**International Travel Connect FAQ’s**

1. **When does the travel insurance cover begin?**

**Ans**. The cover begins from the date and time you travel out of the place of origin and ends on arrival of the common carrier at the destination, as specifically mentioned on your policy certificate.

1. **What happens if the airline is grounded or non-operational?**

**Ans**. In this case the 'Trip cancellation extension', ‘Trip Cancellation’ and ‘Trip Curtailment’ covers will not be paid as a part of insurance.

1. **How much time will it take for the claim to be processed?**

**Ans**. From the time Liberty insurance receives the Claim registration and required documents, Claim will be processed within 30 Days of Registration.

1. **How will I receive the claim amount?**

**Ans**. You will receive the claim amount directly into your bank account, mentioned on the cancelled cheque or NEFT details.

1. **How much in advance will I have to cancel my booking to avail refund?**

**Ans**. You will need to cancel your flight ticket at least 24 hours before the scheduled departure time to avail refund.

1. **Can I Submit a claim for my Co-Passenger?**

 **Ans**. A single customer can file a claim for all other passengers in the same PNR. However, Customer will have to file a claim for each passenger separately in this case.

1. **In what case will I not get a claim under Trip Cancellation extension?**

 **Ans.** A customer is not eligible to receive the claim under following scenarios:

* Cancellation of ticket in less than 24 hours of travel
* Customer registers the claim after 10 days from the date of travel
* Customer fails to provide the required details to LGI within 30 days of claim registration.
* Flight is cancelled by Airlines authority.
* Change in Flight.
1. **How can I claim the refund of the cancellation charges under Trip cancellation, Trip cancellation extension and Trip curtailment coverage?**

 Ans. To claim the refund of cancellation charges, customer must call Liberty General Insurance helpline number 1800 266 5844 or register their claim online by visiting the link.

1. **What is the timeline to submit all claim documents?**

 **Ans:** All claim documents need to be submitted within 30 days of claim intimation. In case of delay, claim will be closed under non submission of documents.

1. **What is the timeline for claim registration?**

 **Ans:** Claim need to be registered within 10 days of ticket cancellation.

1. **What if I met with an accident during my journey?**

**Ans.** The Company agrees to pay the Sum Insured specified in the Policy Schedule under this Section to the Nominee or legal representative, if during the Trip an Insured Person sustains Bodily Injury which results in Death within twelve (12) months of the Date of Loss.

1. **What if I have Permanent Total Disability or Permanent partial disability due to accident during my journey?**

**Ans.** You will be paid Compensation stated in the specific Table of Benefits.

# Which expenses will be paid in case of trip delay?

# Ans. Expenses incurred towards meals and accommodations will be paid.

1. **What will be covered under the Trip Cancellation extension refund?**

**Ans**. The Airline Cancellation fee or deduction will be covered up to a max limit specified on your policy certificate. Convenience fee, instant discount & Travel partner cancellation charges will not be covered.

Examples of claim amount under different Scenarios:

**Scenario 1:** Cancellation Fee is INR 2500 & Ticket price is INR 2000(Excluding Insurance Fee & Convenience fee) In case of Cancellation if Refund amount is Nil, Customer will get INR 2000.

**Scenario 2:** Cancellation Fee is INR 2500 & Ticket price is INR 2500(Excluding Insurance Fee & Convenience fee), In case of Cancellation if Refund amount is Nil, Customer will get INR 2500

**Scenario 3:** Cancellation Fee is INR 2500 & Ticket price is INR 10000(Excluding Insurance Fee & Convenience fee), In case of Cancellation if Refund amount is Nil, Customer will get INR 2500

**Scenario 4:** Cancellation Fee is INR 2500 & Ticket price is INR 10000(Excluding Insurance Fee & Convenience fee), In case of Cancellation if Refund amount is 8000, Customer will get INR 2000 (10000-8000= 2000)

In any case, claim amount will not more than the Airline cancellation Fee (Excluding convenience fee) subject to maximum limit specified under policy certificate.

Deductible will be applicable as per policy.

1. **What are the charges which are not considered while processing Trip cancellation, Trip cancellation Extension and Trip curtailment coverage?**

**Ans.** The following amount paid would not be considered for the purpose of processing the claim:

* Convenience Fee
* Any add-on purchased.
* Amount paid for Liberty Secure Travel

1. **What if in case flight is cancelled by Airlines, so is this cover included in Trip Cancellation Extension?**

**Ans.** The cover is not applicable when the Airline is suspended, grounded off or not operating for whatsoever reason.

1. **Which items are not considered in baggage loss cover?**

**Ans.** Valuables, money, securities and tickets/passes or any other item not declared by the Insured person. Self-carried baggage is also excluded in cover.

1. **How much amount will I get if I lost my passport during the trip?**

**Ans.** Expenses incurred by the Insured person for obtaining a duplicate or fresh passport overseas would be reimbursed subject to maximum sum insured and deductible applicable as per policy.

1. **Will I be reimbursed if I lose my Debit /Credit card /Driving license?**

**Ans.** The expenses incurred by the Insured Person for obtaining a duplicate or fresh Credit card/Debit Card/International Driving license overseas would be reimbursed subject to maximum sum insured and deductible applicable as per policy.