

25-26/V1

CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
1	Name of Insurance Product/ Policy	Smart Travel - XXXX Plan	
2	Policy Number	XXXX	
3	Type of Insurance Product/ Policy	Both Indemnity and Benefit <ul style="list-style-type: none"> - Indemnity (Where insured losses are covered up to the Sum Insured under the policy) - Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event) 	
4	Sum Insured (Basis)	<ul style="list-style-type: none"> • Individual Sum Insured - Where each member has a separate sum insured under the policy or <ul style="list-style-type: none"> • Floater Sum Insured – Where all members under the policy have a single sum insured limit which may be utilized by any or all members Sum Insured – USD/ Euro XXXX	
5	Policy Coverage (What the policy covers?)	Expenses in respect of:	
		Section 1 – Medical Covers	
		Medical Expenses – Accident and Illness	Covers medical treatment cost incurred for any illness, injury suffered during overseas trip
		Daily Allowance	Provides a daily compensation of USD/ Euro XXXX subject to the Deductible for upto XX days
		Medical Evacuation	Covers the cost incurred for an ambulance or any other transportation and evacuation services
		Repatriation of Mortal Remains	Covers upto USD/ Euro XXXX cost of repatriation of mortal remains to India or, up to an equivalent amount, for a local burial or cremation in the country where the death has occurred
		Dental Expenses	Covers dental treatment expenses upto USD/ Euro XXXX incurred for any Injury or acute pain during the trip for getting relief from such injury/ pain
			Policy Wordings Part 2 – Section 1 Medical Covers 1.1 Policy Wordings Part 2 – Section 1 Medical Covers 1.2 Policy Wordings Part 2 – Section 1 Medical Covers 1.3 Policy Wordings Part 2 – Section 1 Medical Covers 1.4 Policy Wordings Part 2 – Section 1 Medical Covers 1.5

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)		POLICY CLAUSE NUMBER
		Compassionate Visit	Covers round trip economy class travel cost USD/ Euro XXXX for one family member/ relative in case Insured is hospitalized overseas	Policy Wordings Part 2 – Section 1 Medical Covers 1.6
		Adventure Sports Cover	The coverage under this Cover is limited to the following sections 1.1 - Medical Expenses – Accident or Illness, 1.2 - Daily Allowance, 1.14 - Medical Expenses – Accident Only and 3.1 - Personal Accident and covers for the Illness or Injury or death occurring due to participation of the Insured in Adventure Sports.	Policy Wordings Part 2 – Section 1 Medical Covers 1.7
		Trip Extension (Overseas)	Covers for continued treatment overseas of the Insured as an Inpatient, till earlier of Insured's Hospital Discharge or 30 Days after the Policy Period	Policy Wordings Part 2 – Section 1 Medical Covers 1.8
		Pre – existing Disease Cover	Policy is extended to indemnify the Insured for Section 1 - 1.1 (Medical Expenses – Accident and Illness) upto USD/ Euro XXXX against Pre-existing conditions and its related complications	Policy Wordings Part 2 – Section 1 Medical Covers 1.9
		Home to Home Cover	Extension of coverage before/beyond the Period of Insurance for specific covers for duration of 6 hours before the scheduled departure time or after de-boarding from the Common Carrier	Policy Wordings Part 2 – Section 1 Medical Covers 1.10
		Waiver of Deductible	Deductible applicable under Section 1: Medical Covers will be waived off	Policy Wordings Part 2 – Section 1 Medical Covers 1.11
		Waiver of Sub-Limits	Sub-limit, if any applicable under 1.1 Medical Expenses – Accident and Illness will be waived off	Policy Wordings Part 2 – Section 1 Medical Covers 1.12
		Addition of Co-pay	Co-payment of XX% will be applicable to Section 1: Medical Covers of this policy	Policy Wordings Part 2 – Section 1 Medical Covers 1.13
		Medical Expenses – Accident Only	Coverage related to Medical Expenses as mentioned in Section 1.1 will be restricted to Accident only	Policy Wordings Part 2 – Section 1 Medical Covers 1.14
		Section 2 – Travel Inconvenience		
		Loss of Checked-in Baggage	Indemnifies the Insured upto USD/ Euro XXXX for the value of the Checked-In Baggage totally lost whilst in custody of the Common Carrier	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.1

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		Delay of Checked-in Baggage	Provides a fixed allowance of USD/ Euro XXXX in case the Insured shall encounter a delay in receipt of his/ her Checked-In Baggage beyond the period as specified	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.2
		Trip Delay	Policy will pay a fixed amount of USD/ Euro XXXX for every 4 hours of delay upto USD/ Euro XXXX, if actual departure time of scheduled Common Carrier is delayed due to listed reasons	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.3
		Trip Cancellation	Reimburses the unused, non-refundable cancellation portion of the hotel cost and/or ticket cancellation charges upto USD/ Euro XXXX arising out of cancellation of the Trip due to listed reasons	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.4
		Trip Interruption/ Curtailment	Reimburses the travel expenses, hotel expenses upto USD/ Euro XXXX if the trip is curtailed or altered after commencement of trip due to listed reasons	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.5
		Bounced _ Booking – Hotel/ Common Carrier	Reimburses the costs incurred upto USD/ Euro XXXX due to bouncing of the confirmed flight reservation or bouncing of the confirmed accommodation booking at place of stay	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.6
		Missed Connection	Reimburses the extra accommodation and travel costs upto USD/ Euro XXXX arising out of and consequent upon the delayed arrival of the earlier flight/Common Carrier/ Public Carrier caused by reasons beyond the control of the Insured	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.7
		Loss of Personal Belongings	Covers the loss or damage to Personal Belongings due to theft, larceny, robbery or hold up at international airport and or anywhere outside India during the Policy Period upto USD/ Euro XXXX	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.8
		Hijack Daily Allowance	Compensates the Insured USD/ Euro XXXX per day up to upto XXXX days in case the Common Carrier in which the Insured is traveling as a passenger during Trip shall be subject of Hijack, and that the Common Carrier is held captive by the hijackers	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.9

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		Loss of Passport and travel documents	Covers expenses upto USD/ Euro XXXX incurred by the Insured in other obtaining duplicate travel documents in the event of loss of travel documents due to robbery, burglary, theft or natural disasters during the Trip	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.10
		Personal Accident	Coverage of USD/ Euro XXXX for Accidental Death/ Permanent Total Disablement during the Trip	Policy Wordings Part 2 – Section 3 Accident Cover 3.1
		Personal Accident - Common Carrier	Coverage of USD/ Euro XXXX for Accidental Death/ Permanent Total Disablement while travelling in Common Carrier whilst Insured is on Trip	Policy Wordings Part 2 – Section 3 Accident Cover 3.2
		Child Education Benefit	Lump sum benefit of USD/ Euro XXXX towards the Dependent child's Policy Wordings Part 2 – Section 3 Accident Cover 3.1 education if a claim admitted for Accidental Death or Permanent Total Disablement whilst Insured is on Trip	Policy Wordings Part 2 – Section 3 Accident Cover 3.3
		Lifestyle Modification Benefit	Reimburse expenses upto USD/ Euro XXXX incurred for improvements to be carried out in the Insured Person's residence and/ or vehicle if a claim admitted for Permanent Total Disablement whilst Insured is on Trip	Policy Wordings Part 2 – Section 3 Accident Cover 3.4
		Personal Liability	Indemnify the Insured against legal liability for bodily Injury or property damage to third parties arising on account of an Accident occurring whilst on a Trip any time during the Period of Insurance upto USD/ Euro XXXX	Policy Wordings Part 2 – Section 4 Other Covers 4.1
		Fraudulent Charges	Indemnify the Insured upto USD/ Euro XXXX for any fraudulent debits or transactions established against the Insured resulting only from the unauthorized use of Card physically lost or stolen	Policy Wordings Part 2 – Section 4 Other Covers 4.2
		Home Burglary and Robbery	Provides for indemnity, against any loss, destruction or Robbery damage to the contents of the Insured Persons' unattended home in India caused by burglary and/or housebreaking upto INR XXXX	Policy Wordings Part 2 – Section 4 Other Covers 4.3
		Fire and Allied Perils (Buildings and Contents)	Provides for cover for damage or destruction of Insured property due to fire and allied perils upto INR XXXX	Policy Wordings Part 2 – Section 4 Other Covers 4.4

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		Visa Denial Insurance	Re-imbursement of Visa fee upto INR XXXX, if the Insured person is forced to cancel the trip on account of visa rejection only, anytime up to the start of the trip	Policy Wordings Part 2 – Section 4 Other Covers 4.5
		Return of Minor Child	Reimburse the cost of the economy class air ticket upto USD/ Euro XXXX incurred for sending the unattended Minor Child(ren) back to the Country of Residence in the unfortunate event of the death of the Insured whilst abroad or the Insured being Hospitalized	Policy Wordings Part 2 – Section 4 Other Covers 4.6
		Pet Care	Covers expenses upto INR XXXX towards the medical care and treatment of the pet animal (limited to cat or dog) during the Insured/ Insured Person's trip abroad	Policy Wordings Part 2 – Section 4 Other Covers 4.7
		Event Cancellation	Reimbursement of the cost of pre booked tickets upto USD/ Euro XXXX in case the insured is unable to attend the same due to listed contingencies.	Policy Wordings Part 2 – Section 4 Other Covers 4.8
		Sport Equipment Cover	Cover cost of renting sports equipment upto USD/ Euro XXXX in case equipment carried by the insured is lost or penalty/ fine charged by the sports equipment owner, if insured damages or loses equipment which was rented out to him	Policy Wordings Part 2 – Section 4 Other Covers 4.9
		Rental Excess Insurance	Pays for the excess / deductible upto USD/ Euro XXXX, which insured have to pay under a car rental agreement and or additional costs which insured may be liable to pay over and above the amount.	Policy Wordings Part 2 – Section 4 Other Covers 4.10
		Golfer's Hole in One	Pays USD/ Euro XXXX for expenses incurred in celebration of achieving a hole-in-one by the Insured Person during the trip	Policy Wordings Part 2 – Section 4 Other Covers 4.11
		Green Fees Cover	Reimburses the amount of green fees (non-refundable portion) up to USD/ Euro XXXX, if insured is unable to take part in prepaid golfing activity	Policy Wordings Part 2 – Section 4 Other Covers 4.12
		Piste Closure	Indemnifies the Insured upto USD/ Euro XXXX if all the lift systems are closed for more than 12 hours as a result of high winds, or not enough or too much snow in your holiday resort	Policy Wordings Part 2 – Section 4 Other Covers 4.13
		Up-gradation to Business Class	Cover the extra cost upto USD/ Euro XXXX incurred in upgrading the insured person's return ticket to business class by the most direct route from the place of hospitalization.	Policy Wordings Part 2 – Section 4 Other Covers 4.14

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		Political Risk and Catastrophe Evacuation	Covers travel cost, accommodation cost upto USD/ Euro XXXX if the officials in the country where Insured is visiting, recommend that certain categories of persons which include the Insured should leave the country, Insured is expelled or catastrophe has occurred in the Country	Policy Wordings Part 2 – Section 4 Other Covers 4.15
		Automatic Extension of Policy	Automatic extension of the Period of Insurance is granted up to a period of 7 consecutive days, from the Policy Expiry Date, if the extension is necessary, due to the listed reasons which directly results in the extension of the Trip duration	Policy Wordings Part 2 – Section 4 Other Covers 4.16
		Value Added Services	Assistance Services - <ul style="list-style-type: none"> • Medical Assistance • Medical Evacuation • Repatriation • Legal Assistance • Lost Luggage or Lost Passport • General Assistance • Pre-Departure Services • Emergency Travel Agency • Emergency Cash Transfers & Advances 	Policy Wordings Part 2 – Section 5
6	Exclusions (What the policy does not cover)	<p>We will not be liable under any circumstances, for any Claim in connection with or with regard to any of the following permanent exclusions as specified below:</p> <ol style="list-style-type: none"> 1. Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence of the Insured mentioned hereunder (except Visa Denial Insurance Cover if specifically opted for) 2. A claim which is fraudulent in any respect, or if any false declaration has been made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage is occasioned by the wilful act, or with the connivance of the Insured. 3. 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 medical treatment; or has received a terminal prognosis for a medical condition. 		Policy Wordings Part 3 – General Exclusions

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		<ol style="list-style-type: none"> 4. Any Pre-existing Condition or any complication arising from it unless specifically covered in the Policy. 5. Congenital anomalies or any complications or conditions arising therefrom. 6. Any claim relating to Adventure Sports or Hazardous Activities, unless specifically covered in the Policy. 7. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions other than HIV/ AIDS. 8. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War 9. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens, substance abuse or any addictive condition and consequences thereof unless properly prescribed by a Physician and taken as prescribed. 10. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician. 11. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion. 12. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline. 13. 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. 14. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism. 15. 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). 	

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		<p>16. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.</p> <p>17. Performance of manual work for employment or any other potentially dangerous occupation.</p> <p>18. If the Insured hereunder is traveling under an immigrant visa, claims in relation to contingencies occurring after the expiry of 90 days from the date of commencement of cover notwithstanding the fact that the Period of Insurance exceeds 90 days.</p> <p>19. Payment of compensation in respect of Illness/ Injury arising or resulting from the Insured committing any breach of law with a criminal intent.</p> <p>20. Any consequential losses</p> <p>21. Any Policy which is bought after the Insured Person has left the Country of Residence.</p> <p>22. Insured Person is engaged in any travel unless he is travelling as fare paying passenger</p> <p>23. Travel by any Insured Person against whom general or special travel restrictions have been imposed.</p> <p>24. Any physical, medical condition or treatment that is specifically excluded in the Policy Schedule under Important Conditions</p> <p>25. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, unless declared beforehand and agreed by the Company subject to additional premium being paid and incorporated accordingly in the Policy Schedule.</p>	
		<p><u>Exclusions applicable to Section 1: Medical Covers</u></p> <p>The Company shall not be liable to make any payment towards expenses incurred by the Insured in connection with or in respect of</p> <ol style="list-style-type: none"> Any Pre-existing condition /ailments or any complication arising from it; except in case of Life-threatening medical condition and also where "Pre-existing disease cover" is opted for and the pre-existing condition is declared in the proposal and accepted by Us and noted in the Policy Schedule. In such event of Life threatening medical condition, emergency measures solely designed to relieve acute pain, provided to the Insured by the Physician for Disease/accident arising out of a pre-existing condition would be reimbursed up to 10% of 1.1 Medical Expenses - Accident and Illness Sum Insured or USD/Euro 10000 per policy whichever is lower. The treatment for these emergency measures would be paid till the Insured becomes 	<p>Policy Wordings Section 1 -Exclusions applicable to Section 1: Medical Covers</p>

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		<p>medically stable or is relieved from acute pain. All further medical cost to improve or maintain medically stable state or to prevent the onset of acute pain would have borne by the Insured.</p> <ol style="list-style-type: none"> 3. Treatment of orthopaedic, degenerative and oncological (Cancer) diseases unless such treatment pertains to Life Threatening Medical Conditions or measures solely taken to relieve acute pain and, in any case, excluding chemotherapy or radiotherapy expenses. 4. Treatment taken from anyone who is not a Medical Practitioner or a Medical Practitioner who is practising outside discipline for which he is licensed or any kind of self-medication. 5. Treatment for any dental Illness/ Injury unless specifically opted for. 6. Beauty and/ or cosmetic treatment and/ or reconstructive plastic surgery in any form or manner. 7. Any treatment related to general debility, convalescence, and rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution. 8. Pregnancy and resulting childbirth, voluntary termination of pregnancy, miscarriage or disease of the female organs of reproduction and any fertility, infertility, sub fertility or assisted conception treatment or sterilization or procedure, birth control procedures and hormone replacement therapy. However, the exclusion does not apply to ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Doctor. 9. Routine physical tests and/ or examination of any kind not consistent with or incidental to the diagnosis and treatment of any Illness or Injury either in a Hospital or as an outpatient. 10. Vaccination and inoculation of any kind, unless it is post animal bite. 11. Rehabilitation and/ or physiotherapy expenses or the cost of prostheses/ prosthetics (artificial limbs) or any services provided by chiropractor. 12. Self-inflicted Illness or Injury. 13. Cost of spectacles/ contact lenses, hearing aid. 14. Hospitalisation expenses of donor. 15. Circumcision unless necessary for treatment of an Illness or necessitated due to an Accident. 16. Weight management services and treatment, vitamins and tonics related to weight reduction programmes including treatment of obesity. 	

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		<p>17. Any treatment/ surgery for change of sex or treatment/ surgery/ complications/ Illness arising as a consequence thereof.</p> <p>18. Personal comfort, convenience items or services, cosmetics, food stuff, guest services and hygiene related items and services.</p> <p>19. Any non-allopathy treatment/ alternative treatments</p> <p>20. This policy does not cover any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, unless declared beforehand and necessary additional premium paid and mentioned in the Policy Schedule.</p> <p>21. Any claim for an incident which happens during the Trip that results from taking part in any Adventurous Sports/ activities unless specifically covered</p> <p>22. 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>23. Any incident which happens after the Trip duration limit as shown on your Policy Schedule (except period of automatic extension)</p> <p>24. Expenses incurred due to Accidents as a driver/rider on motorized vehicles unless at the time of the Accident You are in possession of a current full international driving license and while riding a two wheeler You are wearing a safety crash helmet if this is required by local regulations</p> <p>25. All non-medical expenses listed in Annexure II of the Policy</p> <p>26. 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 us/our Medical Emergency Assistance provider and your treating doctor.</p> <p>27. Any claim arising out of venereal disease or any loss directly or indirectly attributable to any mutant derivative or variations thereof howsoever caused.</p> <p>28. Cost of experimental, unproven or non-standard treatment.</p>	

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		<p><u>Exclusions applicable to Section 3 – Accident Cover</u></p> <p>We shall not be liable to make any payment for any claim under Section 3 of this Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> Any Hospitalization consequent to any condition arising from or traceable to any disease of the organs of generation, malignant disease of mammary gland, pregnancy, childbirth, abortion or miscarriage or any complications and/or sequels arising from the foregoing. Disease, Injury, death or disablement directly or indirectly due to war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other end's invasion, act of foreign enemy hostilities or civil commotion or rebellion, military, naval or air service or breach of law, hunting, steeple chasing, revolution, insurrection, mutiny, engaging in aviation other than as a passenger (fare paying or otherwise) in any licensed standard type of aircraft. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a Scheduled Airline or whether such an aircraft has a single engine or multiengine;] Circumcision or strictures, vaccination, inoculation, sex change, beauty treatment of any description, intentional self-injury, dissipation, general debility, "run down" conditions and "general overhaul", intemperance, use of intoxicating drugs, liquors or any diseases, Injury, death or disablement directly or indirectly due to any one or more of them. Any Injury present prior to the commencement of Period of Insurance, whether or not if the same has been treated, or for which Medical Advice, diagnosis, care or treatment has been sought before the commencement of this Policy. Any Illness, complication or ailment arising out of or connected to such Injury. Payment of compensation in respect of death, disablement (whether of a permanent nature or of a temporary nature), Injury, disease, Illness, Hospitalization of Insured Person <ol style="list-style-type: none"> from intentional self-injury, suicide or attempted suicide; whilst under the influence of intoxicating liquor or drugs; 	<p>Policy Wordings Section 3 - Exclusions applicable to Section 3 – Accident Cover</p>

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		<p>iii. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world</p> <p>[Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a Scheduled Airline or whether such an aircraft has a single engine or multiengine;]</p> <p>iv. directly or indirectly caused by venereal disease except HIV/AIDS;</p> <p>v. arising or resulting from the Insured Person committing any breach of law.</p> <p>6. Payment of compensation in respect of death, disablement (whether of a permanent nature or of a temporary nature), of Insured Person from participation in Adventurous Sports unless specifically covered under the Policy.</p> <p>7. Payment of compensation in respect of Injury, disease, Illness, Hospitalization of Insured Person from participation in Adventure Sports unless specifically covered under the Policy.</p> <p>8. Arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, nuclear weapon materials or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission or nuclear fusion.</p> <p>9. Compensation under more than one disablement event as specified above, in respect of any one Accident - series of Accidents arising out of one event, if the overall liability of the Company exceeds the Sum Insured mentioned against this cover in the Policy Schedule</p> <p>10. Amounts related to medical expenses;</p> <p>11. Compensation in case the Insured encounters an Accident in a territory outside the geographical scope of the policy.</p> <p>12. Payment of compensation in respect of death or disability arising from or resulting directly or indirectly from any Illness</p> <p>13. Death, disablement (whether of a permanent nature or of a temporary nature), Injury, disease, Illness, Hospitalization of Insured Person resulting directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of</p>	

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		Nuclear, Chemical, Biological Terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.	
		<p><u>Exclusions applicable to 1.5 Dental Expenses</u></p> <p>We will not be liable to make any payment towards expenses incurred by the Insured in connection with or in respect of</p> <ol style="list-style-type: none"> 1. Any treatment of a Pre-existing disease. 2. Cementing or fixation of tooth or teeth bridge/s, permanent or temporary crowns, artificial tooth 3. Treatment of orthopedic, degenerative or oncological diseases. 4. Beauty and/ or cosmetic treatment and/ or reconstructive plastic surgery in any form or manner. 5. Treatment which could reasonably delayed until person return to Country of Residence. 6. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution. 7. For any costs incurred for routine dental treatment or consultation 	Policy Wordings Part 2 – Section 1 Medical Covers 1.5
		<p><u>Exclusions applicable to 1.7 Adventure Sports Cover</u></p> <p>In addition to the exclusions mentioned for Section 1 - Medical Covers, We will not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured Person for the following:</p> <ol style="list-style-type: none"> 1. Certain Medical Condition or Treatments: Whilst being under any medication or treatment which slows down response and alertness or makes the insured person unfit for participating in such sports 2. Against medical or expert advice: Participation against Medical Advice or against the advice of the professional instructor or any representative of the Adventure Sport Centre or Organiser. 3. Instruction: Insured Person going against instructions, guidelines or rules of participation issued by the Adventure Sport Centre or Organiser 4. Professional participation: Any participation in a semi-professional or professional capacity. 5. Pre Existing Injury: If the Insured is suffering from a Pre Existing Injury that limits their participation in the selected Adventure Sports. 	Policy Wordings Part 2 – Section 1 Medical Covers 1.7

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		<p>6. Pregnant Women: If the Insured is already pregnant as on the date when the Insured undertook participation.</p> <p>7. Weather Conditions: If there is a public weather advice or prevailing weather conditions which are not suitable for undertaking participation in such activities.</p> <p>8. Within 2 weeks of hospitalisation: Participation in any Adventure Sports within 2 weeks or before the end of recouping period as per the advice by the attending Physician, whichever is maximum.</p> <p>9. Unguided Participation or Untrained Guides: Participation in any Adventure Sports which is undertaken without direct supervision of a professionally trained guide for that specific Adventure Sports.</p> <p>10. Uncertified Centres / Organisers: Participation in any Adventure Sports which is undertaken at a Centre or under an Organiser who do not have required certifications as per the rules of the prevailing Jurisdiction or internationally accepted norms</p>	
		<p><u>Exclusions applicable to 2.1 Loss of Checked-in Baggage</u></p> <p>We will not be liable for any loss in connection with the following:</p> <ol style="list-style-type: none"> Any Deductible amount, if applicable and as mentioned against this Benefit in the Policy Schedule. Valuables. Any partial loss of Contents of the Checked-In Baggage. Losses arising from any delay, detention, confiscation by customs officials or other public authorities. Loss due to total or partial damage to the Contents of the Checked-In Baggage Any damage to baggage. 	<p>Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.1</p>
		<p><u>Exclusions applicable to 2.2 Delay in checked in baggage</u></p> <p>We will not be liable for any loss in connection with the following:</p> <ol style="list-style-type: none"> In case the period of delay does not exceed the Deductible time specified in Part I of the Policy. Any delay for part of total Checked-In Baggage in relation to the ticket of the Insured for the Trip covered under this Policy. 	<p>Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.2</p>

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		<ol style="list-style-type: none"> 3. Delay in delivery of the Checked-In Baggage arising out of and resulting from detention/ confiscation by the Common Carrier/ customs/ government agencies/ other agencies. 4. Delay attributable to damage to Checked-In Baggage warranting an examined delivery by the Common Carrier. 	
		<p><u>Exclusions applicable to 2.3 Trip Delay</u></p> <ol style="list-style-type: none"> 1. Any delay due to reasons, which were made public or known to You at least 6 hours prior to the scheduled departure of the Common Carrier 	<p>Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.3</p>
		<p><u>Exclusions applicable to 2.4 Trip Cancellation</u></p> <p>We will not cover any claim if the Trip is cancelled, delayed or altered as a result of:</p> <ol style="list-style-type: none"> 1. Cancellation of the Trip either wholly or in part done at the instance of the Common Carrier or by the TravelAgent. 2. Cancellations of the Trip either wholly or in part done at the instance of the air transport authority or the government. 3. Any circumstances other than those, that are directly attributable to the perils as stated above. 4. Any cancellation due to Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications to You, Your immediate family or traveling companion. 5. Delay due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country. 6. Failure to start the journey due to rejection of VISA. 	<p>Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.4</p>
		<p><u>Exclusions applicable to 2.5 Trip Interruption/ Curtailment</u></p> <p>We shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured Person for:</p> <ol style="list-style-type: none"> 1. Aircraft-caused delays, including an announced, organized sanctioned union labour strike that affects public transportation, unless the commencement of the period of insurance is prior to a date when the strike is foreseeable. A strike is foreseeable on the date the labour union members vote to approve a strike. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator. 	<p>Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.5</p>

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<ol style="list-style-type: none"> 3. Changes in plans by the Insured Person(s), any Family Member or Travelling Companion for any reason. 4. Adverse change in financial circumstances of the Insured Person(s), any Family Member, or a Travelling Companion. 5. Any business or contractual obligations of the Insured Person(s), any Family Member, or a Travelling Companion. 6. Default by the person, agency, or tour operator from whom the Insured Person(s) bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured, any Family Member of the Insured, the Travelling Companion or Travelling Companion's Family Member has been a principal or accessory in the assault committed. 10. Loss of Job 11. Natural calamity not declared by the appropriate government authority. 	
		<p><u>Exclusions applicable to 2.6 Bounced Booking – Hotel/ Common Carrier</u></p> <p>We will not be liable for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. If the Insured shall fail to adhere to the rules of the Common Carrier or the accommodation provider in connection with reconfirmation of the booking before the date of travel or occupation as the case may be. 2. In connection with any waitlisted travel booking or accommodation booking irrespective of whether such bookings have been promised to be confirmed later. 3. If the confirmed accommodation shall be a personal arrangement free of charge. 4. 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 6 hours 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. 	<p>Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.6</p>

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<p><u>Exclusions applicable to 2.7 Missed Connection</u></p> <p>We will not be liable for any loss in connection with the following:</p> <ol style="list-style-type: none"> 1. 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. 2. Any occasion when the carrier has offered a reasonable alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection. 3. If the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight (Missed Flight) shall be less than 6 hours. 4. Any advance intimation given to the Insured of a possible delay of the flight that might lead to missing of connecting flights. 5. Any circumstances other than those directly attributable to the delay of the earlier flight beyond the control of the Insured. <p><u>Exclusions applicable to 2.8 Loss of Personal Belongings</u></p> <p>We will not be liable for any loss in connection with the following:</p> <ol style="list-style-type: none"> 1. Any loss of item sent in advance or mailed or shipped separately 2. Any item that was in a baggage lost by common carrier 3. Loss, delay or confiscation or detention by customs, police or public authorities. 4. Any loss of software or data in laptop/ tablet/camera/mobile and any consequential loss. 5. Loss due to negligence of the insured, or acting in a non-prudent manner, or leaving personal belongings unattended. 6. Loss to Jewellery, coins or curios, Gold or silver or any precious metals or articles made from any precious metals; bonds, cheques, money, financial loss on account of loss of debit card, credit card, pre-paid/ forex cards or any other negotiable instrument. 7. Loss to Hired or borrowed property or equipment or Personal belongings entrusted to a third party. 8. Loss arising out of any mysterious disappearance of personal belongings 	<p>Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.7</p> <p>Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.8</p>

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<p><u>Exclusions applicable to 2.9 Hijack Distress Allowance</u></p> <p>We will not be liable for payment of any claim arising out of, traceable to attributable to and in respect of:</p> <ol style="list-style-type: none"> 1. The Insured is suspected to be involved as either principal or accessory in the hijacking. 2. Any claim as a consequence of change in the direction of the route of the aircraft due to security reasons 	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.9
		<p><u>Exclusions applicable to 2.10 Loss of Passport and other travel documents</u></p> <p>We will not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured for:</p> <ol style="list-style-type: none"> 1. Loss of travel documents due to delay or confiscation or detention by the customs, police or public authorities. 2. Loss of travel documents due to theft unless it has been reported to the police within 24 hours of the Insured Person becoming aware of the theft and a written police report being obtained in that regard. 3. Loss of travel documents due to it being left unattended or forgotten by the Insured Person in a public place or public transport, hotel or apartment. 4. Loss or theft of travel documents from a private place or from a private vehicle, unless it was located in a locked hotel room, apartment or locked vehicle, and forcible and violent entry was used to gain access to it. 	Policy Wordings Part 2 – Section 2 Travel Inconvenience 2.10
		<p><u>Exclusion applicable to Section 3.4 Lifestyle Modification Benefit</u></p> <p>We will not be liable for payment of any claim arising out of, traceable to attributable to and in respect of:</p> <ol style="list-style-type: none"> 1. Purchase of new vehicle or home 	Policy Wordings Part 2 – Section 3 Travel Inconvenience 3.4
		<p><u>Exclusions applicable to 4.1 Personal Liability</u></p> <p>We shall not be liable for the following:</p> <ol style="list-style-type: none"> 1. Any Deductible amount as mentioned against this Benefit in the Policy Schedule. 2. Legal liability of the Insured in relation to any professional services rendered by him/her. 3. Liability for Injury or damage of any kind whilst the Insured is engaged in his/ her business activities or in course of business activities by the Insured. 4. Liability assumed by the Insured by an agreement/ contract which would not have attached in the absence of such agreement/ contract 	Policy Wordings Part 2 – Section 4 Travel Inconvenience 4.1

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<ol style="list-style-type: none"> 5. Liability arising out of any Acts of God, earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar acts or convulsions of nature and atmospheric disturbances. 6. Liability arising from intentional or willful acts of the Insured or illegal acts or resulting from the Insured committing any breach of law with criminal intent. 7. Fines/ penalties/ punitive/ exemplary damages of any kind. 8. Liability arising from the use of any motor vehicle, aircrafts, water crafts and other vehicles. 9. Any liability, which is the subject matter of specific insurance elsewhere. 10. Liability arising through personnel engaged by the Insured for either business/ personal purposes of any kind. 11. Any Personal liability of the Insured towards his/ her Family, relations and Traveling Companions, whether personal or official. 12. Liability resulting from transmission of an Illness or disease by the Insured. 13. Liability arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc., and anguish, or shock resulting therefrom. 14. Liability arising out of any infringement of intellectual property rights such as copyright, patent, trademark, registered designs and trade secrets. 15. Liability arising from the possession of animals, birds, reptiles, insects, etc. and their byproducts like skin, hair, feathers, horns, fur, ivory, bones, eggs, etc. 16. Liability arising from the ownership or possession of vehicles, aircrafts, water crafts, or activities of the Insured involving parachuting, hang-gliding, hot air ballooning or use of firearms. 17. Liability arising from the use of any alcohol/ drugs (except as medically prescribed) or drug addiction. 18. Liability arising from any supply of goods or services on the part of the Insured. 19. Liability arising from any ownership or occupation of land or buildings other than the occupation of any temporary residence. 20. Any liability arising from a contingency occurring anywhere in the Country of Residence of the Insured. 	

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<p><u>Exclusions applicable to 4.2 Fraudulent Charges</u></p> <p>We will not be liable to make any payment arising out of any of the following:</p> <ol style="list-style-type: none"> 1. Any unauthorized use of the Card or fraudulent transactions made on Insured Person's card if his/her card has not been stolen 2. Debits established against the Insured resulting from the use of counterfeit Card. 3. Losses sustained by the Insured through forgery or alteration of or on or in any written instrument required in conjunction with any Card. 4. Cash advances made with the lost or stolen Card of the insured. 5. Card transactions in which the Bank is legally entitled to recover from the Insured, or the corporate or other legal entity agreeing to honor Card expenses incurred by the Insured Person. 6. Losses arising out of use of the Card by the Insured with intent to defraud. 7. Any loss or damage which at the time of happening of such loss or damage is insured by any other existing policy of Insurance, except in respect of excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected. 8. Any fraudulent transaction/loss of card outside policy period. 	<p>Policy Wordings Part 2 – Section 4 Other Covers 4.2</p>
		<p><u>Exclusions applicable to 4.3 Home Burglary and Robbery</u></p> <p>We will not be liable for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Loss or damage caused by the Insured/Insured Person's and/or Insured/Insured Person's employee(s) or agents and / or Insured/Insured Person's family member's direct or indirect involvement in the actual or attempted burglary; 2. Any loss or damage to, or on account of loss of, livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, ATM debit or credit cards, precious stones that are not part of jewellery or ornaments, gold bullion (unless previously specifically declared to, and accepted by, the Company in writing 	<p>Policy Wordings Part 2 – Section 4 Other Covers 4.3</p>

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<ol style="list-style-type: none"> 3. Loss or damage to any property/item illegally acquired, kept, stored or property subject to forfeiture in any manner whatsoever. 4. Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy. 5. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities, earthquake, flood, storm, volcanic eruption, typhoon, hurricane, tornado, cyclone or other convulsions of nature or atmospheric disturbances. 6. Consequential loss or legal liability of any kind. 7. Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured Person, unless such key has been obtained by assault or violence or any threat thereof. 8. Loss of or damage to any property insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured. 9. Any exclusion mentioned in the 'General Exclusions' section of this Policy 10. Terrorism Damage Exclusion Warranty 	
		<p><u>Exclusions applicable to 4.4 Fire and Allied Perils (Buildings and Contents)</u></p> <p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 	<p>Policy Wordings Part 2 – Section 4 Other Covers 4.4</p>

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<p>4. Pollution or contamination, unless</p> <ul style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination. <p>5. Loss, damage or destruction to any electrical/ electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.</p> <p>6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</p> <p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>11. Costs, fees or expenses for preparing any claim.</p>	
		<p><u>Exclusions applicable to Visa Denial Insurance 4.5</u></p> <p>We shall not be liable to pay any expenses under this Benefit for:</p> <ul style="list-style-type: none"> a) Any improper documentation submitted by the Insured Person, when such documentation was to be required in the visa application form b) If the Insured Person is engaged in any criminal activity or has a criminal history c) Rejection of visa due to non-furnishing of any documents required in the visa application form, as may be specified by the relevant authority d) Visa is being applied and Visa application not filed with the respective Embassy well in advance and as per the prescribed processing time e) Failure to prove the travel itinerary f) Visa application was submitted prior to issuance of Policy 	<p>Policy Wordings Part 2 – Section 4 Other Covers 4.5</p>

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		g) Missed pre-scheduled appointment	
		<p><u>Exclusions applicable to 4.7 Pet Care</u></p> <ol style="list-style-type: none"> 1. Cover for an illness or injury which was either pre-existing or the onset of which was before You left for the trip. 2. This benefit does not cover any other loss other than those mentioned above under the head “coverage”, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy 	<p>Policy Wordings Part 2 – Section 4 Other Covers 4.7</p>
		<p><u>Exclusions applicable to 4.8 Event Cancellation</u></p> <p>This benefit does not provide coverage for any of the following:</p> <ol style="list-style-type: none"> 1. Loss that do not occur within the Policy Period; 2. Loss caused from the cancellation or postponement of the show or concert by the organizer/Service Provider for any reason; 3. Loss due to a cancelled or rescheduled airplane flight, unless due to a Natural Catastrophe, as stated above; 4. Loss incurred from the tickets which insured re-sells to other people; 5. Loss arising from any pre-existing medical conditions; 6. Loss caused from intentionally self-inflicted harm, by insured, and /or by his/her Family Members; 7. Losses as a result of insured's attempted suicide; 8. Due to pregnancy of insured or his/her Family Members; fertility treatment or childbirth; 9. Due to insured, his/her Family Members intoxication or impairment from use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a qualified Physician; 10. Due to illegal acts caused by the insured or his/her Family Members. 11. Resulting from the intentional actions of insured or his/her Family Members, or actions that insured or his/her Family Members knew of or planned; 12. Due to, or related to, a nuclear, biological or chemical event; 13. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/ materials, Chemical and biological weapons, Ionising radiation 	<p>Policy Wordings Part 2 – Section 4 Other Covers 4.8</p>

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<p><u>Exclusions applicable to 4.9 Sports Equipment Cover</u></p> <ol style="list-style-type: none"> 1. Loss, delay or confiscation or detention by customs, police or public authorities. 2. Any loss or theft, which is not reported to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report 	<p>Policy Wordings Part 2 – Section 4 Travel Inconvenience 4.9</p>
		<p><u>Exclusions applicable to 4.10 Rental Excess Insurance</u></p> <p>We will not be liable for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. The incident is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law; 2. Any claim arising from wear and tear, gradual deterioration, insect or vermin attack/infestation, hidden defect or inherent damage of the rental car; 3. Any claim as a result of mechanical or electrical breakdown, other than towing costs; 4. Any damage to the rental car's interior unless the damage is as a result of an accidental collision, fire, theft or vandalism; 5. Any loss claimed for vehicle other than the rental car (as specified on the car rental agreement) 	<p>Policy Wordings Part 2 – Section 4 Travel Inconvenience 4.10</p>
		<p><u>Exclusions applicable to 4.11 Golfer's Hole in One</u></p> <p>We will not be liable for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Claims where the player has not been listed as a Participant in the Tournament. 2. Claims originating on a non-Target Hole. 3. Any claims where the Hole in One has not been correctly adjudicated or failure of the Insured to follow the claims procedure. 4. Consequential loss of whatever nature arising from the tournaments conducted / certified by PGA / Other International Golf Associations. 	<p>Policy Wordings Part 2 – Section 4 Other Covers 4.11</p>
		<p><u>Exclusions applicable to 4.12 Green Fees Cover</u></p> <p>We will not be liable for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Any golf documents you lose or that are stolen if you did not report it to the police within 24 hours 	<p>Policy Wordings Part 2 – Section 4 Other Covers 4.12</p>

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
		<p>2. of discovering it, and you did not get a written police report for.</p> <p>3. Any golf documents you have left unattended in a public place.</p> <p>4. Any golf documents that are legally delayed or held by customs or other officials</p> <p><u>Exclusions applicable to 4.15 Political Risk and Catastrophe Evacuation</u></p> <p>We will not be liable to pay for losses arising from or attributable to the following:</p> <p>1. Insured violating the laws or regulations of the country from which he is to be evacuated.</p> <p>2. Failure to produce or maintain immigration, work, residence or similar visas, permits or other documentation.</p> <p>3. Failure to honour any contractual obligation or bond or to obey any conditions in a license.</p> <p>4. Insured being a national of the country from which he is to be evacuated.</p> <p>5. Circumstances that resulted in the Insured's evacuation being in existence prior to the Insured entering the country or their occurrence being foreseeable to a reasonable person before the Insured entered the country.</p> <p><u>Exclusions applicable to 4.16 Automatic Extension of Policy</u></p> <p>i) Trip is cancelled due to natural calamity not declared by the appropriate government authority</p> <p>ii) Any extension due to Childbirth, Pregnancy or related medical complications occurring to you or your Immediate Family Member or Travelling Companion</p>	<p></p> <p>Policy Wordings Part 2 – Section 4 Other Covers 4.15</p> <p>Policy Wordings Part 2 – Section 4 Other Covers 4.16</p>
7	<p>Waiting period</p> <p>Time period during which specified diseases/ treatments are not covered</p> <p>It is counted from the beginning of the policy coverage</p>	Not Applicable	

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER																		
8	Financial limits of coverage i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)	<p>In case of a claim, this policy requires you to share the following costs:</p> <p>Sub-Limits (As per Plan/ Covers opted)</p> <p>1. Sub-Limit A:</p> <p>Limit for any one illness/ injury -</p> <p>For policies with 1.1 Medical Expenses - Accident and Illness Cover sum insured over USD 100,000, the limit of liability of the Company will be restricted to USD 100,000 per sickness or disease or Accident sustained or contracted within the Period Of Insurance whilst on the trip abroad, that may lead to one or more medical expenses and/or hospitalization expenses.</p> <p>2. Sub-Limit B:</p> <p>Limits applicable for various types of medical expenses -</p> <p>For Insured Persons aged 56 years and above, the maximum eligible medical expenses per sickness or disease or Accident sustained or contracted within the Period Of Insurance whilst on the trip abroad, that may lead to one or more medical expenses and/or hospitalization expenses are as follows, irrespective of the plan/ option purchased.</p> <table><tr><th>Medical Expenses</th><th>Description</th></tr><tr><td>Hospital Room and boarding</td><td>Maximum USD 1,800 per day up to 30 days</td></tr><tr><td>Intensive care unit</td><td>Maximum USD 3,250 per day up to 7 days</td></tr><tr><td>Surgery (Includes Operation room charges, Surgeon fee and Implant charges)</td><td>Maximum up to USD 15,000</td></tr><tr><td>Anaesthetist services</td><td>Up to 25% of surgical treatment</td></tr><tr><td>Medical Practitioner's visit fees</td><td>Maximum USD 100 per day per visit up to 10 visits</td></tr><tr><td>Diagnostic and Radiology services</td><td>Maximum USD 1000</td></tr><tr><td>Ambulance services (Includes Cost of transportation to hospital and Paramedic services)</td><td>Maximum USD 500</td></tr><tr><td>Miscellaneous expenses</td><td>Maximum of USD 2,000</td></tr></table>	Medical Expenses	Description	Hospital Room and boarding	Maximum USD 1,800 per day up to 30 days	Intensive care unit	Maximum USD 3,250 per day up to 7 days	Surgery (Includes Operation room charges, Surgeon fee and Implant charges)	Maximum up to USD 15,000	Anaesthetist services	Up to 25% of surgical treatment	Medical Practitioner's visit fees	Maximum USD 100 per day per visit up to 10 visits	Diagnostic and Radiology services	Maximum USD 1000	Ambulance services (Includes Cost of transportation to hospital and Paramedic services)	Maximum USD 500	Miscellaneous expenses	Maximum of USD 2,000	Policy Wordings Part 2 – Section 1 Medical Covers 1.1 – Special Conditions
Medical Expenses	Description																				
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Miscellaneous expenses	Maximum of USD 2,000																				

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER																																							
	ii. Co-payment (It is a specified amount / percentage of the admissible claim amount to be paid by policy holder/ insured)	Addition of Co-pay - Co-payment of XX% will be applicable to Section 1: Medical Covers of this policy.	Policy Wordings Part 2 – Section 1 Medical Covers 1.13																																							
	iii. Deductible (It is a specified amount: - up to which an Insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount)	<table><tr><td colspan="3">Deductible</td></tr><tr><td colspan="3">Medical Expenses - Accident and Illness – USD 100/ Euro 100</td></tr><tr><td colspan="3">Daily Allowance - 48 hrs</td></tr><tr><td colspan="3">Dental Expenses - USD 100 / Euro 100</td></tr><tr><td colspan="3">Adventure Sports Cover - USD 100 / Euro 100</td></tr><tr><td colspan="3">Pre-existing Disease cover - USD 100 / Euro 100</td></tr><tr><td colspan="3">Medical Expenses - Accident Only - USD 100 / Euro 100</td></tr><tr><td colspan="3">Loss of Checked-in Baggage - USD 50 / Euro 50</td></tr><tr><td colspan="3">Delay In Checked-in Baggage - 12 hrs</td></tr><tr><td colspan="3">Trip Delay - 4hrs</td></tr><tr><td colspan="3">Missed Connection - 6 hrs</td></tr><tr><td colspan="3">Hijack Distress Allowance - 6hrs</td></tr><tr><td colspan="3">Personal Liability - USD 100 / Euro 100</td></tr></table>	Deductible			Medical Expenses - Accident and Illness – USD 100/ Euro 100			Daily Allowance - 48 hrs			Dental Expenses - USD 100 / Euro 100			Adventure Sports Cover - USD 100 / Euro 100			Pre-existing Disease cover - USD 100 / Euro 100			Medical Expenses - Accident Only - USD 100 / Euro 100			Loss of Checked-in Baggage - USD 50 / Euro 50			Delay In Checked-in Baggage - 12 hrs			Trip Delay - 4hrs			Missed Connection - 6 hrs			Hijack Distress Allowance - 6hrs			Personal Liability - USD 100 / Euro 100			Policy Wordings - Part 2 as per the Cover applicable
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		<p>Documents of claim appropriate for each contingency and the consequent loss as listed in the respective Sections of this Policy shall be forwarded to the Assistance Service Provider as soon as the Insured returns to the Country of Residence (unless otherwise required by the Company or the Assistance Service Provider) and in no case beyond a period of 30 days from the date of such return. In case the Trip is terminated any time before the completion of the Trip covered hereunder, the Insured shall submit all the documents as soon as such termination shall take place, and in no case beyond a period of 30 days beyond the date of such termination. Each and every claim preferred under the policy irrespective of the Benefits of cover which they relate to shall be accompanied by original used ticket or the boarding pass in original or a photocopy of the passport indicating the travel dates, in relation to all the travels being part of the Trip. Submission of documents shall be a condition precedent to admission of liability under the Policy.</p> <p>Turn Around Time (TAT) for claims Settlement</p> <p>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.</p> <p>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</p> <p>Downloading/ getting Claim form –</p> <p>https://www.kotakgeneral.com/customer-support/downloads</p>																

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10	Policy Servicing	<p>Call centre number - 1800 266 4545</p> <p>Details of Company officials - E-mail: care@kotak.com</p> <p>Link: https://www.kotakgeneral.com/customer-support/grievance-redressal-process</p> <p>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at seniorcitizen@kotak.com.</p>	Policy Wordings - PART 5: Standard General Terms and Clauses - 9
11	Grievances/ Complaints	<p>Details of</p> <ul style="list-style-type: none"> Grievance redressal officer: Contact details: Toll free number: 1800 266 4545 Email: grievanceofficer@kotak.com Insurance company grievance portal/ Department: Contact details: Toll free number: 1800 266 4545 Email: grievanceofficer@kotak.com Ombudsman: The details of the Insurance Ombudsman is available at: <ul style="list-style-type: none"> https://www.kotakgeneral.com/customer-support/grievance-redressal-process www.cioins.co.in/ombudsman The details of the Insurance Ombudsman is available at Annexure I of the Policy wordings 	Policy Wordings - PART 5: Standard General Terms and Clauses - 9
12	Things to Remember	<p>Free Look cancellation:</p> <p>You may cancel the insurance policy if you do not want it, within 15 days from the beginning of the policy.</p> <p>Customer may contact the respective branch office of the Company or may call at 18002664545 or may write an e- mail at care@kotak.com</p> <p>Free look period will be applicable only for Annual Multi Trip Policy and not for Single Trip Policy.</p>	Policy Wordings - PART 5: Specific Terms and Clauses - 15
		<p>Policy Renewal:</p> <p>Single trip Policy – Not Applicable</p> <p>Annual Multi-trip – Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p>	Policy Wordings - PART 5: Specific Terms and Clauses - 16
		Migration and Portability: Not Applicable	Not Applicable
		<p>Change in Sum Insured: Sum Insured can be changed (increased / decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh <i>only for enhanced portion of the sum insured.</i></p>	
		Moratorium Period: Not Applicable	Not Applicable

Sr. No	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period - 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 by the policyholder.</p> <p>(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)</p>	Policy Wordings - PART 5: Standard General Terms and Clauses - 1

Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place

Date

Signature of the Policy Holder