

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customer@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Chola Comprehensive Travel Insurance Policy	
2	Policy Number	<<Policy Number>>	
3	Type of Insurance Policy	Both Indemnity and Benefit	
4	Sum Insured (Basis) (Along with Amount)	Individual Sum Insured - Where each member has a separate sum insured under the policy	Not Applicable
		Insured Name	Sum Insured (in \$)
		<<Insured 1>>	Rs.
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Overseas Medical Expenses: Covers Illness or Accidental Bodily injury abroad. Repatriation of Mortal remains: In an unfortunate event of death of the Insured Overseas due to an Illness or Accidental Bodily Injury, the policy pays for transporting the insured persons' remains to India or for the costs of burial in overseas. Medical Evacuation/Transportation: Covers transportation of the Insured person from Overseas to India in consequence of illness / Accidental Bodily injury to the Insured person and necessary medical care on enroute.	2 Scope of Cover 2.1
		Dental Treatment Expenses: Covers Dental Treatment expenses for injury to sound natural teeth of the insured person	2 Scope of Cover 2.2
		Total Loss of Checked-In-Baggage and Hand Baggage: Cover for loss of Checked-in-baggage by the carrier to whom it was entrusted. Cover for Hand baggage is for the baggage with the insured during his Air Travel.	2 Scope of Cover 2.3
		Delay of Checked-In Baggage: Cover for delay in arrival of checked-in- baggage of the Insured Person for more than 12 hours	2 Scope of Cover 2.4
		Loss of Passport:Provides coverage for obtaining duplicate pass port in case if the insured person loses his original passport abroad	2 Scope of Cover 2.5
		Personal Accident – Overseas: Compensation in an unfortunate event of accident happening overseas resulting in Death within 12 months from the date of such injury Compensation for Disability happening within 12 months from the date of accidental injury overseas	2 Scope of Cover 2.6
		Personal Liability - Covers legal liability of the insured for Accidental bodily injury / property damage to third party during his/her travel overseas	2 Scope of Cover 2.7
		Financial Emergency: Pays upto the sum specified in the schedule If the Insured person is victim of robbery or theft	82 Scope of Cover 2.8
		Loss of International Driving Licence: Provides Payment for obtaining a duplicate or fresh International Driving license in case of loss of International Driving licence abroad by the Insured Person	2 Scope of Cover 2.9
		Home Burglary: Covers Burglary of contents at Insured's residence on First Loss basis while the Insured person is travelling abroad, provided the Residence is unoccupied at the time of burglary during the insured persons travel overseas	2 Scope of Cover 2.10
		Trip Cancellation: Reimbursement of non refundable expenses due to cancellation of trip on account of Death / Critical illness of the insured / family members or Delay of Common carrier due to strike, riot or bad weather and Damage to Insured person's residence due to fire, flood, earthquake or riots	2 Scope of Cover 2.11
		Trip Curtailment - Reimbursement of non refundable expenses due to curtailment of trip overseas by the insured on account of Death / Critical illness of the insured's immediate family members or Delay of Common carrier due to strike, riot or bad weather or Damage to Insured person's residence due to fire, flood, earthquake or riots	2 Scope of Cover 2.12
		Trip Delay: Reimbursement of expenses for meals and lodgings if the trip is delayed by the common carrier beyond 12 hours due to covered hazard	2 Scope of Cover 2.13
		Missed Flight Connection: Fixed amount payable if the insured misses the connecting flight due to reasons beyond his control	2 Scope of Cover 2.14
		Emergency Telephone Charges: Pays for actual telephone charges to Overseas Administrator during emergency.	2 Scope of Cover 2.15
		Compassionate Visit: Reimbursement of Economy Class air ticket from & to the place of destination for Insured's relative, if the insured is hospitalized for more than 5 days abroad.	2 Scope of Cover 2.16
		Return of Minor Children: If the insured is hospitalized overseas for more than 5 days, the policy pays for economy air travel for 1 member to accompany insured children from overseas to the country of Residence in the event if there is no adult to accompany the children who is (are) in the same Journey	2 Scope of Cover 2.17
Rental Car Excess Cover: Provides upto the limit specified in the Policy Schedule if the insured becomes legally liable by virtue of rental agreement of Car hired overseas.	2 Scope of Cover 2.18		
Adventurous Sporting Activities Cover: Provides fixed sum as per the Policy Schedule, if the insured is injured while practising / engaging in Adventurous sporting activities listed in the policy	2 Scope of Cover 2.19		

		<p>Rehabilitation Services: Provides upto fixed sum as per the Policy schedule for insured's recovery from injury/disease/illness to normal condition</p> <p>2 Scope of Cover 2.20</p>
		<p>Pediatric Services: Reimbursement of expenses towards Vaccines or immunizations for children upto 19 years of age</p> <p>2 Scope of Cover 2.21</p>
		<p>OPTIONAL COVERS ON PAYMENT OF ADDITIONAL PREMIUM</p>
		<p>Hospital Daily Cash: Daily cash for each completed day of hospitalization overseas subject to a valid claim under Medical expenses section</p> <p>2 Scope of Cover 2.22</p>
		<p>Hijack Relief: Pays up to the sum specified in the schedule if the Insured Person is a victim of hijack</p> <p>2 Scope of Cover 2.23</p>
		<p>Pre-existing Illness Extension: Provides cover for treatment rendered in life threatening Medical condition due to pre-existing disease</p> <p>2 Scope of Cover 2.24</p>
		<p>Ambulatory Care Services: Treatment taken in Ambulatory Care Services for Illness or Accidental Bodily injury abroad</p> <p>2 Scope of Cover 2.25</p>
		<p>Bounced Booking of Hotel - Provides for reimbursement of actual cost / expenses for alternative accommodation in the event of bouncing of the confirmed accommodation booking at place of stay</p> <p>2 Scope of Cover 2.26</p>
		<p>Personal Accident - Domestic : Compensation in an unfortunate event of accident happening in India resulting in Death within 12 months from the date of such injury. Compensation for Disability happening within 12 months from the date of accidental injury in India.</p> <p>2 Scope of Cover 2.27</p>
		<p>Accidental Medical Expenses - Covers Insured's medical expenses due to Accidental Bodily injury in India</p>
		<p>Repatriation of Mortal Remains: The policy pays for transporting the insured persons' remains to place of residence/origin in an unfortunate event of death in India</p>
		<p>The benefit applicable to the Insured under the policy will depend on the plan and Sum Insured opted and as mentioned in the Policy Schedule</p>
		<p>The policy does not cover any losses caused directly due to the following</p>
		<p>GENERAL EXCLUSIONS (applicable to all covers under the policy)</p>
		<p>The Insurer shall not be liable for any claim under any Cover that is caused by, attributable to, arises out of</p>
		<p>a) any treatment if that is the sole reason or one of the reasons for the travel Overseas;</p> <p>3 General Exclusions 3.1</p>
		<p>b) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured's return to India;</p> <p>3 General Exclusions 3.2</p>
		<p>c) treatment by the insured or close family members like, spouse, daughter, son, father, mother, father-in-law, mother-in-law & siblings;</p> <p>3 General Exclusions 3.3</p>
		<p>d) any kind of Consequential loss;</p> <p>3 General Exclusions 3.4</p>
		<p>e) War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority or terrorism or terrorist acts. However, for the scope of the Hijack Relief only, terrorism exclusion shall stand excluded from the General Exclusions category.</p> <p>3 General Exclusions 3.5</p>
		<p>f) Any intentional, reckless or criminal act, suicide, or attempted suicide, or the use or abuse of any drugs, alcohol and the like;</p> <p>3 General Exclusions 3.6</p>
		<p>g) ionising radiation or contamination by radioactivity 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 thereof, or asbestosis or any related condition resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or asbestos products;</p> <p>3 General Exclusions 3.7</p>
		<p>h) Participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy whether foreign or domestic;</p> <p>3 General Exclusions 3.8</p>
		<p>i) any loss of which a contributing cause was the Insured's actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest;</p> <p>3 General Exclusions 3.9</p>
		<p>j) HIV, AIDS and all related medical conditions.</p> <p>3 General Exclusions 3.10</p>
		<p>k) Any condition after the point at which it is certified by the attending Doctor to be of such a nature that further medical treatment may serve to stabilise or maintain it but is unlikely to result in a material improvement within a reasonable timeframe.</p> <p>3 General Exclusions 3.11</p>
		<p>l) 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.</p> <p>3 General Exclusions 3.12</p>
		<p>m) Vaccination and inoculation of any kind. This exclusion is not applicable for Travel Delight Plan up to the extent of limit specified under the said plan.</p> <p>3 General Exclusions 3.13</p>
		<p>n) Rehabilitation and/ or physiotherapy expenses or the cost of prostheses/ prosthetics (artificial limbs). This exclusion is not applicable for Travel Delight Plan up to the extent of limit specified under the said plan.</p> <p>3 General Exclusions 3.14</p>
		<p>o) Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sportspersons, unless declared beforehand and necessary applicable premium paid.</p> <p>3 General Exclusions 3.15</p>

<p>Specific Exclusions applicable to Overseas Medical Expenses: The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:</p> <p>a) any treatment if that is the sole reason or one of the reasons for the travel Overseas</p> <p>b) any treatment, arising due to a Pre-existing condition. This exclusion is however not applicable in the event of insured purchasing – Pre-existing illness Extension (optional cover) on payment of additional premium and the liability of the company under this extension will be equal to the actual medical Expenses incurred by the Insured for such treatment or the Sum Insured as specified against this Extension in this Policy Schedule, whichever is lesser</p> <p>c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;</p> <p>d) any Illness and the consequences of such Illnesses: i) existing at the commencement of the travel Overseas; ii) treated in the 48 months before the commencement of the travel Overseas</p> <p>e) for the treatment of orthopaedic, degenerative or oncologic diseases and cancer treatment;</p> <p>f) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);</p> <p>g) Any external Congenital anomaly</p> <p>h) any treatment or checkups related to pregnancy</p> <p>i) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting</p> <p>j) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>k) any exclusion mentioned in the General Exclusions of this policy</p>	2 Scope of Cover 2.1
<p>Specific Exclusions applicable to Dental Treatment Expenses: The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:</p> <p>a) any treatment if that is the sole reason or one of the reasons for the travel Overseas</p> <p>b) any treatment, arising due to a Pre-existing condition</p> <p>c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;</p> <p>d) any Illness and the consequences of such Illnesses: i. existing at the commencement of the travel Overseas; ii. treated in the 48 months before the commencement of the travel Overseas</p> <p>e) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);</p> <p>f) Any external Congenital anomaly</p> <p>g) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;</p> <p>h) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>i) Dental crowns and Bridges</p> <p>j) any exclusion mentioned in the General Exclusions of this policy</p>	2 Scope of Cover 2.2
<p>Specific Exclusions applicable to Total Loss of Checked-In-Baggage: The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:</p> <p>a) any electronic, electrical, visual or audio visual equipment, item or aid;</p> <p>b) any kind of precious metals or articles made from any precious metals, cash, currency (Indian or foreign), precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles, deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank notes, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument.;</p> <p>c) any tickets;</p> <p>d) any loss due to complete/partial damage for the Checked-in-Baggage or Hand Baggage;</p> <p>e) any partial loss of the items in the Checked-in-Baggage or Hand Baggage;</p> <p>f) any item in the Checked-in-Baggage or Hand Baggage, which is valued above \$ 100 without appropriate proof of ownership;</p> <p>g) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities;</p> <p>h) Loss of Hand Baggage other than owned and / or belonging to and / or in lawful custody of the Insured at the time when the Insured commenced the Trip covered hereunder.</p> <p>i) any exclusion mentioned in the General Exclusions of this policy</p>	2 Scope of Cover 2.3
<p>Specific Exclusions applicable to Delay of Checked-In-Baggage: The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:</p>	

a) any electronic, electrical, visual or audio visual equipment, item or aid;	2 Scope of Cover 2.4
b) any kind of Valuables	
c) any tickets;	
d) any loss due to complete/partial damage for the Checked-in-Baggage	
e) any partial loss of the items in the Checked-in-Baggage	
f) any item in the Checked-in-Baggage, which is valued above \$ 100 without appropriate proof of ownership;	
g) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities	
h) any delay of Checked-in-Baggage in India.	
i) any exclusion mentioned in the General Exclusions of this policy.	
Specific Exclusions applicable to Loss of Passport - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	2 Scope of Cover 2.5
a) any claim not reported within 24 hours of the incident giving rise to the claim;	
b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police.	
c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities	
d) any loss arising from due to passport left unattended or forgotten by the Insured Person in the public place or public transport, hotel or apartment.	
e) any exclusion mentioned in the General Exclusions of this policy.	2 Scope of Cover 2.6
Specific Exclusions applicable to Personal Accident-Overseas - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
a) any loss resulting directly or indirectly from, any external Congenital Anomalies;	
b) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;	
c) Accidental Bodily Injury due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions	
d) any loss resulting directly or indirectly from or, contributed or aggravated or prolonged by childbirth or from pregnancy;	
e) Any loss caused directly or indirectly, wholly or partly by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;	
f) Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury	2 Scope of Cover 2.7
g) any exclusion mentioned in the General Exclusions of this policy.	
Specific Exclusions applicable to Personal Liability - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
a) assumed contractually unless the liability would have existed in the absence of the contract, and only to that extent	
b) between Insured Person's or the Proposer or companion or any relations traveling with the Insured Person	
c) due to the transmission of an Illness by the Insured Person;	
d) as a keeper of any animal;	
e) arising out of the care, custody, control or ownership of a motor vehicle, aircraft or water craft, except for the Insured Person's hire of non-powered craft for water sport.	
f) any claim or damage resulting from professional activities involving the Insured Person.	
g) any wilful, malicious or unlawful act.	
h) any supply of goods or services on the part of the Insured Person.	
i) Insanity, the use of any alcohol /drugs (except as medically prescribed) or drug addiction.	
j) any ownership or occupation of land or buildings other than the occupation of any temporary residence	
k) any exclusion mentioned in the General Exclusions of this policy.	2 Scope of Cover 2.8
Specific Exclusions applicable to Financial Emergency - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
a) any claim not reported within 24 hours of the incident giving rise to the claim;	
b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police;	
c) any loss or shortage due to currency fluctuation, errors, omission, exchange loss or depreciation in value;	
d) any claim in respect of loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority.	

6	Exclusions (What the policy does not cover)	e) any loss of funds not kept in the personal custody of the Insured Person.	2 Scope of Cover 2.9
		f) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Loss of International Driving License - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
		a) any claim not reported within 24 hours of the incident giving rise to the claim;	
		b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police;	
		c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities.	
		d) any loss arising from due to International Driving License left unattended or forgotten by the Insured Person in the public place or public transport, hotel or apartment.	2 Scope of Cover 2.10
		e) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Home Burglary - The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:	
		a) any claim which occurs while the Residence is occupied at the time of the burglary during the Insured persons travel Overseas	
		b) any loss or shortage of Valuables	
		c) any loss not reported to the police station having jurisdiction at the place of loss and unless a written report is obtained from the police;	
		d) any claim 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,	2 Scope of Cover 2.11
		e) any claim where any inmate or member of the Insured's Residence is involved, whether directly or indirectly, in the actual loss or where such loss may have been expedited or any way assisted or brought about by any such person or persons	
		f) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Trip Cancellation - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	2 Scope of Cover 2.12
		a) The reason for Trip cancellation was foreseeable for the Insured Person with high degree of probability	
		b) any exclusion mentioned in the General Exclusions of this policy.	2 Scope of Cover 2.13
		Specific Exclusions applicable to Trip Curtailment - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
		a) The reason for Trip cancellation was foreseeable for the Insured Person with high degree of probability	
		b) any exclusion mentioned in the General Exclusions of this policy.	2 Scope of Cover 2.14
		Specific Exclusions applicable to Trip Delay - The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:	
		a) first twelve (12) hours of the trip delay	
		b) any delay due to Covered Hazard which was made public or known to Insured Person before the purchase of this policy	2 Scope of Cover 2.15
		c) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Missed Flight Connection - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following	
		a) 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 3 hours.	2 Scope of Cover 2.15
		b) A strike or industrial action of which the Insured Person should reasonably have been aware before the Risk Period.	
		c) The Insured Person's failure to arrive for the Flight's departure in sufficient time to complete all departure formalities in accordance with the Carrier's published time schedule.	
		d) Any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever.	2 Scope of Cover 2.15
		e) 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	
		Specific Exclusions applicable to Emergency Telephone Charges - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following	
		a) Calls via any fixed telephone line or LAN line or public telephone using International Calling Card (ICC).	2 Scope of Cover 2.15
		b) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Compassionate Visit - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following	2 Scope of Cover 2.15
		a) travelling against the advice of a Medical Practitioner	

<p>b) receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate.</p> <p>c) Has received terminal prognosis for a medical condition.</p> <p>d) Travelling for the purpose of obtaining treatment</p> <p>e) Is taking part in a naval, military or air force operation</p> <p>f) any claim arising from any intentional self-Injury, suicide or attempted suicide, intoxication by liquor or drugs</p> <p>g) any claim arising out of mental disorder, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immuno Deficiency Virus) and/or any HIV related Illness including AIDS (Acquired Immuno Deficiency Syndrome) and/ or any mutant derivative or variations thereof howsoever caused.</p> <p>h) Any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 2.16
<p>Specific Exclusions applicable to Return of Minor Children - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following</p> <p>a) Any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 2.17
<p>Specific Exclusions applicable to Rental Vehicle Excess Cover - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following</p> <p>a) any claim where you have not met the terms of your car rental agreement</p> <p>b) any claim in respect of the excess if the car rental company hold a third party responsible for the damage to the rental vehicle and as a result have reimbursed the excess amount to you</p> <p>c) any claim in respect of loss of use of the rental car which is due to your disinclination to use the rental vehicle.</p> <p>d) any claim for towing costs or loss of use of the rental car which are not as a result of any physical loss or damage to rental vehicle for which you are responsible under the terms of the vehicle rental agreement.</p> <p>e) any costs relating to you substantiating your claim including but not limited to postal or carriage fees, transaction or fixed fees, administrative charges, fuel charges or anything of a similar nature.</p> <p>f) Any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 2.18
<p>Specific Exclusions applicable to Adventurous Sporting Activities Cover - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following</p> <p>a) Any intentional, reckless or criminal act, suicide, or attempted suicide, or the use or abuse of any drugs, alcohol and the like;</p> <p>b) Any Adventurous activities undertaken by the Insured with a Pre-existing Disease / Condition or without a good health condition.</p> <p>c) Any exclusion mentioned in the General Exclusions (except exclusion no.4 (o)) of this policy.</p>	2 Scope of Cover 2.19
<p>Specific Exclusions applicable to Rehabilitation Services: - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following</p> <p>a) Injury or Illness or disease as a consequence of consumption of alcohol, Tobacco or related products, drugs or other substance of abuse</p> <p>b) Any Pre-existing Medical Condition or disease and External Congenital anomalies.</p> <p>c) A mental or psychiatric disorder, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions.</p>	2 Scope of Cover 2.20
<p>Specific Exclusions applicable to Paediatric Services: - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following</p> <p>a) Any routine Vaccinations and Immunizations</p> <p>b) Vaccination and Immunization for a pre-existing Condition Disease or Condition</p>	2 Scope of Cover 2.21
<p>Specific Exclusions applicable to Hospital Daily Cash - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following</p> <p>a) Any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 2.22
<p>Specific Exclusions applicable to Hijack Relief - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:</p> <p>a) any incident where the Insured Person is suspected to be either the Principal or an accessory in the hijacking</p> <p>b) any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 2.23
<p>Specific Exclusions applicable to Ambulatory Care Services - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following</p> <p>a) any treatment if that is the sole reason or one of the reasons for the travel Overseas</p> <p>b) any treatment, arising due to a Pre-existing condition</p>	

		<p>c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;</p> <p>d) any Illness and the consequences of such Illnesses: i. existing at the commencement of the travel Overseas; ii. treated in the 48 months before the commencement of the travel Overseas</p> <p>e) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);</p> <p>f) Any external Congenital anomaly</p> <p>g) any treatment or checkups related to pregnancy</p> <p>h) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;</p> <p>i) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>j) any exclusion mentioned in the General Exclusions of this policy.</p>	2 Scope of Cover 2.25
		<p>Specific Exclusions applicable to Bounced Booking of Hotel - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following</p> <p>a) If the Insured shall fail to adhere to the rules of the accommodation provider in connection with reconfirmation of the booking before the date of travel or occupation as the case may be.</p> <p>b) In connection with any waitlisted accommodation booking irrespective of whether such bookings have been promised to be confirmed later.</p> <p>c) If the confirmed accommodation shall be a personal arrangement free of charge.</p> <p>d) Where the alternative arrangements for 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> <p>e) Any deductible mentioned in the Policy Schedule.</p>	2 Scope of Cover 2.26
		<p>Specific Exclusions applicable to Personal Accident-Domestic - The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:</p> <p>a) any loss resulting directly or indirectly from, any internal or external Congenital anomalies;</p> <p>b) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured travels as a fare paying passenger) or parachuting;</p> <p>c) Accidental Bodily Injury due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>d) any loss resulting directly or indirectly from or, contributed or aggravated or prolonged by childbirth or from pregnancy</p> <p>e) Any loss caused directly or indirectly, wholly or partly by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;</p> <p>f) Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury</p> <p>g) Any exclusion mentioned in the General Exclusions of this policy</p>	2 Scope of Cover 2.27
		<p>Specific Exclusions applicable to Accidental Medical Expenses - The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:</p> <p>a) any illness or other medical condition which has not been directly caused by Accidental injury</p> <p>b) any treatment if that is the sole reason or one of the reasons for the travel Overseas</p> <p>c) any person waitlisted for any treatment</p> <p>d) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);</p> <p>e) Any external Congenital anomalies</p> <p>f) any treatment or checkups related to pregnancy</p> <p>g) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight in which the Insured Person travels as a fare paying passenger) or parachuting;</p> <p>h) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;</p> <p>i) Rehabilitation and physiotherapy or the costs of prostheses.</p> <p>j) any exclusion mentioned in the General Exclusions of this policy.</p> <p>k) Treatment other than Allopathy and AYUSH</p>	2 Scope of Cover 2.27
		<p>Initial Waiting Period: Not Applicable</p>	

Waiting Period Time Period during

7	Waiting period time period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage	Specific Waiting Periods (Not applicable for claims arising due to an accident): Not Applicable	
		Pre-existing Diseases: Covered only if the policy holder opts Pre-existing Illness Extension (Optional cover)	2 Scope of Cover 2.24
8	Financial limits of coverage	The policy will pay only up to the limits specified hereunder for the following diseases/procedures:	
		In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following	
		Overseas Medical Expenses - Coverage for transportation of Mortal Remains shall be limited to \$7500	2 Scope of Cover 2.1
	i. Sublimit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)	Personal Accident Overseas - In the event of Accidental death of a minor below 18 years of age, the maximum liability of the Insurer will be US \$ 2,000	2 Scope of Cover 2.6
		Personal Liability - In the event of Accidental death of a minor below 18 years of age, the maximum liability of the Insurer will be US \$ 2,000	2 Scope of Cover 2.7
		Personal Accident Domestic - In the event of Accidental death of a minor below 18 years of age, the maximum liability of the Insurer will be INR 1,00,000.	2 Scope of Cover 2.27
	ii. Co-Payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	Not Applicable	
	iii. Deductible (It is a specified amount: - upto 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)	Overseas medical expenses- \$100 / Dental treatment expenses - \$ 50/ Delay of Checked-In Baggage - 12 Hours/Loss of Passport - \$30/Personal Liability - \$100/Loss of International Driving License - \$25/Home Burglary- 5% of Sum Insured for Home Burglary/Trip Cancellation - \$50/Trip Curtailment - \$50/Trip Delay - 12 Hours/Missed flight connection - 3 hours/Compassionate Visit - 5 days/Return of Minor Children - 5 days/Rental Car Excess Cover - \$100/Adventurous Activities Cover - 24 hours/Rehabilitation Services - \$50/Hospital Daily Cash - 24 hours/Ambulatory Care Services - \$100	2 Scope of Cover
	iv. Any other limit (as applicable)	Not Applicable	
	Claims / Claims Procedure	• For Cashless Service: 24 Hours Claims Assistance Nos.(TPA:EUROP ASSISTANCE INDIA PVT LTD) USA - 18337426674, Singapore, Thailand - 001 + 800 9944 1234, Japan - 001 / 010 + 800 9944 1234, Hong Kong - 001 / 006 + 800 9944 1234, Australia - 0011 +800 9944 1234, Canada - 011 + 800 9944 1234, Israel - 00 / 014 + 800 9944 1234, Greece - 86002038018, Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom - 00 + 800 9944 1234, All other countries (non toll free number) - +91 22 6734 7848	4. General Conditions 4.13
		Turn Around Time (TAT) for claims settlement: 10 days	
		TAT for Pre-authorization of cashless facility : Europe , Australia , Canada developed countries - 24 hours / Africa, Srilanka , middle east , Nepal , South east Asian countries - 4 hours	
		TAT for cashless final bill authorisation - 4 hours	
		Network Hospital details: Not Applicable	
		Helpline Number: 24 Hours Claims Assistance Nos.(TPA:EUROP ASSISTANCE INDIA PVT LTD) USA - 18337426674, Singapore, Thailand - 001 + 800 9944 1234, Japan - 001 / 010 + 800 9944 1234, Hong Kong - 001 / 006 + 800 9944 1234, Australia - 0011 +800 9944 1234, Canada - 011 + 800 9944 1234, Israel - 00 / 014 + 800 9944 1234, Greece - 86002038018, Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom - 00 + 800 9944 1234, All other countries (non toll free number) - +91 22 6734 7848	
		Hospitals which are blacklisted - Not Applicable	
		Downloading/getting claim form: Please visit our website www.cholainsurance.com and download the claim form or write to us at customercare@cholams.murugappa.com or call us at 1800-208-9100	
10	Policy Servicing	For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at customercare@cholams.murugappa.com	5-Grievances Redressal

11	Grievances / Complaints	<p>Procedure of Grievance Redressal</p> <ul style="list-style-type: none"> • Please write to customercare@cholams.murugappa.com to register your complaint. • In Case of Senior Citizen please write to seniorcitizensupport@cholams.murugappa.com or call our Toll free @ 1800 208 9100 (for Health products) • On lodging the complaint, a complaint reference number will be provided. An acknowledgement will also be sent with the details of turn around time for resolution and complaint registration details. • In case you are not happy with the resolution provided or delay of greater than 7 working days, you may follow the below escalation matrix. Escalation Matrix • In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer – Nodalescalation@cholams.murugappa.com (Quoting the previous Service request number) • In case you are still unhappy with the response or have not received a response within 7 working days, you may escalate the same to our Chief Grievance Officer - GRO@cholams.murugappa.com (Quoting the previous Service request number) • If after having followed the above steps and your issue still remain unresolved, you may approach the Insurance Ombudsman for Redressal. Login to https://www.cioins.co.in/Ombudsman to get details on Insurance Ombudsman Offices. 	5-Grievances Redressal
12	Things to remember	<p>Free Look Cancellation: Not applicable</p> <p>Policy renewal: The policy will be renewed so long as the Insurer receives the premium unless on grounds of fraud, moral hazard, misrepresentation or non-cooperation by the Insured, provided the policy is not withdrawn .</p> <p>b. This Annual multi trip policy can be renewed for a period of 12 months. Single trip policy is non renewable.</p> <p>Migration and Portability: Not Applicable</p> <p>Change in Sum Insured: Sum Insured can be changed (increased) only at the time of renewal, subject to written application and underwriting by the company. The coverage for the increased sum insured shall be as if a new policy is issued for the additional sum insured.</p> <p>Moratorium Period: Not Applicable</p>	<p>4. General Conditions 4.20</p> <p>4. General Conditions 4.20 (c)</p>
13	Your Obligations	<p>Insured is at obligation to disclose all pre-existing diseases or condition in the Proposal form. In the event of misrepresentation, misdescription or non-disclosure of any material fact by the Insured, the Policy shall be void and all premium paid hereon shall be forfeited to the Company and no claims shall be payable. Insured can contact our toll free no. 1800 208 9100 or write to us at customercare@cholams.murugappa.com to intimate any change to the material information affecting the policy.</p>	