

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number		
1	Name of Insurance Product/Policy	CHOLA OVERSEAS TRAVEL PROTECTION POLICY			
2	Policy Number	<<Policy Number>>			
3	Type of Insurance Policy	Both Indemnity and Benefit			
4	Sum Insured (Basis) (Along with Amount)	Individual Sum Insured - Where each member has a separate sum insured under the policy	Not Applicable		
		<table><tr><th>Insured Name</th><th>Sum Insured (in \$)</th></tr><tr><td><<Insured 1>></td><td>Rs.</td></tr></table>	Insured Name	Sum Insured (in \$)	<<Insured 1>>
Insured Name	Sum Insured (in \$)				
<<Insured 1>>	Rs.				
5	Policy Coverage (What the Policy covers?) (Policy Clause Number/s)	Overseas Medical Expenses - Treatment for an Illness or Accidental Bodily Injury while Overseas, which requires immediate medical attention, incurred in a Hospital taken Overseas. The cover also includes coverage towards 1. Transportation of Mortal Remains, if the Insured Person dies Overseas due to an Illness or Accidental Bodily Injury, for the cost of transporting the Insured Person's remains to India or for the costs of a burial in the Overseas country. 2. Medical Evacuation/Transportation: If the Insured Person is first diagnosed with an Illness or suffers Accidental Bodily Injury while Overseas and if the Insured Person is transportable from medical point of view, in the opinion of the Overseas Administrator repatriated to India or the country of residence, the Insurer will pay for i. the transportation of the Insured Person (and one other person if medically or officially required) from that Overseas country to India or the place of residence where necessary medical attention can be provided; the coverage for treatment will be upto the Limit of Indemnity for Medical Expenses for a maximum period of 30 days from the date of return. ii. necessary medical care required en route	2 Scope of Cover 2.1		
		Dental Treatment Expenses - If the Insured Person is first diagnosed with an Illness or suffers Accidental Bodily Injury while Overseas, requiring immediate medical attention, for Dental treatment Expenses required for a natural tooth or teeth to be removed under anaesthetic	2 Scope of Cover 2.2		
		Total Loss of Checked-In-Baggage - Cover towards loss of Insured Person's checked-in accompanying baggage permanently by the carrier (land, sea or air) to whom it was entrusted, then the Insurer will pay up to the Limit of Indemnity towards the Market Value of the lost items less any recovery from any carrier by the Insured Person.	2 Scope of Cover 2.3		
		Delay of Checked-In Baggage - If the arrival of the Insured Person's checked-in accompanying baggage for a journey Overseas is delayed by the carrier (land, sea or air) to whom it was entrusted for more than 12 hours from the scheduled arrival time, then the Insurer will pay the amount in excess of the Deductible up to the Limit of Indemnity towards the costs of the Insured Person's purchase of replacement of essential items comprising Toiletries, Medication and Clothing, but any amount paid or payable shall be set against any amount payable under Total Loss of Checked Baggage.	2 Scope of Cover 2.4		
		Loss of Passport - If the Insured Person loses his passport Overseas during the policy period, the Insurer will pay the amount up to the Limit of Indemnity towards the Insured Person's reasonable expenses incurred in obtaining a duplicate or fresh passport either overseas or within 30 days upon return to India.	2 Scope of Cover 2.5		
		Loss of International Driving License If the Insured Person loses his International Driving License Overseas during the Policy Period, Insurer will pay the cost of obtaining a duplicate or fresh International Driving License either over seas or within 30 days upon return to India upto the limit as mentioned in the Policy Schedule.	2 Scope of Cover 2.6		
		Personal Accident - Overseas - If the Insured Person suffers Accidental Bodily Injury while Overseas, during the Policy Period and this is the sole and direct cause of his Death or Permanent Disability within 12 months, then the Insurer will pay the Insured Person the percentage of the Sum Insured specified for each and every form of condition mentioned in the Policy Wording under respective section. The Insurer's maximum liability however should not be more than 100% of the Limit of Indemnity stated in the policy schedule.	2 Scope of Cover 2.7		
		Personal Accident – Domestic - If the Insured suffers Accidental Bodily Injury on the way from his residence to the International Airport in India to start his Overseas journey or back to his residence from the International Airport in India on his return from Overseas journey during Policy Period and this is the sole and direct cause of his Death or Permanent Disability within 3 months, then the Insurer will pay the Insured the percentage of the Sum Insured specified for each and every form of condition mentioned in the policy wording. The Insurer's maximum liability however should not be more than 100% of the Limit of Indemnity stated in the policy schedule	2 Scope of Cover 2.8		
		Personal Liability - The Insurer will indemnify the Insured Person up to the Limit of Indemnity, against any legal liability he incurs to a third party in his private capacity to pay damages for Accidental Bodily Injury or Accidental property damage happening Overseas during the Policy Period.	2 Scope of Cover 2.9		
		Financial Emergency - If the Insured Person is the victim of robbery or theft overseas and is consequently left without funds, the Insurer will pay the amount up to the Limit of Indemnity to replace the funds lost during the Policy Period	2 Scope of Cover 2.10		
		Hospital Daily Cash - If the Insurer admits a claim under the cover Medical Expenses, the Insurer will pay the daily benefit as stated in the Policy Schedule for each completed day that medical necessity requires the Insured Person to be Hospitalised Overseas, for the period specified in the schedule for any one period of Hospitalisation and in total in any one Policy Period per Insured Person.	2 Scope of Cover 2.11		
		Hijack Relief - If the Insured Person is the victim of Hijack of air or sea Common Carrier Overseas, Insurer will pay the Sum Insured stated in the Schedule for each completed day provided Insured Person's journey is interrupted or disrupted for more than 12 hours	2 Scope of Cover 2.12		

		<p>Trip Cancellation - In the event of cancellation of Trip in India prior to its commencement, the Insurer will reimburse non-refundable expenses on cancellation of the Overseas Travel Tickets, Hotel booking or Scheduled Tour Booking up to the Limit of Indemnity provided the cancellation is due to any of the following:</p> <p>a) Death or diagnosis of Critical Illness of the Insured Person or following immediate family members - Spouse, Children, Parents, Brother, Sister, Grandparent, Grandchildren, Parents-in-law.</p> <p>b) A booked Common carrier outside India being delayed for atleast 24 hours due to strike, industrial action, riot, civil commotion, severe weather condition, natural disaster, hijack or mechanical breakdown of public common carrier</p> <p>c) Serious damage to the Insured Person's Residence in India arising from fire, flood, earthquake or riots.</p>	2 Scope of Cover 2.13
		<p>Trip Curtailment - In the event of curtailment of Trip overseas, the Insurer will reimburse non-refundable expenses on cutting short the Overseas Travel Tickets, Hotel booking or Scheduled Tour Booking up to the Limit of Indemnity provided the curtailment is due to any of the following:</p> <p>a) Death or diagnosis of Critical Illness of the Insured Person or following immediate family members - Spouse, Children, Parents, Brother, Sister, Grandparent, Grandchildren, Parents-in-law.</p> <p>b) A booked Common carrier outside India being delayed for atleast 24 hours due to strike, industrial action, riot, civil commotion, severe weather condition, natural disaster, hijack or mechanical breakdown of public common carrier</p> <p>c) Serious damage to the Insured Person's Residence in India arising from fire, flood, earthquake or riots</p>	2 Scope of Cover 2.14
		<p>Trip Delay - In the event of Trip Delay, if the Common Carrier or any other party doesn't provide necessary meals and lodgings, free of charge, the Insurer will reimburse expenses for meals and lodgings upto the amount stated in the Schedule provided Insured Person's trip is delayed for more than 12 hours due to a Covered Hazard.</p>	2 Scope of Cover 2.15
		<p>Home Burglary-If the Insured is the victim of a Burglary at the Residence normally occupied by the Insured in India during the period of the travel Overseas, the Insurer will indemnify the Insured upto the Sum Insured for loss of or damage to Contents therein on the first loss basis.</p>	2 Scope of Cover 2.16
		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)	
		The Insurer shall not be liable for any claim under any Cover that is caused by, attributable to, arises out of or is	
		a) any treatment if that is the sole reason or one of the reasons for the travel Overseas;	3. General Exclusions a
		b) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured's return to India;	3. General Exclusions b
		c) treatment by relatives;	3. General Exclusions c
		d) any kind of Consequential loss;	3. General Exclusions d
		e) War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority or terrorism or terrorist acts. However, for the scope of the Hijack Relief only, terrorism exclusion shall stand excluded from the General Exclusions category.	3. General Exclusions e
		f) Any intentional, reckless or criminal act, suicide, or attempted suicide, or the use or abuse of any drugs, alcohol and the like;	3. General Exclusions f
		g) ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or asbestosis or any related condition resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or asbestos products;	3. General Exclusions g
		h) Participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy whether foreign or domestic;	3. General Exclusions h
		i) any loss of which a contributing cause was the Insured's actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest;	3. General Exclusions i
		j) HIV, AIDS and all related medical conditions.	3. General Exclusions j
		k) Any condition after the point at which it is certified by the attending Doctor to be of such a nature that further medical treatment may serve to stabilise or maintain it but is unlikely to result in a material improvement within a reasonable timeframe.	3. General Exclusions k
		l) Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sportspersons, unless declared beforehand and necessary applicable premium paid.	3. General Exclusions l
		Specific Exclusions applicable to Overseas Medical Expenses: The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:	
		a) any treatment, arising due to a Pre-existing condition	
		b) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;	
		c) any Illness and the consequences of such Illnesses:	
		i) existing at the commencement of the travel Overseas;	
		ii) treated in the 48 months before the commencement of the travel Overseas; unless the medical attention is, in the opinion of Overseas Administrator, unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;	

6	Exclusions (What the policy does not cover)	d) for the treatment of orthopaedic, degenerative or oncologic diseases unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;	2 Scope of Cover 2.1
		e) Cancer treatment, unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;	
		f) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);	
		g) Pregnancy or check-ups during pregnancy or termination of pregnancy or childbirth and typical complaints suffered during pregnancy and their consequences (including changes in chronic conditions) unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or that of the unborn child or to relieve acute pain and suffering of either provided that the Insured Person is under 38 years of age and the 30th week of the pregnancy has not been completed;	
		h) Any internal or external Congenital anomalies; i) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;	
		j) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;	2 Scope of Cover 2.2
		k) rehabilitation and physiotherapy or the costs of prostheses;	
		l) any exclusion mentioned in the General Exclusions of this policy	
		Specific Exclusions applicable to Dental Treatment Expenses: The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:	
		a. any treatment if that is the sole reason or one of the reasons for the travel Overseas	
		b. any treatment, arising due to a Pre-existing condition	
		c. any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;	
		d. any Illness and the consequences of such Illnesses: i. existing at the commencement of the travel Overseas; ii. treated in the 24 months before the commencement of the travel Overseas; unless the medical attention is, in the opinion of Overseas Administrator, unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;	
		e. for the treatment of orthopaedic, degenerative or oncologic diseases unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;	
		f. Cancer treatment, unless the medical attention is unforeseen, and is necessary to avert a clear and material danger to the Insured Person's life or to relieve acute pain and suffering;	
		g. the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);	
		h. Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;	
		i) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;	2 Scope of Cover 2.3
		j) any exclusion mentioned in the General Exclusions of this policy	
		Specific Exclusions applicable to Total Loss of Checked-In-Baggage: The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
		a) any electronic, electrical, visual or audio visual equipment, item or aid;	
		b) any kind of precious metals or articles made from any precious metals, cash, currency (Indian or foreign), precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles, deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank notes, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument.;	
		c) any tickets;	
		d) any loss due to complete/partial damage for the Checked-in-Baggage;	
		e) any partial loss of the items in the Checked-in-Baggage;	2 Scope of Cover 2.4
		f) any item in the Checked-in-Baggage, which is valued above \$ 100 without appropriate proof of ownership;	
		g) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities;	
		h) any exclusion mentioned in the General Exclusions of this policy	
		Specific Exclusions applicable to Delay of Checked-In-Baggage: The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:	
		a) any electronic, electrical, visual or audio visual equipment, item or aid;	
		b) any kind of Valuables	
		c) any tickets;	
		d) any loss due to complete/partial damage for the Checked-in-Baggage	
		e) any partial loss of the items in the Checked-in-Baggage	
		f) any item in the Checked-in-Baggage, which is valued above \$ 100 without appropriate proof of ownership;	
		g) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities	
		h) any delay of Checked-in-Baggage in India.	
		i) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Loss of Passport - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
		a) any claim not reported within 24 hours of the incident giving rise to the claim;	

<p>b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police.</p>	2 Scope of Cover 2.5
c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities	
d) any loss arising from due to passport left unattended or forgotten by the Insured Person in the public place or public transport, hotel or apartment.	
e) any exclusion mentioned in the General Exclusions of this policy.	
Specific Exclusions applicable to Loss of International Driving License - The Insurer shall not be liable for any	
a) any claim not reported within 24 hours of the incident giving rise to the claim;	
b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police.	2 Scope of Cover 2.6
c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities.	
d) any loss arising from due to International Driving License left unattended or forgotten by the Insured Person in the public place or public transport, hotel or apartment.	
e) any exclusion mentioned in the General Exclusions of this policy.	
Specific Exclusions applicable to Personal Accident-Overseas - The Insurer shall not be liable for any claim under	
a) any loss resulting directly or indirectly from, any external Congenital Anomalies;	
b) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;	
c) Accidental Bodily Injury due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions	2 Scope of Cover 2.7
d) any loss resulting directly or indirectly from or, contributed or aggravated or prolonged by childbirth or from pregnancy;	
e) Any loss caused directly or indirectly, wholly or partly by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;	
f) Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury	
g) any exclusion mentioned in the General Exclusions of this policy.	
Specific Exclusions applicable to Personal Accident-Domestic - The Insurer shall not be liable for any claim under	
a) any loss resulting directly or indirectly from, any internal or external Congenital anomalies;	
b) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;	
c) Accidental Bodily Injury due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;	2 Scope of Cover 2.8
d) any loss resulting directly or indirectly from or, contributed or aggravated or prolonged by childbirth or from pregnancy	
e) Any loss caused directly or indirectly, wholly or partly by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;	
f) Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury	
g) Any exclusion mentioned in the General Exclusions of this policy	
Specific Exclusions applicable to Personal Liability - The Insurer shall not be liable for any claim under this Cover	
a) assumed contractually unless the liability would have existed in the absence of the contract, and only to that extent	
b) between Insured Person's or the Proposer or companion or any relations traveling with the Insured Person	
c) due to the transmission of an Illness by the Insured Person;	
d) as a keeper of any animal;	
e) arising out of the care, custody, control or ownership of a motor vehicle, aircraft or water craft, except for the Insured Person's hire of non-powered craft for water sport.	2 Scope of Cover 2.9
f) any claim or damage resulting from professional activities involving the Insured Person.	
g) any wilful, malicious or unlawful act.	
h) any supply of goods or services on the part of the Insured Person.	
i) Insanity, the use of any alcohol /drugs (except as medically prescribed) or drug addiction.	
j) any ownership or occupation of land or buildings other than the occupation of any temporary residence	
k) any exclusion mentioned in the General Exclusions of this policy.	
Specific Exclusions applicable to Financial Emergency - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
a) any claim not reported within 24 hours of the incident giving rise to the claim;	
b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police;	2 Scope of Cover 2.10
c) any loss or shortage due to currency fluctuation, errors, omission, exchange loss or depreciation in value;	
d) any claim in respect of loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority.	
e) any loss of funds not kept in the personal custody of the Insured Person.	
f) any exclusion mentioned in the General Exclusions of this policy.	
Specific Exclusions applicable to Hospital Daily Cash - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following	2 Scope of Cover 2.11
a) Any exclusion mentioned in the General Exclusions of this policy.	
Specific Exclusions applicable to Hijack Relief - The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	

		a) First twenty (12) hours of the hijacking.	2 Scope of Cover 2.12
		b) any incident where the Insured Person is suspected to be either the Principal or an accessory in the hijacking	
		c) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Trip Cancellation- The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:	
		a) The reason for Trip cancellation was foreseeable for the Insured Person with high degree of probability	2 Scope of Cover 2.13
		b) any exclusion mentioned in the General Exclusions of this policy	
		Specific Exclusions applicable to Trip Curtailment- The Insurer shall not be liable for any claim under this Cover	
		a) The reason for Trip cancellation was foreseeable for the Insured Person with high degree of probability	2 Scope of Cover 2.14
		b) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Trip Delay- The Insurer shall not be liable for any claim under this Cover that is	
7	Waiting Period Time Period during which specified diseases/treatments are not covered. IT is counted from the beginning of the policy coverage	a) first twelve (12) hours of the trip delay	2 Scope of Cover 2.15
		b) any delay due to Covered Hazard which was made public or known to Insured Person before the purchase of this policy	
		c) any exclusion mentioned in the General Exclusions of this policy.	
		Specific Exclusions applicable to Home Burglary- The Insurer shall not be liable for any claim under this Cover that	
		a) any claim which occurs while the Residence is occupied at the time of the burglary during the Insured persons travel Overseas	
		b) any loss or shortage of Valuables	
		c) any loss not reported to the police station having jurisdiction at the place of loss and unless a written report is obtained from the police;	
		d) any claim directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances,	2 Scope of Cover 2.16
		e) any claim where any inmate or member of the Insured's Residence is involved, whether directly or indirectly, in the actual loss or where such loss may have been expedited or any way assisted or brought about by any such person or persons	
		f) any exclusion mentioned in the General Exclusions of this policy.	
8	Financial limits of coverage	Initial Waiting Period: Not Applicable	
		Specific Waiting Periods (Not applicable for claims arising due to an accident): Not Applicable	
		Pre-existing Diseases: Not Covered	
		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:	
		Overseas Medical Expenses - Coverage for transportation of Mortal Remains shall be limited to \$7500	2 Scope of Cover 2.1
		Personal Accident Overseas - In the event of Accidental death of a minor below 18 years of age, the maximum liability of the Insurer will be US \$ 2,000	2 Scope of Cover 2.7
		Personal Accident Domestic - In the event of Accidental death of a minor below 18 years of age, the maximum liability of the Insurer will be INR 100,000.	2 Scope of Cover 2.8
		ii. Co-Payment (It is a specified amount / percentage of the admissible claim amount to be paid by policyholder/insured)	
		Not Applicable	
	iii. Deductible (It is a specified amount: - upto which an insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount)	Overseas Medical Expenses - \$100/Dental Treatment Expenses - \$50/Delay of Checked-In Baggage - 12 Hours/Loss of Passport - \$30/Loss of International Driving License - \$25/Hijack Relief - 12 Hours/Trip Cancellation - \$50/Trip Curtailment - \$50/Trip Delay - 12 Hours/Home Burglary -INR 2500	2 Scope of Cover
Claims / Claims Procedure	iv. Any other limit (as applicable)	Not Applicable	
	Claims / Claims Procedure	• For Cashless Service: 24 Hours Claims Assistance Nos.(TPA:EUROP ASSISTANCE INDIA PVT LTD) USA - 18337426674, Singapore, Thailand - 001 + 800 9944 1234, Japan - 001 / 010 + 800 9944 1234, Hong Kong - 001 / 006 + 800 9944 1234, Australia - 0011 +800 9944 1234, Canada - 011 + 800 9944 1234,Israel - 00 / 014 + 800 9944 1234, Greece - 86002038018, Argentina, Austria, Belgium, China, Czech Republic,Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom - 00 + 800 9944 1234, All other countries (non toll free number) - +91 22 6734 7848	
		Turn Around Time (TAT) for claims settlement: 10 days	
		TAT for Pre-authorization of cashless facility : Europe , Australia , Canada developed countries - 24 hours / Africa, Srilanka , middle east , Nepal , South east Asian countries - 4 hours	
		TAT for cashless final bill authorisation - 4 hours	
		Network Hospital details: Not Applicable	

		<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 customer@cholams.murugappa.com or call us at 1800-208-9100</p>	
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 customer@cholams.murugappa.com	Section 5-Grievances Redressal
11	Grievances / Complaints	<p>Procedure of Grievance Redressal</p> <ul style="list-style-type: none"> • Please write to customer@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 5-Grievances Redressal
12	Things to remember	<p>Free Look Cancellation (Applicable for Annual Multi Trip): Insured will have a free look period of 15 days from the date of receipt of this policy to review the terms and conditions of the policy and to return the same if not acceptable. Please write to customer@cholams.murugappa.com for cancellation of the policy during free look period</p>	4. General Conditions 19
		<p>Policy renewal: The policy will be renewed so long as the Insurer receives the premium unless on grounds of fraud, moral hazard, misrepresentation or non-cooperation by the Insured, provided the policy is not withdrawn .</p> <p>b. This Annual multi trip policy can be renewed for a period of 12 months subject to payment of premium prior to expiry of the policy and not later than 30 days grace period posts the expiry of the policy. Single trip policy is non renewable.</p>	4. General Conditions 20
		Migration and Portability: Not Applicable	
		Change in Sum Insured: Not Applicable	
		Moratorium Period: Not Applicable	
13	Your Obligations	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@cholams.murugappa.com to intimate any change to the material information affecting the policy.	