

Student Guard- Overseas Health Insurance Plan Prospectus

Suitability

- a) This policy covers persons in the age group from 16 to 35 years.
- b) This policy is a Plan based. Three Plan options are available for selection under Single Trip Policy and Annual Multi Trip Policy i.e Plan A, Plan B, Ultimate. Coverages of these plans are pre defined.
- c) This policy can be issued to an individual.
- d) The policy offers coverage for treatment in all hospitals throughout the country provided definition of hospital is met.

Salient Features & Benefits

1. **Accidental Death and Dismemberment** – coverage for Death and Dismemberment arising due to an Accident while the insured is abroad. The loss must occur within 365 Days from the date of the Accident which caused Injury. If more than one loss results from any one Accident, only one amount, the largest, will be paid.

Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%

Accidental Death and Dismemberment (Felonious Assault) – coverage for Death and Dismemberment arising due to felonious assault during the Insured's Journey. The loss must occur within 365 Days from the date of the Accident which caused Injury. If more than one loss results from any one Accident, only one amount, the largest, will be paid.

2. **Accident & Sickness Medical Expense** - provides coverage for medical expenses incurred towards the treatment due to accidental injuries / sickness.

Any medical services or series of services with a cost greater than \$ US 1 shall not be covered by this Policy unless You consult with the Assistance Company and the cost for such services are authorized in advance by the Assistance Company.

If in case You are Hospital confined at the expiration date of the Policy, the benefits for Covered Medical Expenses incurred to the earlier of your Hospital Discharge or 60 Days after the Expiration Date of the Policy will be given.

3. **Sickness Dental Relief**- Reasonable and Customary Charges, subject to the Deductible, shown in the Policy Schedule, actually incurred if as a result of sudden acute pain, which occurs without warning to one or more of Your Sound Natural Teeth requiring Immediate Dental Treatment during the course of an overseas Insured Journey.
4. **ASSISTANCE** - Assistance Company will provide the following services –

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, Red 24
5. **Emergency Medical Evacuation**- coverage if Injury or Sickness results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by the Assistance Company or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Emergency Evacuation.
6. **Continuing Treatment (Following Medical Evacuation To Your Country Of Origin)**- Following your repatriation to your Country of Origin and provided your claim under section 2 Medical Expenses has been accepted by us, we will also pay for your continuing Medical Expenses which relate to the same injury or Sickness for which a valid claim has been paid under section 2 Medical Expenses.
7. **Repatriation of Remains** – covers cost of repatriating mortal remains of the insured to India.
8. **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 the Common Carrier

The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%, of the amount stated in the Policy Schedule There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.
9. **Baggage Delay** - We will reimburse You for the expense of necessary personal effects, if You are a ticketed passenger and Your Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket.

All claims must be verified by the Common Carrier who must certify the delay or misdirection.
10. **Loss of Passport** – coverage for necessary and reasonable expenses for obtaining a duplicate or new passport.
11. **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 This coverage does not apply to You or regular residents Premises of Your household.
12. **Student Interruption** – provides reimbursement of un used tuition fees if Insured suffers any of the following condition and is not able to continue his/her studies for the remaining part of a school semester for which Tuition has been paid.
 - insured is hospitalized for more than one consecutive month for covered Injury / sickness or - in case of terminal illness or
 - in case medical repatriation or
 - in case of death of immediate family member

13. **Sponsor Protection** - In the event of injury to the Insured Person's Sponsor resulting in Death or Permanent Disablement, the Company shall reimburse the insured person the Tuition Fee incurred for the remaining period of this education upto the maximum limit stated in the Schedule of benefits.

14. **Compassionate Visit** –

(a) **Visit by Immediate Family Member**

If you are hospitalized for more than seven (7) consecutive days, we will cover the cost of a round trip economy class air ticket and accommodation expenses for an immediate family member to be at your bedside.

(b) **Visit by Student**

In the event of death or hospitalization of your parents(s)/spouse/child(ren) for more than Seven (7) consecutive days, we will cover the cost of a round-trip economy class air ticket if you are required to visit your home country.

15. **Bail Bond** – covers bail bond cost as a result of false arrest or wrongful detention by any government or foreign power up to the amount stated in the Policy Schedule.

16. **Hijack Cash Benefit**- We will pay You a distress allowance as shown in the Policy Schedule for every 24 hour period during which any Common Carrier in which You are traveling has been Hijacked, where as a direct

17. **Missed Connections/Missed Departure**- We will reimburse Reasonable Additional Expenses due to Missed Connections, or missed departure by Your scheduled airline, on your onward / return journey

18. **Trip Delay**- We will reimburse Reasonable Additional Expenses for Trip Delay, subject to the maximum shown in the Policy Schedule, if Your Trip is delayed for more than 12 hours due to a Covered Hazard.

19. **Fraudulent Charges (Payment Card Security)**- If your payment card as specified in the schedule is lost or stolen, we will reimburse the unauthorized charges that you are responsible for on your lost or stolen payment card, up to 12 hours prior to your first reporting the event to your payment card issuer(s).

Exclusions

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. expenses related to Pre-existing Condition or any complication arising there from unless due to life threatening unforeseen emergency subject to maximum amount shown in the table of benefits; or
3. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder- unless specified in Special Extensions sub section of Part D Section 2 : ACCIDENT & SICKNESS MEDICAL EXPENSE, anxiety, stress or depression; or
4. Serving in any branch of the Naval, Military or Air Forces of any country, whether in peace or War
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
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
9. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or

10. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
11. External congenital anomalies or any complications or conditions arising therefrom; or
12. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained. This exclusion does not apply to injuries resulting from inter collegiate sports.
13. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, except for those expenses specified in Special Extensions section, or
14. 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;
15. 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
16. any loss, injury, damage or legal liability directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
17. Any Unproven/Experimental treatment, non allopathic treatment, including but not limited to Ayurvedic, Homeopath or naturopathy treatments.
18. Any non medical expenses (list enclosed – Annexure I)

Waiting Period / Deductible

- Baggage Loss 50% of Sum Insured per bag and 10% of Sum Insured per article in the bag - Loss of Passport - \$30
- Personal Liability - \$200
- Emergency Accident & Sickness Medical Expenses Reimbursement -Deductible of \$100

Renewal Benefits

No Renewable benefits

Renewal Conditions

- Single Trip Insurance – 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.
- Annual Multi Trip Insurance - For renewals under Annual Multi-trip, the policy is ordinarily renewable annually upon payment of premium on renewal due date.
- We may refuse renewal on grounds such as fraud, moral hazard or non cooperation or misrepresentation. We, however, are not bound to give notice that it is due for renewal. Unless renewed before the Policy Expiry, this Policy shall terminate at the expiration of the period for which premium has been paid.
- Your renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDA. Your premium will also change if you change the plan.
- Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance.
- We will not apply any additional loading on your policy premium at renewal based on claims experience.

- In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy
- **Sum Insured Enhancement** – Sum Insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. However the quantum of increase shall be at the discretion of the company.
- **Free Look Period** – 15 days Free look period from date of receipt of Policy documents is given under the Annual Multi Trip policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us.
- **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.

Portability of benefits

No portability of benefits

Cancellation and Expiration of the Policy

Cancellation: 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.

In the event the policy is cancelled for non-cooperation of the insured or If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium

Short rate table:

Cancellation	ANNUALLY
Up to 1 month	25 % OF annual Premium
Up to 3 months	37.5 % OF annual Premium
Up to 4 months	50 % OF annual Premium
Up to 6 months	62.5 % OF annual Premium
Up to 8 months	87.5 % OF annual Premium
Above 8 months	100 % OF annual Premium
These are retention scale.	

Expiration

- **Single Trip Insurance:** Your Policy will terminate on the last day for which premium has been paid or on return to India whichever is earlier.
- **Annual Multi Trip Insurance:** This Policy will terminate on the Expiration Date shown in the Policy Schedule for which the premium has been paid or on return to India whichever is earlier.
- As an exception, the Policy shall not be treated as terminated for the Insured Person visiting India. The coverage in such cases shall cease during this time period the Insured Person is in India. However, it will

commence again only when the Insured Person is back at the original destination overseas as declared in the Proposal form. Such visit is restricted to maximum 2 trips during the year, each trip not exceeding 30 days.

Claim Settlement

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
("Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

Claim Procedure

For any claim related query, intimation of claim and submission of claim related documents, You can contact our Assistance Company – **Europ Assistance India** through:

For excluding the Americas Policies :

Call: +91 – 022 68227600

Email - EA.TATAclaims@europ-assistance.in

For the Americas Policies

Please call: +1-833-440-1575 (Toll free within US and Canada)

Email - tata.aig@europ-assistance.in

While in India, contact at below numbers for any claim related assistance -

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: customersupport@tataaig.com

Write to us at: Customer Support, Tata AIG General Insurance Company Limited
A-501 Building No. 4 IT Infinity Park, Dindoshi, Malad (E), Mumbai – 400097, Maharashtra, India

An indicative document list in case of claim is as given below. Additional documents/ information may be called for and/or we may carry out verification where felt necessary.

Our claim form, duly completed and signed for on behalf of the Insured Person.

- i. Original Bills & Receipts including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill and any attachments thereto like receipts or prescriptions in support of treatment taken.
- ii. All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- iii. A precise diagnosis of the treatment for which a claim is made.
- iv. A detailed list of the individual medical services and treatments provided and a unit price for each.

- v. Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding Doctor's invoice.
- vi. Any other document as requested by Claims Department which is relevant to the coverage under the policy

Requirement

Completed proposal form

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

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

Disclaimer

Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited

Tata AIG General Insurance Company Ltd.

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai-400013, Maharashtra, India

Visit us at www.tataaig.com

Toll Free Number: 1800 266 7780 or 1800 22 9966 (Senior Citizen)