Asia Travel Guard Policy — Customer Information Sheet

TATA AIG INSURANCE
WITH YOU ALWAYS

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures andpolicy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentionedin the policy document shall prevail.

Title	Description	Refer To Policy Clause Number
Product Name	**Asia Travel Guard Policy**	
What am I covered for:	1. Accidental Death and Dismemberment – coverage for Death and Dismemberment arising due to an Accident while the insured is abroad. 2. Accident & Sickness Medical Expenses- coverage for Accident and/or Sickness when insured is abroad. 3. Assistance- coverage for assistance require with respect to medical Assistance, Medical Evacuation, Repatriation, Legal Assistance, Lost Luggage or Lost Passport, General Assistance, Pre-Departure Services, Emergency Travel Agency, Emergency Cash Transfers and Advances. 4. Baggage Delay- We will reimburse You for the expense of necessary personal effects, up to the maximum stated in the Policy Schedule or the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than the Deductible shown on the Policy Schedule or the Schedule of Benefits, from the time You arrive at the destination stated on Your ticket. 5. Baggage Loss (Common Carrier)– covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non- delivery at its destination while insured is a ticketed passenger on theCommonCarrier. 6. Personal Liability – covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident. 7. Emergency Medical Evacuation – Medical evacuation of insured to nearest hospital or back to India for medical treatment. 8. Loss of Passport – coverage for necessary and reasonable expenses for obtaining a duplicate or new passport. 9. Repatriation of Remains – covers cost of repatriating mortal remains of the insured to India.	Benefits Covered Under the Policy
What are the major exclusions in the policy:	This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of: 1. where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or 2. any Pre-existing Diease or any complication arising from it; or 3. suicide, attempted suicide (whether sane or insane) or intentionally selfinflicted Injury or Illness, or sexually transmitted conditions, or nervous disorder, anxiety, stress or depression; or 4. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or 5. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or 6. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 7. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 8. any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or	Exclusions

Title	Description	Refer To Policy Clause Number
	9. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppresing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured. 10. any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or 11. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident) or 12. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 13. performance of manual work for employment or any other hazardous occupation, or 14. congenital anomalies or any complications or conditions arising therefrom; or 15. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestr an activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained 16. the Insured Person riding on a motorcycle or any other two wheeled motorizedmodeof conveyance as driver or as passenger. 17. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or 18. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; 19. any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo; or 20. any loss, injury, damage or legal liability arising directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons. 21. Any non medical expenses (as per policy wordings).	
Waiting Period / Deductible / Sublimits	1. Baggage Loss 50% of Sum Insured per bag and 10% of Sum Insured per article in the bag 2. Loss of Passport - $30 3. Personal Liability - $200 4. Accident & Sickness Medical Expenses - Deductible of $100 5. The following Maximum eligible expenses per Sickness or Disease are applicable to Insured Persons Aged 56-70 years, regardless of the plan/option purchased. I. Hospital Room rent, Board and Hospital misc. maximum $1500 per day up to 30 days whichever is less. II. Intensive Care Unit-Maximum $3000 per day up to 7 days whichever is less. III. Surgical Treatment-MaximumUSD$10000 IV. Anesthetist Services-Maximum up to25%of Surgical treatment V. Physician’s Visit-Maximum $75 per day up to 10 visits. VI. Diagnostic and Pre-admission testing-Maximum up to $ 500	Benefits Covered Under the Policy

Title	Description	Refer To Policy Clause Number
	VII. Ambulance Services-Maximum up to $ 400. 6. Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below.	
Payout basis	1. Reimbursement / Cashless Settlements for Inpatient Treatment abroad / Evacuation / Repartriation of remains. 2. Reimbursement only for outpatient medical expenses and travel emergencies.	General Terms and Clauses
Cost Sharing	Not Applicable	
Renewal Conditions	The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us.	General Terms and Clauses
Renewal Benefits	• No Renewable benefits	
Portability of benefits	• No portability of benefits	
Cancellation	Policy will terminate on the last day for which premium has been paid or on return to India or 14 days from the date of commencement of the Insured Journey, whichever is earlier. This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person, by giving 15 days notice. In such a case, the policy shall stand cancelled ab-initio and there will be no refund of premium	
How to Claim	• **Company Officials:** o If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number **1800-266-7780** or Senior Citizen No. **1800 22 9966** (tolled) or you may email to the customer service desk at **customersupport@tataaig.com** • **IRDAI:** o In case of no reply from Us with 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number **155255 (or) 1800 4254 732 or** send email to **complaints@irda.gov.in** • **Ombudsman:** o Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com).	
	For Excluding Americas Policies: Call: +91 – 022 68227600 Email - EA.TATAclaims@europ-assistance.in **While In India:** Toll Free No 1800 119966 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders)Call these local helpline numbers in your respective cities from any other line: Mumbai - 66939500, Delhi – 66603500, Bangalore – 66272829, Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882, Ahmedabad - 66610201 **Email**: general.claims@tataaig.com **Write to**: Tata AIG General Insurance company Ltd. A-501, 5th Floor, Building No. 4, Infinity Park,Gen. A. K. Vaidya Marg, Dindoshi, Malad (E),Mumbai, India - 400 097.SMS ‘ CLAIM’ to 58888 **Visit the Website: www.tataaig.com** • Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the policy certificate or the numbers as given above for the same).Pl note that issuance of claim reference number and claim form is not an admission of liability for any claim	

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

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Website: www.tataaig.com IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425