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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 OVERSEAS 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		
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Insured Name	Sum Insured (in \$)				
<<Insured 1>>					
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		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. Pre-existing condition(s) are excluded from the policy including but not limited to unforeseen emergency measures to save the Insured/Insured Person's life. This exclusion will apply to the following sections: a. Emergency Medical Expenses except in case of Life Threatening Condition, b. Emergency Medical Evacuation, c. Repatriation of Mortal Remains, d. Dental Treatment Expenses, e. Daily Allowance in case of Hospitalization, f. Compassionate Visit, g. Coverage in Home Country, h. Permanent Total Disability (PTD), i. Permanent Partial Disability (PPD), However, this exclusion can be waived upon realization of additional premium and will be indicated in the Policy Certificate along with the corresponding sum insured.	4.2
		3. Treatment abroad if that is the sole reason or one of the reasons for the Insured Person's temporary stay abroad	4.3
		4. Any claim if the Insured Person – a. Is travelling against the advice of a Physician; b. Is receiving, or is on a waiting list to receive, specified medical treatment declared in the Physician'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/ Certificate.	4.5
		6. No claim will be paid arising from suicide, attempted suicide or wilfully self-inflicted injury or illness, venereal disease, alcoholism, drunkenness or the abuse of the drugs, or any loss arising directly from any injury, illness, death, loss, expenses and/or any mutant derivative or variation thereof however caused.	4.6
		7. Congenital external diseases, defects or anomalies	4.7
		8. Diseases, illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities (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, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.	4.8
		9. Any claim resulting or arising from or any consequential loss, directly or indirectly, 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	4.9
		10. 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	4.1
		11. No claim will be paid which arises from the Insured Person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.	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. 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). However, treatment of mental and nervous disorders, including alcohol and drug dependency, will be covered subject to the limits specified in the Policy Schedule/Certificate, if specifically agreed for and mentioned in the Policy Schedule/Certificate. The payment for such medical expenses shall be limited to inpatient hospitalization in a Hospital/Nursing Home for a period more than 24 hours.	4.13
		14. 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. This shall not apply in respect of Hijack Distress Allowance Cover under the policy.	4.14
		15. Treatment other than Allopathy and AYUSH	4.15
		16. No claim will be paid for losses arising from accidents on two wheeled motorized vehicles unless at the time of the accident the driver is duly qualified, is in possession of a current full international Driving License and the Insured Person is wearing a safety crash helmet.	4.16
		17. No claims will be paid for losses arising directly or indirectly from hazardous occupation or if engaging in any criminal or illegal act.	4.17

<p>Repatriation of Mortal Remains The Company shall not be liable to make any payment under this cover in connection with or in respect of any expenses whatsoever incurred by the Insured Person for:</p> <p>1. Where the Insured Person is travelling against the advice of a physician or receiving or on a waiting list for specified medical treatment; or is travelling for the purpose of obtaining treatment or has received a terminal prognosis for a medical condition</p> <p>2. Treatment of orthopaedic, degenerative, oncological diseases, unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured/ Insured Person's life or upto the amount specified in Policy Certificate.</p> <p>3. Treatment which could be reasonably delayed until Insured Person's return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Assistance Service Provider and shall be in accordance with accepted standards of medical care.</p> <p>4. Charges in excess of Reasonable and Customary charges incurred for emergency treatment on account of an InsuredEvent.</p> <p>1. 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 cancer, accidents and burns).</p> <p>2. Expenses incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution or related to treatment of alcoholism or drug dependency.</p> <p>5. Maternity, child birth and any consequences, including changes in other chronic conditions as a result of pregnancy. However, this exclusion will not apply in following cases: a. Ectopic Pregnancy proved by diagnostic means and certified to be life threatening by the attending MedicalPractitioner.</p> <p>3. If the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's/ Insured Person's or the child's life in the event of acute complications, provided that the Insured/ Insured Person has not completed the age of 38 years and the 30th week of the pregnancy is not yet completed.</p> <p>6. Rehabilitation or the costs of prostheses/ prosthetics (artificial limbs) etc</p> <p>7. Any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	2 Coverage 1
<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 Person for:</p> <p>1. Treatment, which could reasonably be delayed until the Insured/ Insured Person's return to the Republic of India. 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. Root Canal Treatment, Crowning and Dental Filling.</p> <p>6. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner).</p> <p>7. 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>8. Any exclusion mentioned in the 'General Exclusions' section of this Policy</p>	2 Coverage 2
<p>Specific Exclusions applicable to Personal Accident: The Company shall not be liable to make any payment under this benefit in respect of the following:</p> <p>1. Any existing physical disability.</p> <p>2. Accidents due to disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same</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 or which occurs during parachuting except when the Insured Person is flying as a Fare Paying passenger in a multi-engine, commercial aircraft.</p> <p>7. Payment of compensation in respect of accidental death, injury or Disability of the Insured Person from;</p> <p>i. intentional self-injury, suicide, or attempted suicide.</p> <p>ii. whilst under the influence of intoxication, liquor or drugs.</p> <p>iii. whilst engaging in aviation or ballooning whilst mounting into dismounting from or travelling in any aircraft or balloon other than as a Fare Paying Passenger in any duly licensed standard type of aircraft</p> <p>iv. arising or resulting from the 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>v. 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</p> <p>vi. Any consequential loss or damage cost or expense of whatsoever nature.</p> <p>vii. Accidental Death or Disability resulting, directly or indirectly, caused by, contributed to or aggravated or prolonged by childbirth, maternity or pregnancy or in consequence thereof, venereal disease or infirmity</p> <p>viii. Insured whilst flying or taking part in aerial activities (including cabin crew) except as a Fare Paying Passenger in a regular Scheduled Commercial airline or air Charter Company.</p>	2 Coverage 3

8. Any exclusion mentioned in the 'General Exclusions' section of this Policy	
Specific Exclusions applicable to Daily Allowance in case of Hospitalisation: All Specific exclusions applicable to Emergency Medical Expenses, Emergency Medical Evacuation, and Repatriation of Mortal Remains shall be applicable to this section also.	2 Coverage 4
Specific Exclusions applicable to Personal Liability: The Company shall not be liable to make any payment under this Section in respect of the following: 1. Any claim arising from Insured/Insured Person's personal contractual liability or through promises made by the Insured/Insured Person. 2. Any claim of personal liability of the 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 Person. 4. Any claim for damage resulting from professional activities/sports involving the Insured/ Insured Person. 5. Any claim for liability, arising directly or indirectly, from or due to: i. possession of animals, birds, reptiles, insects etc. and their by-products like skin, hair, feathers, horns, fur, ivory, bones, eggs, etc. ii. 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. iii. Any wilful, negligent, malicious or unlawful act. iv. Insanity, the use of any alcohol/drugs (except as medically prescribed) or drug addiction. v. Any supply of goods or services on the part of the Insured/Insured Person. 6. Any ownership or occupation of land or buildings other than the occupation of any temporary residence. 7. Any exclusion mentioned in the 'General Exclusions' section of this Policy.	2 Coverage 5
Specific Exclusions to Hijack Distress Allowance: 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 or indirectly for, caused by, arising from or in any way attributable to any of the following: 1. The Insured Person and/or his Immediate Family Member being suspected to be an accomplice or an accessory in such hijack. 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 Exclusions' Section of this Policy.	2 Coverage 6
Specific Exclusions applicable to Child Escort: This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.	2 Coverage 7
Specific Exclusions applicable to Financial Emergency Assistance: 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 or indirectly for, caused by, arising from or in any way attributable to any of the following: 1. A shortage in or loss of Money due to currency fluctuation, errors, omissions, exchange loss or depreciation in value. 2. Any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the occurrence of the incident and a written report being obtained for the same. 3. Any claim in respect of a loss of traveler's cheques not immediately reported to the local branches or agents of the issuing authority. 4. Loss of Money not kept in the personal custody of the Insured Person. 5. Any claim made on or after return of the Insured Person back to India/ Country of Origin. 6. Any loss of Valuables, any kinds of securities or tickets; 7. Any loss of Money contained in Checked-in Baggage. 8. Any exclusion mentioned in the 'General Exclusions' Section of the Policy.	2 Coverage 8
Specific Exclusions applicable to Political Risk and Catastrophe Evacuation: 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 Person for: 1. Insured Violating the laws or regulations of the country from which he/she is to be evacuated 2. Failure to produce or maintain immigration, work, residence or similar visas, permits or other documentation 3. Failure to honour any contractual obligation or bond or to obey any condition in a license. 4. Insured being a national of the country from which he is to be evacuated 5. Circumstances that resulted in the Insured's evacuation being in existence prior to the Insured entering the country or their occurrence being foreseeable to a reasonable person before the insured entered the country 6. Any exclusion mentioned in the 'General Exclusions' section of this Policy.	7 Optiona Cover 1
Specific Exclusions applicable to Personal Accident Covers – Common Carrier: 1. All the Specific exclusions applicable to Base Personal Accident Covers shall be applicable to this Section also. 2. Any exclusion mentioned in the "General Exclusions" Section of this Policy	7 Optiona Cover 2
Specific Exclusion applicable to Compassionate Visit: 1. All the Specific exclusions applicable to Base Covers - Emergency Medical Expenses, Emergency Medical Evacuation and Repatriation of Mortal Remains shall also be applicable to this Benefit also. 2. Any exclusion mentioned in the "General Exclusion" section of this policy.	7 Optiona Cover 3

<p>Specific Exclusion applicable to Loss of Passport and Travel Documents: The Company shall not be liable to make any payment for any claim for loss or theft in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Any delay or confiscation or detention by the customs, police or public authorities. 2. Any loss of the passport in a public place or in a public transport, due to the Insured Person's failure to take reasonable precautions to avoid such loss. 3. Loss or theft of the passport from an unlocked private hotel room/apartment/vehicle, unless forcible and violent entry was used to gain access to it. 4. Any exclusion mentioned in the "General Exclusions" Section of this Policy. 	7 Optiona Cover 4
<p>Specific Exclusion applicable to Loss of Passport and Travel Documents on Benefit basis: The Company shall not be liable to make any payment for any claim for loss or theft in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Any delay or confiscation or detention by the customs, police or public authorities. 2. Any loss of the passport in a public place or in a public transport, due to the Insured Person's failure to take reasonable precautions to avoid such loss. 3. Loss or theft of the passport from an unlocked private hotel room/apartment/vehicle, unless forcible and violent entry was used to gain access to it. 4. Any exclusion mentioned in the "General Exclusions" Section of this Policy. 	7 Optiona Cover 4A
<p>Specific Exclusions applicable to Total Loss of Checked-in Baggage: 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 or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Valuables, Money, any kind of securities and tickets/passes or any other item not declared and/or agreed by the Company. 2. Loss of any Checked-in Baggage unless a Property Irregularity Report or other report usually issued by the Common Carrier 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. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities. 5. Any exclusion mentioned in the "General Exclusions" Section of this Policy 	7 Optiona Cover 5
<p>Specific Exclusions applicable to Total Loss of Checked-in Baggage 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 or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Loss of any Checked-in Baggage unless a Property Irregularity Report or other report usually issued by the Common Carrier in the event of loss of Checked-in Baggage has been procured and submitted to the Company. 2. Any partial loss of the items contained within the Checked-in Baggage. 3. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities. 4. Any exclusion mentioned in the "General Exclusions" Section of this Policy 	7 Optiona Cover 5A
<p>Specific Exclusions applicable to Delay of Checked-in Baggage: 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 or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Valuables, Money, any kind of securities and tickets/passes or any other item not declared and/or agreed by the Company. 2. Loss of any Checked-in Baggage unless a Property Irregularity Report or other report usually issued by the Common Carrier 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. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities. 5. Loss due to complete/partial damage of the Checked-in Baggage. 	7 Optiona Cover 6
<p>Specific Exclusions applicable to Delay of Checked-in Baggage 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 or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Loss of any Checked-in Baggage unless a Property Irregularity Report or other report usually issued by the Common Carrier in the event of loss of Checked-in Baggage has been procured and submitted to the Company. 2. Any partial loss of the items contained within the Checked-in Baggage. 3. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities. 4. Loss due to complete/partial damage of the Checked-in Baggage. 	7 Optiona Cover 6A

		<p>Specific Exclusions Applicable for Trip Cancellation and /or Interruption: The Company shall not be liable to make any payment under this benefit in connection with or in respect of the following:</p> <ol style="list-style-type: none"> 1. 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. A strike is foreseeable on the date the labour union members vote to approve a strike. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. 3. Changes in plans by the Insured, an immediate family member, or travelling companion for any reason. 4. Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion. 5. Any business or contractual obligations of the Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured or the travelling companion of the Insured as defined above. 6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured, any family member of the Insured, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed. 10. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optiona Cover 7
		<p>Specific Exclusions Applicable for Trip Cancellation and /or Interruption on Benefit basis:The Company shall not be liable to make any payment under this benefit in connection with or in respect of the following:</p> <ol style="list-style-type: none"> 1. 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. A strike is foreseeable on the date the labour union members vote to approve a strike. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. 3. Changes in plans by the Insured, an immediate family member, or travelling companion for any reason. 4. Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion. 5. Any business or contractual obligations of the Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured or the travelling companion of the Insured as defined above. 6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured, any family member of the Insured, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed. 10. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optiona Cover 7A
		<p>Specific Exclusions Applicable for Travel Inconvenience: The Company shall not be liable to make any payment under this benefit in connection with or in respect of the following:</p> <ol style="list-style-type: none"> 1. 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. A strike is foreseeable on the date the labour union members vote to approve a strike. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. 3. Changes in plans by the Insured, an immediate family member, or travelling companion for any reason. 4. Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion. 5. Any business or contractual obligations of the Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured or the travelling companion of the Insured as defined above. 6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured, any family member of the Insured, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed. 10. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optiona Cover 8

		<p>Specific Exclusions Applicable for 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 the following:</p> <ol style="list-style-type: none"> 1. 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. A strike is foreseeable on the date the labour union members vote to approve a strike. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. 3. Changes in plans by the Insured, an immediate family member, or travelling companion for any reason. 4. Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion. 5. Any business or contractual obligations of the Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured or the travelling companion of the Insured as defined above. 6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured, any family member of the Insured, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed. 10. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optiona Cover 8A
		<p>Specific Exclusions Applicable for Travel Inconvenience including Visa refusal and delay: The Company shall not be liable to make any payment under this benefit in connection with or in respect of the following:</p> <ol style="list-style-type: none"> 1. 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. A strike is foreseeable on the date the labour union members vote to approve a strike. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. 3. Changes in plans by the Insured, an immediate family member, or travelling companion for any reason. 4. Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion. 5. Any business or contractual obligations of the Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured or the travelling companion of the Insured as defined above. 6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured, any family member of the Insured, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed. 10. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optiona Cover 8B
		<p>Specific Exclusions Applicable for Travel Inconvenience including visa refusal and delay on Benefit basis:The Company shall not be liable to make any payment under this benefit in connection with or in respect of the following:</p> <ol style="list-style-type: none"> 1. 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. A strike is foreseeable on the date the labour union members vote to approve a strike. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. 3. Changes in plans by the Insured, an immediate family member, or travelling companion for any reason. 4. Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion. 5. Any business or contractual obligations of the Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured or the travelling companion of the Insured as defined above. 6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured, any family member of the Insured, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed. 10. Any exclusion mentioned in the 'General Exclusions' section of this Policy. 	7 Optiona Cover 8C
		<p>Specific Exclusions applicable to Trip Delay:</p> <ol style="list-style-type: none"> 1. Any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check in timely as required by the airlines. 2. Any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked 3. If the air craft is taken out of service on the instruction of the Civil Aviation Authority 4. No claim shall be payable for delay of hours mentioned in the Policy Certificate as deductible from the schedule time of departure of Flight 	7 Optiona Cover 9
6	Exclusions (What the policy does not cover)	<p>Specific Exclusions applicable to Trip Delay on Benefit basis:</p> <ol style="list-style-type: none"> 1. Any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check in timely as required by the airlines. 2. Any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked 3. If the air craft is taken out of service on the instruction of the Civil Aviation Authority 4. No claim shall be payable for delay of hours mentioned in the Policy Certificate as deductible from the schedule time of departure of Flight 	7 Optiona Cover 9A

<p>Specific Exclusions applicable to Bail Bond: 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 Person for:</p> <ol style="list-style-type: none"> 1. All non-bailable offences as per the local law of the country in which the incident has taken place whilst the Insured is on a trip abroad 2. Any exclusion mentioned in the “General Exclusions” section of this Policy 	7 Optiona Cover 10
<p>Specific Exclusions applicable to Bail Bond 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 Person for:</p> <ol style="list-style-type: none"> 1. All non-bailable offences as per the local law of the country in which the incident has taken place whilst the Insured is on a trip abroad 2. Any exclusion mentioned in the “General Exclusions” section of this Policy 	7 Optiona Cover 10A
<p>Specific Exclusions applicable to Loss of Gadgets: 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 or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Theft from road vehicles unless such theft is from the locked boot or closed glove compartment 2. Gadget being left unattended by the Insured Person. 3. Gadget packed in any Checked-In Baggage 4. Any Lost accessories or attachments 5. Any internal or external damage caused to the Gadget, either due to mishandling of such Gadget or otherwise on account of either the Insured Person or any other party involved in any Theft 6. Any claim made on or after return of the Insured Person back to India/ Country of Origin. 7. Any exclusion mentioned in the “General Exclusions” section of this Policy 	7 Optiona Cover 11
<p>Specific Exclusions applicable to Loss of Gadgets 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 or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Theft from road vehicles unless such theft is from the locked boot or closed glove compartment 2. Gadget being left unattended by the Insured Person. 3. Gadget packed in any Checked-In Baggage 4. Any Lost accessories or attachments 5. Any internal or external damage caused to the Gadget, either due to mishandling of such Gadget or otherwise on account of either the Insured Person or any other party involved in any Theft 6. Any claim made on or after return of the Insured Person back to India/ Country of Origin. 7. Any exclusion mentioned in the “General Exclusions” section of this Policy 	7 Optiona Cover 11A
<p>Specific Exclusions applicable to Loss of International Driving License: The Company 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> <ol style="list-style-type: none"> 1. 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. 2. Any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities. 3. Any loss arising from due to International Driving License left unattended or forgotten by the Insured in the public place or public transport, hotel or apartment. 4. Any loss falling under the General Exclusions of this policy. 	7 Optiona Cover 12
<p>Specific Exclusions applicable to Loss of International Driving License on Benefit basis: The Company 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> <ol style="list-style-type: none"> 1. 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. 2. Any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities. 3. Any loss arising from due to International Driving License left unattended or forgotten by the Insured in the public place or public transport, hotel or apartment. 4. Any loss falling under the General Exclusions of this policy. 	7 Optiona Cover 12A
<p>Specific exclusions applicable to Mugging Benefit: No claim will be paid if the incident is not reported to the local police within 24 hours of the assault and if no such report is obtained.</p>	7 Optiona Cover 13
<p>Specific Exclusions applicable to Debit/Credit Card/Forex 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 or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 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, whether by the Insured Person or by any person acting on behalf of the Insured Person. 11. Any loss falling under the ‘General Exclusions’ Section of the Policy. 	7 Optiona Cover 14

Specific Exclusions applicable to Missed Connection: This benefit does not cover any other loss other than those mentioned above under the head “coverage”, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the ‘General Exclusions’ section of this Policy.	7 Optiona Cover 15
Specific Exclusions applicable to Missed Connection on Benefit basis: This benefit does not cover any other loss other than those mentioned above under the head “coverage”, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the ‘General Exclusions’ section of this Policy.	7 Optiona Cover 15A
Specific Exclusions applicable to Home Fire Insurance (Contents) This Section of the Policy does not cover the following:-	7 Optiona Cover 16
1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.	7 Optiona Cover 16
2. Loss, destruction or damage directly or indirectly caused to the property insured by a. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; b. The radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.	7 Optiona Cover 16
3. Loss, destruction or damage caused to the insured property by pollution or contamination excluding a. Pollution or contamination which itself results from a peril hereby insured against; b. Any peril hereby insured against which itself results from pollution or contamination.	7 Optiona Cover 16
4. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.	7 Optiona Cover 16
5. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.	7 Optiona Cover 16
6. Loss, destruction or damage to any electrical and/or electronic machine, apparatus, fixture or fitting (excluding fans and electrical wiring in dwellings) arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating, or leakage of electricity, from whatever cause (lightning included).	7 Optiona Cover 16
7. Expenses necessarily incurred on i. Architects, Surveyors and Consulting Engineer’s Fees and ii. Debris Removal by the Insured/Insured Person following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the of the claim amount respectively.	7 Optiona Cover 16
8. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.	7 Optiona Cover 16
9. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.	7 Optiona Cover 16
10. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike and Malicious Damage cover	7 Optiona Cover 16
11. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.	7 Optiona Cover 16
12. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days	7 Optiona Cover 16
13. Any exclusion mentioned in the ‘General Exclusions’ section of this Policy.	7 Optiona Cover 16
Specific Exclusions applicable to Home Burglary Insurance (Contents): The Company shall not be liable to make any payment under this Policy for: 1. Loss or damage caused by the Insured/Insured Person's and/or Insured/Insured Person's employee(s) 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 Person, unless such key has been obtained by assault or violence or any threat thereof. 8. Loss of or damage to any property insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured. 9. Any exclusion mentioned in the ‘General Exclusions’ section of this Policy.	7 Optiona Cover 17

<p>Specific Exclusions to Loss of Deposit on Cancellation (Hotel & Common Carrier):The Company shall not be liable to make any payment under this Policy for:</p> <ol style="list-style-type: none"> 1. 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. A strike is foreseeable on the date the labour union members vote to approve a strike, unless the delay is due to breakdown of the Common Carrier. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. 3. Changes in plans by the Insured Person, an immediate family member, or travelling companion for any reason. 4. Adverse change in financial circumstances of the Insured Person, any family member, or a traveling companion. 5. Any business or contractual obligations of the Insured Person, any family member, or a traveling companion 6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured/Insured Person, any family member of the Insured/Insured Person, the traveling companion or traveling companion's family member has been a principal or accessory in the assault committed 10. Any exclusion mentioned in the 'General Exclusions' section of this Policy 	7 Optiona Cover 18
<p>Specific Exclusions to Loss of Deposit on Cancellation (Hotel & Common Carrier) on Benefit basis:The Company shall not be liable to make any payment under this Policy for:</p> <ol style="list-style-type: none"> 1. 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. A strike is foreseeable on the date the labour union members vote to approve a strike, unless the delay is due to breakdown of the Common Carrier. 2. Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather. 3. Changes in plans by the Insured Person, an immediate family member, or travelling companion for any reason. 4. Adverse change in financial circumstances of the Insured Person, any family member, or a traveling companion. 5. Any business or contractual obligations of the Insured Person, any family member, or a traveling companion 6. Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements. 7. Any government regulation or prohibition. 8. An event or circumstance, which occurs prior to the commencement of the period of insurance. 9. On account of a felonious assault, where the Insured/Insured Person, any family member of the Insured/Insured Person, the traveling companion or traveling companion's family member has been a principal or accessory in the assault committed 10. Any exclusion mentioned in the 'General Exclusions' section of this Policy 	7 Optiona Cover 18A
<p>Specific Exclusions to Overbooked Common Carrier: This benefit does not cover any other loss other than those mentioned above under the head “coverage”, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optiona Cover 19
<p>Specific Exclusions to Overbooked Common Carrier on Benefit basis: This benefit does not cover any other loss other than those mentioned above under the head “coverage”, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optiona Cover 19A
<p>Specific Exclusions applicable to Legal Expenses: 1. All the Specific exclusions applicable to Base Personal Accident Covers and Endorsement no.2 – Personal Accident Covers – Common Carrier shall be applicable to this Section also. 2. All exclusions mentioned in the 'General Exclusions' section of this Policy shall also apply to this Section</p>	7 Optiona Cover 20
<p>Specific Exclusion applicable to Pet Care: This benefit does not cover any other loss other than those mentioned above under the head “coverage”, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy</p>	7 Optiona Cover 21
<p>Specific Exclusion applicable to Alternate Employee / Substitute Employee Expenses: All the Specific exclusions applicable to Base Personal Accident Covers and Endorsement no.2 – Personal Accident Covers – Common Carrier 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>	7 Optiona Cover 23
<p>Specific Exclusion applicable to Travel Loan Secure: No claim under this section would be paid if the death or disablement is due to or caused by 1. Directly or indirectly caused by contributed to related to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof, 2. 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. 3. Any loss falling under general exclusion of the policy</p>	7 Optiona Cover 24

<p>Specific Exclusion applicable to Overseas Travel Service Supplier Insolvency:</p> <ol style="list-style-type: none"> 1. If insolvency of any travel agent, tour wholesaler, tour operator or booking agent in India. 2. 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. 3. Claims arising directly or indirectly 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; 4. Accommodation expenses incurred after the pre-decided return date of the trip to insured's town. 5. Any other loss falling under the General Exclusions of the Policy 	7 Optiona Cover 25
<p>Specific Exclusion applicable to Overseas Travel Service Supplier Insolvency on Benefit basis:</p> <ol style="list-style-type: none"> 1. If insolvency of any travel agent, tour wholesaler, tour operator or booking agent in India. 2. 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. 3. Claims arising directly or indirectly 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; 4. Any other loss falling under the General Exclusions of the Policy 	7 Optiona Cover 25A
<p>Specific Exclusions applicable to Car Rental Excess Cover:</p> <p>The Company shall not be liable in respect of any claim made of:</p> <ol style="list-style-type: none"> 1. 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 or indirectly caused by or contributed to or arising from <ol style="list-style-type: none"> a. ionizing radiation or contamination by radioactivity from any Nuclear fuel or any waste and the combustion of nuclear fuel or b. the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof. 2. Operation of the vehicle in violation of the terms of the rental agreement. 3. Automobiles, or other vehicles, which are not rental vehicles and not rented from a licensed rental agency. 4. 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. 5. Expenses reimbursed by the Insured Person's employers' Insurer. 6. Applicable to car rental key cover – replacement of locks when only the parts need to be changed. 7. 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 Optiona Cover 26
<p>Specific Exclusions applicable to Sports Equipment Cover:</p> <p>Following losses are not covered under the policy:</p> <ol style="list-style-type: none"> 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 Optiona Cover 27
<p>Specific Exclusions applicable to Bounced Hotel Booking:</p> <p>This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optiona Cover 28
<p>Specific Exclusions applicable to Flight Delay (Airlines):</p> <p>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 or indirectly for, 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 Optiona Cover 29
<p>Specific Exclusions applicable to Flight Delay (Airlines) on Benefit basis:</p> <p>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 or indirectly for, 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 Optiona Cover 29A
<p>Specific Exclusion applicable to Mobility Aids Allowance:</p> <p>Durable medical equipment excludes spectacles, contact lenses, hearing aids, blood pressure monitoring machine and diabetes monitoring machine.</p>	7 Optiona Cover 32

<p>Specific Exclusions applicable to Baggage Loss by Common Carrier We will not make any payment for claim directly or indirectly caused by, arising from or in any way attributable to:</p> <ul style="list-style-type: none"> i. Valuables, Money, any kinds of securities or tickets. ii. Any damage to the baggage or its contents including pilferage from the baggage. iii. Delay, detention, confiscation or distribution of baggage by customs, police or other public authorities. Prohibited items as per the Carrier's Policy 	7 Optiona Cover 38
<p>Specific Exclusions applicable to Loss of Baggage and Personal Belongings:</p> <ul style="list-style-type: none"> 1. Any loss of money, coins or curios, sculptures, manuscripts, securities for money or any other negotiable instrument, stamp, rate books, medals, moulds, designs or any other collectibles, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, documents of any kind, inset precious stones, Jewellery, ATM or credit or charge cards. 2. Losses arising from any delay, detention, confiscation by customs officials or other public authorities 3. Property of the Insured Person which has been entrusted to a third party 4. Loss or damage to software or data or any other material including pictures stored in the Laptops, Mobile Phones, Cameras, iPads, iPods etc., 5. Any consequential loss or damage. 6. Loss arising out of mysterious disappearance of the personal belongings. 	7 Optiona Cover 40
<p>Specific Exclusions applicable to Coverage for Pre-Existing illness: Following expenses are not payable under the policy:</p> <ul style="list-style-type: none"> 1. Any sickness for which the Insured Person has taken medical treatment in the preceding 12 months prior to the commencement of the policy. 2. Any complication arising out of any surgery / repair of injury or likewise treatment taken during preceding 12 months prior to commencement of the policy. 3. Expenses incurred on hospitalization for any diseases or surgery which was already diagnosed prior to departure and for which insured medical advisor has recommended due treatment / surgery prior to his departure. 4. Expenses incurred in removal or up gradation of any implants already placed inside / outside of body of the insured. 5. Dental problem of any kind, 6. Stone Removal of any site, 7. Hernia, Piles, Cataract, Hydrocele, Fistula in Anus, Tonsillitis 8. Expenses in respect of any such treatment initiated in abroad which is to be continued on return to Republic of India. 	7 Optiona Cover 41
<p>Specific Exclusions applicable to Loss of Identity Documents: In addition to the General Exclusions listed in the Policy, this coverage section shall not make any payment if the loss of document(s) is –</p> <ul style="list-style-type: none"> i. due to delay or confiscation or detention by customs, police or other authorities. ii. due to its being left unattended or forgotten by the Insured Person in a public place or in a Public Transport. 	7 Optiona Cover 43
<p>Specific Exclusions applicable to Key Replacement: We will not pay for:</p> <ul 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 your primary residence; 3. The cost to replace keys to vehicles that you do not own for personal use; 	7 Optiona Cover 44
<p>Specific Exclusions applicable for Lost Wallet: We will not cover:</p> <ul style="list-style-type: none"> 1. transportation tickets, or other similar items that were in the lost or stolen wallet other than your 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 your 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 Optiona Cover 45
<p>Specific Exclusions applicable to Hotel Cancellation: We will not cover:</p> <ul style="list-style-type: none"> 1. Any booking for which you are unable to furnish proof of booking/payment and bounced booking. 2. Any contractual breach by the Insured including but not limited to non-adherence to the terms and conditions of the booking service provider. 3. If the insured had any waitlisted booking irrespective of whether such bookings have been promised to be confirmed later. 4. Where the alternative arrangements for accommodation is provided by the Overseas Accommodation Service Provider within reasonable time period from the time of commencement of stay covered by the earlier confirmed accommodation booking. 5. Any other loss falling under the General Exclusions of the Policy 	7 Optiona Cover 48
<p>Specific Exclusions applicable to Identity Theft: We will not pay for any expenses or loss as a result of:</p> <ul 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 the Insured Person's identity theft; 4. Taking time from self-employment or workdays that will be paid by the Insured's employer in order to correct the financial records that have been altered due to identity theft. 	7 Optiona Cover 49
<p>Specific Exclusions to Carrier Cancellation: We will not pay for any expenses or loss as a result of:</p> <ul style="list-style-type: none"> 1. Any cancellation of the journey by the Insured Person. 2. Any other loss falling under the General Exclusions of the Policy 	7 Optiona Cover 51

		<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 Optiona Cover 52
		<p>Specific Exclusions applicable to Jewellery Insurance: The Company shall not, however, be liable for</p> <ol style="list-style-type: none"> 1. Any event occurring from the Insured Person's negligence, or acting in a non-prudent manner, or leaving the jewellery unattended. 2. Jewellery and Valuables not carried by the Insured or locked in a safe deposit box at all times 3. Jewellery and Valuables shipped in checked-in baggage 4. Loss or theft which has not been reported to the Policy within 24 hours of discovery. 5. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or electrical or mechanical derangement of any kind. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage 6. Any Jewellery borrowed by the Insured 7. Jewellery of the Insured Person which has been entrusted to a third party. 8. Claims relating to loss, damage or theft from an unattended vehicle where the items were in a locked boot and not visible and where entry was effected by violent and forcible means. 9. Claims arising from confiscation or detention by customs or other lawful officials and authorities 10. Jewellery items which have not been noted on the police report 11. Liability in respect of a pair or set of articles where we shall be liable only for the value of that part of the pair or set which is lost or damaged. 12. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality or increased cost of working 13. Theft of the Jewellery whilst in the custody of any persons, other than the Insured 14. Loss occasioned through the wilful act of the Insured or any wilful act of any other person with a connivance of the Insured. 15. Loss arising out of mysterious disappearance of the Jewellery. 	7 Optiona Cover 53
		<p>Specific Exclusion applicable to Flight Diversion and Cancellation:</p> <ol style="list-style-type: none"> 1. Benefit shall not be applicable if such delay is foreseen by the Insured or that the Insured could have reasonably become aware of such delay in advance. 2. Any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever. 3. Any occasion when the carrier has offered an alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection. 	7 Optiona Cover 54
		<p>Specific Exclusions applicable to Cruise Cover:</p> <p>This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>	7 Optiona Cover 55
7	Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage	<p>Initial Waiting Period: Not Applicable</p>	
		<p>Specific Waiting Periods (Not applicable for claims arising due to an accident): Not Applicable</p>	
		<p>Pre-existing Diseases: Covered on optional cover basis</p>	
	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 sub-limits:	
	i. Sublimit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)	<p>Specific Sublimits applicable for Insured above 60 Years of age:</p> <p>The Insurer's liability for Medical Expenses incurred on any one illness or accident will be upto the following limits under Emergency Medical Expenses basic cover.</p> <p>Emergency Medical Expenses</p> <p>Upto US\$ 1,00,000 Age 61-70 Years-17500, 71-80 Years-12500, Above 80 Years- 7500</p> <p>Above US\$ 1,00,000 to US\$ 5,00,000 Age 61-70 Years-22500, 71-80 Years-12500, Above 80 Years-7500</p> <p>Above US\$ 5,00,000 to Below US\$ 10,00,000-Age 61-70 Years- 27500, 71-80 Years-12500, Above 80 Years-7500</p> <p>US\$ 10,00,000 -Age 61-70 Years-30000 ,71-80 Years-20000, Above 80 Years-15000</p>	2 Coverage 1
	ii. Co-Payment (It is a specified amount / percentage of the admissible claim amount to be paid by policyholder/insured)	Change Fee Coverage-10% co-payment, Digital Camera Insurance-5% Co-payment, Jewellery Insurance-10% Co-payment	Please refer to the Policy Certificate

8	<p>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))</p>	<p>Emergency Medical Expenses / Emergency Medical Evacuation / Repatriation of Mortal remains - Nil/50/100, Dental Treatment Expenses- Nil/50/100/200, Daily Allowance in case of Hospitalization- NIL / 1 / 2 days, Personal Liability - NIL/100/200/500/1000, Hijack Distress Allowance-6/12 hours, Child Escort- Nil/and in multiple of \$100 upto \$500, Political Risk and Catastrophe Evacuation - NIL/100/500, Loss of Passport and Travel documents- NIL/25/50/100, Loss of Passport and Travel documents on Benefit basis- NIL/25/50/100, Delay of Checked-in Baggage-1/2/3/5/6/24 hours, Delay of Checked-in Baggage on Benefit basis-1/2/3/5/6/24 hours, Trip Cancellation and/or Interruption- NIL/100/250/500/1000, Trip Cancellation and/or Interruption on Benefit basis- NIL/100/250/500/1000, Travel Inconvenience- NIL/100/250/500/1000, Travel Inconvenience on Benefit basis- NIL/100/250/500/1000, Travel Inconvenience including Visa refusal and delay- NIL/100/250/500/1000, Travel Inconvenience including visa refusal and delay on Benefit basis- NIL/100/250/500/1000, Trip Delay-0.5/1/2/3/6/12 hours, Trip Delay on Benefit basis- 0.5/1/2/3/6/12 hours, Bail Bond- NIL/100, Bail Bond on Benefit basis- NIL/100, Loss of Gadgets- Nil/100/200, Loss of Gadgets on Benefit basis- Nil/100/200, Loss of International driving License- Nil/100, Loss of International driving License on Benefit basis- Nil/100, Mugging Benefit- NIL/100, Debit / Credit Card / FOREX CARD- Fraud- Nil/100,</p> <p>Missed Connection- Nil/1 hour/1.5 hours/2 hours/3hours, Missed Connection on Benefit basis- Nil/1 hour/1.5 hours/2 hours/3hours, Home fire Insurance (Contents)- As per erst while fire tariff, Home Burglary Insurance (Contents)- As per erst while fire tariff, Loss of Deposit on Cancellation (Hotel & Common Carrier)- 100, Loss of Deposit on Cancellation (Hotel & Common Carrier) on Benefit basis-100, Over Booked-Common Carrier-6/12 hours, Over Booked-Common Carrier on Benefit basis-6/12 hours, Legal expenses- Nil/100, Emergency Accommodation Coverage- 100, Alternate Employee/Substitute Employee Expenses-100, Travel Loan Secure (IN INR)- Rs.1,000/-, Rs.5,000/- and Rs.10,000/-, Overseas Travel Service Supplier Insolvency- Nil/100, Overseas Travel Service Supplier Insolvency on Benefit basis- Nil/100, Car Rental Excess Insurance- Nil/100, Sports Equipment Cover- Nil/100, Bounced Hotel booking- Nil/100, Flight Delay (Airlines)- .5/1/2/3 hours, Flight Delay (Airlines) on Benefit basis-.5/1/2/3 hours, Coverage in Home Country for Students- Coverage in Home Country for Students, Mobility Aids Allowance- Nil/100, Baggage Delay by Common carrier-1/2/3/5/6/24 hours, Coverage for Pre existing illness- NIL/500/1000, Lost Wallet- NIL/100, Hotel Cancellation on Benefit basis- Nil/1/2 days, Cruise cover- NIL/100/500, Adventure Sports Cover- Nil/100, All Risk Cancellation- NIL/100/250/500/1000, Trip Cancellation due to Domestic Disturbances and Inconvenience- Rs. 1000</p>	Please refer to the Policy Certificate
	iv. Any other limit (as applicable)	Not Applicable	
	Claims / Claims Procedure	<p>• 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</p> <p>Turn Around Time (TAT) for claims settlement: 10 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>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</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 17
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
		Free Look Cancellation: Not Applicable	

12	Things to remember	<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 33
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 customer care@cholams.murugappa.com to intimate any change to the material information affecting the policy.</p>	