loss, Destruction or Damage that occurs when the Policyholder's Residence has been unoccupied for at least 90 days immediately preceding the date of loss.

Our total liability in aggregate for all Claims paid under this benefit shall not exceed the Sum Insured for the benefit as mentioned in the Policy Schedule/Certificate of Insurance.

### Specific Exclusion applicable to 'Loss of Portable equipment'

We shall not be liable to make any payment under this benefit in respect of the following:

- i. Any loss not reported to the police within 24 hours of the occurrence of the incident and a written report being obtained for the same.
- ii. Loss of the Equipment if left unattended or forgotten by the Insured Person in a public place or public transport, hotel or apartment.
- iii. Theft from any vehicle except vehicle of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
- iv. Loss of Equipment not kept in the personal custody of the Insured.
- v. Any loss due to Accidental external means.
- vi. Any loss at airport or by common carrier or while in checked-in baggage
- vii. This benefit is available once in Policy Period
- viii. Our maximum liability under this benefit is limited to the Sum Insured specified in the Policy Schedule/Certificate of Insurance.

### Specific Exclusions applicable to 'Visa Fees Protection'

- i. Any charges or expenses made by Insured to avail Visa other than Visa Application fees (processing fees, service fees, Government fees)
- ii. If Insured's Visa gets rejected due to any existing criminal record
- iii. Insured Person does not provide data or proof to return back to Republic of India.
- iv. Application of Visa applied by Insured for Permanent Resident or Work permit.
- v. Insured's past poor travel history which includes cancellation of any previous visa application or overstaying in any country or performed activities violating the Visa norms of any specific country during the stay period.
- vi. Withdrawal of Visa Application at Insured's end and/or non submission of valid documents or query response to the Embassy within the stipulated timelines shall be excluded under the Policy.
- vii. Rejection of Visa if the Insured Person is unable to attend visa interview due to any reason.
- viii. Contractual breach or non-adherence to the terms and conditions of Visa embassy.
- ix. Rejection of Visa due to Incomplete or no proof of travel itinerary & accommodation, if such proof is a pre requisite for obtaining a visa.
- x. Past travel history which has resulted in departing from the said country.

### Cancellation

#### a) Cancellation by you:

The Policyholder may cancel his/her Policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall:

- i. Refund proportionate premium for unexpired Policy Period, if the term of Policy upto one year and there is no Claim (s) made during the Policy Period.
- ii. Refund premium for the unexpired Policy Period, in respect of policies with term more than 1 year and risk coverage for such Policy years has not commenced.

#### b) Cancellation by Us:

The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

### Free Look Period

- (1) Every Policyholder of new individual health insurance policies except those with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such Policy.
- (2) In the event a Policyholder disagrees to any of the Policy terms or conditions, or otherwise and has not made any claim, he shall have the option to return the Policy to the insurer for cancellation, stating the reasons for the same.

- (3) Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.
- (4) A request received by insurer for cancellation of the Policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request, as stated at sub regulation (3) above.

## Grievances Redressal Procedure

### Stage 1:

If you are dissatisfied with the resolution provided above or for lack of response, you may write to [head.customercare@sbigeneral.in](mailto: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](mailto:seniorcitizengrievances@sbigeneral.in); Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (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](mailto: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>)

## Claim Procedure

### 1. Claim Intimation

- i. In case of an Emergency: The Insured Person shall immediately contact the Help Line of Assistance Service Provider stating necessary details. The details of phone numbers and Help Line are given in the Policy Schedule/Certificate of Insurance attached to this Policy.
- ii. The Insured Person needs to contact the Help Line number whilst overseas as soon as possible and inform in case the Insured Person is/will be filing any Claim, even if assistance is not required. We will not be liable to pay any Claim that has not been informed by the Insured Person while being abroad to the Help Line.
- iii. The Help Line of the Assistance Service Provider will verify the identity of the caller by asking appropriate information.
- iv. In the event of an Illness / Injury where it is not possible contact the Help Line before consulting a Physician or going to the Hospital, the Insured Person shall contact the Help Line as soon as possible. In either case, when being admitted as a patient, the Insured Person shall show the concerned Physician or personnel this Policy.
- v. 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.
- vi. In case financial emergency assistance is required, the Insured Person shall immediately contact the Help Line of the Assistance Service Provider stating the details of his / her Policy along with the police report containing the passport number and a written statement narrating the incident of loss i.e. causes, circumstances and the place. Failure to do so may prejudice the Insured / Insured Person's claim.
- vii. In case of Hijacking, the fact of the incident having occurred should be confirmed by police authorities. The police report should contain details such as the passport number of the Insured Person, the period of hijack, etc. In rare cases, the Company may consider other supporting documents such as a report issued by the airlines, newspaper reports, TV and other media coverage with regard to the particular hijacking incident.

### 2. Claim Process

- a. If the procedure stated above is complied with, Assistance Service Provider, as the case may be, will guarantee to the Hospital / other providers the costs of Hospitalisation, transportation for emergency services, transportation home of the Insured Person including accompanying person, if any, and provide financial emergency assistance to the Insured Person. All costs will be directly settled by Assistance Service Provider on Our behalf and the same shall constitute due discharge of the our obligations hereunder.

- b. If the Hospital / other providers do not accept the guarantee of payment from Assistance Service Provider, We cannot be held liable for the same. The cost will then have to be borne by the Insured Person and the same will then be reimbursed by the Assistance Service Provider / Us on submission of required documents.
- c. Reimbursement of claims will be made by the Assistance Service Provider/Us in Indian Rupees on the Insured Person's return back to the Republic of India, at the exchange rate specified by the Reserve Bank of India, as applicable on the date the amount is billed.
- d. In case of claim under home burglary insurance, the loss shall be reported to the Police and intimated to Us and We shall appoint an independent surveyor to assess the loss.

### 3. Claim Documents

Following claim documents will be required for processing of claim

Benefit Name	Document Required for Claim
MEDICAL EXPENSES- ACCIDENT & SICKNESS	<ol style="list-style-type: none"> <li>1. Claim Form (To be signed by the Treating Doctor and Insured Person) and with the Claims Reference No.</li> <li>2. Original documents of Doctor's medical report, admission and discharge cards, and Prescriptions.</li> <li>3. Original bills, vouchers, reports, and payment receipts stating the details for the treatment performed</li> <li>4. Original X-ray, pathological and investigative reports.</li> <li>5. For expenses of transportation due to medical reasons, you also need to attach a medical statement from the doctor indicating: <ul style="list-style-type: none"> <li>• Cause of Illness</li> <li>• Reason for necessity of the transportation</li> </ul> </li> <li>6. Copy of passport, visa with entry, and exit stamp</li> <li>7. Cancelled cheque leaf of the insured / Nominee</li> </ol>
DENTAL EXPENSE	<ol style="list-style-type: none"> <li>1. Claim form duly filled and signed by Insured Person</li> <li>2. Complete set of Dental Records (Presenting complain, diagnosis, treatment given, In case of Hospitalization discharge summary if any.) All the test reports and X-ray reports</li> <li>3. Prescription from the doctor</li> <li>4. Policy Copy</li> <li>5. Name, address, contact no, e-mail id of the Local Medical Officer (LMO), Invoices (itemized) and original bills description of charges for the services rendered and original payment receipts towards expenses incurred.</li> <li>6. Copy of passport visa with exit stamp</li> <li>7. Cancelled cheque leaf of the insured / Nominee</li> </ol>
PRE-EXISTING DISEASE COVER (IN-PATIENT HOSPITALIZATION AND DAY CARE TREATMENT)	Documents same as MEDICAL EXPENSES- ACCIDENT & SICKNESS
HOSPITAL DAILY CASH	Documents same as MEDICAL EXPENSES- ACCIDENT & SICKNESS
PERSONAL ACCIDENT INCLUDING DISAPPEARANCE	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured/Nominee</li> <li>2. Original Death Certificate</li> <li>3. Copy of FIR/Police inquest report/ Coroners report</li> <li>4. Copy of Post-mortem report in case of Accidental Death claim</li> <li>5. Dismemberment Case:</li> <li>6. Original documents of Doctor's medical report, admission and discharge cards, and prescriptions, Disability Certificate from the doctor</li> <li>7. Copy of treatment papers along with No. 1 &amp; 3 above</li> </ol>
ACCIDENTAL DEATH & DISMEMBERMENT (COMMON CARRIER)	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured/Nominee</li> <li>2. Original Death Certificate,</li> <li>3. Copy of FIR/Police inquest report/Coroners report</li> <li>4. Copy of Post-mortem report in case of Accidental Death claim</li> <li>5. Dismemberment Case:</li> <li>6. Original documents of Doctor's medical report, admission and discharge cards, and prescriptions, Disability Certificate from the doctor</li> <li>7. Copy of treatment papers along with No. 1 &amp; 3 above</li> </ol>

ADVENTURE SPORTS	<ol style="list-style-type: none"> <li>1. Claim Form duly filled in and signed by Treating Doctor and Insured Person/Nominee</li> <li>2. Copy of Policy Certificate</li> <li>3. Age Proof/ Copy of Passport</li> <li>4. Medical reports and discharge summary issued by the Hospital or prescriptions and medical records from the medical practitioner furnishing the name of the insured, period of treatment and details of treatment rendered i.e. line of treatment and final diagnosis.</li> <li>5. Original Hospital bills with proper description of services rendered and payment receipts towards expenses incurred</li> <li>6. Attending Surgeon's/Medical Practitioner's Prescription advising Hospitalization</li> <li>7. Details of the adventure sport undertaken along with bills/receipts, medical certification declaring good health (where required), proof of required minimum training, and contact details of the service provider/guide/centre/organizer with whom adventure sport was undertaken.</li> <li>8. Proof of Affiliation/Accreditation/ Government Certification etc, whichever applicable, of service/sport provider who is providing Adventurous Sport Activity</li> <li>9. Cancelled cheque of the insured / nominee</li> </ol>
REINSTATEMENT OF SUM INSURED IN CASE OF ACCIDENTAL HOSPITALISATION	Documents same as MEDICAL EXPENSES- ACCIDENT & SICKNESS
DELAY OF CHECKED-IN BAGGAGE	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured</li> <li>2. Copies of boarding Pass/Ticket/Baggage Tags</li> <li>3. Copy of passport, visa with entry and exit stamp</li> <li>4. Copies of correspondence with the Airline authorities/others certifying the delay of checked baggage</li> <li>5. Property Irregularity Report (PIR - a written proof from the carrier) from the Airline authorities stating the period of delay</li> <li>6. Original bills/receipts/invoices for any necessary emergency purchases like toiletries, medication and clothing (If incurred)</li> <li>7. Details of compensation received from Airlines/other authorities</li> </ol>
LOSS OF CHECKED IN BAGGAGE	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured</li> <li>2. Copies of boarding Pass/Ticket/Baggage Tags</li> <li>3. Copies of correspondence with the Airline authorities/others certifying the delay</li> <li>4. Property Irregularity Report (to be obtained from the airline authorities)</li> <li>5. Details of compensation received from Airlines/other authorities</li> </ol>
TRIP DELAY	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured</li> <li>2. Please attach confirmation from the airlines, clearly mentioning the scheduled arrival time and the actual arrival time</li> <li>3. Copy of passport, visa with entry and exit stamp, Boarding Pass/Ticket</li> <li>4. Copies of Correspondence with the Airline authorities certifying about the delay</li> </ol>
MISSED CONNECTION	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured</li> <li>2. Please attach confirmation from the airlines, clearly mentioning the scheduled arrival time and the actual arrival time</li> <li>3. Copy of passport, visa with entry, and exit stamp, Boarding Pass/Ticket</li> <li>4. Copies of Correspondence with the Airline authorities certifying about the delay</li> <li>5. All the bills / receipts of reasonable additional expenses incurred and / or proof of cancellation charges levied by the carriers shall be submitted.</li> </ol>
TRIP CANCELLATION DUE TO HOSPITALIZATION	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured Person</li> <li>2. If trip is cancelled or interrupted due to medical reasons, then provide medical reports and doctors statement</li> <li>3. All the bills / receipts of reasonable additional expenses incurred and / or proof of cancellation charges levied by the carriers shall be submitted.</li> </ol>

TRIP CANCELLATION FOR ANY REASON	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured</li> <li>2. If trip is cancelled or interrupted due to medical reasons, then provide medical reports and doctors statement</li> <li>3. If trip is cancelled or interrupted due to employment reason, then termination letter from the company shall be submitted</li> <li>4. If due to other insured events, police report confirming the incident/government order shall be submitted</li> <li>5. In case the cancellation or interruption is owing to the sickness, injury or death of a Travelling Companion, the original tickets of the insured and the Travelling Companion indicating travel to the same destination for the same dates needs to be submitted</li> <li>6. All the bills / receipts of reasonable additional expenses incurred and / or proof of cancellation charges levied by the carriers shall be submitted.</li> </ol>
TRIP INTERRUPTION	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured</li> <li>2. If trip is cancelled or interrupted due to medical reasons, then provide medical reports and doctors statement</li> <li>3. If trip is cancelled or interrupted due to employment reason, then termination letter from the company shall be submitted</li> <li>4. If due to other insured events, police report confirming the incident/government order shall be submitted</li> <li>5. In case the cancellation or interruption is owing to the sickness, injury or death of a travelling companion, the original tickets of the insured and the Travelling Companion indicating travel to the same destination for the same dates needs to be submitted</li> <li>6. All the bills / receipts of reasonable additional expenses incurred and / or proof of cancellation charges levied by the carriers shall be submitted.</li> </ol>
BOUNCED BOOKINGS OF AIRLINES AND HOTEL	<ol style="list-style-type: none"> <li>1. Duly completed claim form with signature of Insured</li> <li>2. Policy Copy</li> <li>3. Declaration from the Insured specifying the compliance of rules laid down by the Common Carrier or accommodation provider relating to the reconfirmation of the booking prior to the date of departure of the flight or occupation of the accommodation</li> <li>4. A confirmation from the Common Carrier of the bounced booking solely at their instance and responsibility.</li> <li>5. Insured shall lodge his/ her claim on the Common Carrier and/ or the accommodation provider for the additional charges that he/ she might have incurred for which he/ she has lodged a claim on this Company and in case of any recovery from the concerned agencies, shall return such recovery to the Company to extent of amount paid hereunder</li> <li>6. Cancelled cheque of the insured / nominee</li> </ol>
HIJACK DISTRESS ALLOWANCE (PER DAY UP TO 7 DAYS)	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured</li> <li>2. Full statement of the events in writing</li> <li>3. Duly completed Claim Form with your signature Airline correspondence (copy of Passenger List etc.)</li> <li>4. Copy of ticket/ Boarding Pass</li> </ol>
LOSS OF PASSPORT	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured</li> <li>2. Copy of New Passport &amp; previous passport (if available)</li> <li>3. Original bills/invoices of expenses incurred for obtaining a new passport</li> <li>4. Copy of FIR/ Police Report</li> <li>5. Copy of return tickets</li> </ol>
LOSS OF INTERNATIONAL DRIVING LICENSE	<ol style="list-style-type: none"> <li>1. Duly Completed Claims form with signature of Insured</li> <li>2. Copy of Policy Certificate</li> <li>3. Copy of new International Driving License</li> <li>4. Copy of previous International Driving License if available</li> <li>5. Copy of new tickets</li> <li>6. Proof of complaint to local police</li> <li>7. Cancelled cheque of the insured / nominee</li> </ol>



UP-GRADATION TO BUSINESS CLASS	<ol style="list-style-type: none"> <li>1. Duly completed claim form with signature of Insured</li> <li>2. Policy Copy</li> <li>3. Complete set of medical records including Discharge Summary &amp; Travel recommendation from the treating doctor mentioning the reason for upgrade to business class.</li> <li>4. A Copy of scheduled Travel itinerary &amp; actual itinerary along with the difference of additional expenses incurred towards upgrade to business class.</li> <li>5. Cancelled cheque of the insured / nominee</li> </ol>
COMPASSIONATE VISIT	<ol style="list-style-type: none"> <li>1. Claim Form duly filled in and signed</li> <li>2. Copy of Policy Certificate</li> <li>3. Travel Details: Air Ticket and Boarding passes or copy of passport with visa entry and exit stamp</li> <li>4. Medical record of the patient, Discharge Summary, Presenting complains, diagnosis, treatment given, etc.</li> <li>5. Certificate from the Treating Medical Officer mentioning the need for a companion (If no adult member from the family is available)</li> <li>6. Paid receipts in original for expenses incurred towards air tickets and stay of the insured/Immediate Family Member</li> <li>7. Depending upon the peculiarity of the case, additional documents/information's will be asked for</li> <li>8. Covering letter detailing circumstances</li> <li>9. Cancelled cheque of the insured / nominee</li> </ol>
RETURN OF MINOR CHILDREN	<ol style="list-style-type: none"> <li>1. Claim Form duly filled in and signed by Insured Person</li> <li>2. Copy of Policy Certificate</li> <li>3. A certificate from the Medical Practitioner specifying the cause and minimum period of Hospitalisation. Discharge summary of the Hospital</li> <li>4. Original ticket(s) used for the travel by the Minor Child back to India, if the ticket(s) are bought on behalf of the Insured without any interference of the Company.</li> <li>5. Clear Copy of the death certificate (wherever applicable) providing the details of the place, date and time, and the circumstances and cause of the death (photocopy of the post-mortem certificate, wherever required by the Assistance Service Provider, for cases where post-mortem is conducted), issued by the appropriate authority where the contingency has arisen.</li> <li>6. Cancelled cheque of the insured / nominee</li> </ol>
POLITICAL RISK AND CATASTROPHE EVACUATION	<ol style="list-style-type: none"> <li>1. Claim Form duly filled in and signed by Insured Person</li> <li>2. Copy of Policy Certificate</li> <li>3. Official Declaration by embassy of India of the Insured</li> <li>4. Original Invoice of Hotel Accommodation during the period Insured is unable to return to India</li> <li>5. Original ticket(s) used for the travel back to India.</li> <li>6. Cancelled cheque of the insured / nominee</li> </ol>
PERSONAL LIABILITY	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured Person</li> <li>2. Full statement of the facts in writing</li> <li>3. Any other documents relevant to the incident, including Summons, Legal Notice, etc</li> <li>4. Witness statements or any other information you would like to share with us.</li> </ol>
BAIL BOND INSURANCE	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured Person</li> <li>2. Provide the court order stipulating the required amount as bail bond</li> <li>3. Police report</li> </ol>
HOME BURGLARY (HOME IN INDIA)	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured Person</li> <li>2. Copy of FIR/ Police Report</li> <li>3. Invoice of lost item.</li> </ol>
FIRE COVER FOR BUILDING (HOME IN INDIA)	<ol style="list-style-type: none"> <li>1. Claim Form duly filled in and signed by Insured Person</li> <li>2. Copy of Policy Certificate</li> <li>3. Original Air Ticket/Boarding passes or copy of passport with visa entry and exit stamp</li> <li>4. Fire Department report/Police report.</li> </ol>



	<ol style="list-style-type: none"> <li>5. Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase</li> <li>6. Newspaper cutting/Media report - Depending upon the peculiarity of the case, additional documents/information's will be asked for</li> <li>7. Covering letter detailing circumstances</li> <li>8. Cancelled cheque of the insured / nominee</li> <li>9. Proof of ownership of the House</li> <li>10. Panchnama</li> </ol>
FIRE COVER FOR CONTENTS (HOME IN INDIA)	<ol style="list-style-type: none"> <li>1. Claim Form duly filled in and signed by Insured Person</li> <li>2. Copy of Policy Certificate</li> <li>3. Original Air Ticket/Boarding passes or copy of passport with visa entry and exit stamp</li> <li>4. Fire Department report/Police report.</li> <li>5. Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase</li> <li>6. Newspaper cutting/Media report - Depending upon the peculiarity of the case, additional documents/information's will be asked for</li> <li>7. Covering letter detailing circumstances</li> <li>8. Cancelled cheque of the insured / nominee</li> <li>9. Proof of ownership of the House</li> <li>10. Panchnama</li> </ol>
EMERGENCY CASH ASSISTANCE	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured Person</li> <li>2. Copy of FIR/ Police Report</li> </ol>
MATERNITY EXPENSES	<ol style="list-style-type: none"> <li>1. Claim Form (To be signed by the Treating Doctor and Insured Person) and with the Claims Reference No.</li> <li>2. Original documents of Doctor's medical report, admission and discharge cards, and Prescriptions.</li> <li>3. Original bills, vouchers, reports, and payment receipts stating the details for the treatment performed</li> <li>4. Original X-ray, pathological and investigative reports.</li> <li>5. For expenses of transportation due to medical reasons, you also need to attach a medical statement from the doctor indicating:</li> <li>6. Copy of passport, visa with entry and exit stamp</li> </ol>
OUTPATIENT TREATMENT (OPD)	<ol style="list-style-type: none"> <li>1. Claim Form (To be signed by the Treating Doctor and Insured) and with the Claims Reference No.</li> <li>2. Original documents of Doctor's medical report, admission and discharge cards, and Prescriptions.</li> <li>3. Original bills, vouchers, reports, and payment receipts stating the details for the treatment performed</li> <li>4. Original X-ray, pathological and investigative reports.</li> <li>5. For expenses of transportation due to medical reasons, you also need to attach a medical statement from the doctor indicating: <ul style="list-style-type: none"> <li>• Cause of Illness</li> </ul> </li> <li>6. Copy of passport, visa with entry and exit stamp</li> </ol>
LOSS OF LAPTOP, TABLET, MOBILE PHONE, CAMERA	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with signature of Insured Person</li> <li>2. Copy of FIR/ Police Report</li> <li>3. Original Invoice of lost item.</li> </ol>
TRAVEL LOAN SECURE	<ol style="list-style-type: none"> <li>1. Duly completed Claim Form with your signature</li> <li>2. Loan Dispatch/Approval Letter</li> <li>3. Original Death Certificate,</li> <li>4. Copy of FIR/Police inquest report/Coroners report</li> <li>5. Copy of Post-Mortem report in case of Accidental Death claim</li> <li>6. Dismemberment Case:</li> <li>7. Original documents of Doctor's medical report, admission and discharge cards, and prescriptions, Disability Certificate from the doctor</li> <li>8. Copy of treatment papers along with No. 1 &amp; 3 above</li> </ol>
VISA FEES PROTECTION	<ol style="list-style-type: none"> <li>1. Letter/ Email of rejection with reason of rejection (if available) from the embassy</li> <li>2. Passport copy of the insured</li> <li>3. Copy of the Visa submitted reference number/ receipt copy</li> <li>4. Visa application by the traveller/ agent with the confirmation of the date/ time stamp</li> <li>5. Copy of confirmed travel ticket</li> </ol>

## Premium Rates

As per Rating Chart attached

## Revision and Modification of the Policy Product

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are affected.

## Withdrawal of the Product

In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the policy.

## Section 41 of the Insurance Act 1938 prohibition of Rebates

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing (or continuing) a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakh rupees.

## 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><b>SBI General Insurance Company Limited,</b>  <b>Address:</b> 9th Floor, Wing A &amp; B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099.  <b>Email:</b> customer.care@sbigeneral.in; seniorcitizengrievances@sbigeneral.in (for Senior Citizens)  <b>Toll Free number:</b> 1800221111, 18001021111 (24*7)  <b>Website:</b> www.sbigeneral.in</p>	<p><b>Accident &amp; Health claims team,</b>  <b>SBI General Insurance Company Limited,</b>  <b>Address:</b> 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045.  <b>Email:</b> sbig.health@sbigeneral.in  <b>Toll Free number:</b> 1800 210 3366, 1800 210 6366  <b>Website:</b> www.sbigeneral.in</p>

### TPA Details:

**Across Assist Private Limited,** (formerly known as Axa Assistance India/Bharti Assist Global Private Limited)

The centre for Social Research,  
 Plot number- 98, Sector 44,  
 Gurugram, Haryana - 122003

Contact Number: +91 120-4670711 / 0120-4501411

Dedicated International toll free numbers for US & Canada:

844-691-8882 – Canada

844-691-8884 – US

For Rest of the world:

SBI dedicated Hotline - +91 120-4670711 (Call Back Facility) Reverse call back.

Alarm Centre FAX - +91 0120-4344847

## Disclaimer

For more details on risk factors, terms and conditions, please read the sales brochure before concluding the sale.

Table: Covers, Sum Insured and Deductibles

Covers		Sum Insured in USD	Deductibles in USD
Base Covers			
1	<b>Medical Expenses- Accident &amp; Sickness</b>	USD 25,000 USD 50,000 to 2,000,000 (In Multiples of 50,000)	a. 50 to 500 (in multiples of 50) b. without deductible
2	<b>Emergency Medical Evacuation and Transportation</b>	Covered Up to "Medical Expenses – Accident & Sickness" SI as opted	
3	<b>Repatriation of Mortal Remains</b>	Covered Up to "Medical Expenses – Accident & Sickness" SI as opted	Nil
4	<b>Dental Expense</b>	From 250 - Up to 1000 (max. 100 per tooth)	a.50/100/150/200 b. Without Deductible
Optional Covers			
1	<b>PED Cover (In-patient Hospitalization and Day Care Treatment)</b>	500 up to 25000 (in multiple of 500)	i. without Co-Pay ii. with Co-pay of 5%/10%/15%/20% of SI for admissible claims incurred due to PED
2	<b>Hospital Daily Cash</b>	50 to 500 (In Multiple of 50)	0/1/2/3 day
3	<b>Personal Accident including Disappearance</b>	5000 to 50000 (In Multiple of 5000)	Nil
4	<b>Accidental Death &amp; Dismemberment (Common Carrier)</b>	5000 to 25000 (In Multiple of 5000)	Nil
5	<b>Adventure Sports Coverage</b>	Within Medical Expenses	Nil
6	<b>Reinstatement of Sum Insured in case of Accidental Hospitalisation</b>	100% of Medical SI	Nil
7	<b>Delay of Checked in Baggage</b>	100 to 500	3/6/9/12/15/18 hrs
8	<b>Loss of Checked in Baggage</b>	500 to 2500	Nil
9	<b>Trip Delay</b>	10/ 15/ 20/ 25/ 30	3/6/9 hrs up to 12 / 24/ 36 hrs
10	<b>Missed Connection</b>	100 to 1500 (In multiple of 100)	3/6/9/12/15/18 hrs
11	<b>Trip Cancellation due to Hospitalization</b>	500 to 2000 (In Multiple of 250)	Nil
12	<b>Trip Cancellation for any reason</b>	25%/ 50%/ 75%/ 100% of non-refundable prepaid payments for travel and accommodation	12/24/36/48 hrs
13	<b>Trip Interruption</b>	500 to 2000 (In Multiple of 250)	Nil
14	<b>Bounced Bookings of Airlines and Hotel</b>	500 to 3000 (In Multiple of 250)	a) 15% of claim b) 10% of claim c) Nil
15	<b>Hijack Distress Allowance</b>	50 to 500/day (In Multiple of 50)	Nil
16	<b>Loss of Passport</b>	100 to 1000 (In Multiple of 50)	a) 25/ 50/75/ 100 b) Nil
17	<b>Loss of International Driving License</b>	100 to 500 (In Multiple of 100)	Nil
18	<b>Up-gradation to Business Class</b>	250 to 1500 (In Multiple of 50)	Nil
19	<b>Compassionate Visit</b>	2000 to 10000 (In Multiple of 500) In case of continuous hospitalization of 5/ 7/ 10 days	Nil

Covers		Sum Insured in USD	Deductibles in USD
20	<b>Return of Minor Child</b>	1000 to 10000 (In Multiple of 500) In case of continuous hospitalization of 5/ 7/ 10 days	Nil
21	<b>Political Risk and Catastrophe Evacuation</b>	1000 to 15000 (In Multiple of 500)	Nil
22	<b>Personal Liability</b>	25000 to 500000 (In Multiple of 25000)	a. Nil b. 5% of actuals c. 10% of actuals
23	<b>Bail Bond Insurance</b>	300 to 1000 (In Multiple of 100)	Nil
24	<b>Home Burglary (Home in India) (in INR)</b>	100000 to 1000000 (In Multiple of 100000)	a. 5%/ 10%/15%/20% of each claim subject to minimum INR 10,000 of each claim b. Nil
25	<b>Fire Cover for Building (Home in India) (in INR)</b>	100000 to 3000000(In Multiple of 100000)	a. 5%/ 10%/15%/20% of each claim subject to minimum of INR 10,000 b. Nil
26	<b>Fire Cover for Contents (Home in India) (in INR)</b>	100000 to 1000000 (In Multiple of 100000)	a. 5%/ 10%/15%/20% of each claim subject to minimum of INR 10,000 b. Nil
27	<b>Emergency Cash Assistance</b>	Covered	Nil
28	<b>Maternity Cover</b>	300 to 2700 (In multiples of 300)	<u>Deductible</u> a. 50/100/150/200/250/ 300/ 350/ 400/ 450/ 500 b. Without deductible <u>Waiting Period</u> a. Waiting Period- 15/ 30/ 45/ 60/ 75/ 90 days b. No Waiting Period
29	<b>Loss of Portable Equipment</b>	500 to 10000 (In Multiple of 500)	As per Depreciation Table
30	<b>Travel Loan Secure</b>	Up to 25% (In Multiple of 5%) of ' Personal accident including disappearance' Sum Insured Payable in INR	Nil
31	<b>Visa Fees Protection</b>	a. 100 - 300 (in multiples of 50)  OR  b. 1000 USD - 3000 USD (in multiples of USD 500)	a. Nil  OR  b. USD 100
Other			
1	<b>Automatic extension</b>	Covered	Not Applicable

**Note -**

- 1) The Insured Person can opt either Benefit "Trip Cancellation due to Hospitalisation" or Benefit "Trip Cancellation for any reason"
- 2) Family Floater cover shall be applicable only for "Medical Expenses – Accident and Sickness"