
Welcome to your

digit

“On-the-Move” Policy.

(UIN: GODTIBP21543V022021)

Here, you'll find key information that will help you understand everything that you need to know about your policy.

Visit us at www.godigit.com or call 1-800-300-34448 (DIGIT), anytime, for more information.

DIGIT “On-the-Move” Policy

Follow these directions to find your way if you get lost.
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Terms and conditions shown below will apply to your insurance policy. We want our customers to get the best value out of our products and hence recommend that you read the terms and conditions carefully. This policy constitutes an agreement between you, the customer and us, the insurer. For any further clarifications, on the product or the process, please visit www.godigit.com. We are also available at **1-800-300-34448 (DIGIT)**, for those of you, who prefer to speak to us.

Disclaimer: The description mentioned under “Simply Put” / “Digit Translation” / “Examples” / “Digit Comment” throughout the Insurance Policy is only to aid your understanding of the coverage / benefit offered. In case of dispute, the terms and conditions detailed in the policy document and policy schedule shall prevail.

Know the ABCs of Insurance

Definitions

Reading an insurance policy is like decoding a foreign language. Its rife with words and sayings that you think you understand, but have deeper meaning. This glossary explains the insurance terms that often appear in your policy. By the time you're done reading through this, insurance will be your mother tongue.

*Whenever the following words or phrases appear in bold/capitals within this policy or your policy schedule, they will have the following meaning, unless otherwise stated.

THE A'S

Abandon / Abandonment

Returning to your city of residence before your scheduled return date (including being transported back to a hospital in your city of residence by us).

Accident / Accidental Injury

A sudden, unforeseen and involuntary event caused by external, visible and violent means.

Any One Illness

Continuous period of an illness and it includes relapse within 45 days from the date of last consultation with the Hospital/ Nursing home where treatment may have been taken.

Area Covered

The area covered shown on your policy schedule which will be one of the following:

- India
- Asia Excluding Japan
- Europe – Schengen Countries
- Worldwide excluding USA, Canada and all Caribbean Islands
- Worldwide including USA, Canada and all Caribbean Islands

Assistance Service Provider (ASP)

Such company, person or persons as may be appointed by Digit from time to time to provide assistance to the insured in terms of this policy.

THE B'S

Bodily Injury / Injury

Accidental physical bodily harm (excluding illness or disease) solely and directly caused by external, violent, and visible and evident means which is verified and certified by a medical practitioner.

Burglary

Any act of actual, forcible, violent entry and/or exit from the premises of the insured, with intent to commit an act of crime and may also include housebreaking.

ALL CLAIMS BEGIN WITH 'C'

Cashless Facility

A facility extended by us to you where the payments of the cost of treatments undergone by you, in accordance with the policy terms and conditions, are directly made to the network provider/hospital/ASP by us to the extent pre-authorization is approved.

Claim Deductible

means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

Example, if a benefit claim has 2000 Rs deductible and claim amount is Rs.10000 Rs, then Rs.2000 towards first contribution of customer (deductible) has to be borne by the claimant and rest Rs.8000 subject to the sum insured) be borne by us. This Rs.8000 Rs would only be reduced from the sum insured for future liability, if the benefit cover allows for multiple claims. However, if claim amount is up to the specified deductible limit of Rs.2000 Rs only, then no claim be borne by us

Common Carrier

Any commercial public airline, railway, motor transport, or water borne vessel (including ocean going and/or coastal vessels and/or vessels engaged for official or personal purposes), operating under license issued by the appropriate authority for transportation of passengers and/or cargo.

Condition Precedent

A policy term or condition upon which our liability under the policy is conditional upon.

Co-payment

A cost-sharing requirement that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.

For example, if a benefit claim has 20% co-payment and admissible claim amount after the deduction of non-payable items is Rs 10000, then Rs 2000 towards co-payment has to be borne by the claimant and the remaining Rs 8000 (subject to the sum insured) be borne by us. This Rs 8000 would only be reduced from the sum insured for future liability, if the benefit cover allows for multiple claims

Contribution

Contribution is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim (on a ratable proportion). This clause shall not apply to any benefit offered on a fixed benefit basis.

Example, if you own two indemnity policies (one with us and other with different insurer) with same benefit for which a claim has occurred. Overall liability with us would not exceed the proportion of risk assumed by us. To elaborate if sum insured with other insurer is Rs. 10000 and with us is Rs. 5000, then liability would be taken in proportion of the sum insured i.e. 2:1, therefore if claim amount is Rs.3000 then Rs.1000 be borne by us and rest Rs. 2000 needs to be borne by the other insurer

D FOR...

Damages

The sum of money claimed or awarded in compensation for loss/injury. But this does not include fines, penalties, punitive damages, exemplary damages, any non-pecuniary relief, or any other amount for which an Insured is not financially liable, or which is without legal recourse.

Dental Treatment

Is treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery, excluding any form of cosmetic surgery / implants.

Disclosure to information norm

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.

THE E's

Emergency Care

Emergency care means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long-term impairment of the insured person's health.

Excursions

Day trips and outings arranged either by you or your travel or accommodation provider.

H FOR...

Hazardous Activities

Any sport or activity, which is potentially dangerous to the Insured Person whether he/ she is trained, or not. Such sport/ activity includes but not limited to the following: adventure racing, base jumping, biathlon, big game hunting, black water rafting, bmx stunt/ obstacle riding, bobsleighbing/ using skeletons, bouldering, boxing, canyoning, caving/spelunking/pot holing, cave tubing, climbing/ trekking/ walking over 4,000 meters, cycle racing, cyclo-cross, drag racing, endurance testing, hang gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, luging, manual labour, marathon running, martial arts, micro - lighting, modern pentathlon, motor cycle racing, motor rallying, mountaineering/ rock climbing, parachuting, paragliding/ parapenting, piloting aircraft, polo, powerlifting, power boat racing, quad biking, river-

boarding, river bugging, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting, wrestling and activities of similar nature

Home/Residential Address

Your address in India as mentioned in Policy Schedule.

Hospital

For the purpose of overseas insurance

Any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities and complies with all minimum criteria as under:

1. has qualified nursing staff under its employment round the clock;
2. has qualified medical practitioner(s) in charge round the clock;
3. has a fully equipped operation theatre of its own where surgical procedures are carried out;
4. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

For the purpose of domestic insurance

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:

1. has qualified nursing staff under its employment round the clock;
2. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
3. has qualified medical practitioner(s) in charge round the clock;
4. has a fully equipped operation theatre of its own where surgical procedures are carried out;
5. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;

Hospitalisation

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

I - WHERE INSURANCE BEGINS

Illness

A sickness, disease or pathological condition, that impairs normal physiological function, and requires medical treatment during the policy period.

- **Acute Condition** – A disease, illness or injury that is likely to respond quickly to treatment which aims to return you to your state of health immediately before suffering the disease / illness / injury and which leads to full recovery.
- **Chronic Condition** - A chronic condition is defined as a disease, illness or injury that has one or more of the following characteristics:

1. It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and or tests.
2. It needs ongoing or long-term control or relief of symptoms.
3. It requires rehabilitation for you to be specially trained to cope with it.
4. It continues indefinitely.
5. It comes back or is likely to come back.

Inpatient Care

Treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

Intensive Care Unit (I.C.U.)

The identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities. The level of care and supervision of an I.C.U. is considerably more sophisticated and intensive than in ordinary and other wards.

Immediate Family

Spouse, children, mother, father, brother, sister, parent in law, daughter-in-law, son-in-law, grandparent, grandchild.

M FOR...

Medical Advice

Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

Medical Expenses

Those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a medical Practitioner, as long as these are no more than what would have been payable if the Insured person had not been insured and no more than what other hospitals or doctors in the same locality would have charged for the same medical treatment.

Medical Practitioner/Doctor

A person who is qualified to practice medicine or is a physician, surgeon or an anaesthetist and has a valid medical license issued by the appropriate authority. This person should not be the insured person him/herself or an Immediate Family Member of the Insured or the insured person's employer/business partner".

Digit Comment: In other words, make sure the doctor has no 'extra benefit' to gain, if you know what we mean.

Medically Necessary Treatment

Any treatment, tests, medications, or stays in hospital (or part of a stay in hospital) which:

1. Is required for the medical management of the illness or injury suffered by the insured.
2. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity.
3. Must have been prescribed by a medical practitioner.
4. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Money

Includes coins, cash (including foreign currency), traveller's cheques and credit cards/ debit cards.

THE ONLY N

Notification of Claim

is the process of notifying a claim to the insurer or ASP.

THE ONLY O

Outpatient Treatment (OPD)

is one in which the Insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

WHERE WOULD THIS POLICY BE, IF NOT FOR THE 'P'?

Policy Period/ Period of Insurance

Single-trip Policies:

The below dates are shown on your policy schedule:

- "Trip Cancellation" and "All Risk Cancellation Charges" Covers begin from the date your policy is issued, or the date of booking of your ticket (whichever is later). It ends when you start utilization of the ticket for its intended purpose.
- For all other coverages in case of Round Trip, cover starts when you leave your home on the trip start date and time or start date and time of the period of insurance (whichever is later). It continues until the expiry date and time of the policy or on the date and time, you return to your home in your city of residence whichever is earlier
- For all other coverages in case of Onward Trip, Cover starts when you start the insured trip or start date and time of the period of insurance (whichever is later). It continues until the expiry date and time of the policy or the time when you reach your destination whichever is earlier.

Digit Comment: It's a fairly simple timeline. Before your trip you can avail claims under the 'Trip Cancellation' and 'All Risk Cancellation Charges' covers. Once your trip begins these covers stop and all other covers begin. The other covers end once you get home OR once the policy expires. Easy peasy.

Multi-trip Policies:

The period as shown on your policy schedule.

Each trip you make during the period of insurance will be treated as a separate insurance, each subject to the policy terms, conditions and exclusions.

Cover for individual trips apply as follows

- "Trip Cancellation" and "All Risk Cancellation Charges" Covers begin from the date of policy issuance or the date of booking of ticket (whichever is later) and ends when you start utilization of the ticket for its intended purpose.
- All other Covers start when you leave your home at the start of your trip and continues for the duration of each trip.

We will cover trips booked during one period of insurance but not taking place until the next period of insurance if your multi-trip policy with us is still in force at the time of the incident resulting in a claim. You may travel as many times as you wish during the period of coverage provided that no one trip exceeds the maximum number of days as specified and contracted for at the time of application and shown on your policy schedule.

Permanent Partial Disability

Continuous loss or impairment of a body part or sensory organ which is certified by a Medical practitioner

Permanent Total Disability

The disability resulting in either of:

1. Loss of the sight of both eyes.
2. Physical separation of or the loss of ability to use both hands or both feet.
3. Physical separation of or the loss of ability to use one hand and one foot.
4. Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot.

Planned Event

Events/tickets for places like museums/historical sites /attractions, visit passes, guided tours, music and other entertainment shows, theme park entry tickets, skiing tickets, Scheduled Adventure sport booking ticket.

Point of International Departure

The airport, port or station from which you will undertake international travel from and into India.

Policy

Insurance related documents issued in Your name including without limitations certificate of insurance, proposal, policy schedule, applicable endorsements, Policy wording containing the terms and conditions of the insurance contract.

Digit Comment: (This one's here just to be safe. Could you imagine if you put down this document and had no idea what a policy was?)

Pre-existing Ailment or Disease

Any condition, ailment or injury or related conditions for which You are having or had signs or symptoms, and /or were diagnosed, and / or received medical advice/ treatment within 36 months prior to the risk start date and time of the Policy.

Pregnancy/Maternity Expense/Treatment

Maternity expenses means:

- a) medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
- b) expenses towards lawful medical termination of pregnancy during the policy period.

R FOR...

Reasonable and Customary Charges

Charges for services or supplies. These are the standard charges for the specific provider, consistent with the prevailing charges in the geographical area for identical or similar services, considering the nature of the illness/ injury involved.

S FOR...

Subrogation (Applicable to non-health sections)

The right of the insurer (us) to assume the rights of the Insured (you), in recovering expenses paid out under the policy that may be recovered from any other sources.

Simply Put: Digit acts as you to recover money.

Surgery

Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner

Sum Insured/ Policy Limits

The amount stated in the Schedule against each relevant Cover, which shall be the Company's maximum liability under this Policy for any and all Claims under such Cover. Some covers also include other specific limits, for example, for any one item or limits for valuables in total.

Digit Comment: Digit's maximum liability for claims. It is the amount stated in the Schedule against each Cover. Some covers include other limits too, for single items or for valuables in total.

CROSS THE T'S

Terrorism/ Terrorist Incident

Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption. Commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.

Time Excess

Time before/after (as the case may be) when our claim liability doesn't trigger. This refers to specified time period which needs to elapse/pass before or after (as the case may be) to make us liable for benefit payment under the policy. Example, a time excess of 60 minutes for Common Carrier Delay cover means that insurer will pay claim only when the delay is more than 60 minutes. A time excess of 6 hours for "all risk cancellation charges" cover means that insurer will pay claim only when the insured affects the cancellation before 6 hours of scheduled timing of the services.

Theft

As defined in Section 378 of Indian Penal Code, 1860 whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to carry out such taking is said to commit theft.

Travel Agent

An agent, tour operator, or other entity from which the Insured purchases his travel arrangements, and includes all officers, employees, and affiliates of such agent or tour operator.

Travelling Companion

An individual or individuals traveling with the Insured during the Period of Insurance, provided that, the Insured and such individual(s) are traveling to the same destination on the same dates and provided that such individual(s) is/ are also Insured under the Policy. For the purpose of this definition, any individual(s) forming part of a group traveling on a tour arranged by a travel agent or a tour leader is not considered as Traveling Companion, unless the individual(s) is part of the Insured's Immediate Family.

Digit Comment: Think Jai and Veeru on their handy bike and sidecar in Sholay.

Trip(s)/ Insured Journey

For Domestic travel: Refers to the journey performed by you within India commencing during the period of insurance and limited to sector(s) for which the risk is covered as per the policy.

For International travel: Refers to the journey performed by you commencing from India and returning to India during the period of insurance and limited to sector(s) for which the risk is covered as per the policy.

YOU, WE, W, X, WHY?! AND Z.**Unattended**

Property that is not in your full view or positioned where you are unable to prevent unauthorized taking of your property, unless it is left in a locked room or safe. Property left in a motor vehicle is considered unattended unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.

We, us, our, ours, Digit, Company, insurer

Go Digit General Insurance Limited

Digit!**You, your, yours, yourself, policyholder, insured person(s)**

The person or people named on your policy schedule we insure.

You!

Since surprises don't make appointments, we are here for you, around the clock.

24-hour Worldwide Medical Emergency Assistance Service

When you are unwell or hurt, you can't be expected to care for yourself. Especially in an unknown city.

With Digit, you get around-the-clock Medical Emergency Assistance the moment you purchase the following covers:

- Emergency Medical & Accidental Treatment and Evacuation
- Emergency Accidental Treatment and Evacuation
- Emergency Dental Treatment

The service will be governed by the terms, conditions and exclusions of each insurance policy and will be operated by our appointed service provider.

At a time of need, please contact the Medical Emergency Assistance helpline immediately.

An experienced Medical Emergency Assistance coordinator will deal with your enquiry and make sure that:

- Where necessary, hospitals are contacted.
- Necessary medical fees are guaranteed.
- Medical advisers are consulted.

But to help you, we require your cooperation in sticking to these guidelines.

If any illness or injury requires you to go into hospital as an in-patient, or you are told by the treating doctor that you are going to require tests or investigations as an out-patient, **you must contact the helpline before you make any arrangements.**

If this is not possible because the condition is serious, you must **contact the helpline as soon as possible after you go into hospital.**

If you need to return home for any reason, it is also important that you **contact the helpline before you make any return journey arrangements.**

Only after being informed can we be there to help you.

IMPORTANT INFORMATION

Getting to know your Insurance Policy.

This is your Insurance Policy. And it's very pleased to meet you. It wants to make sure that you have all the cover you might need during stormy weather.

So, please read this policy and the Policy Schedule enclosed to ensure you have adequate coverage.

Take Note:

- Make sure your policy covers the expensive items you plan to carry with you on your trip.
- Your Policy Schedule will tell you the Cover and Sum Insured applicable.
- These are legal documents and should be kept safely. Please take them with you when you travel as they provide proof of your insurance and will help you make a claim. (You can store it on your e-insurance account or phone or on a Cloud so you can access it whenever you need.)

CAN YOU EXTEND THIS COVER?

Yes! Thanks to Automatic Extensions.

If you cannot get back to your city of residence before your cover ends, your insurance will remain in force without additional premium for:

1. **Up to 5 days** if any vehicle you are travelling in breaks down, or any vehicle, ship, train or aircraft in which you are travelling as a ticket holding passenger is cancelled or delayed; or
2. **Up to 10 days** due to your accidental injury or illness or quarantine.

DEFINING YOUR TRIP LIMIT.

It is essential that your selected trip duration covers you from when you leave home until you return home. Ensure that the trip duration shown on your policy schedule covers the whole trip.

WHAT DIGIT NEEDS TO KNOW.

Trip Information and Changes

Digit likes to be updated about the major changes in your life. Like a nosy best friend. Especially when it comes to the information you provide on the Policy Schedule. If the details you have given us happen to change at any point, just call our Customer Service Helpline and we can chat all about it. This includes:

- Any **change to your health** or the health of anyone else the trip depends on (e.g. a travelling companion, or a close relative even if they are not travelling with you). Please refer to the Medical Declaration section of your policy.
- You are **travelling to a country that is not included** in the area covered under your policy, other than refuelling stops that do not include an overnight stay.

- You are planning a trip that is **over the trip duration** as shown in your policy schedule.
- You are planning for a trip for **a purpose other than specifically stated** in the application.

If you are in doubt, please call the Customer Service helpline.

When we are notified of a change, we will tell you if this affects your policy. We'll let you know if we can accept the change and if so, whether it will result in revised terms and/or premiums being applied.

If the information provided by you is not complete and accurate, we may have to:

- Amend the medical underwriting decision(s) for any declared pre-existing medical condition(s) possibly resulting in an accepted condition being excluded.
- Cancel your policy and refuse to pay any claim.
- Not pay any claim in full.

CHOICE OF LAW

Unless **you** and **we** agree otherwise, this policy shall be governed by the law of India and the Indian courts alone shall have the jurisdiction in the event of any dispute arising between **you** and **us**.

CONTRACT OF INSURANCE

This policy is a contract of insurance between you and us.

The following elements form the contract of insurance between us. **Please read each one, and keep them safe.**

1. Your policy documents.
2. Information provided by you on your proposal form and/or the Demands and Needs Statement as issued by us.
3. Your policy schedule.
4. Any clauses endorsed on your policy, as set out in your policy schedule.
5. Any changes to your insurance policy contained in notices issued by us at renewal.
6. The information under the Important Information section which we provide to you when you take out or renew your policy.

In return for you paying your premium, we will provide the cover shown on your policy schedule on the terms and conditions of this policy during the period of insurance.

Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms, provisions, conditions and clauses of this policy.

WHAT TO DO IF YOU CHANGE YOUR MIND.

Your Cancellation Rights

Free Look Period (Applicable to Annual Multi Trip)

You have **thirty(30) days from the date of receipt** of the first policy document (but prior to start of the trip) whether received electronically or otherwise, to review the terms and conditions of this policy. You can cancel the policy during this time by simply stating your reasons for doing so. And if you haven't made any claim during the Free Look Period, you will get a refund of the premium subject to:

- a) A deduction of the expenses incurred by us on your medical examination, stamp duty charges if the risk has not commenced.

- b) When the risk under all the covers have commenced the stamp duty charges, medical examination charges & proportionate risk premium for period on cover would be deducted.
- c) Where risk has commenced only on a part of the cover, such proportionate risk premium commensurate with the risk covered during such period.
- d) The request received for cancellation of the policy during free look period shall be processed and the premium shall be refunded within 7 days of receipt of such request.

Please note: Free Look Period is not applicable for renewed policies and policies with policy period of less than one year.

Policy Cancellation

No cancellation of the Policy by the Insured will be allowed in case the Insured has reported and received payment for a claim under any of the Covers of this Policy prior to the date of notice of cancellation.

If the Insured was **not able to undertake the Journey** for which insurance was taken, then the Policy may be cancelled. This is as long as you can prove that the journey did not begin. In such case, you will be entitled to refund of your Premium subject to a deduction of **Rs. 250 for** international/domestic insurance, provided you inform us about such cancellation within 10 days from the policy period end date. There will be no refund of premium if the cancellation is made after 10 days from the policy period end date.

Cancellation of your Single Trip Policy

- Policy cancellation is not allowed if the Insured Journey has commenced, except in the case of an early return. In the case of an early return, we will refund the premium as per table below subject to submission of proof of early return.

Period of Expired Risk	% of Premium Refunded to the Customer
More than 50% of Policy Period	15%
More than 40% but less than 50% of Policy Period	25%
More than 30% but less than 40% of Policy Period	30%
More than 20% but less than 30% of Policy Period	40%
Less than 20% of Policy Period	50%

Cancellation of your Multiple Trip Policy

- In case You opt to Cancel Your Multi Trip Policy, We will refund the premium as per the below table:

Period of Expired Risk	% of Premium Refunded to the Customer
More than 50% of Policy Period	15%
More than 40% but less than 50% of Policy Period	25%
More than 30% but less than 40% of Policy Period	30%

More than 20% but less than 30% of Policy Period	40%
Less than 20% of Policy Period	50%

This is the fine print. We think you should definitely read. To know what you're getting and not getting, pay close attention to the General Exclusions and Conditions, as well as the Medical Conditions sections.

General Exclusions

THIS POLICY DOES NOT COVER THE FOLLOWING:

This policy does not cover the following:	
Standard Ones	
1.	<p>a) Any claim arising out of war or any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), 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, chemical or biological weapons, act of terrorism</p> <p>b) Your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.</p> <p>Digit Translation: Acts of war are not covered.</p>
2.	<p>Claims directly or indirectly caused by:</p> <p>a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</p> <p>b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or</p> <p>c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.</p> <p>Digit Translation: Accidents involving radiation, nuclear waste and lightning-fast planes, that according to Marvel could turn anyone into a superhero, are not covered.</p>
3.	<p>Any claim arising as a result of committing breach of law of the land by You</p> <p>Digit Translation: If you break the law, that's on you.</p>
4.	<p>Any consequential loss what so ever, direct or indirect to You or to any third party which is not specifically defined as scope of coverage under this policy, e.g. we will not pay for loss of earnings if you are unable to return to work due to injury or illness during your trip, or any payment which you would normally have made during your travels.</p> <p>Digit Translation: Losses that are a consequence of your trip, but are not stated in the policy, are not covered.</p>
5.	<p>Any claim for your death, injury, exacerbation of a medical condition or disability resulting from;</p> <p>a) your suicide or attempted suicide or willfully self-inflicted injury or illness; or</p> <p>b) your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction); or</p> <p>c) depression</p> <p>Digit Translation: Be cautious and take care of yourself.</p>
6.	<p>Any claim falling within the claim deductible and/or time excess shown in the policy schedule. Claim Deductible and/or time excess shall apply individually and independently of each other for each and every claim</p> <p>Digit Translation: Pay attention to deductible amounts and time excess requirements before making a claim.</p>
Specific Ones (can't be waived)	
7.	<p>Any incident which happens after the trip duration limit as shown on your policy schedule (except period of automatic extension).</p> <p>Digit Translation: What happens after the policy expiry date is not covered.</p>
8.	<p>Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you.</p> <p>Digit Translation: For example: A trip that's hindered by anyone else's bankruptcy is not covered.</p>
9.	<p>Any claim resulting from a tropical disease / contagious disease where you have not had the recommended inoculations and /or taken the recommended medication as per the government advisory issued by the country where You are travelling.</p> <p>Digit Translation: If you didn't have the required vaccines, it's not covered.</p>

10.	Any claim for an incident which happens during the trip that results from: <ul style="list-style-type: none"> a. you are riding or being a passenger on a Motorized Two-Wheeler without wearing a crash Helmet; b. you are driving any motorized vehicle, unless you are fully licensed to drive such a vehicle at the destination and/or not following the security and safety measures where this is required by law; c. you are not wearing a seat belt where this is required by law; d. your involvement in manual work or physical labour or hazardous occupation of any kind while you are abroad on tourist visa or visit visa. e. you are flying an aircraft or taking part in other similar aerial activities; <p>Digit Translation: If you break the law, that's (always) on you.</p>
11.	Any claim for: <ul style="list-style-type: none"> a. unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions; b. management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions; c. costs where these are recoverable from your travel and/or accommodation provider; d. the refund of any costs you have paid for on behalf of persons not named on your policy schedule;
12.	Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar unless specifically covered for <p>Digit Comment: Refer to the Study Interruption Cover.</p>
13.	Any claim because you do not feel like travelling, or you are not enjoying your trip. <p>Digit Translation: Mood swings are not covered.</p>
14.	In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or any country which has imposed such restrictions against travel by a citizen of the Republic of India to such country <p>Digit Translation: Make sure the country you're travelling to, wants you there.</p>
15.	For cures of any kind and all stays in long term care institutions (retirement homes, convalescence centers, centers for detoxifications, rehabilitation centers etc.) <p>Digit Translation: Holistic treatments are not covered.</p>
16.	Any claim for the treatment abroad, where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism) <p>Digit Translation: Medical tourism is not covered.</p>
Specific Ones (can be waived in lieu of additional premium)	
17.	Any claim for an incident which happens during the trip that results from taking part in any hazardous activities unless specifically covered <p>Refer Definitions for 'Hazardous Activities'.</p>

General Conditions

The following points are our 'pre-nup'.
Before we can be partners, let's shake on this:

Conditions precedent to the contract	
1.	You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to, and renew Your policy. The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
2.	You must also tell us if you are aware of any writ, summons or prosecution pending against you.
3.	You expressly agree that all transactions effected by or through any facilities for conducting remote transactions, or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on Our behalf, for and in respect of the Policy or Our other products and services, shall be legally binding and valid transactions when conducted in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed and amended from time to time.
Condition applicable during the contract	
4.	You must take reasonable precautions to protect yourself and your property against happening of any event giving rise to a claim.
5.	You cannot transfer your rights under this policy.
6.	The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
7.	Revision/Modification of the Policy There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDAI. In such an event of revision/modification of the product, intimation shall be set out to you at least 3 months prior to the date of such revision/modification comes into effect

8.	<p>Policy Extension: Policy can be extended only Once subject to following conditions (Other than towards Emergency Trip Extension Benefit):</p> <ul style="list-style-type: none"> • Submission of Good Health Declaration form duly signed by the Insured. • Insured shall apply for extension of the policy 7 days prior to the expiry of the existing policy. Otherwise, policy can't be extended • In case of any major claim under the existing policy, the policy can be extended with exclusion of the ailment/injury on account of which the claim was lodged under the expiring policy. • The Sum Insured under any of the Covers shall not be enhanced <p>For Single trip policy, policy can be extended for a maximum of 95 days for insured aged less than 70 years of age. No further extension will be allowed for insured aged more than 70 years.</p>
9.	<p>Withdrawal of Policy There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDAI, as We reserve Our right to do so with an intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking extension of this Policy, you can choose, among Our available similar and closely similar Travel insurance products. Upon Your so choosing Our new product, you will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDAI.</p>
Conditions applicable when a claim arises	
10.	<p>Valuation and Foreign Currency Reimbursement of all claims will be made on the basis of date of service or invoice, mentioned on the bill as per foreign exchange rate specified by Reserve Bank of India. Cashless claim will be paid to overseas facility in their respective currency of the country. All payments shall be made as per Indian regulations applicable from time to time. For the purpose of reimbursement claim payments, all currencies shall be converted to policy Sum Insured Currency and later to INR. The reimbursement claim amount will be paid only to the Indian Bank account and in Indian Currency.</p>
11.	<p>Tell us as soon as possible about any injury, illness, incident, or any loss or damage which may lead to a claim under this policy. Send us every communication relating to a claim immediately.</p>
12.	<p>We may refuse to pay any expenses for which you cannot provide receipts, documents or bills for processing.</p>
13.	<p>You or Your legal representative must pay for any relevant certificates, information and evidence, which we may need to deal with Your claim; for example, death or medical certificates, police reports or purchase receipts</p>
14.	<p><u>Contribution Clause for "Emergency Medical Treatment and Evacuation", "Emergency Accidental Treatment and Evacuation" and "Emergency Dental Treatment" Covers</u> If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss or expense, we shall not apply the contribution clause, but, you shall have the right to require a settlement of your claim in terms of any of your policies. (Please refer to 'Contribution' under the definitions section). In all such cases, the insurer who has issued the chosen policy shall be obliged to settle the claim without insisting on the contribution clause as long as the claim is within the limits of and according to the terms of the chosen policy. If the amount to be claimed exceeds the sum insured under a single policy after considering the deductibles or co-pay, you shall have the right to choose insurers by whom the claim to be settled.</p> <p><u>Contribution Clause for all other covers</u> If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, we are entitled to approach that insurer for a contribution towards the claim. We will also only pay our share of the cover. (Please refer to 'Contribution' under the definitions section). This condition does not apply to Benefit covers like the Personal Accident cover or Common Carrier Delay cover & Personal Liability & Bail Bond Cover.</p>
15.	<p>If you make a medical claim you will be asked to supply your doctor's name to enable us to access your medical records. This will help the treating doctors, and us, to provide you with the most appropriate treatment and assess whether cover applies. If you do not agree to provide this we may not deal with your claim.</p>
16.	<p>The most we will pay for any claim is shown on your policy schedule under the head of Sum Insured; We will not pay more than the amount shown for any one incident and all incidents put together for that particular Cover.</p>
17.	<p>Arbitration If any difference arises as to the amount to be paid under this policy such difference shall be referred to arbitration in accordance with the Indian Arbitration and conciliation act 1996, as amended, and the making of an award shall be a condition precedent to any liability for the company to make any payment under this policy</p>
18.	<p>Subrogation In event of payment under this policy, Digit shall be subrogated to all the insured's rights or recovery thereof against any person or organization, and the insured shall execute and deliver instruments and papers necessary to secure such rights We are entitled to carry out the defense or settlement of any legal action in your name. We may also take proceedings at our own expense and for our own benefit, (but in your name), to recover any payment we have made under this policy to anyone else.(Please refer to 'Subrogation' under the definitions section.)</p>

19.	Principal of indemnification Wherever the claim is made against more than one cover at the same time the principal of indemnification will be followed with an objective to avoid profit making from claim.
Conditions for renewal of the contract	
20.	<p>Renewal</p> <p>Multi-Trip Policy can be renewed subject to below conditions:</p> <p>This Policy will automatically terminate at the end of the Policy Period. We are under no obligation to give notice that it is due for renewal, or to renew it or to renew it on the same terms whether as to premium or otherwise. In respect of all applications for renewal received by Us before the end of the Policy Period, we will ordinarily offer renewal terms unless We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in a dishonest or fraudulent manner under or in relation to this Policy or the renewal of the Policy poses a moral hazard. We shall be entitled to call for and receive any information or documentation before agreeing to renew the Policy, and in renewing We are not bound to renew for all Insured Persons.</p> <p>All applications for renewal of the Policy must be received by Us at least 30 days before the end of the Policy Period.</p>

Congratulations on getting through that!

Medical Conditions

Although we take care of you when there are medical emergencies on holiday, this policy is not a general health or medical insurance policy. It will only cover you if you have a sudden and unexpected accident or become ill during travel.

It does not cover:

- Non-emergency treatment.
- Any treatment that you knew you might need whilst on your trip.
- Claims arising from any pre-existing medical conditions unless declared to and accepted in writing by us.

It is therefore very important that you read the Medical Declaration section, and provide complete and accurate information. The Medical Declaration applies each time you book a trip under your Travel Insurance policy; it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you.

Medical Declaration - applicable to each insured person

Here's another list of important info. This one mostly states that you need to be honest with us about the medical conditions you have before starting your trip, and about the health of those travelling with you. It also says that if you have any doubts about medical issues (or need to make a medical decision) while you're travelling, you need to call us immediately. It would be ideal if you could read the details as prevention is always better than cure.

If, between booking a trip and the departure date or the renewal date (whichever is sooner), you or your immediate family or traveling companion or anyone upon whose good health your trip depends are **referred to a Consultant / Specialist or attends Accident & Emergency department of a hospital or are admitted to a hospital**, your policy will cover you for cancellation of your trip. Please note however, that if you still wish to travel you must call the Customer Services Team immediately and they will advise you if your insurance policy will cover you for claims relating to this condition.

If you or anyone upon whose good health your trip depends, is referred to a Consultant/Specialist, attends Accident & Emergency department of a hospital or is admitted to a hospital, after you have booked your trip but prior to paying any final balance due for your trip, you must call the Customer Services helpline number immediately. We will advise you if you will be covered for claims relating to this condition.

Please note, **if you do not do this, it will affect your claim** if you have to cancel your trip.

At the time of buying or renewing your policy or when booking a trip (whichever is later), you must tell us if any insured person:

- Has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months.

- Is under investigation or awaiting results for any **diagnosed or undiagnosed medical condition**.
- Is **on a waiting list** for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition.
- Has received a **terminal prognosis**.
- Is travelling against the advice of a doctor or travels without medical advice when it was reasonable for the insured person to have consulted a doctor.
- Knows of any of your immediate family, close business colleague, travelling companion or person you plan to stay with, (and upon whose good health your trip depends), who has a serious illness, injury or disease which **could affect your decision to take or continue your trip**.

Important note:

It is very important that you comply with the terms of the Medical Declaration. We will not pay any claim which is related to a pre-existing medical condition unless your condition has been declared to us and shown as accepted on your policy schedule.

We will provide the Coverage as detailed in the policy and shown in the Schedule to be operative for an event or occurrence described in such Coverage, that occurs during the Policy Period. The Sum Insured for each Cover represents our maximum liability for each Person for any or all claims made under that Cover during the Policy Period.

The next few pages contain all the details of the policy. It's going to be a marathon, so don't race to the finish, take your time to understand it. Find a comfortable spot to settle down and dive right in. If there's anything you have questions about, just call us.

Let's start with:

Before You Leave Home



1. TRIP CANCELLATION

Simply Put: For a journey that's unable to take off.

A. Example

If this happens...	Am I covered?
Me and my wife are going on holiday to Europe in 7 days and my wife has met with an unfortunate accident leading to her hospitalisation – can I claim for trip cancellation?	Yes, you would be able to claim for cancellation of your trip

B. Coverage

If you need to **cancel your trip before the onset of the trip**, we will pay for costs that each insured person has paid, and cannot get back, or which legally must be paid for their own personal travel and accommodation (including excursions and planned events), up to the limits shown on your policy schedule, for any of the reasons listed below.

For this cover, costs mean ticket costs incurred for travel between from and to destinations mentioned in the policy schedule, accommodation costs (including excursions and planned events) provided that these costs are incurred to Insured prior to the purchase of the policy.

1. You or any of your immediate family or traveling companion are injured or fall ill or is/are quarantined leading to emergency hospitalization for minimum of 24 hours or death.
2. Your presence is required by judicial authority in the course of its proceedings during the period of insurance.
3. You are unable to commence your travel due to fire, storm or any other natural disaster / calamity.
4. Due to unexpected strike, riot or Civil commotion at Your Travel Destination or your hometown or your departure city which leads to the cancellation of the trip.
5. You have to travel internationally, and you lose your passport.
6. Advisory issued by government not to travel, Compulsory quarantine or prevention of travel by Government of India.

C. Special Conditions

1. All claims resulting from **injury, illness, quarantine or death** must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel your trip. Other reasons should be supported with relevant proofs specific to the circumstances e.g. court summon for the witness, FIR for the loss of passport.
2. All claims must be supported by documentary evidence that you have been unable to obtain a full refund from the travel and/or accommodation provider.
3. We shall indemnify maximum of one event of Trip Cancellation for single trip and maximum of three events for multi trip during the policy period.

D. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

E. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived):

2. Any claim for a **medical condition** if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You, your immediate family or traveling companion:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us;
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
 - d. had been told to have a terminal illness;
3. Any cancellation due to **Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications** to You, Your immediate family or traveling companion.
4. Any claim where you were aware of the fact that the perils listed in the above "B-Coverage" section (points 1 to 5) might result into a claim, at the time you took your policy or when you booked your trip (whichever is later).
5. Failure to start the journey due to **rejection of VISA** in case of international travel only.
6. If your trip is cancelled due to **Natural Calamity** not declared by the appropriate government authority.
7. Cancellation of the trip either wholly or in part done at the instance of the common carrier or by the travel agent, Air transport Authority or any government body.

2. COMMON CARRIER DELAY

Simply Put: For a journey that seems to be based on the saying-good things come to those who wait'.

This cover is available on two basis. Each defines 'Actual departure time' differently. Your policy schedule will state which of these definitions applies to your policy.

A. Special Definitions

1. Scheduled departure time of the Common Carrier is the departure time declared by the Common Carrier 6 hours before the departure time or as stated in the original ticket (whichever is later).

Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.

Basis 2 - Actual departure time is the time the Common Carrier leaves the Common Carrier Station/Air Strip (wheels up) and departs. Any delay in taxi or any other delay at Tarmac post release of parking breaks will be included for calculation of the common carrier delay cover.

B. Example

If this happens...	Am I covered?
I reached the airport on time to catch my scheduled flight to find that the flight is delayed by 3 hours – can I claim for the inconvenience?	Yes, you would be able to claim for delay of your trip provided the time excess stated in the policy schedule is less than 3 hours.

C. Coverage

We will pay the Sum Insured If **your common carrier's actual departure time** is delayed by more than the duration (as specified in your policy) from the **scheduled departure time**, for any of the following reasons.

1. **Delay of a Scheduled Common Carrier** caused by Inclement Weather.
2. Delay due to a **sudden Strike** or any other action by employees of the Common Carrier.
3. Delay caused by **equipment failure** of the Common Carrier.
4. Delay caused by **operational problem** at the Common Carrier end like crew/staff scheduling issues.
5. Cancellation or **rescheduling of flights** done at the instance of the Common carrier that causes delay.

D. Special Conditions

1. We will use Scheduled/Actual departure time of Common Carrier as recorded by independent external agency for determining the admissibility of claim.
2. Any Claim must be supported by documentary evidence that you had reached the port of scheduled departure on time e.g. security stamped boarding pass.

E. Time Excess

1. The time excess for trigger of claim is shown on your policy schedule. In case the delay is more than the duration specified in the policy schedule we will pay the full Sum Insured.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any delay, which was made **public or known to You at least 6 hours prior** to the scheduled departure of the Common Carrier.
3. Any delay caused due to change in **laws, regulations or orders** issued by the respective Government or the regulating authority which was **publicly announced**.
4. Strikes or labor disputes which existed or of which **advance warning** had been given in Public prior to the date on which the insured trip was scheduled.
5. Delay due to the **permanent withdrawal of services** of any Common Carrier by its management or shareholders due to any reason whatsoever which was **publicly announced**.

Part two of your holiday:

While You Are Travelling

1 DELAY OF CHECKED-IN BAGGAGE	2 TOTAL LOSS OF CHECKED-IN BAGGAGE
3 MISSED CONNECTION	4 TRIP ABANDONMENT
5 EMERGENCY MEDICAL TREATMENT AND EVACUATION	6 EMERGENCY ACCIDENTAL TREATMENT AND EVACUATION
7 DAILY CASH ALLOWANCE	8 EMERGENCY DENTAL TREATMENT
9 PERSONAL ACCIDENT	10 ACCIDENTAL DEATH AND DISABILITY (COMMON CARRIER)
11 ADVENTURE SPORTS	12 WAIVER OF PRE-EXISTING DISEASE
13 PERSONAL LIABILITY & BAIL BOND	14 ALL RISK CANCELLATION CHARGES
15 LOSS OF PASSPORT	16 BOUNCED BOOKINGS
17 EMERGENCY TRIP EXTENSION	18 COMPASSIONATE FAMILY VISIT
19 LOSS OF BAGGAGE AND PERSONAL BELONGINGS	20 ESCORT OF MINOR CHILD
21 HOME BUILDING AND CONTENTS	22 STUDY INTERRUPTION
23 ACCIDENT OF THE SPONSOR	24 FINANCIAL EMERGENCY CASH

1. DELAY OF CHECKED-IN BAGGAGE

Simply Put: For the journey that seems bent on testing your patience.

A. Special Definition

1. Checked-In Baggage shall mean the baggage entrusted by the Insured and accepted by a Common Carrier for transportation for which a baggage receipt/tag is issued to the Insured by the Common Carrier. This shall exclude items that are carried/ transported under a contract of affreightment.

B. Example

If this happens...	Am I covered?
My Checked-In Baggage has been delayed by the airline– am I covered?	If your Checked-In Baggage is delayed for more than the duration specified in the policy schedule, we will pay the Sum Insured shown on your policy schedule to help you replace essential items.

C. Coverage

If your Checked-In Baggage is temporarily **lost during the trip** (not on return to origin city of your trip) and you are without it for more than the duration specified in the policy schedule from the expected time of delivery by the common carrier, we will pay the Sum Insured shown on your policy schedule for replacement of essential items.

D. Special Condition

1. To claim under this Cover, you must get a property irregularity report containing written confirmation from the common carrier of the number of hours you were without your baggage

E. Time Excess

1. The time excess for trigger of claim is shown on your policy schedule. We will pay claim, only in case the delay is more than the time excess specified in the policy schedule.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Delay arising from any detention, confiscation by customs officials or other public authorities.

2. TOTAL LOSS OF CHECKED-IN BAGGAGE

Simply Put: When you think ‘is this a joke?!’, you’ll be happy you got this cover.

A. Special Definition

1. Checked-In Baggage shall mean the baggage entrusted by the Insured and accepted by a Common Carrier for transportation for which a baggage receipt/tag is issued to the Insured by the Common Carrier. This shall exclude items that are carried/ transported under a contract of affreightment.

B. Example

If this happens...	Am I covered?
<p>My Checked-in Baggage from Delhi to Heathrow got delayed on my arrival at Heathrow airport. After 2 weeks of follow-up, airport officials confirmed that my checked-in baggage was lost and could not be traced. Can I make a claim?</p>	<p>Yes, you can claim a benefit for total loss of checked-in baggage on pro-rata basis. Example if you checked-in 3 baggage and one was lost, we will pay you one-third of the Sum Insured of this cover as specified in the policy schedule.</p>

C. Coverage

If Your checked-in baggage is **lost permanently at the final destination** of your journey **or en-route involving multi destination** within the airport premises while in custody of common carrier, then We will pay the pro-rata Sum Insured as mentioned in the Policy Schedule against this Cover.

D. Special Condition

1. You need to produce a property irregularity report from the Common Carrier confirming the loss of checked-in baggage.
2. Any Claim amount paid already under the “Delay of Checked-in Baggage” cover, will be deducted from the claim amount payable under this cover.
3. If there is a compensation amount paid by the airlines for Total Loss of Checked-in Baggage, that amount will be deducted from the claim amount payable under this cover.

E. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can’t be waived)

2. Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
3. Any partial loss including loss of one or more articles as part of the checked-in baggage not amounting to total loss.

3. MISSED CONNECTION

Simply Put: For a journey that looks like an episode of the Amazing Race.

A. Example

If this happens...	Am I covered?
My train from Interlaken to Zurich was delayed. This made me miss my return flight from Zurich to Mumbai. Can I make a claim for my expenses?	You can claim for any extra reasonable and additional accommodation and travel costs incurred so that you can reach your next destination as shown on your ticket or itinerary.

B. Coverage

We will pay for **reasonable extra accommodation and travel costs** you must pay to reach the next destination shown on your ticket/itinerary if, you **missed a pre-booked onward connection** as a direct result of the scheduled common carrier (on which you were booked to travel) not running on its published timetable due to the following reasons:

1. Delay of a scheduled Common Carrier caused by **Inclement Weather**.
2. Delay due to a **sudden strike** or any other action by employees of the scheduled Common Carrier.
3. Delay caused by **Equipment Failure** of the scheduled Common Carrier.
4. Cancellation or **rescheduling** of Common Carrier done at the instance of the common carrier that causes delay.
5. Delay caused if the Scheduled Common Carrier is taken out of service due to **technical reasons** on the instructions of the competent Authority.
6. Delay caused by **operational problem** at the Common Carrier end like crew/staff scheduling issues.

C. Special Condition

1. If you have missed or will miss a travel connection, you must **contact the Travel Assistant helpline** and we will contact the carrier for you (if a late arrival is possible) or will make alternative travel arrangements for you, up to the limit shown on your policy schedule. Any cost incurred may have to be paid by you and be submitted as a claim.
2. You must provide **written confirmation** from the carrier or their handling agents of the reason for the service not running to its published timetable.
3. We shall pay **maximum of only one claim** under this cover for Single trip and maximum of three claims for Multi trip cover.

4. The Claim payment shall be reduced by any refundable amount received by the insured in lieu of the missed Common Carrier for the uncompleted trip.
5. Extra accommodation and travel arrangements must be booked in the same class and/or type and by the same/shorter/direct route (as originally planned).

D. Time Excess

1. The time excess for trigger of claim is shown on your policy schedule.

E. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any missed connection where **time gap** between scheduled arrival of incoming common carrier and scheduled departure of connecting common carrier was **less than the time excess**.
3. Any claim caused by a **strike or industrial action** or any other reason for which the dates had been publicly announced or reported by the media at the time you took out your policy or when you booked your trip (whichever is later).

4. TRIP ABANDONMENT

Simply Put: If your trip and you are incompatible, this is the cover you want.

A. Example

If this happens...	Am I covered?
I can't continue my holiday because my wife slipped while walking down the hotel staircase, and broke her leg. She is now unable to accompany me – can I cut short my trip?	Yes, you will be able to claim for abandonment (shortening and/or alteration) of your trip.

B. Coverage

If you have to **unavoidably abandon your trip and return home** early or **partially abandon part of your scheduled trip**, we will pay up to the limits shown on your policy schedule for:

- additional travel costs (in the same class as original booking) (if you cannot use your return ticket); and/or
- accommodation costs (of a similar standard you had booked for your trip); and/or
- unused accommodation costs that each insured person has paid and cannot get back (including excursions and planned events),

if any of the following happen after the onset of your trip:

1. You are seriously injured, fall ill, are quarantined leading to emergency hospitalization or die.
2. One of the following people is seriously injured, falls seriously ill leading to emergency hospitalization or dies:
 - a) an immediate family member; or
 - b) a travelling companion.
3. You are unable to continue your travel due to fire, storm or any other natural disaster / calamity.
4. Loss of Passport in case of international travel only.
5. The common carrier which you boarded as a passenger is hijacked.
6. Advisory issued by government not to travel, compulsory quarantine or prevention of travel by government.
7. Due to unexpected strike, riot or Civil commotion at place of visit other than your hometown which leads to the abandonment of the trip.

C. Special Conditions

1. If you need to return home and intend to make a claim under this cover, you must call and inform the Medical Emergency Assistance provider as soon as reasonably possible.
2. If you cannot use your return ticket and we pay additional travel costs to allow you to abandon your trip, your unused travel ticket and refund due will then belong to us.
3. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to abandon your trip.
4. We shall pay maximum of only one claim under this cover for Single trip and maximum of three claims for Multi trip cover.

D. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

E. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or travelled without medical advice when it was reasonable for them to have consulted a doctor.
3. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You, your immediate family or traveling companion:
 - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us;
 - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
 - c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
 - d) had been told to have a terminal illness.
4. Any claim which was not authorized by our Medical Emergency Assistance provider before you returned home.
5. Any claim where you knew, prior to departure on your trip that you may need to return home early.
6. Any abandonment due to Hospitalization due to a pre-existing disease, Childbirth, Pregnancy or related medical complications in your immediate family.

7. If your trip is abandoned due to Natural Calamity not declared by the appropriate government authority.
8. Abandonment of the trip either wholly or in part done at the instance of the common carrier or by the travel agent, Air transport Authority or any government body or government.
9. Any claim for Trip abandonment:
 - a) where the period in hospital or confined to accommodation is less than 24 consecutive hours;
 - b) for any insured person, not being treated as an in-patient or confined to their accommodation on medical advice;
 - c) where there is no valid claim for Emergency Treatment.
10. Any claim for abandonment of your trip following a missed connection.

5. EMERGENCY MEDICAL TREATMENT AND EVACUATION

Simply Put: A cover for unexpected emergencies.

A. Special Definition

Acute pain shall mean unexpected and sudden pain that requires immediate treatment.

B. Example

If this happens...	Am I covered?
During my holiday in Thailand, I was diagnosed with dengue leading to my hospitalization for 3 days. Can I claim for this?	Yes. You would be able to claim for any emergent and medically necessary treatment whilst on a trip

C. Coverage

If you fall ill during your trip and require **immediate medical treatment resulting in hospitalization in order to save your life** or to give you **immediate relief from an acute pain**, we will cover for the reasonable and customary charges you incur up to the Sum Insured (for OPD treatment, it will be limited to 10% of the cover Sum Insured) as shown on your policy schedule for:

Emergency Treatment	Emergency medical treatment (including rescue services to take you to hospital) outside of your home territory;
Associated Expenses	<ul style="list-style-type: none"> a) Hospital room and board charges. b) Use of operating room/emergency room. c) Ambulatory medical center. d) Physician fees. e) Laboratory tests. f) Prescribed medicines or drugs. g) therapeutics, anaesthetics, transfusions. h) x-rays, prosthetic appliances, charges for a registered nurse. i) the cost of burying or cremating you in the country where you die. j) the cost of getting you home (origin city of the insured trip), if it is medically necessary because you fall seriously ill during your trip and you cannot use your return ticket.
Repatriation	Repatriation of mortal remains to your place of residence (origin city of the trip), in case of death.

D. Special Conditions

1. You must phone the Medical Emergency Assistance helpline number before you make any arrangements if an illness means that you:
 - need to seek emergency medical advice; or
 - are told by the treating doctor that you need to visit them for repeat treatments; or
 - that you are going to require tests or investigations as an out-patient; or
 - are told that you need to go into hospital as an in-patient.

If you cannot call before you are admitted as an in-patient because the condition is serious, you must contact the Medical Emergency Assistance helpline number as soon as possible after you go into hospital. An experienced Medical Emergency Assistance coordinator will deal with your enquiry and make sure that where necessary:

- hospitals are contacted; and/or
 - medical fees are guaranteed; and/or
 - medical advisers are consulted.
2. If you fall ill during your trip, our Medical Emergency Assistance provider may move you from one hospital to another and/or arrange for you to return to India at any time. They will only do this if they and the treating doctor think that it is safe for you to be moved or returned to India and you provide a consent for this.
 3. The treatment of illness shall commence during the period of insurance immediately after diagnoses of such illness.

E. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can be waived in lieu of additional premium)

2. Any type of pre-existing disease or illness whether declared or undeclared.

Specific Ones (can't be waived)

3. Any medical treatment resulting into hospitalisation from accidental injury.
4. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or travels without medical advice when it was reasonable for them to have consulted a doctor.
5. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You:
 - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 48 months unless the condition was disclosed to and accepted by us;
 - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;

- c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
 - d) had been told you have a terminal illness.
6. Any claim for a medical condition where you have been referred to a Consultant/Specialist, attended Accident and emergency department of a hospital or admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us.
7. Any claim for:
- a) treatment received in at the place of origin of Trip;
 - b) the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness that you originally went to hospital for;
 - c) any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;
 - d) cosmetic surgery;
 - e) routine medication which you were consuming or started, at the time your trip start, and you knew that you would need while you were away;
 - f) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - g) any treatment after you have returned home.
8. Costs incurred following your decision not to move hospital or return to India after the date when it was deemed safe for you to do so by our Medical Emergency Assistance provider and your treating doctor.
9. Investigation & Evaluation- Code- Excl04
- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
10. Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, external Congenital disease, defect or anomalies.
11. Physiotherapy, rehabilitation of organs.
12. Pregnancy or child birth in case the travel occurs after the first trimester.

6. EMERGENCY ACCIDENTAL TREATMENT AND EVACUATION

Simply Put: A cover that helps you get the attention you need

A. Special definition

Acute pain shall mean unexpected and sudden pain that requires immediate treatment.

B. Example

If this happens...	Am I covered?
I slipped while descending the staircase of the Eiffel tower, resulting in a broken left hand and bruises on my right hand. Can I claim this?	Yes. You would be able to claim for any emergent and medically necessary treatment arising out of accidental injury whilst on a trip.

C. Coverage

If you are accidentally injured during your trip, and **require immediate medical treatment resulting in hospitalisation in order to save life** or to give you **immediate relief from an acute pain**, we will cover for the reasonable and customary charges you incur up to the Sum Insured (for OPD treatment, it will be limited to 10% of the cover Sum Insured) as shown on your policy schedule for:

Emergency Treatment	Emergency Accidental treatment (including rescue services to take you to hospital) outside of your home territory;
Associated Expenses	<ul style="list-style-type: none"> a) Hospital room and board charges. b) Use of operating room/emergency room. c) Ambulatory medical center. d) Physician fees. e) Laboratory tests. f) Prescribed medicines or drugs. g) Therapeutics, anesthetics, transfusions. h) X-rays, prosthetic appliances, charges for a registered nurse. i) The cost of burying or cremating you in the country where you die. j) The cost of getting you home (origin city of the insured trip), if it is medically necessary because you are seriously injured during your trip and you cannot use your return ticket.
Repatriation	a) Repatriation of mortal remains to your place of residence (origin city of the Insured trip), in case of death.

D. Special Conditions

1. You **must phone the Medical Emergency Assistance helpline** number before you **make any arrangements if an accidental injury means** that you:
 - need to seek emergency medical advice; or
 - are told by the treating doctor that you need to visit them for repeat treatments; or
 - that you are going to require tests or investigations as an out-patient; or
 - are told that you need to go into hospital as an in-patient.

If you cannot call before you are admitted as an in-patient because the condition is serious, you must contact the Medical Emergency Assistance helpline number as soon as possible after you go into hospital.

An experienced Medical Emergency Assistance coordinator will deal with your enquiry and make sure that where necessary:

- hospitals are contacted; and/or
 - medical fees are guaranteed; and/or
 - medical advisers are consulted.
2. If you are injured during your trip, our Medical Emergency Assistance provider may move you from one hospital to another and/or arrange for you to return to India at any time. They will only do this if they and the treating doctor think that it is safe for you to be moved or returned to India and you provide a consent for this.
 3. The treatment of injury shall commence during the period of insurance immediately after diagnoses of such injury.

E. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

F. What is not covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can be waived in lieu of additional premium)

2. Any type of pre-existing injury declared or undeclared.

Specific Ones (can't be waived)

3. All type of medical treatments and hospitalization required or undertaken at the place of origin of Trip.

Costs incurred following your decision not to move hospital or return to India after the date when it was deemed safe for you to do so by our Medical Emergency Assistance provider and your treating doctor.

4. Any claim for:
 - a) the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the injury that you originally went to hospital for;

- b) any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;
- c) plastic or cosmetic surgery, unless considered necessary as a medical emergency and agreed with our Medical Emergency Assistance provider and required due to accident;
- d) any treatment after you have returned home.

7. DAILY CASH ALLOWANCE

Simply Put: If the absence of petty cash starts to feel significant, this is the cover you need.

A. Special Definitions

1. Daily Benefit shall mean the amount payable for each night spent in the hospital by the Insured as an in-patient up-to the maximum number of nights as specified in Policy Schedule.

B. Example

If this happens...	Am I covered?
During my holiday, I slipped and broke my arm, resulting in hospitalisation. Will I be entitled to any daily benefit?	Yes. You would be able to claim for daily benefit if the hospitalization is more than the no of days of time excess and for a maximum number of days as shown in your policy schedule.

C. Coverage

If you are hospitalized in a hospital as an **in-patient for more than the time excess** due to an **accidental injury or for an emergency medical treatment**, we will pay you the daily benefit Upto a maximum number of days as stated in the policy schedule.

D. Special Conditions

1. Claim under this Cover shall be admissible provided such hospitalization claim would be admissible under “Emergency Medical Treatment and Evacuation” or ‘Emergency Accidental Treatment and Evacuation” Cover as per the terms and conditions of those Covers.

E. Time Excess

1. Time excess is as shown on your policy schedule.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any Hospital stay beyond the maximum number of days as stated in the Schedule against this cover.
3. All type of medical treatments and hospitalization required or undertaken at the place of origin of Trip.

8. EMERGENCY DENTAL TREATMENT

Simply Put: If you think the gap in your trip might need filling, this cover is for you.

A. Special Definitions

1. Acute pain shall mean unexpected and sudden pain that requires immediate treatment.

B. Example

If this happens...	Am I covered?
During my holiday, I met with an accident and injured my (natural) tooth. Can I claim this?	Yes. You would be able to claim for any medically necessary dental treatment whilst on a trip

Coverage

If you encounter acute pain or meet with an **accidental injury to your natural teeth** on the trip, resulting in emergency dental treatment provided by a medical practitioner qualified in practicing dentistry and / or dental surgery, we will cover for the reasonable and customary charges you incur up to the limits shown on your policy schedule.

C. Claim Deductible

The claim deductible is as shown on your policy schedule.

D. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

E. Specific Ones (can't be waived)

2. Any type of pre-existing disease or illness or injury whether declared or undeclared.
3. Cementing or fixation of tooth or teeth bridge/s, permanent crowns, artificial tooth or teeth.
4. Beauty and/ or cosmetic treatment and/ or reconstructive plastic surgery in any form or manner.

9.PERSONAL ACCIDENT

A. Special Definitions

"Loss" with regard to:

- Hand or foot, means actual complete severance through and above the wrist or ankle joints.
- Eye means an entire and irrecoverable loss of sight.
- Finger means actual severance through or above the joint that meets the hand at the palm.

Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears

B. Example

If this happens...	Am I covered?
<p>I am on holiday and I have been involved in a road traffic accident which has resulted in my left leg being amputated</p> <p>– am I entitled to any benefit under this insurance?</p>	<p>Yes, you will be able to claim under this cover for loss of a limb up to the limit shown on your policy schedule.</p>

C. Coverage

We will pay you, up to the limits shown on your policy schedule, if you suffer an **accidental bodily injury during your trip which requires urgent and immediate medical attention** that leads solely, directly and independently to your:

1. Death	2. Permanent total disability	3. Permanent partial disability
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Below table summarizes the benefit payment

Sr No	Description	% age of Sum Insured Payable
1	Death within 365 days from the date of accident	100%
2	Loss of 2 limbs including both hands or both legs or one hand/one leg of either side	100%
3	Loss of one limb and an eye	100%
4	Loss of sight in both eyes	100%
5	Permanent loss of hearing of both ears	75%
6	Loss of one limb	50%
7	Permanent loss of sight in one eye	50%
8	Permanent loss of speech completely	50%
9	Loss of up to four fingers of hand	40%
10	Loss of up to four fingers of foot	40%
11	Permanent loss of hearing in any one ear	40%
12	Loss of each thumb	20%
13	Loss of each index finger	10%
14	Loss of each other finger	5%
15	Loss of each big toe	5%
16	Loss of each other toe	2%

Benefit payment as a % of Sum Insured for any other permanent partial disablement will be based upon the opinion and assessment of the Medical Practitioner as to the extent of disability and in no such case our liability will exceed 50% of the Sum Insured as specified in the Policy Schedule against this Cover

D. Special Conditions

1. The death or disability must happen within one year from the date of the accident.
2. If an insured person dies as a result of bodily injury, any amount already claimed and paid under permanent total disability or partial permanent disability will be deducted from the payment under accidental death.
3. The benefit will be paid to you or your legal representative. If you die, the benefit will be paid to the nominee appointed by you or your legal heir.
4. If more than 1 disablement are sustained due to the same accident, the amount payable shall be arrived at by adding together the various percentages shown in the table of benefits for corresponding disablements but shall not exceed the Sum Insured stated in the Policy Schedule against this Cover.

E. What is not covered

1. Anything mentioned in the General Exclusions.

Specific Ones (can't be waived)

2. Any claim for sickness, disease, bodily or mental infirmity, nervous shock or naturally occurring condition or degenerative process, and not occurred as a result of an accident.
3. Amounts related to medical or Surgical treatment
4. Any Claim arising while you are riding as a fare paying passenger in or on a common carrier or boarding or alighting from a common carrier.

10. ACCIDENTAL DEATH AND DISABILITY (COMMON CARRIER)

Simply Put: A cover to support you if times get hard.

A. Special Definition

“Loss” with regard to:

- hand or foot, means actual complete severance through and above the wrist or ankle joints; or
- eye means an entire and irrecoverable loss of sight; or
- finger means actual severance through or above the joint that meets the hand at the palm; or
- speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

B. Example

If this happens...	Am I covered?
My flight from Istanbul veered off the runway while aligning for take-off to Mumbai early today. While I was evacuated, I suffered an accidental injury.	Yes, you will be able to claim under AD&D (Common Carrier) up to the limit shown on your policy schedule.

C. Coverage

We will pay you, up to the limits shown on your policy schedule, if you suffer an **accidental bodily injury during your trip while riding as a fare paying passenger** in or on a common carrier or boarding or alighting from a common carrier which requires urgent and immediate medical attention that leads solely, directly and independently to your:

1. Death	2. Permanent total disability	3. Permanent partial disability
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Below table summarizes the benefit payment

Sr No	Description	% age of Sum Insured Payable
1	Death within 365 days from the date of accident	100%
2	Loss of 2 limbs including both hands or both legs or one hand/one leg of either side	100%
3	Loss of one limb and an eye	100%
4	Loss of sight in both eyes	100%
5	Permanent loss of hearing of both ears	75%
6	Loss of one limb	50%
7	Permanent loss of sight in one eye	50%
8	Permanent loss of speech completely	50%
9	Loss of up to four fingers of hand	40%
10	Loss of up to four fingers of foot	40%
11	Permanent loss of hearing in any one ear	40%
12	Loss of each thumb	20%
13	Loss of each index finger	10%
14	Loss of each other finger	5%
15	Loss of each big toe	5%
16	Loss of each other toe	2%

Benefit payment as a % of Sum Insured for any other permanent partial disablement will be based upon the opinion and assessment of the Medical Practitioner as to the extent of disability and in no such case our liability will exceed 50% of the Sum Insured as specified in the Policy Schedule against this Cover

Disappearance: We will also cover disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after 12 months, subject to all other terms and conditions of this Policy, that such person shall have died as the result of an accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the insured person is still alive, all payments shall be reimbursed to the full to the Company

Special Conditions

1. The death or disability must happen within one year of the accident.
2. If an insured person dies as a result of bodily injury, any amount already claimed and paid under permanent total disability or partial permanent disability will be deducted from the payment under accidental death.

3. The benefit will be paid to you or your legal representative. If you die, the benefit will be paid to the nominee appointed by you or your legal heir.
4. If more than 1 disablement are sustained due to the same accident, the amount payable shall be arrived at by adding together the various percentages shown in the table of benefits for corresponding disablements but shall not exceed the Sum Insured stated in the Policy Schedule against this Cover.

D. What Is Not Covered

1. Anything mentioned in the General Exclusions.

Specific Ones (can't be waived)

2. Any claim for sickness, disease, bodily or mental infirmity, nervous shock or naturally occurring condition or degenerative process.
3. Amounts related to medical or Surgical treatment.

11. ADVENTURE SPORTS

Simply Put: The only cover that lets you enjoy 'Hazardous Activities'

A. Example

If this happens...	Am I covered?
During my holiday in New Zealand, I want to do para-gliding, Will I be covered for any disability or death during the course of such activity?	Yes, you will be covered in such a scenario.

B. Coverage

By selecting this Cover, participation in Hazardous Activities will be included in the cover that you have opted for (all or any of the following), provided you participate in a non-professional capacity and under the supervision of a trained professional:

- Personal Accident
- Emergency Medical Treatment and Evacuation
- Emergency Accidental Treatment and Evacuation
- Daily Cash Allowance
- Emergency Dental Treatment
- Personal Liability and Bail Bond

C. Special Conditions

1. Such extension will not result into any increase in Sum Insured of the respective Coverage.
2. You shall follow/adhere to all safety measures and guidelines laid down by the instructors/trainers/ coaches/the organization conducting the adventure sports while engaged in the adventure sports.

D. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Non-adherence to the guidelines / instructions of the organizers of hazardous activity
3. Participation in a professional capacity and without supervision of trained professional

12. WAIVER OF PRE-EXISTING DISEASE

Simply Put: The cover that makes sure this policy accepts you as you are.

A. Example

If this happens...	Am I covered?
I had undergone angioplasty surgery 3 months back and now I wish to travel to Turkey. Will I be covered for any heart related ailments occurring during my trip?	Yes, you will be covered for Emergency treatment for pre-existing diseases provided you opt for the Pre-existing Disease Cover

B. Coverage

By selecting this Cover, coverage for Pre-existing diseases will be included in the cover that you have opted for (all or any of the following):

- Emergency Medical Treatment and Evacuation
- Emergency Accidental Treatment and Evacuation
- Daily Cash Allowance
- Emergency Dental Treatment

Above coverage is only available in case of Emergency subject to sub-limits (as a % of respective coverage's Sum insured) as shown in the policy schedule

C. Special Conditions

1. Such extension will not result into any increase in Sum Insured of the respective Coverage

D. What Is Not Covered

1. Anything mentioned in the General Exclusions section

Specific Ones (can't be waived)

2. Any treatment or part of the treatment which is not emergent in nature, and can safely be postponed till your return back to your trip origin place
3. Any routine follow-up or treatments pertaining to the pre-existing illness/disease

13. PERSONAL LIABILITY & BAIL BOND

Simply Put: The cover that protects you from law suits

A. Specific Definitions

Close Business Associate means:

- a) A business associate including a fellow employee of the insured person where the business relationships with the insured person is continuous and reliant on each other for the insured person's business;
- b) A business companion who travels with the insured person for the same business purpose, and whose presence is necessary for the insured person's business;

B. Example

If this happens...	Am I covered?
<p>I am on holiday staying in a rented villa booked through a local tour operator, the glass in the terrace door has been broken accidentally and villa owner sued me for these expenses – will this policy cover me for the costs I have to pay to repair the damage?</p>	<p>Yes. You're covered for any money you legally have to pay after deduction of the applicable deductible. You are also covered for any legal costs or expenses that you have to pay in relation to the accident/damage.</p>

C. Coverage

We will indemnify you up to the limits shown in your policy schedule for:

1. any money that you legally have to pay to any third party in your private capacity that relates to an accident occurring during your trip anytime during the Policy Period for which claims shall be made on You by the third parties during Policy Period or within 60 days from the Policy Period end date, due to negligence on your part which causes:
 - a) death or physical injury to any person;
 - b) loss or damage to property;
 - c) loss or damage to temporary holiday accommodation which is not owned by you.
2. We will also pay legal costs and expenses incurred by you in relation to the accident. You must obtain our consent in writing before incurring any cost or expense.
3. Any Bail bond you may have to furnish in the court of law for your immediate release before the hearing date.

D. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

E. Special Conditions

1. Claim shall be made on the Insured by the third parties during the Period of Insurance or within 60 days from the date of expiry of the insurance.
2. You need to inform us about the incident within 48 hours of the event.
3. The Company shall be entitled (but in no case obligated) at any time to take over and conduct in the name of the Insured the defense and/or settlement of any action or claim and shall be entitled at all times to receive the Insured's cooperation and assistance and to appoint lawyers on the Insured's behalf. Any and all costs and expenses incurred by the Company or the lawyers appointed by the Company shall be a first charge on the Sum Assured against this Cover.
4. The Company shall not settle any claim without the express consent of the Insured, but if the Insured refuses an available settlement recommended by the Company then the Company's liability shall thereafter be restricted to the amount by which the claim could have been settled.
5. The Company's liability to indemnify the Insured under this Section shall be to the extent finally determined by appropriate court of law or otherwise as consented to in advance by the Company.
6. For any Liability arising from any subject matter which is specifically insured elsewhere, we shall pay in excess of what is paid under the primary policy subject to the maximum of Sum Insured mentioned in the Policy Schedule.

7. You, or any person acting for you, must not negotiate, admit or reject any claim without our permission in writing.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) you have to pay.
3. Liability arising from:
- a) **Violation of operating/safety guidelines** published by the service provider contracted by you.
 - b) Action of any type by any other person accompanying you.
 - c) Death or injury of members of your household or people who work for you.
 - d) **Loss of or damage to property** which belongs to you or is under:
 - i. your control;
 - ii. the control of a member of your household;
 - iii. the control of people who work for you.
 - e) Your job/profession/professional activities/trade/business/employment or occupation.
 - f) Any willful, malicious, **criminal or unlawful act**, error, or omission.
 - g) Liability assumed by the Insured by an agreement / contract which would not have attached in the absence of such agreement / contract.
 - h) **Personal injuries** including but not limited to libel, slander, false arrest, sexual molestation, corporal punishment, wrongful eviction, wrongful detention, defamation., any mental injury, anguish, or shock resulting therefrom.
 - i) **Ownership and / or Occupation of any land** and / or building, unless you are occupying any temporary holiday accommodation, which is not owned by you.
 - j) **Ownership and / or Usage** of any of the following:
 - i. livestock (except domestic animals);
 - ii. firearms (except sporting guns used for clay-pigeon shooting);
 - iii. motorized vehicles;
 - iv. vessels (except manually-propelled watercraft); or
 - v. aircraft of any description, including unpowered flight.
 - k) your participation in any **leisure activity or activity based holiday** where Personal Liability is specifically excluded in the Leisure Activities, Activity Based Holidays or Adventure Sports.
 - l) transmission of illness or disease by the insured

- m) Any family member, relative, friend, travel companion or close business associate
4. Any Claim paid or compromised or commitment made without our prior written consent

14. ALL RISK CANCELLATION CHARGES

Simply Put: The cover that lives by the saying – ‘all risk, all reward’.

A. Specific definitions

1. No Show results when you neither cancel the ticket nor avail the intended services offered by the ticket(s).

B. Example

If this happens...	Am I covered?
I had booked my flight ticket from Pune to Bangalore a week back but now I have to cancel the ticket due to sudden unexpected development at home.	If you have booked your ticket, and due to an unexpected development, you now need to cancel it, we will compensate you for the non-refundable (pre-paid) /contracted (to be paid) portion of the booking amount.

C. Coverage

We will cover your non-refundable pre-paid or contracted to be paid portion of the booking amount up to the limits shown in your policy schedule; when you have to **cancel the booked tickets in the unexpected or unforeseen event beyond your control.**

D. Special Conditions

1. You need to cancel the ticket as soon as you become aware that you cannot avail the intended services provided by the ticket
2. Any part of the ticket cost being sponsored by any party other than the insured will be not be compensated for
3. Any part of the ticket cost which has been discounted/availed under any scheme/offer/reward programme will not be compensated for

E. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

F. Time Excess

1. Time excess is as shown on your policy schedule.

G. What Is Not Covered

1. Anything mentioned in the General Exclusions.

Specific Ones (can't be waived)

2. Any cancellation due to whatsoever reason initiated by the ticket service provider.
3. Any prepaid ticket costs that can be claimed back from your service provider.
4. No show by the intended user of the tickets.
5. Any contractual breach by You including but not limited to non-adherence to the terms and conditions of the ticket service provider.
6. Cancellation resulting due to Pandemic.
7. Circumstances leading to ticket cancellation of which You were aware or ought objectively to have been aware before the period of insurance.
8. Cancellation of the tickets either wholly or in part done at the instance of the common carrier or by the travel agent or service provider or air transport authority or any government body or government.
9. Any ticket cancellation where you don't affect the cancellation before "the original scheduled timing of the services" less time excess.

15. LOSS OF PASSPORT

Simply Put: The cover for your most important travel document.

A. Specific definitions

Country of Residence of the Insured means India.

B. Example

If this happens...	Am I covered?
I've lost my passport during my trip and have had to pay for a temporary one to enable me to return home – am I covered?	Yes. Contact us on the Travel Assistant helpline and we will advise you on how to obtain a temporary or emergency passport. You need to report the loss to the local police and request a written police report.

Contact the ASP for advice on how to obtain an Emergency Travel Document abroad.

C. Coverage

We will pay/reimburse the following expenses up to the limits shown on your policy schedule if your **passport or visa is lost, stolen or damaged while you are outside of India** and this would prevent you from leaving the country or continuing your trip.

1. The prescribed fee payable to the concerned authorities at the place of loss for issue of an emergency certificate for You to proceed with Your continuance of journey and/or return journey to Your country of residence.
2. A fixed Sum of USD 50 towards any and all incidental expenses that might be incurred by the Insured in connection with obtaining the emergency certificate.
3. Prescribed application fee payable to the concerned authorities in the Country of Residence for issue of a duplicate passport, provided that, the entire sum in relation to obtaining a duplicate passport in the Country of Residence of the Insured shall be paid in local currency of the Country of Residence of the Insured.

D. Special Conditions

1. You must always take reasonable care to keep your passport safe. If your passport is lost or stolen, you must take all reasonable steps to get it back.
2. All claims must be supported by documentary evidence of the costs you have incurred.
3. This cover is available for international travel only.

E. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any loss or theft of your passport or visa, if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report.
3. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.
4. Any consequential expenses incurred due to loss of passport like emergency trip extension will not be covered under this section.
5. Any claim for travel and accommodation expenses of any other insured persons who could continue to travel without you but decide to stay with you.

16. BOUNCED BOOKINGS

Simply Put: The cover that allows for an unexpected change in plans.

A. Example

If this happens...	Am I covered?
I had booked my stay at Prague via www.booking.com but upon arrival at the hotel, front office staff informed that they are overbooked and I have to look for another accommodation.	Yes. You can claim for Bounced bookings of your booked accommodation up to the limits shown on your policy schedule.

B. Coverage

We will reimburse you up to the Sum Insured shown in your policy schedule in the unexpected event of Accommodation provider, Common Carrier unable to honor your confirmed bookings (pre-paid or contracted to pay) due to overbooking or any other reason beyond your control for the following:

1. The **difference of cost in alternate accommodation or upgradation to a same class or superior class** of the booking for the same number of nights or same travel destination that were overbooked (in case similar alternate arrangement is not available on cost of original booking amount).
2. Reasonable **cost of transportation** expenses to the alternative accommodation in the same city.

C. Special Conditions

1. You must **always check-in on time** stipulated as 'must check-in by' time on your reservation or fulfil any other obligation on your part.
2. In case of international flights, you are expected to have web-checked-in prior to your arrival at the airport.
3. You must be able to provide documentary evidence from the accommodation provider or common carrier regarding bounced booking.
4. The overbooked portion of the hotel stay must include the first night stay.
5. The overbooking at the common carrier must happen at check-in/ at the check-in counter.

D. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

E. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any booking for which You are unable to furnish proof of booking/payment, and bounced booking.

3. Any contractual breach by You including but not limited to non-adherence to the terms and conditions of the booking service provider.
4. If you had any waitlisted booking irrespective of whether such bookings have been promised to be confirmed later.
5. 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 reasonable time period from the time of departure of the travel covered by the bounced booking or the time of commencement of stay covered by the earlier confirmed accommodation booking.
6. If you volunteer to take a late flight (Voluntary denied booking).

17. EMERGENCY TRIP EXTENSION

Simply Put: The cover for an unpredictable journey.

A. Example

If this happens...	Am I covered?
<p>As per original plan, I was due to return to India tomorrow, but my husband who was traveling with me met with an accident leading to his hospitalization. Can I extend my trip?</p>	<p>Yes. you can extend your trip from the original scheduled arrival date to India in such emergency cases.</p>

B. Coverage

We will reimburse you up to the Sum Insured shown in your schedule in the **unexpected event of your departure being delayed** than the original scheduled departure date of your **return journey** either at the port of destination or at any other intermediate ports forming part of the trip within the period of coverage for the below expenses.

- a) The actual additional expenses for lodging and boarding in the same class and type (as originally planned)
- b) Return fare from the port where the trip got extended by the common carrier of the same class and/or type (as originally planned) by the most direct route to the origin city.

due to following reasons

1. Death of the Travelling Companion.
2. Personal contingencies like emergency Hospitalization necessitated to the Insured or Insured's Traveling Companion due to an unforeseen Illness or accidental Injury where a Medical Practitioner has recommended hospitalization due to the severity of the medical condition forcing you to extend the Trip.
3. Any natural disaster which destroys Your destination and requiring you to extend the trip.
4. Lost or stolen passport or travel documents in case of international travel only.
5. Due to unexpected strike, riot or Civil commotion at the port where the Trip got extended.

C. Special Conditions

1. If the reason of trip extension is hospitalization then the Claim under this Cover shall only be admissible; provided such hospitalization claim is admissible under Cover Emergency Medical Treatment and Evacuation Cover or Emergency Accidental Treatment and Evacuation Cover as per the terms and conditions of those Covers.
2. Any actual/possible refundable amount pertaining to the original scheduled return ticket will be deducted from the admissible claim amount.
3. We shall indemnify maximum of one event of Emergency Trip Extension for single trip and maximum of three events for multi trip during the policy period.

D. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

E. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. If your trip is cancelled due to Natural Calamity not declared by the appropriate government authority.
3. Any extension due to Childbirth, Pregnancy or related medical complications occurring to you or your immediate family member or traveling companion.

4. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You or traveling companion:

- I. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us;
- II. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
- III. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
- IV. had been told to have a terminal illness.

18. COMPASSIONATE FAMILY VISIT

Simply Put: The cover that lets family stick together.

A. Example

If this happens...	Am I covered?
<p>I was on a backpacking tour of Europe, when I met with an unfortunate accident leading to confinement in a hospital for 10 days. My doctor suggested that I ask a family member to accompany me in Europe. Can I claim their travel and stay?</p>	<p>Yes. In addition to the necessary medical treatment we will also arrange for a family member visit to you if such attendance is required and necessary in opinion of a medical practitioner</p>

B. Coverage

We will reimburse the **cost of visit of one of your immediate family member**, to the city where you are hospitalized up to the limits shown in your policy schedule in the unexpected event of you being hospitalized within the period of coverage, for the below expenses:

- a) Actual cost of economy class transportation by the most direct route via a common carrier of one member of Your family / relative / friend from member's city of residence to the port of Insured's hospitalization.
- b) Actual cost of lodging and boarding of the visiting member during the stay.

Above benefit in clause a and b can be availed subject to the following:

1. The Hospitalization has been advised by the Medical Practitioner attending You and such Hospitalization is admissible under "Emergency Medical Treatment and Evacuation" or "Emergency Accidental Treatment and Evacuation" cover of this Policy; and
2. The need of such assistance is essential in the opinion of the Medical Practitioner attending You and recommended by him/ her accordingly.

C. Special Conditions

1. Precedent to the Company's liability hereunder that the need for such a special assistance and consequent visit of any one member of Your family/relative/friend from a particular place is also approved by the Assistance Service Provider before the member undertakes the Trip.
2. The claim under this Cover will be admissible provided that no Adult member of Insured's Immediate Family is present at the Port of Insured's hospitalization.

D. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

E. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific One (can't be waived)

2. Any exclusion mentioned in the Specific Exclusion Section of the "Personal Accident" or "Emergency Medical Treatment and evacuation" or "Emergency Accidental Treatment and evacuation" cover applicable to You.

19. LOSS OF BAGGAGE AND PERSONAL BELONGINGS

Simply Put: The cover that would never call you materialistic.

A. Example

If this happens...	Am I covered?
I was inside the Louvre museum staring at the Monalisa painting, when somebody stole my handbag. Can I claim?	Yes. You can claim for loss of personal belongings due to theft.

B. Coverage

We will reimburse you on actuals on **declaration of loss of baggage/personal belongings** (whilst they are accompanying you) within the period of coverage due to Theft, larceny, robbery or hold up. Reimbursement will be maximum up to the limits shown in your policy schedule.

C. Special Conditions

1. Simultaneous claims under “Loss of Baggage and Personal Belongings” cover and “Loss of Passport” cover is not permitted.
2. Claim must be supported by documentary evidence.

D. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

E. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any loss of money, coins or curios, sculptures, manuscripts, securities for money or any other negotiable instrument, stamp, rare books, medals, moulds, designs or any other collectibles, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, Jewellery, ATM or credit or charge cards.
3. Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
4. Property of the Insured Person which has been entrusted to a third party.
5. Loss or damage to software or data or any other material including pictures stored in the Laptops, Mobile Phones, Cameras, iPads, iPods etc.
6. Any consequential loss or damage
7. Loss arising out of mysterious disappearance of the personal belongings.

20. ESCORT OF MINOR CHILD

Simply Put: The cover that takes care of the little ones.

A. Specific Definitions

Minor Children shall mean any child who undertook the trip with the insured and is below the age of 18 years.

B. Example

If this happens...	Am I covered?
I came to Switzerland, on holiday, with my 10-year-old son. Unfortunately, I have now been hospitalized for more than 3 days and there is no other adult accompanying us. Can insurance cover help escorting my son go back to India?	Yes, we would arrange for the minor child to be escorted back to India.

C. Coverage

We will reimburse the following expenses arising out of visit of one of your immediate family member to escort any accompanying minor child (maximum two), to the city where you are hospitalized up to the limits shown in your policy schedule in the unexpected event of you being hospitalized within the period of coverage, for the below expenses

- The actual to and fro cost of the economy class Common carrier ticket using the most direct route for a family member/relative/friend to escort the unattended Minor Children back to their city of Residence.
- Actual cost of the economy class Common Carrier ticket using the most direct route for the Minor Children back to their city of residence less actual/possible refund of the scheduled return ticket of the Minor Children. Provided the hospitalization of Insured occurs not within 3 days of the completion of the trip.

Above benefit in clause a and b can be availed subject to the following:

- The **Hospitalization has been advised by the Medical Practitioner** attending You and such Hospitalization is admissible under “Emergency Medical Treatment and Evacuation” or “Emergency Accidental Treatment and Evacuation” cover of this Policy; and
- The need of such assistance is essential in the opinion of the Medical Practitioner attending You and recommended by him/ her accordingly.
- Death of the insured Person.

D. Special Conditions

- The cover under this benefit would be available for a maximum of two children and We shall indemnify maximum of one event of Escort of Minor Child during the policy period.
- It is a Condition Precedent to the Company’s liability hereunder that the need for the return of Minor Children is also approved by the Company or the ASP.
- Provided there is no other adult traveling companion to take care of children.

E. What Is Not Covered

- Anything mentioned in the General Exclusions.

21. HOME BUILDING AND CONTENTS

Simply Put: A cover for your favourite shelter.

A. Example

If this happens...	Am I covered?
There was a burglary at my house while me and my family were away on a holiday to Bhutan. Am I covered by this insurance policy?	Yes, we will reimburse you for any actual loss or damage sustained due to this event.

B. Coverage

We will reimburse up to the Sum Insured shown in your Policy Schedule for the **actual loss/and or damage to the building and/or Contents of Your residence** located at the address mentioned in the Policy Schedule or reinstate or replace such property or any part thereof within the period of coverage, due to following reasons:

1. Fire, lightening, explosion/implosion, aircraft damage.
2. Riot, strike and malicious damage.
3. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation.
4. earthquake, impact damage, subsidence and land slide including rock slide, bursting and/or overflowing of water tanks, apparatus and pipes.
5. Missile testing operations, leakage from automatic sprinkler installations, bush fire.
6. Theft or burglary.

C. Special Conditions

The Company shall pay maximum of one claim against this Cover during the policy period subject to Maximum of Sum Insured less applicable deductible as mentioned in the Policy Schedule against this Cover.

D. What Is Not Covered

1. Anything mentioned in the General Exclusions.

Specific Ones (can't be waived)

2. Fire due to fermentation, natural heating, spontaneous combustion, Fire ordered by any Public Authority, Fire caused by heating or drying process.
3. Damage cause by pressure waves, confiscation by public authority.
4. Impact damage caused by any occupier of the premises or insured's employee.
5. Any type of consequential loss.
6. Forest Fire.
7. Loss, destruction or damage to the contents in cold storage caused by change of temperature.
8. 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.
9. Architects, Surveyors and Consulting Engineer's Fees and cost of debris removal.
10. If the insured's home mentioned in the policy schedule is rented to others or used by others.
11. There is no sign of breakage or forced entry in the house.
12. If any loss or damage is caused to livestock, motor vehicles, money, coins or curios, sculptures, manuscripts, securities for money or any other negotiable instrument, stamp, rare books, medals, moulds, designs or any other collectibles, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, Jewellery, ATM or credit or charge cards (Unless previously specifically declared to, and accepted by, the Company).

22. STUDY INTERRUPTION

Simply Put: The cover that supports education.

A. Specific Definitions

1. Sponsor means any individual responsible for paying the tuition fees of the student of his/her fulltime study in a registered educational institution outside his/her home country.
2. Educational Institution shall mean any school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained or qualified teacher/professor and where the Insured is registered as a full-time student.

B. Example

If this happens...	Am I covered?
I'm in USA doing my master's course in photography and I met with an accident leading to me not being able to complete my Semester. Can I claim my course Fees?	Yes. You can get reimbursed for the non-refundable pre-paid fees of the enrolled educational institution in which you took admission and cannot continue studies.

C. Coverage

We will reimburse you up to the Sum Insured shown in your policy schedule in the **unexpected event of discontinuance of your planned studies** for the remaining part of the ongoing semester within the period of coverage for the below expenses

- a) The actual **semester fees** paid which cannot be refunded by the Educational Institution and you are not able to complete the semester.
- b) **Booked Air tickets** from the city of residence of the student to the country where Educational Institution is, provided interruption happens when the insured is at his own city of residence.
- c) **Return Air-ticket** back to insured's city of residence, in case, interruption happens at the city of educational institution

Above benefits in clause a, b and c can be availed subject to the following:

1. You are Hospitalized for more than one consecutive month due to either a covered Injury or sickness or in the case of terminal sickness or in the case of a medical repatriation to India.
2. In case of death or Permanent Total Disability of any one of Your Immediate Family Member or the Sponsor during the policy period.

D. Special Conditions

1. Any actual/possible **refund** amount **from the Educational Institution** will be deducted from the admissible claim amount.
2. Any actual/possible refundable amount pertaining to the original scheduled ongoing/return ticket will be deducted from the admissible claim amount.
3. In the event of a claim, only the figures shown on **official invoice(s) from the educational institution and voucher(s) of payment of the said Tuition fees**, shall be used for calculating any reimbursement paid by us.
4. Simultaneous claims under "Study Interruption" cover and "Accident of the Sponsor" is not permitted.

E. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any claim due to **pregnancy or childbirth**, venereal disease or infirmity.
3. Any exclusion mentioned in the Specific Exclusion Section of the "Personal Accident" cover applicable to You, Your Immediate Family, your Sponsor.
4. Any exclusion mentioned in the Specific Exclusion Section of the "Emergency Medical Treatment and Evacuation" or "Emergency Accidental Treatment and Evacuation" cover applicable to you.

23. ACCIDENT OF THE SPONSOR

Simply Put: The cover that can help you get back to school.

A. Specific Definitions

1. Sponsor means any individual responsible for paying the tuition fees of the student of his fulltime study in a registered educational institution outside of his home country.
2. Educational Institution shall mean any school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained or qualified teacher/professor and where the Insured is registered as a full-time student.

B. Example

If this happens...	Am I covered?
I am currently in the middle of my undergraduate college degree in the United States, and my sponsor just passed away. Will I be able to continue my studies?	Yes. We will help in reducing the financial burden, by paying the unpaid tuition fees for your remaining part of the educational course.

C. Coverage

We will cover you up to the limits shown in your policy schedule in the unexpected event of your sponsor (as named in policy schedule) meeting with an accident resulting in his/her **death or permanent total disablement** during planned studies for the **remaining part of the enrolled full-time course** within the period of coverage for the below expenses

- a) The unpaid tuition fees of your enrolled full-time study in a registered educational institution outside of your home country.
- b) One time return economy class air-ticket between the city of residence of the student and the country where Educational Institution is to enable the student to be at his/her home in the time of need.

D. Special Conditions

1. Death/Permanent Total Disablement of Sponsor should occur during the covered period and the journey is also undertaken during the period of insurance.
2. The claim would be payable by us upon submission of an **official death/disability certificate** and a statement from a physician stating cause of death / disability of the sponsor.
3. Any actual/possible refundable amount pertaining to the original scheduled return ticket will be deducted from the admissible claim amount, if any.
4. In the event of a claim, only the figures shown on **official invoice(s) from the educational institution and voucher(s) of payment of the said Tuition fees**, shall be used for calculating any reimbursement paid by Us.
5. Simultaneous claims under "Study Interruption" cover and "Accident of the Sponsor" is not permitted.

E. Claim Deductible

1. The claim deductible is as shown on your policy schedule.

F. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any exclusion mentioned in the Specific Exclusion Section of the "Personal Accident" cover applicable to Your Sponsor.

24. FINANCIAL EMERGENCY CASH

Simply Put: The cover you need when your wallet gets stolen.

A. Example

If this happens...	Am I covered?
<p>I was pickpocketed at the Eiffel tower, and have lost my all sources of cash including my cards. Can I be supported for my emergency cash needs?</p>	<p>Yes. We shall provide you cash in case of such emergency situations.</p>

B. Coverage

If you have suffered a **financial emergency due to the theft, pilferage, robbery or dacoity of your Money** in your custody whilst on a trip and are consequently left without any travel funds (including cash, travelers cheque, debit or credit card), then we will pay up to the amount stated in the Policy Schedule to replace the amount of travel funds lost, provided that the loss is reported to the police of the foreign country within 24 hours of loss and a written police report confirming the loss has been submitted to Us.

Benefit payment in lieu of cash amount loss shall be limited to the amount stated on the policy schedule.

C. Special Conditions

1. Any such loss should immediately (not exceeding 48 hours) be reported to our travel claim helpline.
3. Claim payment will be pro-rated for the remaining part of the trip (insured trip end date minus date of loss of money). For example, if the total money brought at the start of trip was 1000 USD for a 10-day trip and money was lost on 6th day, our maximum liability will not exceed $(10-6)/10 \times 1000 = 400$ USD

D. What Is Not Covered

1. Anything mentioned in the General Exclusions section.

Specific Ones (can't be waived)

2. Any claim in respect of the loss of a traveller's cheque which is not reported to the police of the foreign country within 24 hours of loss .
3. Any loss of Money that was not in the personal custody of the Insured.
4. Any loss of Money in respect of which a claim is made only after the Insured Person has already returned to India.

Emergency Assistance Services (Applicable Only for International Travel)

In addition to the Covers mentioned above, we shall also provide following assistance services through Assistance Service Provider (ASP). These are only recommendatory and not binding on the Company:

Medical Assistance	As soon as the ASP is notified of a medical emergency resulting from Your Accident or Sickness, the ASP will contact the medical facility or location where You are located and confer with the Physician at that location to determine the best course of action to be taken. If possible and if appropriate, your family Physician will be contacted to help arrive at a decision as to the best course of action to be taken. The ASP will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the availability of services of a local Physician and arranging Hospital confinement of You where, in its discretion, deems such confinement appropriate
Medical Evacuation	When, in the opinion of the ASP's medical panel, it is judged medically appropriate to move You to another location for better treatment or return You to India, the ASP will arrange the evacuation, utilizing the means best suited to do so, based on the medical evaluation of the seriousness of Your condition, and these means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions as to the means of transportation and final destination will be made by the ASP .
Repatriation	ASP agrees to make the necessary arrangements for the return of Your remains to India in the event You die while this service agreement is in effect as to You .
Legal Assistance	If You are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to You , ASP will, if required, provide You with the name of an attorney who can represent You in any necessary legal matters
Lost Baggage or Lost of Passport	If You , outside India, notify the ASP that your baggage or passport has been lost, the ASP will endeavor to assist You by contacting the appropriate authorities involved and providing direction for replacement.

Disclaimer of Liability

In all cases the medical professional or any attorney suggested by, the **ASP**, shall act in a medical or legal capacity on behalf of **You** only. The **ASP** assumes no responsibility for any medical or legal advice given by the medical professional or attorney respectively. You shall not have any recourse to the ASP by reason of its suggestion of a medical professional or attorney or due to any legal or other determination resulting therefrom. You are responsible for the cost of services arranged by the **ASP** on behalf of **You** or a covered Immediate Family Member. The **ASP** will access this Policy and/or other insurance Policy benefits to which **You** may be entitled.

Keep Claim & Carry On

THE SIMPLE STEPS TO MAKING A CLAIM WITH DIGIT.

We know this is the only reason you're really here- making and receiving a claim. And here's how you can go about it.

We recommend you read the following information before you travel. For full details please refer to the relevant policy cover or your policy schedule.

FIND OUT WHAT YOU CAN CLAIM BEFORE YOU TRAVEL.

- Read your policy document to make sure you have all the cover you need for your trip. Ensure that you understand the terms and conditions of the cover provided. If you don't, just call us and we'll help.
- Take close note of the policy limits and excesses shown on your policy schedule.
- Honesty is the best policy (this policy comes a close second) – ensure that you have told us about all pre-existing medical conditions or any other information as asked for relating to you, and anyone else (whether travelling or not) upon whose health your trip depends. It is very important that you read and comply with the Medical Declaration section.
- Please contact the Customer Services helpline if you have any queries or wish to cancel your policy.

WHEN MAKING A CLAIM:

- Contact the relevant helpline number as soon as you can for assistance quoting your policy number if possible.
- Read your policy schedule to check the cover you have and the policy limit for the cover you wish to claim under.
- Check for any special conditions in this booklet or your policy schedule that apply to the cover you are claiming against.
- Be aware that where a deductible applies you will need to pay the amount shown on your policy schedule towards the first part of any claim.
- Ensure you keep any documentation we may require.

PROCEDURE FOR NOTIFICATION OF CLAIM & PAYMENTS OF CLAIM

1. In case of any Emergency Medical Treatment resulting into Hospitalization, We or Our Assistance Service Provider must be informed within 7 days of the beginning of such treatment.
2. In case of any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our

liability:

- a. You or someone claiming on your behalf must inform us or ASP in writing immediately and in any event within 15 days from the date of the accident and submit all documents to us or ASP within 15 days from the date of intimation.
- b. You must immediately consult a Doctor and follow the advice and treatment that he recommends.
- c. You should allow examination by our medical advisors if we or ASP ask for this.
- d. You or someone claiming on your behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.
- e. In case of the Insured Person's death, someone claiming on his/her behalf must inform us in writing immediately and in any event within 15 days from the date of the accident and send us a copy of the post mortem report (if conducted) within 15 days from the date of intimation .

*Note: Condonation of delay can be done by waiver of conditions (a) and (e) may be considered in extreme cases of hardship where it is proved to our satisfaction that under the circumstances in which the Insured Person was placed, it was not possible for the Insured Person or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit.

3. In all other cases, We or Our Assistance Service Provider must be informed of any event or occurrence that may give rise to a claim under this Policy within 15 days of occurrence of event.
4. For cashless claims settlement, Assistance Service Provider would settle bills directly with hospitals and provide remittance. For reimbursement claims settlement, we would check and reimburse the payments directly to you.
5. We shall settle or reject a claim, as the case may be within 15 days of submission of last necessary documents / information. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Interest Regulation), 2017. 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 IRDAI (Protection of Policyholders Interest Regulation), 2017.
6. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest at bank rate plus 2 percent from the date of receipt of intimation to till the date of payment.

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.

TYPE OF CLAIM

Common Carrier Delay

What must I do?

- Sit back, relax and check whether your delay is more than the duration specified in the policy schedule.
- Take a photograph of your boarding pass and upload the image on the Digit app.
- Contact the Customer Service helpline.

What will I need?

- Your **security-stamped boarding pass** for the flight which got delayed.
- Smartphone with a **decent camera** (5 megapixels and above). We're not being difficult! We just need to be able to see the details.

All risk cancellation charges

What must I do?

- Contact the Customer Service helpline.

What will I need?

- Copy of **cancellation proof** of your booked tickets.
- Booking **payment details**.

Trip Cancellation/Abandonment

What must I do?

- Check the policy booklet and ensure that the reason for cancelling/abandoning your trip is listed as being covered under your policy.
- Contact the Customer Service helpline as soon as you know that you need to cancel your trip, or as soon as the need for abandonment arises, and before returning home.

What will I need?

- If the reason for cancellation/ abandonment is medical, you will need to produce a **medical certificate** from the medical practitioner attending the patient. This must confirm the reason and need of cancellation/abandonment. Hospitalization records (a discharge summary) will do, too.
- Death certificate (where applicable).
- Copy of **cancellation proof** of booked tickets.
- **Copy of booking** as well as **cancellation confirmation** from hotel/planned event's organizers.
- Details of **new bookings** of your travel with ticket, invoices and receipts (in case of Trip Abandonment).

Delay of checked-in baggage

What must I do?

- Report the delay to the carrier as soon as it is clear that your bags have been delayed.
- Give written notice of the delay to the carrier within the time limit in their conditions of carriage.
- Contact the Customer Service helpline.

What will I need?

- Your **baggage tag receipts**.
- **Written confirmation** from the carrier stating the number of hours you were without your baggage.

Total loss of checked-in baggage

What must I do?

- Report the loss/damage (of your bags) to the carrier as soon as you are aware of the damage or loss and request a Property Irregularity Report from them.
- Give written notice of the claim to the carrier within the time limit in their conditions of carriage.
- Contact the Customer Service helpline.

What will I need?

- **A Property Irregularity Report**. This should be obtained from the carrier as soon as you are aware of the damage or loss of your baggage.
- Your **baggage tag receipts**.

Emergency Medical Treatment and Evacuation/ Emergency Accidental Treatment and Evacuation/ Emergency Dental Treatment/ Daily Cash Allowance

What must I do?

- Contact the Medical Emergency Assistance helpline immediately. We're here for you 24/7.
- If you can, make sure you call the helpline prior to making any hospital admission arrangements.

What will I need?

- All **medical reports** and records given to you by the treating facility.
- **Receipts** for any expenses incurred that are covered by your policy.
- **Incidence Report (FIR)** with police, in case of any road traffic accident or third-party involvement.

Personal Accident

What must I do?

- Contact our 24-hour Medical Emergency Assistance helpline immediately.

What will I need?

- **Preliminary medical report** describing the nature and extent of all injuries and diagnosis.
- Death certificate (where applicable).
- **PTD/PPD (disability) certificate** from the doctor (where applicable).

Missed connection

What must I do?

- It almost goes without saying, but we must say it – try your absolute best to get to your point of departure on time.
- Contact the carrier or their handling agent to see if the carrier can wait for your arrival. Otherwise, check if alternative travel arrangements can be made.

What will I need?

- **Written confirmation** from the carrier of the number of hours of delay, and any compensation received towards the delay.
- Details of **Alternate travel arrangements** offered by the carrier, however not accepted.

Personal Liability and Bail bond

What must I do?

- Contact the Legal Expenses Claims & Advice helpline number as soon as you are aware of an incident, and no later than 60 days after the incident occurs.

What will I need?

- **Proof of payment** towards incurred expenses.
- Copy of **Court award** or order, and the **bail bond** submitted.

Loss of baggage and personal belongings

What must I do?

- Take all reasonable steps to recover your property.
- You must report details of the incident to the police or any other relevant authority within 24 hours, and request a written incident report.
- Do not dispose of your damaged items.
- Contact the Customer Service helpline.

What will I need?

- **Written confirmation** of the loss or damage **from the police** or any other relevant authority.
- **Proof of purchase** of the lost, stolen or damaged items.

Loss of Passport

What must I do?

- You must report details of the loss/theft of your passport to the police within 24 hours, and request a written report.
- Contact the Customer Service helpline.

What will I need?

- Written **police report**.
- **Receipts for expenses** relating to the purchase of an emergency travel document and/or duplicate passport.

Bounced Bookings

What must I do?

- Contact the Customer Service helpline.
- Ensure you have reached before the 'must check-in' time stated by the service provider.
- If you have the luxury of time, you can volunteer for the next available flight or (if it's convenient), agree to alternate arrangements.

What will I need?

- **Written confirmation** from the common carrier/accommodation provider/ticket provider stating the **reason for service cancellation**.
- You need to send across the **receipts of compensation** provided, like refunds/travel-stay vouchers you received when you were asked to walk away.
- **Bills and payment receipts** for transportation and alternative hotel bookings made.

Home buildings and contents

What must I do?

- Contact the Customer Service helpline immediately.
- Request a trusted relative to rush to your residence.

What will I need?

- **FIR** from the local police station.
- Estimate and final **bill of repairs**.
- **Invoice of owned articles** which are covered by the policy.

Emergency Trip Extension

What must I do?

- Contact the Customer Service helpline immediately.

What will I need?

- **Medical certificate** with details of the date of admission and date of discharge together with the details of the injury or illness and treatment rendered.
- In the case of a loss of passport, a **copy of the FIR** in relation to the complaint lodged with the police having jurisdiction over the place of loss.
- A **copy of the application lodged with the passport office** for the issue of emergency travel document or duplicate passport.

Study Interruption

What must I do?

- Contact the Customer Service helpline immediately.

What will I need?

- **Medical certificate** furnishing details of date of admission and date of discharge together with the details of the injury or illness and treatment rendered
- **Death/PTD/PPD certificate** from a registered medical practitioner (where applicable).

Accident of the sponsor

What must I do?

- Contact the Medical Emergency Assistance helpline immediately.

What will I need?

- **Preliminary medical report** describing the nature and extent of all injuries and diagnosis.
- **Death/PTD/PPD certificate** from a registered medical practitioner (where applicable).

Compassionate family visit

What must I do?

- Contact the Medical Emergency Assistance helpline immediately.
- Contact the Customer Service helpline.

What will I need?

- **Medical certificate** stating details of the date of admission and date of discharge, together with the details of the injury or illness and the treatment rendered.
- **Bills and payment receipts** for the visitor's newly booked air-ticket and accommodation.

Escort of Minor Children

What must I do?

- Contact the Customer Service helpline immediately before arranging the tickets of the escort if possible.

What will I need?

- Bills and Payment **receipts for previously booked air ticket.**
- Bills and payment receipts for the **newly booked air ticket.**
- **Medical certificate** stating the circumstances and date of admission of the insured.

Accidental Death & Disability (Common Carrier)

What must I do?

- Contact the Medical Emergency Assistance helpline immediately.

What will I need?

- **Copy of tickets** of common carrier on which the insured was travelling
- **Preliminary medical report** describing the nature and extent of all injuries and diagnosis
- **Death/PTD/PPD certificate** from a registered medical practitioner (where applicable)

Financial Emergency Cash

What must I do?

- You must report details of the loss/theft to the police within 24 hours and request a written report.
- Contact the Customer Service helpline.

What will I need?

- Written police report.

Please note only a selection of claims scenarios are shown above. Please refer to the relevant cover within this policy booklet for full details of cover and any evidence we may require.

Customer Grievance Redressal Policy:

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to contact:

Website: <https://www.godigit.com>

Toll Free: 1-800-258- 4242

Email: hello@godigit.com

Senior citizens can now contact us on 1-800-258-4242 or write to us at seniors@godigit.com

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com

For updated details of grievance officer, kindly refer the link:

<https://www.godigit.com/claim/grievance-redressal-procedure>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017

Grievance may also be lodged at IRDAI Integrated Grievance Management System-<https://irdai.gov.in/igms1>.

The contact details of the Insurance Ombudsman centers are mentioned below:

Note: Address and contact number of Governing Body of Insurance Council:

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
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AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg,	Rajasthan.

	Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W),
Mumbai - 400 054. Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in