

## Overseas Travel Insurance Policy- Prospectus

### **Introduction:**

The policy is a perfect milieu of covers towards the medical emergencies and other travel related contingencies to cater to the needs of overseas travelers.

The policy offers various plans to cater to the requirements of overseas travelers travelling individually or with family. The medical expenses part covers the unexpected medical emergencies requiring immediate medical attention, medical evacuation to India or repatriation in case of death of the insured. The other non-medical covers under the policy are towards the impediments like loss of passport, trip delay, trip curtailment, missed connection etc. along with the insurance cover towards the personal liability and hijack allowance etc.

We offer various plans to cater to the needs of the traveler, as listed below,

Cover	Age Band	Asia Excluding Japan	Worldwide/ Worldwide excluding US & Canada
Single trip cover	Between 6 months to 75 years of age	Yes	Yes
Annual Multitrip cover	From 18 years to 70 years of age	Yes	Yes
Family floater	i) Self & Spouse-Up to 60 years of age.	Yes	Yes
	ii) Dependent Children-Between 6 months to 18 years of age	Yes	Yes
	iii) Dependent Parent-Up to 70 years of age	Yes	Yes

### **Scope of Cover:**

1.	<u>Medical expenses, Medical Evacuation and Repatriation:</u>	Medical expenses incurred for medicines, pathological investigations & diagnostic tests, out of illness, sickness & bodily injury up to the sum insured specified in the policy. Evacuation is care of serious illness where the attending physician recommends return to India for further treatment. In case of death on account of sickness or accidental injury, the policy covers the expenses towards repatriation of mortal remains.
2.	<u>Dental care Expenses:</u>	Medical expenses incurred for treatment of emergency dental pain relief up to the limit specified in the policy schedule.
3.	<u>Personal Accident:</u>	In the event of accidental bodily injury during the trip abroad causing physical disability or death the Company shall compensate the insured or legal heir of the insured amount specified in the policy schedule. The Company will pay the amount specified in the policy towards the cost of education for two of insured's dependent children under the age of 18 years at the date of loss under children education bonus.
4.	<u>Hospital Confinement Allowance:</u>	The company will pay the insured the amount specified in the schedule for each continuous and completed 24 hours inpatient hospitalization of the named insured subject to the liability being accepted under Section 1. The liability under this Section would commence after the hospitalization of more than 48 hours.
5.	<u>Personal Liability:</u>	The Company will indemnify the insured reasonable and customary expenses up to Sum Insured specified in the Policy schedule in respect of any legal liability arising out of accidental bodily injury or accidental property damage by the insured in his private capacity to pay the damages for third party civil claims occurring during insured trip.

6	<u>Hijack Allowance:</u>	Payment of the distress allowance schedule if the common carrier in which insured is travelling is hijacked during the trip within policy period specified and insured journey is interrupted for more than 24 hours.
7	<u>Trip Delay:</u>	Payment of benefit if the Insured's forward journey to foreign country, in a common carrier as a fare paying passenger on which he is booked to travel from India, is delayed than the original scheduled time beyond the deductible mentioned in the policy schedule.
8	<u>Trip Curtailment:</u>	Payment of benefit specified in the schedule as compensation towards the expenses incurred for Overseas Travel tickets or hotel booking, if the Insured's Trip is cut short or Insured needs to return to India on account of following reasons: <ul style="list-style-type: none"> <li>i. Death or Critical illness diagnosis of the Insured or immediate family members.</li> <li>ii. Serious damage to Insured's residence in India declared in the policy from catastrophic conditions like floods, fire, earthquake and riots.</li> <li>iii. Hospitalization of Insured, Insured's spouse or child for at least 3 days due to sudden illness or injury in India.</li> </ul>
9	<u>Trip Cancellation:</u>	Payment of benefit specified in the schedule as compensation towards the expenses incurred for Overseas Travel tickets or hotel booking, which are unrecoverable from any other sources, if the Insured's trip needs to be cancelled prior to commencement from India on account of, <ul style="list-style-type: none"> <li>i. Death or Critical illness diagnosis of the Insured or immediate family members.</li> <li>ii. Serious damage to Insured's residence in India declared in the policy from catastrophic conditions like floods, fire, earthquake and riots.</li> <li>iii. Hospitalization of Insured, Insured's spouse or child who were booked to travel with Insured and were insured with Us, for at least 3 days due to sudden illness or injury.</li> <li>iv. Compulsory quarantine or prevention of travel by Government</li> </ul>
10	<u>Missed Connection:</u>	Payment of benefit specified in the schedule towards missed connection if the flight booked by the Insured to travel from India is delayed beyond 12 hours than the original scheduled time for arrival at the destination of the connecting flight resulting in missing of the connecting flight, subject to policy terms and conditions.
11	<u>Loss of Passport:</u>	Payment of the amount specified in the schedule if the Insured loses the passport overseas, for obtaining a duplicate or fresh passport overseas.
12	<u>Loss of Debit card or Credit card/ Driving License:</u>	Payment of the amount specified in the schedule if the Insured loses the Credit /Debit Card or driving license overseas, for obtaining a duplicate or fresh Credit /Debit Card overseas.
13	<u>Bounced Hotel &amp; Airline bookings:</u>	Payment of the expenses for the loss incurred on account of bouncing due to overbooking of hotel booking or airline ticket exceeding the deductible subject to limit mentioned against the Section in the policy schedule.  The insured will be reimbursed for reasonable and customary expenses towards the cost incurred towards lodging in similar Hotel or buying new ticket after deduction of refund or compensation provided by the hotel or airline.
14	<u>Delay of Checked In Baggage:</u>	Payment of the expenses incurred towards the emergency purchase of medicine, toiletries and clothing to replace the ones contained in checked in baggage, subject to deductible and limit specified in the policy schedule, in case Your checked in baggage is delayed by the common carrier by more than 12 hours beyond your arrival time at the destination outside India.
15	<u>Loss of Checked In Baggage:</u>	Payment of the expenses incurred towards the total loss of checked in

		baggage, subject to deductible and limit specified in the policy schedule, in case Your checked in baggage is lost by the common carrier at the destination outside India. The benefit will be extended towards the trip specified in the travel ticket from India to Overseas destination till the first port of return to India including the halts and via destinations.
16	<u>Child Escort Cover:</u>	Payment of the expenses for economy class transportation by the most direct route via common carrier, incurred towards the return journey to India, of your child below 18 years of age travelling with you and covered under the policy, in the event of your Death/disability/illness incapacitating you for at least 7 days, provided there is no other adult accompanying the child.
17	<u>Emergency Cash Arrangement:</u>	We will assist the insured in case of any emergency need of immediate cash by the insured during his overseas journey followed by theft/burglary of luggage or money. The Insurer / administrator will coordinate with the Insured's relatives in India and arrange for emergency cash for the Insured overseas as per the limit specified in the policy schedule.
18	<u>Golfer's Hole in One:</u>	Payment of the expenses incurred towards celebration after the achievement of hole in one by You during your trip anywhere in the World, except India, in the United States Golfer's Association (USGA) recognized Golf course
19	<u>Home Burglary:</u>	Payment of compensation to the insured in case of any burglary/theft at his residence (as declared in the proposal form) in India during his overseas travel, the sum specified in the policy schedule subject to policy terms and conditions.
20	<u>Common Carrier-Accidental death &amp; disability:</u>	Payment towards death or disablement on account of accidental bodily injury within 12 months from the date of accident while travelling in a bus, tram, rail or aircraft and which is the sole and direct cause of death of the insured or loss of both eyes, two limbs, or loss of one limb and one eye.
21	<u>Accidental Injury to Pet:</u>	Payment of the expenses incurred towards the unexpected veterinary bills for consultations, x-rays, injections, medications, exploratory examinations, tests and surgical treatments arising out of accidental injury suffered when the insured is on trip abroad.
22	<u>Volcanic Eruption Cover:</u>	Payment of amount specified in the schedule if due to Volcanic Eruption, the Insured journey from foreign country, in a common carrier as a fare paying passenger on which he is booked to travel to India is delayed than the original scheduled time beyond 12 hours.
23	<u>Emergency Catastrophe Cover:</u>	In the event you have opted for the cover, the Company will reimburse You the reasonable cost of accommodation (room only) if the booked accommodation is uninhabitable due to fire, flood, earthquake or storm.
24	<u>Adventure Sports:</u>	Payment of medical expenses incurred by the insured towards accidental bodily injury on account of insured's participation in any of the adventure sports accompanied by certified instructor or trainer.
25	<u>Automatic Extension Of Policy up to 7 days:</u>	In case of delay on account of unavoidable circumstances by the airlines and no alternative arrangement for return journey of the insured to India, the insurance cover will be extended further for 7 days from the policy expiry date if the delay is intimated to the Company within 24 hours of the declaration of the same by the airlines.

### Section wise Exclusions applicable in the policy:

#### Medical expenses, Medical Evacuation and Repatriation, Personal accident and Hospital confinement allowance:-

The Company shall be under no liability to make payment in respect of,

1. Any medical condition or complication arising from any condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received before the commencement of the Policy Period, or condition that had manifested itself in such a manner that would have caused a reasonably prudent person to seek medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines), or injury, illness, sickness, disease, or other physical, medical, mental, or nervous conditions, disorder or ailment (whether known or unknown) that, with reasonable medical certainty, existed at the time of application or within preceding 48 months from the date of policy inception.
2. In case of any routine health checkup/ investigations without any objective existence of impairment of normal health, and expenses incurred for treatment in India except for expenses towards Section 1B(Emergency Medical Evacuation).
3. For any medical expenses beyond the Policy Period specified in the schedule.
4. Medical treatment if the same is the sole reason or one of the reasons for temporary travel.
5. In respect of claims arising out of or attributable to travel undertaken against medical advice, or if the Insured at the time of undertaking such travel is under treatment for illness declared in medical report or medical certificate provided by the Insured with the proposal form.
6. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, , Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection, venereal disease, alcoholism, drunkenness or abuse of drugs.
7. Participation of the Insured as driver in races and rallies. Losses on account of Accidental injuries arising out of driving vehicle without having International driving License and not following all safety norms of the jurisdiction (e.g. Wearing helmet whilst driving, driving within specified speed limits, etc.).
8. If the Insured is exposed to any hazardous occupation like working with fireworks, trainer or instructor for trekking, mountaineering, scuba diving, winter sports, etc. (except in life saving attempt), any criminal or illegal act, serving in any branch of the Military or Armed Forces of any country, whether in peace or War. In case of such service in Military or Armed Force, We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip.
9. Claims arising out of any participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity in more than 10 meter depth without breathing device, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.
10. For 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, terrorism.
11. For elective cosmetic/plastic surgery except as a result of accidental bodily injury during the Policy Period.
12. For Dental care except as a result of accidental bodily injury to the sound natural teeth, during the Policy Period.
13. Any claims arising directly or indirectly out of external or internal congenital anomalies.
14. Pregnancy resulting in childbirth, miscarriage, abortion, or complication arising out of any of the foregoing expenses related to treatment of infertility or birth control measures except ectopic pregnancy.
15. Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
16. Treatment of all forms of cancer/neoplasm.
17. Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
18. Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium convalescence home or similar institution.
19. Expenses towards immunizations and treatment towards Obesity, its causes and complications. Gastrectomy as a treatment for Morbid Obesity.
20. Experimental, unproven or non-standard treatment.

21. Medicines, investigations and treatment not supported by prescription by the physician.
22. Treatment by any other system other than modern medicine (also known as Allopathy).
23. The cost of spectacles, contact lenses, and hearing aids, crutches, artificial dentures, crowns and all other external appliances and/or devices whether for diagnosis or treatment.
24. All relevant exclusions in those listed under General Exclusions.

Personal Liability:-

The Company will not be liable to make payments for the claims arising out of or traceable to:

1. Insured's liability to any employee/employer (under contract for services)
2. Third party property damage or bodily injury to Insured's family, co-worker or travelling companion.
3. Professional liability arising out of Insured's profession/activities.
4. Livestock belonging to Insured or is in custody of Insured.
5. The ownership, possession or use of vehicles, aircrafts or watercrafts, which are hired by You .
6. Any dangerous or hazardous activity, use of firearms, willful, criminal or unlawful act with criminal intent, terrorism.
7. Mental illness, Alcoholism, drug addiction or drugs(except medically prescribed medicines)
8. Any supply of goods or services.
9. Any form of ownership or occupation of land or buildings, rental or holding any part of premises on rental basis.
10. Liability under any agreement or contract.
11. Sexual molestation, corporal punishment, or physical or mental abuse
12. Anything listed in General Exclusions.

Hijack Allowance:-

The Company will not be liable for payment of any claim arising out of, traceable to attributable to and in respect of:

1. The Insured is suspected to be either principal or accessory in the hijacking.
2. Any claim on account of change in regular route of travel of the common carrier due to weather, fuel shortage, traffic, and technical snag or security reasons.
3. Anything listed in General Exclusions.

Trip Delay:-

1. The delayed departure due to strike or industrial action was known to exist or anticipated at the time of booking the trip.
2. The aircraft being taken out of service by Civil Aviation Authority or similar authority.
3. The Insured or accompanying passenger(s) has not checked in as per airlines requirement.
4. Anything listed in General Exclusions.

Trip Curtailment:-

1. The earlier (those bookings of return journey, which were booked prior to travel from India) bookings are not cancelled and rescheduled by You within 48 hours of the occurrence of the event.
2. Any claim incurred on account of any foreseeable reason by You, prior to policy inception with a high degree of probability.
3. Anything listed in General Exclusions.

Volcanic Eruption Cover:-

1. Any claim arising as a result of You travelling against the advice of local or national authority.

2. The aircraft being taken out of service by Civil Aviation Authority or similar authority.
3. The condition where the delay was known prior to inception of cover.

Loss of Passport and Loss of Credit Card/Debit card/International driving license:-

1. Any loss not reported to the local overseas police and written copy of the same not obtained within 24 hours of the occurrence of the event.
2. Loss on account of confiscation or detention by customs, police or public authorities.
3. Theft of the passport /credit card/debit card/international driving license unless reported to the police in the foreign country within 24 hours and the copy of the complaint submitted to Us.
4. Loss or theft from private or vehicle hired for travelling or private place of accommodation unless the same was kept in locked hotel room or apartment and was stolen with violent and forcible entry.
5. Loss due to unattendance and ignorance in safeguarding the passport/credit card/debit card/international driving license.
6. Anything listed in General Exclusions.

Loss of Checked-in Baggage:-

1. Valuables, money, securities and tickets/passes or any other item not declared to or agreed upon by the Company.
2. Any partial loss of items contained in the checked-in baggage.
3. Items having value of more than 100 USD or equivalent amount in any other currency will have to be supported by the bill/ receipts or documentation confirming the ownership of the Insured.
4. The same baggage being Insured under any other insurance will be considered for ratable proportion of the cover.
5. Self-carried baggage
6. Anything listed in General Exclusions.

Home Burglary:-

1. The liability of the Company will be up to the sum specified in the section for burglary during that particular year.
2. The cover excludes jewelry and valuables.
3. Loss or damage caused by Your employee or family member's direct or indirect involvement in the attempted burglary.
4. Loss or damage to any part of the property or item occupied illegally in any manner.
5. Anything listed in General Exclusions.

Common Carrier-Accidental Death & Disability :-

1. All exclusions under Medical expenses, Medical Evacuation and Repatriation and Personal accident sections.
2. Anything listed in General Exclusions.

Adventure Sports:-

1. Any participation in professional or organized sports, racing, speed or endurance tests and dangerous pursuits.
2. Anything listed in General Exclusions

**General Exclusions applicable to all the Sections:**

The Company shall bear no liability to make the payment in respect of claims arising directly or indirectly out of or attributable or traceable to any of the following,

1. Any consequential losses causing damage to any property arising directly or indirectly from:
  - 1.1 Any radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.
  - 1.2 Contamination by radioactivity from any nuclear waste from combustion of nuclear fuel.
  - 1.3 Any sickness or disease related to and arising out of existence, production, handling, manufacture, sale, distribution, deposit or use of asbestos or product thereof, e.g. Asbestosis.
2. Attempted or actual engagement of the Insured in any illegal or criminal act.
3. Insured travelling abroad unless as a fare paying passenger.
4. Any and all consequential losses.
5. Insured's participation in any naval, military or air forces operations whether in the form of military exercises, war games or actual engagement with domestic or foreign enemies.
6. 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, terrorism.
7. Self-inflicted injury, willful or deliberate exposure to danger, suicide or attempt threat.
8. Insured being under the influence of alcohol, drugs or intoxicating substances during and Insured event.
9. Participation of the Insured in any sports events as a professional or for gain or rewards thereof.
10. Driving any vehicle without valid driving license and all precautionary measures following traffic rules and regulations.
11. Any pathological fractures.
12. Pregnancy except ectopic pregnancy resulting to childbirth, miscarriage, abortion, or complication arising out of any of the foregoing expenses related to treatment of infertility or birth control measures unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's or the child's life in event of acute complications, provided that the Insured has not completed the age of 38 years and 30th week of pregnancy.
13. Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
14. Any Pre-existing conditions and complications arising out of the same.
15. Any claim lodged being fraudulent in any respect or false declaration made or use of support documents or devices by You or anyone acting on Your behalf to obtain benefit out of the policy by wrongful means or willful act.
16. Travel against medical advice, receiving or waiting to receive any medical treatment, received any terminal prognosis for medical condition.
17. In respect of Your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.

#### **Sub limits:**

**Loss of Checked in Baggage:-** In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to 50% and per item 10% of the sum insured or actuals, whichever is less.

**Personal Accident:-** Personal accident sum insured will be restricted to 50% for children aged 6 months to 18 years.

### Deductibles:

Benefit	Deductible
Medical expenses and evacuation	100
Emergency Dental Care	100
Delay of checked in baggage	12 Hours
Loss of Passport	30
Hijack Allowance	24 Hours
Trip Delay	12 Hours
Personal Liability	100
Hospital Confinement Allowance	48 Hours
Loss of Credit/Debit Card/International Driving License	30
Volcanic Eruption Cover	12 Hours
# Adventure Sports Extension	100

### Conditions to be fulfilled by the Insured/Insured Person

1. The premium under this Policy shall be payable in advance.
2. The policy period can be from minimum 1 day to maximum 180 days which can be extended further for 180 days on payment of additional premium.
3. The Insured/Insured Person is required to ensure that there is no misrepresentation, misdescription or nondisclosure of any material fact.
4. The Age shall be computed as on the Risk start Date.
  - i) In Travel plans minimum entry age of the Insured will be 18 years and maximum entry age would be 60 years and for dependent children minimum entry age will be 6 months and maximum entry age would be 18 years.
  - ii) In Senior citizen plans minimum entry age of the Insured will be 61 years and maximum entry age would be 75 years.
  - iii) In Multi Trip travel plans minimum entry age of the Insured will be 18 years and maximum entry age would be 70 years.
  - iv) Family floater: Self & spouse up to 60 years of age and two dependent children from 6 months to 18 years of age. Dependent parents up to 70 years of age.
5. All proposals up to 70 years of age, without any declarations and without any accompanying reports / letters / prescriptions can be issued without any underwriting intervention. Proposals with any declaration / accompanying reports / letters / prescriptions will be subjected to relevant investigations to assess the medical risk.
6. Age Group of 71-75 years of age- every proposal will be underwritten with Pre-acceptance Medical Tests at proposer's cost which will be advised on submission of proposal form.  
 Travel Period: Upto 30 days: Cost of the medical tests (if required) need to be borne by the proposer.  
 Travel Period: Above 30 days to 180 days - Every proposal will be subjected to Pre-acceptance Medical Tests at proposer's cost which will be advised on submission of proposal form. Pre acceptance medical tests to be conducted are as under:-
  - i. ECG
  - ii. Blood Sugar : Fasting and Post Prandial
  - iii. Hemogram
  - iv. Urine Routine
  - v. FMR ( Full Medical Report )
  - vi. Blood pressure reading(As certified by physician)
  - vii. HbA1C
  - viii. Total cholesterol
7. Cost for all the pre-acceptance medical tests mentioned above will be borne by the proposer.
8. The Insured/Insured Person shall ensure due observance and fulfillment of the terms, conditions and endorsements of the Policy.
9. In the event of any occurrence likely to give rise to a claim under the Policy, the Insured/Insured Person, or his representative, must inform the Emergency Service Provider named in the Policy immediately giving as much



information concerning the disease, illness, injury, accident or other occurrence as is available, including the name of the treating doctor, name and telephone number of the hospital, the Policy number and its date of issue.

10. The Company shall be fully and completely subrogated to the rights of the Insured/Insured Person against parties who may be liable to provide indemnity or make a contribution in respect of any matter which is the subject of a claim under the Policy.
11. The Insured/Insured Person shall furnish at his own expense all certificates, information, proof or other evidence of claims.
12. The Insured/Insured Person shall take all reasonable and proper care to safeguard him or herself against accident or illness or loss of or damage to property as if the insurance was not in force.
13. In the event of loss of property whilst in the custody of an airline, a Property Irregularity Report (PIR) must be obtained from the airline immediately upon discovering the loss and the same must be submitted in the event of a claim.
14. The product if withdrawn in future will be subjected to approval from authority and due intimation will be given to the policy holder. However we assure to serve you till the time the policy period is expired or cancelled by the Insured and the Insured can opt for any other existing product which would cater to the need of the Insured.
15. Policy Extension

Travel Policy Extensions beyond seven days can be granted on all Travel Plans up to age 70 years subject to the following:

- i). No claims being incurred under the original policy.
- ii). Declaration from the insured that the person is in good health and there are no claims reported/occurred during original policy period. Mentioned declaration format is attached as Annexure XII
- iii). Request should be received by the company at least 7 days prior to expiry of the earlier policy period in order to ensure that there is no break in insurance between the original policy period and requested extension period.
- iv). Grace period of 7 days with exclusions for the break period will be acceptable and allowed. However all such proposals need to be referred to and approved by the Underwriting Manager at Head Office.
- v). Policy cannot be extended beyond 180 days for insured travelling on immigration visa or work visa or PR visa

#### 19. Sum Insured

<b>Travel Plan</b>	<b>Sum Insured in USD</b>
Asia excluding Japan	15000 to 100000
Worldwide and Worldwide excluding US-Canada	50000 to 500000
Worldwide and Worldwide excluding US-Canada-Family	50000 to 100000
Worldwide and Worldwide excluding US-Canada-Golden Age	50000 to 250000
Worldwide and Worldwide excluding US-Canada-Noble Age	50000
Annual Multitrip Plan	100000 to 500000

#### 20. Premium Loading

1. In extended Family Floater policy cover beyond four members, addition of a child up to 18 years of age would be loaded @ 25% and addition of an adult would be loaded @ 40%.
2. In case adventure sports opted – the premiums will be loaded by 100%

#### 21. Cancellation Of the policy:

- a) This Policy may be cancelled by the Insured after 15 days from the date of policy inception, by intimation in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced and this Policy shall stand cancelled if the Insured Journey has not commenced within 15 days of the commencement date shown on the Schedule.

- b) Upon cancellation, the Company shall be entitled to deduct cancellation charges subject to retaining a minimum of Rs.250/-.
- c) In the event the Annual Multi Trip policy is cancelled for non-cooperation of the Insured or if You cancel the Annual Multi Trip 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 has occurred and/or no trip has happened up to the date of cancellation. In the event a claim has occurred and/or trip has happened in such case there shall be no return of premium.
- d) In case of any early return of the Insured person prior to expiry of the Policy Period the Company will refund premium at the following rates subject to no claims being incurred on the policy.

Risk Period	% of Premium retained by Company
Above 50% of Policy Period	100
Above 40% to 50% of Policy Period	80
Above 30% to 40% of Policy Period	75
Above 20% to 30% of Policy Period	60
Up to 20% of Policy Period	50

**General Guidelines for underwriting of the Policy for Non-Indian Passport Holders are:**

1. We can cover Persons of Indian Origin going abroad on vacation who have obtained passport of foreign countries on getting the below :
  - a. Passport copy
  - b. VISA copy
  - c. Registration as Resident in India
  - d. Proof of Resident ship in India
  - e. Proof of paying Income Tax in India / Studying continuously in India (in case of minors)
2. We can consider issuing policy to foreign nationals who are staying in India (People who reside in India and pay taxes to Indian Govt. and do not have any cover in the country they are travelling to, require travel insurance cover for short business trips or vacations)and planning to go overseas for vacation or short business trip up to 30 days on getting following documents
  - a. Passport copy
  - b. VISA Copy
  - c. Registration as Resident in India
  - d. Proof of paying Income Tax in India ( IT return / PAN Card copy )
  - e. Purpose of overseas travel
3. Please note that we do not provide any overseas travel insurance to overseas travelers coming to India on tourism and moving to other country for further tourism.
4. For passengers traveling on Immigration visa or work visa or PR Visa, we can accept the proposal for maximum 180 days with no further extension. However all such proposals need to be referred to and approved by the Underwriting Manager at Head Office.
5. Cover to foreign nationals is given with exclusion for claims arising out of travel to home country (Country whose passport is held).

**Plans with Premium Rates (Excluding Service Tax):**
**Asia excluding Japan**

Asia Excluding Japan						
S.No.	Benefits	Budget	Advantage	Premium	Majestic	Deductible
		Benefit in USD	Benefit in USD	Benefit in USD	Benefit in USD	USD
1	Medical expenses and evacuation	15000	25000	50000	100000	100
2	Repatriation	5000	5000	5000	5000	-
3	Emergency Dental Care	250	250	250	250	100
5	Personal Accident	2500	5000	5000	10000	-
6	Common Carrier-Accidental death & disability	2500	2500	2500	5000	-
7	Loss of checked in baggage	200	200	200	500	-
8	Loss of Passport	200	200	200	200	30
9	Hijack Allowance	30 per day up to 6 days	30 per day up to 6 days	75 per day up to 6 days	75 per day up to 6 days	24 Hours
10	Automatic extension of Policy up to 7 days	Yes	Yes	Yes	Yes	-
11	Child Education Bonus(in case of accidental Death with policy limit)	250	250	250	500	-
12	Personal Liability	-	5000	10000	15000	100
13	Home Burglary (INR)	-	-	50000	100000	-
14	Emergency Catastrophe Cover	-	-	100	100	-
15	Trip Delay	-	-	20 per day upto 4 days	20 per day upto 4 days	12 Hours
21	Volcanic Eruption Cover	-	-	20 per day upto 4 days	20 per day upto 4 days	12 Hours
22	# Adventure Sports Extension	-	-	-	500	100

All benefits are in USD except Home Burglary.

Personal accident sum insured will be restricted to 50% for children aged 6 months to 18 years.

In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to 50% and per item 10% of the applicable sum insured or actuals whichever is less.

# Adventure Sports cover will be available subject to 100% additional Premium

Asia Excluding Japan																
Days of Travel	Budget			Advantage					Premium				Majestic			
	Sum Insured-15,000 USD			Sum Insured-25,000 USD			Family		Sum Insured-50,000 USD			Family		Sum Insured-100,000 USD		
Age	6months to 40 years	41 to 60 Years	61-70 Years	6months to 40 years	41 to 60 Years	61-70 Years	6months to 40 years	41 to 60 Years	6months to 40 years	41 to 60 Years	61-70 Years	6months to 40 years	41 to 60 Years	6months to 40 years	41 to 60 Years	61-70 Years
1-7	214	319	486	296	364	610	1006	1238	367	484	878	1246	1645	547	647	1244
8-14	371	427	777	436	465	764	1483	1576	572	638	1311	1945	2167	739	824	1700
15-21	431	476	1132	513	558	1144	1744	1898	635	696	1789	2159	2366	820	1007	2366
22-28	498	544	1428	621	663	1444	2112	2253	733	795	2210	2492	2704	978	1151	2834
29-35	640	675	1826	746	787	1757	2536	2676	924	975	2791	3142	3315	1174	1407	3503
36-47	746	817	2155	912	953	2115	3100	3240	1078	1180	3341	3664	4014	1414	1704	4153
48-60	928	1046	2543	1041	1159	2500	3540	3942	1310	1461	3898	4454	4968	1617	1959	5300
61-75	1222	1362	2871	1407	1502	2826	4784	5108	1717	1877	4380	5837	6382	2140	2572	6417
76-90	1517	1690	3716	1824	1854	3559	6203	6305	2110	2290	5585	7174	7787	2553	3114	7752
91-120	1854	2380	5906	2204	2581	5425	7494	8775	2532	3117	8588	8608	10599	3270	4252	10737
121-150	2370	3071	8795	2797	3320	8464	9510	11290	3199	3987	12597	10877	13556	4400	5787	15881
151-180	2976	3773	11284	3480	4066	11241	11831	13823	3959	4849	15981	13460	16485	5429	6977	19597

## Worldwide And Worldwide Excluding US-Canada

Worldwide & Worldwide Excluding US-Canada						
S.No.	Benefits	Budget	Advantage	Premium	Majestic	Deductible
		Benefit in USD	Benefit in USD	Benefit in USD	Benefit in USD	USD
1	Medical expenses and evacuation	50000	100000	250000	500000	100
2	Repatriation	7000	7000	7000	10000	-
3	Emergency Dental Care	250	250	400	500	100
5	Personal Accident	10000	10000	15000	20000	-
6	Common Carrier-Accidental death & disability	2500	5000	5000	5000	-
7	Child Education Bonus(in case of accidental Death with policy limit)	250	250	500	1000	-
8	Loss of checked in baggage	250	500	500	1000	-
9	Delay of checked in baggage	-	200	250	250	12 Hours
10	Loss of Passport	200	200	200	300	30
11	Hijack Allowance	75 per day up to 6 days	75 per day up to 6 days	75 per day up to 6 days	100 per day up to 6 days	24 Hours
12	Trip Delay	-	20 per day upto 4 days	25 per day upto 4 days	50 per day upto 4 days	12 Hours
13	Personal Liability	50000	100000	100000	100000	100
14	Emergency Cash Advance	-	300	500	1500	-
15	Hospital Confinement Allowance	-	20 per day upto 7 days	20 per day upto 7 days	30 per day upto 7 days	48 Hours
16	Child Escort Cover	-	1000	1000	2500	-
17	Home Burglary Insurance(INR)	-	-	100000	100000	-
18	Bounced Hotel and Airlines Bookings	-	-	200	600	-
19	Golfer's Hole-in-one	-	-	500	500	-
20	Trip Cancellation	-	-	500	1500	-
21	Loss of Credit/Debit Card/International Driving License	-	-	100	200	30
22	Emergency Catastrophe Cover	-	-	200	500	-
23	Missed Connection	-	-	-	300	-
24	Trip Curtailment	-	-	-	500	-
25	Automatic extension of Policy up to 7 days	Yes	Yes	Yes	Yes	-
26	Accidental Injury to Pet	-	-	50	100	-
27	Volcanic Eruption Cover	-	20 per day upto 4 days	25 per day upto 4 days	30 per day upto 4 days	12 Hours
28	# Adventure Sports Extension	-	-	500	1500	100

All benefits are in USD except Home Burglary.

Personal accident sum insured will be restricted to 50% for children aged 6 months to 18 years.

In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to 50% and per item 10% of the applicable sum insured or actuals whichever is less.

# Adventure Sports cover will be available subject to 100% additional Premium

Worldwide & Worldwide Excluding US-Canada																
Sum Insured in USD	Budget				Advantage				Premium				Majestic			
	50,000				100,000				250,000				500,000			
Age	6months to 40 years		41 to 60 Years		6months to 40 years		41 to 60 Years		6months to 40 years		41 to 60 Years		6months to 40 years		41 to 60 Years	
	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada
1-7	558	359	634	473	713	529	799	626	841	610	937	714	1070	713	1299	874
8-14	825	560	888	625	926	714	1072	797	1052	820	1278	909	1337	856	1744	1113
15-21	881	622	1005	681	1032	794	1197	975	1313	903	1561	1096	1622	1043	2059	1348
22-28	1017	718	1148	778	1191	947	1368	1114	1578	1073	1852	1252	1939	1236	2424	1540
29-35	1292	905	1515	955	1503	1137	1819	1362	1824	1288	2441	1528	2235	1484	3164	1871
36-47	1650	1055	1834	1155	1856	1368	2342	1649	2254	1547	3051	1849	2761	1824	3955	2265
48-60	2045	1282	2544	1375	2386	1564	3012	1896	2735	1798	3783	2155	3342	2289	4846	3381
61-75	3032	1519	4035	1837	3447	2070	4659	2489	4070	2336	5480	2774	4961	3122	7019	5012
76-90	3588	1786	4689	2243	4124	2472	5388	3014	4832	2787	6464	3348	5846	4056	8235	6227
91-120	4186	2478	5532	3052	4786	3164	6443	4114	6103	3536	7942	4532	7353	4997	10016	7922
121-150	5439	3235	6738	4117	6842	4258	8595	5600	8350	4722	10459	6134	9947	6523	13101	10193
151-180	6419	3875	7966	4746	8553	5254	10410	6751	9869	5682	12457	7246	11697	7807	15507	11822

## Worldwide And Worldwide Excluding US-Canada-Family

Worldwide & Worldwide Excluding US-Canada-Family					
S.No.	Benefits	Budget	Advantage	Premium	Deductible
		Benefit in USD	Benefit in USD	Benefit in USD	USD
1	Medical expenses and evacuation	50000	50000	100000	100
2	Repatriation	7000	7000	7000	-
3	Emergency Dental Care	250	250	250	100
4	Personal Accident	5000	10000	10000	-
5	Common Carrier-Accidental death & disability	2500	2500	5000	-
6	Child Education Bonus(in case of accidental Death with policy limit)	250	250	500	-
7	Loss of Checked in baggage	500	500	500	-
8	Delay of Checked in baggage	100	100	100	12 Hours
9	Loss of Passport	200	200	200	30
10	Hijack Allowance	75 per day up to 6 days	75 per day up to 6 days	75 per day up to 6 days	24 Hours
11	Personal Liability	25000	50000	100000	100
12	Hospital Confinement Allowance	20 per day upto 7 days	20 per day upto 7 days	20 per day upto 7 days	48 Hours
13	Bounced Hotel and Airlines Bookings	-	200	200	-
14	Emergency Cash Arrangement	-	300	500	-
15	Child Escort Cover	-	1000	1000	-
16	Home Burglary Insurance(INR)	-	50000	100000	-
17	Golfer's Hole-in-one	-	250	250	-
18	Emergency Catastrophe Cover	-	100	100	-
19	Trip Delay	-	-	20 per day upto 4 days	12 Hours
20	Trip Cancellation	-	-	250	-
21	Trip Curtailment	-	-	100	-
22	Volcanic Eruption Cover	-	20 per day upto 4 days	20 per day upto 4 days	12 Hours
23	Automatic extension of Policy up to 7 days	Yes	Yes	Yes	-

All benefits are in USD except Home Burglary.

Personal accident sum insured will be restricted to 50% for children aged 6 months to 18 years.

In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to 50% and per item 10% of the applicable sum insured or actuals whichever is less.

Worldwide & Worldwide Excluding US-Canada-Family												
Sum Insured in USD	Budget				Advantage				Premium			
	50,000				50,000				100,000			
Age	6months to 40 years		41 to 60 Years		6months to 40 years		41 to 60 Years		6months to 40 years		41 to 60 Years	
Days of Travel	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada	Worldwide	Worldwide-Ex-US-Canada
1-7	2033	1222	2299	1609	2368	1423	2678	1874	3015	2238	3378	2649
8-14	2820	1904	3020	2124	3284	2217	3518	2473	3919	3022	4535	3371
15-21	2996	2116	3417	2316	3489	2464	3979	2698	4367	3361	5065	4124
22-28	3458	2440	3904	2646	4027	2842	4546	3082	5038	4004	5787	4713
29-35	4393	3075	5152	3246	5117	3582	6001	3781	6359	4808	7693	5760
36-47	5125	3587	6236	3928	5969	4178	7263	4575	7851	5787	9908	6975
48-60	6954	4360	8649	4863	8099	5078	10073	5664	10092	6615	12741	8019
61-75	10310	5716	13718	6247	12008	6658	15978	7276	14579	8758	19709	10531
76-90	12200	7023	15941	7625	14209	8180	18567	8881	17444	10455	22793	12748
91-120	14233	8426	18810	10376	16577	9813	21908	12085	20243	13385	27252	17403
121-150	17894	10648	22205	13273	20841	12402	25862	15459	28943	18012	36359	23689
151-180	21825	13176	26353	16136	25420	15347	30693	18794	36181	22225	44035	28556

## Worldwide And Worldwide Excluding US-Canada-Golden Age

Worldwide & Worldwide Excluding US-Canada-Golden Age					
S.No.	Benefits	Budget	Advantage	Premium	Deductible
		Benefit in USD	Benefit in USD	Benefit in USD	USD
1	Medical expenses and evacuation	50000	100000	250000	100
2	Repatriation	7000	7000	7000	-
3	Emergency Dental Care	250	250	400	100
4	Personal Accident	10000	10000	15000	-
5	Common Carrier-Accidental death & disability	2500	5000	5000	-
6	Loss of checked in baggage	250	500	500	-
7	Delay of checked in baggage	-	200	250	12 Hours
8	Loss of Passport	200	200	200	30
9	Hijack Allowance	75 per day up to 6 days	75 per day up to 6 days	75 per day up to 6 days	24 Hours
10	Trip Delay	-	20 per day upto 4 days	25 per day upto 4 days	12 Hours
11	Personal Liability	50000	100000	100000	100
12	Emergency Cash Advance	-	300	500	-
13	Hospital Confinement Allowance	-	20 per day upto 7 days	20 per day upto 7 days	48 Hours
14	Home Burglary Insurance(INR)	-	-	100000	-
15	Bounced Hotel and Airlines Bookings	-	-	200	-
16	Golfer's Hole-in-one	-	-	500	-
17	Trip Cancellation	-	-	500	-
18	Loss of Credit/Debit Card/International Driving License	-	-	100	30
19	Emergency Catastrophe Cover	-	-	200	-
20	Automatic extension of Policy up to 7 days	Yes	Yes	Yes	-
21	Volcanic Eruption Cover	-	20 per day upto 4 days	25 per day upto 4 days	12 Hours

All benefits are in USD except Home Burglary.

In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to 50% and per item 10% of the applicable sum insured or actuals whichever is less.

Worldwide & Worldwide Excluding US-Canada-Golden Age						
	Budget		Advantage		Premium	
Sum Insured in USD	50,000		100,000		250,000	
Age	61-70 Years		61-70 Years		61-70 Years	
Days of Travel	Worldwide	Worldwide-Ex.US-Canada	Worldwide	Worldwide-Ex.US-Canada	Worldwide	Worldwide-Ex.US-Canada
1-7	992	696	1282	1204	1534	1244
8-14	1474	1039	2007	1646	2407	1700
15-21	2013	1417	2513	2290	3125	2366
22-28	2500	1750	3150	2742	3843	2834
29-35	3158	2211	4032	3390	4945	3503
36-47	4197	2646	5651	4019	6667	4153
48-60	5373	3087	7057	5129	8020	5300
61-75	7421	3469	9686	6209	10988	6417
76-90	9065	4423	11398	7502	12881	7752
91-120	12039	6798	15031	10390	16803	10737
121-150	16328	9977	21259	15369	23488	15881
151-180	20500	12657	25716	18965	28281	19597

### Worldwide And Worldwide Excluding US-Canada-Noble Age

Worldwide & Worldwide Excluding US-Canada-Noble Age			
S.No.	Benefits	Sum Insured	Deductible
		Benefit in USD	USD
1	Medical expenses and evacuation	50000	100
2	Repatriation	7000	
3	Emergency Dental Care	250	100
4	Personal Accident	10000	
5	Common Carrier-Accidental death & disability	1000	
6	Loss of checked in baggage	200	
7	Delay of checked in baggage	100	12 Hours
8	Loss of Passport	100	30
9	Hijack Allowance	75 per day up to 6 days	24 Hours
10	Trip Delay	20 per day upto 4 days	12 Hours
11	Personal Liability	25000	100
12	Emergency Cash Advance	500	
13	Trip Cancellation	200	
14	Trip Curtailment	200	
15	Hospital Confinement Allowance	20 per day upto 7 days	48 Hours
16	Bounced Hotel and Airlines Bookings	200	

In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to 50% and per item 10% of the applicable sum insured or actuals whichever is less.

Worldwide & Worldwide Excluding US-Canada-Noble Age						
Age	50000 USD-Noble Age					
	71-73 Years		74 years		75 Years	
	Worldwide	Worldwide-Ex.US-Canada	Worldwide	Worldwide-Ex.US-Canada	Worldwide	Worldwide-Ex.US-Canada
Days of Travel						
1-7	1866	1117	2462	1715	3150	2203
8-14	2702	1833	3553	2487	4519	3172
15-21	3531	2502	4543	3180	5845	4116
22-28	4386	3092	5846	3970	7700	5399
29-35	5350	3746	7073	4736	9830	6893
36-47	6653	4673	8881	5979	12624	8383
48-60	8298	5466	10947	7298	15606	9824
61-75	10614	6308	15434	9824	22069	12400
76-90	12574	7671	18666	11368	27654	15768
91-120	19149	12042	28245	17758	41262	26364
121-150	26710	16763	41113	26047	61821	39812
151-180	31999	20217	48946	31437	73135	47240



**Annual Multi – Trip plan**

Annual Multi Trip Plans					
S.No.	Benefits	Advantage	Premium	Majestic	Deductible
		Benefit in USD	Benefit in USD	Benefit in USD	USD
1	Medical expenses and evacuation	100000	250000	500000	100
2	Repatriation	7000	7000	10000	0
3	Emergency Dental Care	250	400	500	100
4	Personal Accident	10000	15000	20000	0
5	Child Education Bonus (in case of accidental Death with policy limit)	250	1000	1000	0
6	Common Carrier-Accidental death & disability	5000	5000	5000	0
7	Loss of checked in baggage	300	500	1000	0
8	Delay of checked in baggage	-	250	250	12hrs
9	Loss of Passport	200	200	300	30
10	Hijack Allowance	75 per day up to 6 days	75 per day up to 6 days	100 per day up to 6 days	24 Hours
11	Trip Delay	-	25 per day up to 4 days	50 per day upto 4 days	12hrs
12	Personal Liability	50000	100000	100000	100
13	Emergency Cash Advance	-	500	1500	0
14	Hospital Confinement Allowance	-	20 per day up to 7 days	30 per day up to 7 days	48hrs
15	Child Escort Cover	-	1000	2500	0
16	Home Burglary Insurance(INR)	-	100000	100000	0
17	Bounced Hotel and Airlines Bookings	-	200	600	0
18	Golfer's Hole-in-one	-	-	500	0
19	Trip Cancellation	-	500	1500	0
20	Loss of Credit/Debit Card/International Driving License	-	100	200	30
21	Emergency Catastrophe Cover	-	-	500	0
22	Missed Connection	-	200	300	0
23	Trip Curtailment	-	200	500	0
24	Automatic extension of Policy up to 7 days	Yes	Yes	Yes	0
25	Accidental Injury to Pet	-	-	50	0
26	Volcanic Eruption Cover	-	25 per day up to 4 days	30 per day up to 4 days	12 Hours
27	# Adventure Sports Extension	-	500	1500	100

All benefits are in USD except Home Burglary.

In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to 50% and per item 10% of the applicable sum insured or actuals whichever is less.

# Adventure Sports cover will be available subject to 100% additional Premium

Annual Multi Trip Plans						
	18-40 years		41-60 Years		61-70 Years	
	Per Trip-30 days	Per Trip-45	Per Trip-30 days	Per Trip-45	Per Trip-30 days	Per Trip-45
<b>Advantage(Sum Insured-100,000)</b>	2,631	3,248	3,001	3,396	8,248	11,472
<b>Premium(Sum Insured-250,000)</b>	3,193	3,945	4,028	4,424	10,114	14,243
<b>Majestic(Sum Insured-500,000)</b>	3,911	4,831	5,221	5,735	NA	NA

Family Discount Matrix	
1 member	0%

2 members	5%
3 members	10%
4 members	15%

**24\*7 Emergency Assistance:**

We at Liberty Videocon General Insurance Company welcome You and appreciate Your gesture for choosing Us as Your Insurer and providing Us an opportunity to serve You during Your Dream Travel. We would again request You to read the Policy terms and Policy schedule carefully to make sure that your requirements are fulfilled.

*Insurance is the subject matter of solicitation*

---