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**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	GROUP DOMESTIC TRAVEL INSURANCE					
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				
		<table><tr><th>Insured Name</th><th>Sum Insured</th></tr><tr><td><<Insured 1>></td><td>Rs.</td></tr></table>	Insured Name	Sum Insured	<<Insured 1>>	Rs.	
Insured Name	Sum Insured						
<<Insured 1>>	Rs.						
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Base Cover: Emergency Accidental Hospitalization	3 Coverage 1				
		Base Cover: OPD Emergency Medical Expenses	3 Coverage 2				
		Base Cover: Accidental Death, Permanent Total Disability (PTD), Permanent Partial Disability (PPD)	3 Coverage 3				
		Optional Cover: Emergency Medical Expenses – Illness / Disease	7 Optional Cover 1				
		Optional Cover: Emergency Medical Evacuation & Repatriation of Mortal remains	7 Optional Cover 2				
		Optional Cover: Pre existing condition in Life Threatening Situation	7 Optional Cover 3				
		Optional Cover: Accidental Death—Common Carrier, Permanent Total Disability - Common carrier	7 Optional Cover 4				
		Optional Cover: Dental Treatment Expenses	7 Optional Cover 5				
		Optional Cover: Daily Allowance in case of Hospitalization	7 Optional Cover 6				
		Optional Cover: Daily Allowance in case of Non - Hospitalization	7 Optional Cover 7				
		Optional Cover: Compassionate Visit	7 Optional Cover 8				
		Optional Cover: Hijack Distress Allowance (Airways)	7 Optional Cover 9				
		Optional Cover: Child Escort	7 Optional Cover 10				
		Optional Cover: Total Loss of checked in Baggage (Airways)	7 Optional Cover 11				
		Optional Cover: Total Loss of checked in Baggage on Benefit Basis (Airways)	7 Optional Cover 11A				
		Optional Cover: Delay of Checked-in Baggage (Airways)	7 Optional Cover 12				
		Optional Cover: Delay of Checked-in Baggage on Benefit Basis (Airways)	7 Optional Cover 12A				
		Optional Cover: Trip Cancellation	7 Optional Cover 13				
		Optional Cover: Trip Cancellation on Benefit basis	7 Optional Cover 13A				
		Optional Cover: Trip Interruption	7 Optional Cover 14				
		Optional Cover: Trip Interruption on Benefit basis	7 Optional Cover 14A				
		Optional Cover: Missed Connection (Airways)	7 Optional Cover 15				
		Optional Cover: Missed Connection on Benefit basis (Airways)	7 Optional Cover 15A				
		Optional Cover: Trip Delay (Airways)	7 Optional Cover 16				
		Optional Cover: Trip Delay on Benefit basis (Airways)	7 Optional Cover 16A				
		Optional Cover: Emergency accomodation due to Trip Delay (Airways)	7 Optional Cover 17				
		Optional Cover: Flight Delay	7 Optional Cover 18				
		Optional Cover: Flight Delay on Benefit basis	7 Optional Cover 18A				
		Optional Cover: Over Booked-Common Carrier (Airways)	7 Optional Cover 19				
		Optional Cover: Over Booked-Common Carrier on Benefit basis (Airways)	7 Optional Cover 19				
		Optional Cover: Bounced Hotel booking	7 Optional Cover 20				
		Optional Cover: Travel Inconvenience	7 Optional Cover 21				
		Optional Cover: Travel Inconvenience on Benefit basis	7 Optional Cover 21A				
		Optional Cover: Travel Service Supplier Insolvency	7 Optional Cover 22				
		Optional Cover: Car Rental Excess Insurance	7 Optional Cover 23				
		Optional Cover: Personal Liability	7 Optional Cover 24				
		Optional Cover: Legal expenses	7 Optional Cover 25				
		Optional Cover: Home Burglary Insurance (Contents)	7 Optional Cover 26				
		Optional Cover: Chola MS Bharat Griha Raksha Policy	7 Optional Cover 27				
		Optional Cover: Financial Emergency Assistance	7 Optional Cover 28				
		Optional Cover: Financial Emergency Assistance on Benefit basis	7 Optional Cover 28A				
		Optional Cover: Pet Care	7 Optional Cover 29				
		Optional Cover: Sports Equipment cover	7 Optional Cover 30				
		Optional Cover: Adventure Sports	7 Optional Cover 31				
		Optional Cover: Cruise cover	7 Optional Cover 32				
		Optional Cover: Debit / Credit Card – Fraud	7 Optional Cover 33				
		Optional Cover: Loss of Gadgets	7 Optional Cover 3				
		Optional Cover: Alternate Employee/Substitute Employee Expenses	7 Optional Cover 35				
		Optional Cover: Loss of Deposit or Cancellation (Hotel & Airline)	7 Optional Cover 36				
		Optional Cover: Travel Loan Secure	7 Optional Cover 37				
		Optional Cover: Mobility Aids Allowance	7 Optional Cover 38				
		Optional Cover: Travel with Pet cover	7 Optional Cover 39				
		Optional Cover: Missed Departure	7 Optional Cover 40				
		Optional Cover: Missed Departure on Benefit basis	7 Optional Cover 40A				
Optional Cover: Flight Diversion & Cancellation	7 Optional Cover 41						
Optional Cover: Flight Diversion & Cancellation on Benefit basis	7 Optional Cover 41A						
Optional Cover: Baggage Delay in Common carrier	7 Optional Cover 42						
Optional Cover: Baggage Delay in Common carrier on Benefit basis	7 Optional Cover 42A						
Optional Cover: Baggage Loss in Common carrier	7 Optional Cover 43						
Optional Cover: Baggage Loss in Common carrier on Benefit basis (Airways)	7 Optional Cover 43A						
Optional Cover: Loss of baggage and Personal Belongings	7 Optional Cover 44						
Optional Cover: Terrorism cover	7 Optional Cover 45						
Optional Cover: Key Replacement	7 Optional Cover 46						
Optional Cover: Loss of Documents	7 Optional Cover 47						
Optional Cover: Change Fee Coverage (Airways)	7 Optional Cover 48						
Optional Cover: Cyber Security	7 Optional Cover 49						
Optional Cover: Identity Theft	7 Optional Cover 50						
Optional Cover: Carrier Cancellation	7 Optional Cover 51						
Optional Cover: Carrier Cancellation on Benefit basis	7 Optional Cover 51A						
Optional Cover: Digital Camera Insurance	7 Optional Cover 52						
Optional Cover: All Risk Cancellation	7 Optional Cover 53						
Optional Cover: Automatic Extension for 7 days	7 Optional Cover 54						
		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					
		The policy does not cover any losses caused directly due to the following					
		GENERAL EXCLUSIONS (applicable to all covers under the policy)					
		In addition to the exclusions that are applicable for the specific covers of the Policy as mentioned in this Policy, the following exclusions apply to covers/benefits under all Sections of the Policy					
		1. Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance	4.1				

2. Any Pre-existing Condition and / or any complication arising from it a) This policy is not designed to provide an indemnity with respect to medical services, the need for which arises out of a pre-existing condition as defined in the policy in normal course of treatment. However in any of the threatening situation this exclusion shall not be applied and also that the cover will up to the limit shown under Life threatening condition / situation as defined in this policy	4.2
3. Treatment if that is the sole reason or one of the reasons for the Insured/Insured Person's temporary stay.	4.3
4. Any claim if the Insured/Insured Person: – a. is travelling against the advice of a Medical Practitioner; b. is receiving, or is on a waiting list to receive, specified medical treatment declared in the Medical Practitioner's report or certificate; c. has received terminal prognosis for a medical condition; d. is taking part in a naval, military or air force operation.	4.4
5. Deductibles as specified in the Policy Schedule.	4.5
6. Diseases, illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.	4.6
7. Congenital external diseases, defects or anomalies	4.7
8. Any claim resulting or arising from or any consequential loss, directly caused by or contributed to or arising from: a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.	4.8
9. 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, Adventure Sports unless declared beforehand and necessary additional premium paid	4.9
10. No claim will be paid which arises from the insured Person engaging in Travel unless he or she travels as a passenger on a carrier properly licensed to carry passengers. For the purpose of this exclusion, Traveller means being in or on, or boarding a carrier for the purpose of travelling therein or alighting there from.	4.1
11. Any claim arising out of diseases, illnesses or accidents that the Insured/Insured Person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol).	4.11
12. Medical Expenses in respect of Experimental, investigational or unproven treatments or treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital. Any Illness or treatment which is a result or a consequence of undergoing such experimental or unproven treatment	4.12
13. Treatment other than Allopathy and AYUSH	4.13
14. No claims will be paid for losses arising directly from manual work or hazardous occupation, self-exposure to peril or if engaging in any criminal or illegal act.	4.14
15. Any claim arising out of any act of terrorism which means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. However, this exclusion does not apply to Optional Cover - Hijack Distress Allowance.	4.15
16. Non-medical Expenses incurred during Hospitalisation. The list of such Non-medical Expenses is placed at Annexure 3 of the Policy Wordings	4.16
Special Exclusions to Emergency Accidental Hospitalisation: The Company 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/ Insured Person for: 1. Treatment which could be reasonably delayed until Insured/Insured Person's return to his /her place of permanent residence. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Company and shall be in accordance with accepted standards of medical care. 2. Charges in excess of reasonable and customary charges incurred for emergency treatment on account of an insured event. 3. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner unless medically required as part of treatment for accidents and burns). 4. Expenses incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, long- term nursing care, custodial care and treatment related alcoholism and drug dependency 5. Any cost relating to the insured person's pregnancy, childbirth or the consequences of either completed. 6. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident 7. Any exclusion mentioned in the 'General Exclusions' section of this Policy.	3 Coverage 1

<p>Special Exclusions to OPD Emergency Medical Expenses: The Company 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/ Insured Person for:</p> <ol style="list-style-type: none"> 1. Treatment which could be reasonably delayed until Insured/Insured Person's return to his /her place of permanent residence. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Company and shall be in accordance with accepted standards of medical care. 2. Charges in excess of reasonable and customary charges incurred for emergency treatment on account of an insured event. 3. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner unless medically required as part of treatment for accidents and burns). 4. Expenses incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, long- term nursing care, custodial care and treatment related alcoholism and drug dependency 5. Any cost relating to the insured person's pregnancy, childbirth or the consequences of either completed. 6. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident 7. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	3 Coverage 2
<p>b. Special Exclusions applicable to Personal Accident Covers: The Company shall not be liable to make any payment under this benefit in respect of the following:</p>	3 Coverage 3
1. Any existing physical disability	3 Coverage 3
2. Accidents due to sleep disorders, hypnosis, tolerance and / or withdrawal symptoms due to intake of psychoactive drugs, stimulants, sedatives, narcotics, hallucinogens.	3 Coverage 3
3. Damage to health caused by curative measures, radiation, Infection, poisoning except where these arise from an accident	3 Coverage 3
4. Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of accidental death.	3 Coverage 3
5. Any other claim after a claim for accidental death has been admitted by the Company and becomes payable.	3 Coverage 3
6. Any claim which arises out of an accident connected with the operation of an aircraft (Including Cabin Crew) or which occurs during parachuting except when the Insured/Insured Person is flying as a Fare Paying passenger in a multi-engine, scheduled commercial aircraft or Air Charter company.	3 Coverage 3
<p>7. Payment of compensation in respect of accidental death, injury or disablement of the Insured/Insured Person from;</p> <ol style="list-style-type: none"> a. intentional self-injury, suicide, or attempted suicide. b. whilst under the influence of intoxication, liquor or drugs. c. arising or resulting from the insured/insured person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion. d. whilst engaging in speed contest or racing of any kind, hunting, bungee jumping, parasailing, ballooning, skydiving, paragliding, hand gliding, mountaineering or rock climbing, potholing, abseiling, deep sea diving, polo, snow and ice sports, etc. unless specifically covered and duly mentioned in the Policy Schedule. 	3 Coverage 3
8. Any consequential loss or damage cost or expense of whatsoever nature.	3 Coverage 3
9. Accidental Death or disablement resulting, directly caused by, contributed to or aggravated or prolonged by childbirth, maternity or pregnancy or in consequence thereof, venereal disease or infirmity	3 Coverage 3
10. Payment of compensation in respect of accidental death, injury or disablement of the Insured/Insured Person, due to or arising out of or directly connected with or traceable to act of terrorism or terrorist activities.	3 Coverage 3
11. Any exclusion mentioned in the 'General Exclusions' section of this Policy.	3 Coverage 3
<p>Special Exclusions to Emergency Medical Expenses – Illness/Diseases: The Company 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/ Insured Person for:</p> <ol style="list-style-type: none"> 1. Treatment which could be reasonably delayed until Insured/Insured Person's return to his /her place of permanent residence. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Company and shall be in accordance with accepted standards of medical care. 2. Charges in excess of reasonable and customary charges incurred for emergency treatment on account of an insured event. 3. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner unless medically required as part of treatment for accidents and burns). 4. Expenses incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, long- term nursing care, custodial care and treatment related alcoholism and drug dependency 5. Any cost relating to the insured person's pregnancy, childbirth or the consequences of either completed. 6. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident 7. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optional Cover 1
<p>Special Exclusions applicable to Personal Accident Covers-Common Carrier (AD&PTD): The Company shall not be liable to make any payment under this benefit in respect of the following:</p>	7 Optional Cover 4

<p>1. Any existing physical disability.</p> <p>2. Accidents due to sleep disorders, hypnosis, tolerance and / or withdrawal symptoms due to intake of psychoactive drugs, stimulants, sedatives, narcotics, hallucinogens.</p> <p>3. Damage to health caused by curative measures, radiation, Infection, poisoning except where these arise from an accident.</p> <p>4. Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of accidental death.</p> <p>5. Any other claim after a claim for accidental death has been admitted by the Company and becomes payable.</p> <p>6. Any claim which arises out of an accident connected with the operation of an aircraft (Including Cabin Crew) or which occurs during parachuting except when the Insured/Insured Person is flying as a Fare Paying passenger in a multi-engine, scheduled commercial aircraft or Air Charter company.</p> <p>7. Payment of compensation in respect of accidental death, injury or disablement of the Insured/Insured Person from;</p> <p>a. intentional self-injury, suicide, or attempted suicide.</p> <p>b. whilst under the influence of intoxication, liquor or drugs.</p> <p>c. arising or resulting from the insured/insured person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion.</p> <p>d. whilst engaging in speed contest or racing of any kind, hunting, bungee jumping, parasailing, ballooning, skydiving, paragliding, hand gliding, mountaineering or rock climbing, potholing, abseiling, deep sea diving, polo, snow and ice sports, etc. unless specifically covered and duly mentioned in the Policy Schedule.</p> <p>8. Any consequential loss or damage cost or expense of whatsoever nature.</p>	7 Optional Cover 4
<p>9. Accidental Death or disablement resulting, directly caused by, contributed to or aggravated or prolonged by childbirth, maternity or pregnancy or in consequence thereof, venereal disease or infirmity.</p> <p>10. Payment of compensation in respect of accidental death, injury or disablement of the Insured/Insured Person, due to or arising out of or directly connected with or traceable to act of terrorism or terrorist activities.</p> <p>11. Any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 4
<p>Specific Exclusions Applicable to Dental Treatment Expenses: The Company 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 / Insured Person for:</p> <p>1. Treatment, which could reasonably be delayed until the Insured/ Insured Person's return. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Dentist and the Assistance Service Provider.</p> <p>2. Treatment of orthopaedic, degenerative or oncological diseases,</p> <p>3. Charges in excess of reasonable and customary charges as per the determination by the Assistance Service Provider.</p> <p>4. Cementing or Fixation of tooth or teeth bridge/s.</p> <p>5. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner).</p> <p>6. Expenses incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, and long- term nursing care, custodial care and treatment related alcoholism and drug dependency.</p> <p>7. Any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 5
<p>Special Exclusions applicable to Daily Allowance in case of Hospitalisation:</p> <p>The Company 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/ Insured Person for:</p> <p>1. Treatment which could be reasonably delayed until Insured/Insured Person's return to his /her place of permanent residence. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Company and shall be in accordance with accepted standards of medical care.</p> <p>2. Charges in excess of reasonable and customary charges incurred for emergency treatment on account of an insured event.</p> <p>3. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner unless medically required as part of treatment for accidents and burns).</p> <p>4. Expenses incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, long- term nursing care, custodial care and treatment related alcoholism and drug dependency</p> <p>5. Any cost relating to the insured person's pregnancy, childbirth or the consequences of either completed.</p> <p>6. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident</p> <p>7. Any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 6
<p>Special Exclusions to Daily Allowance in case of Non-Hospitalisation:</p> <p>The Company 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/ Insured Person for:</p> <p>1. Treatment which could be reasonably delayed until Insured/Insured Person's return to his /her place of permanent residence. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Company and shall be in accordance with accepted standards of medical care.</p> <p>2. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner unless medically required as part of treatment for accidents and burns).</p> <p>3. Treatment incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, long- term nursing care, custodial care and treatment related alcoholism and drug dependency</p> <p>4. Any treatment relating to the insured person's pregnancy, childbirth or the consequences of either completed.</p> <p>5. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident</p> <p>6. Any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 7

<p>Special Exclusions applicable to Compassionate Visit: The Company 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/ Insured Person for:</p> <ol style="list-style-type: none"> 1. Treatment which could be reasonably delayed until Insured/Insured Person's return to his /her place of permanent residence. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Company and shall be in accordance with accepted standards of medical care. 2. Charges in excess of reasonable and customary charges incurred for emergency treatment on account of an insured event. 3. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner unless medically required as part of treatment for accidents and burns). 4. Expenses incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, long- term nursing care, custodial care and treatment related alcoholism and drug dependency 5. Any cost relating to the insured person's pregnancy, childbirth or the consequences of either completed. 6. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident 7. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optional Cover 8
<p>Special Exclusions applicable to Hijack Distress Allowance (AIRWAYS): The Company shall not be liable to make any payment under this benefit in respect of the following:</p> <ol style="list-style-type: none"> 1. Any incident where the Insured/Insured Person is suspected to be either principal or an accessory in the hijacking. 2. Any claim as a consequence of a change in the regular routes of travel/journey of the common carrier due to traffic, weather, fuel shortage, and technical snag or security reasons. 3. Any exclusion mentioned in the 'General Exclusion' section of this Policy. 	7 Optional Cover 9
<p>Specific Exclusions applicable to Child Escort: This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 10
<p>Special Exclusions applicable to Total Loss of Checked-in Baggage (Airways): The Company shall not be liable to make any payment under this Section in respect of the following:</p> <ol style="list-style-type: none"> 1. Valuables and money, all kinds of securities and tickets/passes or any other item(s) not declared to, and agreed to by the Company. 2. Loss of property unless a Property Irregularity Report or other report usually issued by common carriers in the event of loss of checked-in baggage has been procured and submitted to the Company. 3. Any partial loss of the items contained within the checked-in baggage. 4. Items contained within the checked-in baggage, which are valued in excess of INR.5000 without appropriate proof of ownership. 5. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities. 6. Any exclusion mentioned in the "General Exclusions" section of this Policy. 	7 Optional Cover 11
<p>Special Exclusions applicable to Total Loss of Checked-in Baggage on Benefit Basis (Airways): The Company shall not be liable to make any payment under this Section in respect of the following:</p> <ol style="list-style-type: none"> 1. Valuables and money, all kinds of securities and tickets/passes or any other item(s) not declared to, and agreed to by the Company. 2. Loss of property unless a Property Irregularity Report or other report usually issued by common carriers in the event of loss of checked-in baggage has been procured and submitted to the Company. 3. Any partial loss of the items contained within the checked-in baggage. 4. Items contained within the checked-in baggage, which are valued in excess of INR.5000 without appropriate proof of ownership. 5. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities. 6. Any exclusion mentioned in the "General Exclusions" section of this Policy. 	7 Optional Cover 11A
<p>Special Exclusions applicable to Delay of Checked-in Baggage (Airways): The Company 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/Insured Person for:</p> <ol style="list-style-type: none"> 1 Valuables and money, all kinds of securities and tickets/passes or any other item not declared to, and agreed to by the Company. 2 Loss of property unless a Property Irregularity Report or other report usually issued by common carriers in the event of loss of checked-in baggage has been procured and submitted to the Company. 3 Any partial loss of the items contained within the checked-in baggage. 4 Items contained within the checked-in baggage, which are valued in excess of INR 5000 without appropriate proof of ownership. 5 Losses arising from any delay, detention, confiscation by the customs officials or other public authorities. 6 Loss due to complete/partial damage of the checked-in baggage. 7 Any exclusion mentioned in the "General Exclusions" section of this Policy. 	7 Optional Cover 12

6	Exclusions (What the policy does not cover)	<p>Special Exclusions applicable to Delay of Checked-in Baggage on Benefit Basis (Airways): The Company 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/Insured Person for:</p> <ol style="list-style-type: none"> 1. Valuables and money, all kinds of securities and tickets/passes or any other item(s) not declared to, and agreed to by the Company. 2. Loss of property unless a Property Irregularity Report or other report usually issued by common carriers in the event of loss of checked-in baggage has been procured and submitted to the Company. 3. Any partial loss of the items contained within the checked-in baggage. 4. Items contained within the checked-in baggage, which are valued in excess of INR.5000 without appropriate proof of ownership. 5. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities. 6. Any exclusion mentioned in the "General Exclusions" section of this Policy. 	7 Optional Cover 12A
		<p>Special Exclusions applicable to Missed Connection (Airways): This benefit does not cover any other loss other than those mentioned above under the head coverage, directly in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 15
		<p>Special Exclusions applicable to Missed Connection on Benefit basis(Airways): This benefit does not cover any other loss other than those mentioned above under the head coverage, directly in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 15A
		<p>Special Exclusions applicable to Trip Delay (Airways): This benefit does not cover loss other than those mentioned above under the head coverage, directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 16
		<p>Special Exclusions applicable to Trip Delay on benefit basis (Airways): This benefit does not cover loss other than those mentioned above under the head coverage, directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy</p>	7 Optional Cover 16A
		<p>Special Exclusions applicable to Emergency Accommodation due to Trip Delay (Airways): This benefit does not cover any loss other than those mentioned above under the head "coverage", directly in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 17
		<p>Specific Exclusions applicable to Flight Delay: The Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Delayed arrival of the Insured Person or Travelling Companion 2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked. 3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority. 4. Any exclusion mentioned in the "General Exclusions" Section of this Policy. 	7 Optional Cover 18
		<p>Specific Exclusions applicable to Flight Delay on benefit basis: The Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Delayed arrival of the Insured Person or Travelling Companion 2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked. 3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority. 4. Any exclusion mentioned in the "General Exclusions" Section of this Policy. 	7 Optional Cover 18A
		<p>Special Exclusions applicable to Over Booked-Common Carrier (Airways): This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 19
		<p>Special Exclusions applicable to Over Booked-Common Carrier on benefit basis (Airways): This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy</p>	7 Optional Cover 19A
		<p>Special Exclusions applicable to Bounced Hotel Booking: The Company shall not be liable to make any payment under this Policy for:</p> <ol style="list-style-type: none"> 1. Changes in plans by the Insured/ Insured Person, an immediate family member, or travelling companion for any reason. 2. Adverse change in financial circumstances of the Insured/ Insured Person, any family member, or a travelling companion. 3. Any business or contractual obligations of the Insured/Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured/Insured Person or the travelling companion of the Insured as defined above. 4. Default by the person, agency, or tour operator from whom the Insured / Insured Person bought this Policy and/or made travel arrangements. 5. Any government regulation or prohibition. 6. An event or circumstance, which occurs prior to the commencement of the period of insurance. 7. On account of a felonious assault, where the Insured/Insured Person, any family member of the Insured/Insured Person, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed. 8. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optional Cover 20

<p>Specific Exclusions applicable to Travel Inconvenience: The Company 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/Insured Person for:</p> <ol style="list-style-type: none"> Travel arrangements being cancelled or changed by any airline, cruise line or the tour operator beyond insured peril Voluntary changes in travel plans by the Insured giving rise to a claim under this section. Any business or contractual obligations of the Insured and/or any family member except for termination or lay off of employment as defined above provided insured is not the Owner, proprietor, Majority Shareholder and Director of the said company. Termination of employment due to any unlawful act of the insured. Default / insolvency by and of the person, agency or tour operator from whom the Insured had bought his Travel arrangements. Any governmental regulations or prohibition imposed by any Administrative Authority at the time or before booking of insured's travel arrangement. Booking of the trip is undertaken ignoring the adverse situation as published by the Mass Media, Union Government, State Government and/or any Administrative Authority for travel to particular country or part of the country which may give rise to a claim. Loss of visa charges shall not be paid under this section 	7 Optional Cover 21
<p>Specific Exclusions applicable to Travel Inconvenience on benefit basis: The Company 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/Insured Person for:</p> <ol style="list-style-type: none"> Travel arrangements being cancelled or changed by any airline, cruise line or the tour operator beyond insured peril Voluntary changes in travel plans by the Insured giving rise to a claim under this section. Any business or contractual obligations of the Insured and/or any family member except for termination or lay off of employment as defined above provided insured is not the Owner, proprietor, Majority Shareholder and Director of the said company. Termination of employment due to any unlawful act of the insured. Default / insolvency by and of the person, agency or tour operator from whom the Insured had bought his Travel arrangements. Any governmental regulations or prohibition imposed by any Administrative Authority at the time or before booking of insured's travel arrangement. Booking of the trip is undertaken ignoring the adverse situation as published by the Mass Media, Union Government, State Government and/or any Administrative Authority for travel to particular country or part of the country which may give rise to a claim. Loss of visa charges shall not be paid under this section. 	7 Optional Cover 21A
<p>Specific Exclusion applicable to Travel Service Supplier Insolvency: The Company shall not be liable to make any payment under this Section in respect of the following:</p> <ol style="list-style-type: none"> If Insolvency of a travel services provider if at the relevant time, the travel services provider was insolvent or a reasonable person would have reason to expect the travel services provider might become insolvent. Claims arising directly from war, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; Accommodation expenses incurred after the pre-decided return date of the trip to insured's town. Any other loss falling under the General Exclusions of the Policy 	7 Optional Cover 22
<p>Specific Exclusions applicable to Car Rental Excess Insurance: The Company shall not be liable in respect of any claim made of:</p> <ol style="list-style-type: none"> Loss or destruction of or damage to any property whatsoever, or any liability, loss or exposure whatsoever resulting or arising there from or any consequential loss directly caused by or contributed to or arising from <ol style="list-style-type: none"> ionizing radiation or contamination by radioactivity from any Nuclear fuel or any waste and the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof. Operation of the vehicle in violation of the terms of the rental agreement. Automobiles, or other vehicles, which are not rental vehicles and not rented from a licensed rental agency. whether by the Insured Person or by any person acting on behalf of the Insured Person. Any loss falling under the 'General Exclusions' Section of the Policy. The rental of certain vehicles namely, motor homes, trailers or caravans, vans, trucks, non-passenger carrying vehicles, vehicles that carry more than 9 people including the driver, motorcycles, mopeds, motorbikes, off-road vehicles and recreational vehicles. Expenses reimbursed by the insured person's employers' Insurer. Applicable to car rental key cover – replacement of locks when only the parts need to be changed. Applicable to misfueling cover – repair or replacement of any mechanical part or damage to engine arising from the use of the incorrect fuel, i.e. only cleaning charges are payable under this section. 	7 Optional Cover 23

<p>Special Exclusions applicable to Personal Liability: The Company shall not be liable to make any payment under this Section in respect of the following:</p> <ol style="list-style-type: none"> 1 Any claim arising from Insured's/ Insured Person's personal contractual liability or through promises made by the Insured/ Insured Person. 2 Any claim of personal liability of the Insured/ Insured Person towards his/her family, relations and travelling companions, whether personal or official. 3 Any claim resulting from transmission of an illness or disease by the Insured/ Insured Person. 4 Any claim for damage resulting from professional activities/ sports involving the Insured/ Insured Person. 5 Any claim for liability, arising directly from or due to: <ol style="list-style-type: none"> a) possession of animals, birds, reptiles, insects etc. and their by- products like skin, hair, feathers, horns, fur, ivory, bones, eggs, etc. b) ownership or possession of vehicles, aircrafts, water crafts, or activities of the insured/insured person involving parachuting, hand-gliding, hot air ballooning or use of fire arms. c) Any willful, negligent, malicious or unlawful act. d) Insanity, the use of any alcohol/drugs (except as medically prescribed) or drug addiction. e) Any supply of goods or services on the part of the Insured/Insured Person. f) Any ownership or occupation of land or buildings other than the occupation of any temporary residence. 6 Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optional Cover 24
<p>Special Exclusions applicable to Legal Expenses:The Company shall not be liable to make any payment under this benefit in respect of the following:</p> <ol style="list-style-type: none"> 1. Any existing physical disability. 2. Accidents due to sleep disorders, hypnosis, tolerance and / or withdrawal symptoms due to intake of psychoactive drugs, stimulants, sedatives, narcotics, hallucinogens. 3. Damage to health caused by curative measures, radiation, Infection, poisoning except where these arise from an accident. 4. Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of accidental death. 5. Any other claim after a claim for accidental death has been admitted by the Company and becomes payable. 6. Any claim which arises out of an accident connected with the operation of an aircraft (Including Cabin Crew) or which occurs during parachuting except when the Insured/Insured Person is flying as a Fare Paying passenger in a multi-engine, scheduled commercial aircraft or Air Charter company. 	7 Optional Cover 25
<ol style="list-style-type: none"> 7. Payment of compensation in respect of accidental death, injury or disablement of the Insured/Insured Person from; <ol style="list-style-type: none"> a. intentional self-injury, suicide, or attempted suicide. b. whilst under the influence of intoxication, liquor or drugs. c. arising or resulting from the insured/insured person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion. d. whilst engaging in speed contest or racing of any kind, hunting, bungee jumping, parasailing, ballooning, skydiving, paragliding, hand gliding, mountaineering or rock climbing, potholing, abseiling, deep sea diving, polo, snow and ice sports, etc. unless specifically covered and duly mentioned in the Policy Schedule. 8. Any consequential loss or damage cost or expense of whatsoever nature. 9. Accidental Death or disablement resulting, directly caused by, contributed to or aggravated or prolonged by childbirth, maternity or pregnancy or in consequence thereof, venereal disease or infirmity. 10. Payment of compensation in respect of accidental death, injury or disablement of the Insured/Insured Person, due to or arising out of or directly connected with or traceable to act of terrorism or terrorist activities. 11. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optional Cover 25
<p>Special Exclusions applicable to Home Burglary Insurance (contents): The Company shall not be liable to make any payment under this Policy for:</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. 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, 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. 	7 Optional Cover 26
<p>Specific Exclusion for Optional Cover - CHOLA MS BHARAT GRIHA RAKSHA POLICY</p>	7 Optional Cover 27
<p>1.Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance</p>	7 Optional Cover 27
<p>2.War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civilwar,mutiny, civil commotion amountingto a popularrising, military rising, rebellion, revolution, insurrection or military or usurped power</p>	7 Optional Cover 27
<p>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>	7 Optional Cover 27

4.Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination	7 Optional Cover 27
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	7 Optional Cover 27
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.	7 Optional Cover 27
7.Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event	7 Optional Cover 27
8.Loss or damage to any Insured Property removed from Your Home to any other place.	7 Optional Cover 27
9.Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever	7 Optional Cover 27
10.Any reduction in market value of any Insured Property after its repair or reinstatement	7 Optional Cover 27
11.Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement	7 Optional Cover 27
12.Costs, fees or expenses for preparing any claim	7 Optional Cover 27
Special Exclusions applicable to Pet Care: This benefit does not cover any loss other than those mentioned above under the head "coverage", directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.	7 Optional Cover 29
Specific Exclusions applicable to Sports Equipment Cover: Following losses are not covered under the policy: 1. Any loss due to theft or damage to insured/Insured Person sports equipment and accessories during insured's entire journey if he does not get a written PIR (Property Irregularity Report) issued by the airline. For the purpose he shall be required to lodge the complaint with the airline immediately. 2. Loss to sports equipment and accessories at any other time if insured does not report the loss or theft to the local police within 24hrs of discovering it and get a written police report from them. 3. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure. 4. Loss or damage to sports equipment and accessories left unattended at any place. 5. Any loss or damage to the property due to confiscation or detention by any authority other than airline. 6. Any loss falling under the General Exclusions of the Policy 7. Any amount of loss that has already been compensated from the club.	7 Optional Cover 30
Specific Exclusions applicable to Debit/Credit card fraud: The Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly caused by, arising from or in any way attributable to any of the following: 1. Any claims where the loss can or could have been recovered from any other source. 2. Any claims where the reporting procedures of the issuing bank have not been followed as soon as practicable from the time of the Insured Person becoming aware of the loss or Theft. 3. Any claim where loss or Theft is not notified to the local police as soon as practicable from the time of the Insured Person becoming aware of the loss or Theft. 4. Any claim arising out of a loss where Insured Person has left the card unattended. 5. Any costs incurred in procurement of a new card. 6. Any claims arising out of, or in connection with any contractual liability. 7. Any claim arising out of a loss where the Insured Person, his/her Immediate Family Member, relative, colleague, Travelling Companion or business staff is involved as an accomplice or accessory. 8. Any loss or damage of a consequential nature. 9. Any financial loss or liability due to misuse of card occurring after the time of reporting the loss or Theft to the issuing bank. 10. Any claim, which is in any manner fraudulent or supported by any fraudulent statement or device	7 Optional Cover 33
Special Exclusions applicable to Loss of Gadgets: a) The Excess stated in the policy Schedule/certificate to be borne by the Insured in any one occurrence. If, however, more than one property is lost or damaged in any one occurrence then the Insured shall not be called upon to bear more than the highest single deductible applicable to such properties. b) Loss or damage caused by any defects existing at the time of commencement of the present insurance within the knowledge of the Insured/Insured Person, whether such defects were known to the Company or not. c) Loss or damage as a direct consequence of wear and tear or of gradual deterioration due to atmospheric conditions. d) Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured properties. Any costs incurred in connection with the maintenance of the insured properties, such exclusion also applying to parts exchanged in the course of such maintenance operations. e) Loss or damage for which the manufacturer or supplier of the insured properties is responsible either by law or under contract. f) Loss of or damage to rented or hired property for which the owner is responsible either by law or under lease and/ or maintenance agreement. g) Consequential loss or liability of any kind or description. h) Aesthetic defects, such as scratches on painted polished or enameled surfaces.	7 Optional Cover 34

<p>Special Exclusion applicable to Alternate Employee/Substitute Employee Expenses</p> <p>The following exclusions applicable to the Personal Accident section shall be applicable to this Section also as far as the accidental death due to injury of the original employee is concerned who is covered under the Policy as the Insured Person.</p> <p>The Company shall not be liable to make any payment under this benefit in respect of the following:</p> <ol style="list-style-type: none"> Any existing physical disability. Accidents due to sleep disorders, hypnosis, tolerance and / or withdrawal symptoms due to intake of psychoactive drugs, stimulants, sedatives, narcotics, hallucinogens. Damage to health caused by curative measures, radiation, Infection, poisoning except where these arise from an accident. Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of accidental death. Any other claim after a claim for accidental death has been admitted by the Company and becomes payable. Any claim which arises out of an accident connected with the operation of an aircraft (Including Cabin Crew) or which occurs during parachuting except when the Insured/Insured Person is flying as a Fare Paying passenger in a multi-engine, scheduled commercial aircraft or Air Charter company. 	7 Optional Cover 35
<ol style="list-style-type: none"> Payment of compensation in respect of accidental death, injury or disablement of the Insured/Insured Person from; <ol style="list-style-type: none"> intentional self-injury, suicide, or attempted suicide. whilst under the influence of intoxication, liquor or drugs. arising or resulting from the insured/insured person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion. whilst engaging in speed contest or racing of any kind, hunting, bungee jumping, parasailing, ballooning, skydiving, paragliding, hand gliding, mountaineering or rock climbing, potholing, abseiling, deep sea diving, polo, snow and ice sports, etc. unless specifically covered and duly mentioned in the Policy Schedule/certificate. Any consequential loss or damage cost or expense of whatsoever nature. Accidental Death or disablement resulting, directly caused by, contributed to or aggravated or prolonged by childbirth, maternity or pregnancy or in consequence thereof, venereal disease or infirmity. Payment of compensation in respect of accidental death, injury or disablement of the Insured/Insured Person, due to or arising out of or directly connected with or traceable to act of terrorism or terrorist activities. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optional Cover 35
<p>Special Exclusions applicable to Loss of Deposit or Cancellation (Hotel & Airline): The Company shall not be liable to make any payment under this Policy for:</p> <ol style="list-style-type: none"> Common carrier-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 and sufficient notice has been issued by way of local newspaper or any other media advisory on actual occurrence of such an event. A strike is foreseeable on the date the labour union members vote to approve a strike. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. Changes in plans by the Insured/ Insured Person, an immediate family member, or travelling companion for any reason. Adverse change in financial circumstances of the Insured/ Insured Person, any family member, or a travelling companion. Any business or contractual obligations of the Insured/Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured/Insured Person or the travelling companion of the Insured as defined above. Default by the person, agency, or tour operator from whom the Insured / Insured Person bought this Policy and/or made travel arrangements. Any government regulation or prohibition. An event or circumstance, which occurs prior to the commencement of the period of insurance. On account of a felonious assault, where the Insured/Insured Person, any family member of the Insured/Insured Person, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optional Cover 36
<p>Specific Exclusion applicable to Travel Loan Secure:</p> <p>No claim under this section would be paid if the death is due to or caused by</p> <ol style="list-style-type: none"> Directly caused by contributed to related to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof, Due to participation in winter sports, skydiving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot holing, hunting or equestrian activities, skiing, diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sports. Any loss falling under general exclusion of the policy 	7 Optional Cover 37
<p>Special Exclusions applicable to Missed Departure:</p> <p>This benefit does not cover any loss other than those mentioned above under the head "coverage", directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 40
<p>Special Exclusions applicable to Missed Departure on benefit basis:</p> <p>This benefit does not cover any loss other than those mentioned above under the head "coverage", directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optional Cover 40A

		<p>Special Exclusions applicable to Loss of Baggage and Personal Effects: The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 1. loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorized use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons. 2. mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle. 3. destruction or damage due to wear and tear, moth or vermin. 4. baggage, clothing and personal effects dispatched as unaccompanied baggage. 5. theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means. 6. loss or damage to sports equipment whilst in use, contact lenses, samples, tools. 7. for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority. 8. for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds. 9. for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring. 	7 Optional Cover 44
		<ol style="list-style-type: none"> 10. for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause. 11. a claim involving animals. 12. loss, including but not limited to loss by theft, or damage to vehicles or other accessories. 13. for any loss that is not reported either to the appropriate police authority or transport carrier within twenty-four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained. 14. baggage and/or personal effects sent under an airway-bill or bill of lading. 15. contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth. 	7 Optional Cover 44
		<p>Specific Exclusions applicable to Key Replacement: The Company shall not be liable to make any payment under this Section in respect of the following:</p> <ol style="list-style-type: none"> 1. costs other than those listed above 2. costs associated with lost or stolen keys for a residence other than the Insured's primary residence; 3. The cost to replace keys to vehicles that the Insured does not own for personal use; 	7 Optional Cover 46
		<p>Specific Exclusions applicable to Loss of documents: The Company shall not be liable to make any payment under this Section in respect of the following:</p> <ol style="list-style-type: none"> 1. transportation tickets, or other similar items or personal papers and payment cards; 2. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events; 3. accidental damage to insured's wallet and items inside; 4. any fraudulent/unauthorized charges on the lost or stolen payment cards; 5. any identity theft related costs that are caused by lost or stolen personal papers or payment cards 	7 Optional Cover 47
		<p>Specific Exclusions applicable for Identity Theft: We will not pay for any expenses or loss as a result of:</p> <ol style="list-style-type: none"> 1. Monetary losses other than those covered above 2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death; 3. Requesting credit reports before the discovery of your identity theft; 4. Taking time from self-employment or workdays that will be paid by your employer in order to correct your financial records that have been altered due to identity theft. 	7 Optional Cover 50
		<p>Specific Exclusion applicable to Digital Camera Insurance: The Company shall not, however, be liable for</p> <ol style="list-style-type: none"> 1. Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not; 2. Loss or damage as a direct consequence of the continual influence of operation (eg. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions; 3. any costs incurred in connection with the maintenance of the Digital Camera, such exclusion also applying to parts exchanged in the course of such maintenance operations; 4. loss or damage for which the manufacturer or supplier of the Digital camera is responsible either by law or under contract; 5. loss of or damage to rented or hired Digital Camera for which the owner is responsible either by law or under a lease and/or maintenance agreement; 6. consequential loss or liability of any kind or description; 7. aesthetic defects 8. any Digital Single Lens Reflex (DSLR) camera purchased 30 days prior to the inception of this policy. 9. Damage due to Pollution: any damage, loss or destruction to the Digital Camera on account of pollution or contamination 	7 Optional Cover 52
7	Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage	Initial Waiting Period: Not Applicable	
		Specific Waiting Periods (Not applicable for claims arising due to an accident): Not Applicable	
		Pre-existing Diseases: Not Applicable	
	Financial limits of coverage	The policy will pay only up to the limits specified hereunder for the following diseases/procedures:	
	i. Sublimit (It is a pre-defined limit	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following sub-limits:	

8	and the insurance company will not pay any amount in excess of this limit)	Not Applicable	
	ii. Co-Payment (It is a specified amount / percentage of the admissible claim amount to be paid by policyholder/insured)	Travel Service Supplier Insolvency-10% Co-payment, Car Rental Excess Insurance- Nil/10%/20% Co-Payment, Change Fee Coverage (Airways)- Nil/10% Co-payment, Digital Camera Insurance- Nil/5% /10%Co-payment, All Risk Cancellation- Nil/5% /10%/20%Co-payment	As mentioned in the Policy Certificate
	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)	Emergency Accidental Hospitalization- Nil/1000/2500/5000, OPD Emergency Medical Expenses- Nil/1000/2500/5000, Emergency Medical Expenses – Illness / Disease- Nil/1000/2500/5000, Pre existing condition in Life Threatening Situation- Nil/1000/2500, Dental Treatment Expenses- Nil/250/500, Daily Allowance in case of Hospitalization- Nil / 1 / 2 days, Daily Allowance in case of Non – Hospitalization- Nil / 1 / 2 days, Delay of Checked-in Baggage (Airways)- 1 hour/3/6/12/24 hours, Delay of Checked-in Baggage on Benefit Basis (Airways)- 1 hour/3/6/12/24 hours, Missed Connection (Airways)- 2/3hours, Missed Connection on Benefit basis (Airways)- 2/3hours, Trip Delay (Airways)- 1 hour/1.5/2/3/6/12 hours, Trip Delay on Benefit basis (Airways)- .5 hour/2/3/6/12 hours, Flight Delay-1 hour/1.5/2/3/6 hours, Flight Delay on Benefit basis-1 hour/1.5/2/3/6 hours, Over Booked-Common Carrier (Airways)- 6 hours/12 hours, Over Booked-Common Carrier on Benefit basis (Airways)- 6 hours/12 hours, Bounced Hotel booking- NIL and 10% of the sum insured, Personal Liability- Nil/1000/2500/5000, Legal expenses- Nil/500, Home Burglary Insurance (Contents)- As per erst while fire tariff, Chola MS Bharat Griha Raksha Policy- As per erst while fire tariff, Sports Equipment cover- Nil/1000/2500/5000, Adventure Sports- Nil/1000/2500/5000, Cruise cover- Nil/1000/2000, Debit / Credit Card – Fraud- Nil/1000/2500/5000, Loss of Gadgets- Nil/1000/2000, Alternate Employee/Substitute Employee Expenses- Nil/1000/2000, Loss of Deposit or Cancellation (Hotel & Airline)- Nil/500/1000/2000, Travel Loan Secure- Nil/1000/2500/5000, Baggage Delay in Common carrier-1 /2 / 3 / 6 /12 /24 hours, Baggage Delay in Common carrier on Benefit basis-1 /2 / 3 / 6 /12 /24 hours, Carrier Cancellation- Nil/1000/2000	As mentioned in the Policy Certificate
	iv. Any other limit (as applicable)	Not Applicable	
	Claims / Claims Procedure	<p>Cashless Procedure: 1. In the event of an accident or sudden illness which is likely to give rise to a claim under this Policy, the Insured Person shall immediately contact the Assistance Service Provider giving details of the Policy issued to him/her. The details of phone numbers and Helpline are given in the Schedule/Certificate attached to this Policy.</p> <p>2. If proper intimation is given, the Assistance Service Provider shall give a cashless authorisation to the hospital / other providers for the costs of hospitalization under Scope of Coverage under the Policy. These costs will be settled directly by the Assistance Service Provider on behalf of and for the account of the Company. The Insured Person shall release Medical Practitioners/hospital contacted by Assistance Service Provider from their duty not to disclose information about his/her case.</p> <p>3. In such cases, the Insured Person before his discharge from the Hospital, shall fill up and sign the claim form and hand over the same to the Hospital authorities to be handed over to Assistance Service Provider. Please send the duly signed claim form along with all the documents to designated TPA within 30 days of the occurrence of the Incident. However, claims filed even beyond such period should be considered if there are valid reasons of any delay.</p> <p>Reimbursement Procedure:</p> <p>1. Where no information is given to Assistance Service Provider and the payment for hospital treatment / outpatient treatment has been made by the Insured Person, the reasons therefore shall have to be given by the Insured Person along with the claim form giving details of treatment and bills for expenditure to the Company or Assistance Service Provider. After examining the facts and establishing the liability, in consultation and with the approval of the Company, Assistance Service Provider will reimburse to the Insured Person the costs incurred within the Scope of Coverage of the Policy on behalf of and for the account of the Company.</p> <p>2. Besides where the Insured Person and Assistance Service Provider agree that even though the procedure under Claims Procedure is complied with, the claim should be settled on a reimbursement basis (in consultation and with the approval of the Company), then it will be done so accordingly.</p> <p>Claim Documentation: Claim documents as listed in the policy shall be submitted to the Company or Assistance Service Provider within one month after completion of the treatment or transportation home. In the event of accidental death, the same shall be submitted within one month after transportation of mortal remains/burial.</p> <p>Turn Around Time (TAT) for claims settlement: 30 days</p> <p>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</p> <p>TAT for cashless final bill authorisation - 4 hours</p> <p>Network Hospital details: Not Applicable</p> <p>Hospitals which are blacklisted - Not Applicable</p> <p>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</p>	5. General Condition 14
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	Section 6-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. 	Section 6-Grievances Redressal
12	Things to remember	<p>Free Look Cancellation: Not Applicable</p> <p>Policy renewal: The Company shall give notice for renewal of the Annual Multi Trip policies and accept renewal premium in all cases except in case of fraud, misrepresentation or non-cooperation of the Policy Holder / Insured Person in implementing the terms and conditions of this Policy or if the renewal of Policy poses a moral hazard. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the declaration herein before mentioned and that nothing is known to the Insured / Insured Person that may result to enhance the risk of the Company. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.</p> <p>Migration and Portability: Not Applicable</p> <p>Change in Sum Insured: Not Applicable</p> <p>Moratorium Period: Not Applicable</p>	5. General Condition 22
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.</p> <p>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>	