

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

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

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**GROUP OVERSEAS TRAVEL INSURANCE**

CHOTOGP20028V012021

Policy Wordings

We issue this Group insurance policy to the Proposer based on the information provided by the Proposer in the proposal form and premium paid by the Proposer. This insurance is subject to the following terms and conditions. The method of coverage and the Benefit Limits that has been opted is indicated in the Policy Schedule/Policy Certificate. The term **You/Your/Insured/Insured Person** in this document refers to the individual group members who will be treated as Insured beneficiary and the term **Proposer/Policy Holder/Group Manager/Group Organizer** in this document refers to Person/ Organisation who has signed the proposal form and in whose name the policy is issued. Also the term **Insurer/Us/Our/Company** in this document refers to **Cholamandalam MS General Insurance Company Limited**.

Master policy will be issued in the name of Group Manager and individual certificate may be issued to the beneficiaries.

1. PERSONS WHO CAN BE INSURED:

- This Insurance is available for persons who is an employee or member of the Policyholder and his family members having a permanent place of residence in India and for whom the insurance is proposed and appropriate premium paid.
- Entry age for the member should be between 03 months to 95 years (completed age).
- Students travelling on Student Visa can be covered from the age of 12 years to 60 years.

2. COVERAGE - BASE COVERS:

The **Policy** provides the following Base Covers. It is mandatory for the **proposer/Insured** to avail the Base Cover to be eligible for taking this Policy from Cholamandalam MS General Insurance Company Limited. Various Base and Optional Covers applicable for the **Insured** under this policy is as shown in the **Policy Schedule/Certificate**.

Claims made under any applicable cover for the **Period of Insurance** will be subject to the terms, conditions and exclusions of this Policy Wording, the availability of the **Sum Insured** for that Cover, any applicable **sub-limits** and/or **Deductibles**.

The covers listed below are applicable from the time the **Insured** leaves his/her residence in India for Overseas Journey and terminates either on **Insured** reaching his / her residence or on expiry of 48 hours from the time of alightment from the international **Common Carrier** in India whichever is earlier, unless specified otherwise under the respective cover.

Sl. No.	BASE COVERS
1	Emergency Medical Expenses
	Emergency Medical Evacuation
	Repatriation of Mortal remains
2	Dental Treatment Expenses
3	Personal Accident Covers

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4	Daily Allowance in case of Hospitalization
5	Personal Liability
6	Hijack Distress Allowance
7	Child Escort
8	Financial Emergency Assistance

1. EMERGENCY MEDICAL EXPENSES:**Coverage:**

The Company shall reimburse to the **Insured Person** Emergency Care expenses incurred for necessary immediate emergency medical assistance required on account of any disease/illness contracted or injury sustained by the **Insured** for the first time as certified by the **Medical Practitioner**, whilst on a trip during the Period of Insurance up to the limit of Sum Insured or sub-limit in excess of the deductible as mentioned in the **Policy Certificate**. The expenses incurred under the following heads shall be reimbursable:

1. Out-patient treatment, provided, the same is critical and cannot be deferred till the **Insured Person's** return to the Republic of India.
2. In-patient treatment in a local hospital at the place where the **Insured Person** is staying at the time of occurrence of an **Insured Event** including but not limited to the following:
 - a. Room Rent including Boarding lodging
 - b. Intensive Care Unit
 - c. Surgery
 - d. Anaesthetist Services
 - e. Physician Visit
3. Medical aid prescribed by a Medical Practitioner as necessary part of a treatment for broken limbs or injuries (e.g. plaster casts, bandages and walking aids).
4. Physiotherapy, Radiotherapy, Heat therapy or Photo therapy and other such treatment prescribed by a Medical Practitioner.
5. X-ray and other diagnostic tests pertaining to the disease/illness/injury for which the Insured was hospitalized.
6. Cost of transportation by ambulance or other means, including necessary medical care en-route, by recognized Ambulance service providers to the nearest hospital or to the nearest Medical Practitioner or to a special clinic as prescribed by the Medical Practitioner .
7. Expenses incurred in medically stabilising an insured person who is hospitalised and the cause of his/her hospitalisation is solely and directly in connection with his past medical history or any ongoing treatment and expenses related to treatments provided in the hospital and all life saving measures that are taken to bring him/her out of any **Life Threatening Condition** as defined in the policy.

For the purpose of this cover, **Life Threatening Condition** means a medical condition suffered by the Insured Person which has the following characteristics:

- i. Markedly unstable vital parameters (blood pressure, pulse, temperature and respiratory rate).

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- ii. Acute impairment of one or more vital organ systems (involving brain, heart, lungs, Liver, Kidneys and pancreas) including ectopic pregnancy.
- iii. Critical care being provided, which involves high complexity decision making to assess, manipulate and support vital system function(s) to treat single or multiple vital organ failure(s) and requires interpretation of multiple physiological parameters and application of advanced technology.
- iv. Critical care being provided in critical care area such as coronary care unit, intensive care unit, respiratory care unit, or the emergency department.

Specific Sub-limits applicable for Insured above 60 Years of age:

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.

Emergency Medical Expenses Sum Insured in USD	Age		
	61-70 Years	71-80 Years	Above 80 Years
Upto US\$ 1,00,000	US\$ 17500	US\$ 12500	US\$ 7500
Above US\$ 1,00,000 to US\$ 5,00,000	US\$ 22500	US\$ 12500	US\$ 7500
Above US\$ 5,00,000 to Below US\$ 10,00,000	US\$ 27500	US\$ 12500	US\$ 7500
US\$ 10,00,000	US\$ 30000	US\$ 20000	US\$ 15000

EMERGENCY MEDICAL EVACUATION**Coverage:**

The **Company** shall indemnify the **Insured** for the cost incurred for an ambulance or any other Emergency transportation and evacuation services, including necessary medical care en-route, reasonably incurred forming part of the treatment for any Illness contracted or **Injury** sustained whilst on a Trip during the **Period of Insurance** up to the limit of **Sum Insured** or sub-limit in excess of the **deductible** as mentioned in the **Policy Certificate**.

These transportation expenses would be limited to transporting the **Insured** from the place of loss to the nearest appropriate medical facility or to the **City of Origin** whichever is nearer provided that such cost is certified and authorized by the attending **Medical Practitioner** and/or the **Assistance Service Provider** and Company's liability does not exceed the **Sum Insured** or sub- limit mentioned in the **Policy Certificate**.

- a) The extra costs of medically necessary and prescribed transportation of the **Insured Person** from abroad to his/ her **City of Origin** or to the nearest Hospital.
- b) If it is medically necessary in the opinion of **Assistance Service Provider**, that the **Insured Person** needs to be accompanied by a **Medical Practitioner**, nurse, relative, friend or colleague; then the additional costs for an accompanying person would also be payable.

The **extra costs** under “**Transportation**” are:

**Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January,2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies*

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- a. In the event of transportation home, the additional costs arising for the return journey home as a consequence of the **Insured Event**;
- b. In the opinion of the **Assistance Service Provider**, the **Insured Person** is capable of being transported to India.

REPATRIATION OF MORTAL REMAINS:

Coverage:

In the unfortunate event of the death of the **Insured Person** due to disease/illness/injury whilst on a trip during the **Period of Insurance**, the **Company** shall reimburse the costs of transporting the mortal remains of the deceased **Insured** back to the Republic of India or the cost of local burial or cremation in the country where the Death occurred, subject to the maximum Sum Insured or sub-limit as mentioned in the **Policy Certificate**.

Specific Conditions applicable for Emergency Medical Expenses, Emergency Medical Evacuation & Repatriation of Mortal Remains:

1. **Sum Insured** for Emergency Medical Evacuation & Repatriation of Mortal Remains can be specified separately or as a Sub Limit to the Sum Insured specified in the Emergency Medical Expenses cover as specifically mentioned in the **Policy Certificate**.
2. If any disease/ illness/ injury during the period abroad necessitate curative treatment beyond duration of this insurance, the Company's liability to pay benefits within the scope of this Policy shall extend automatically for a further period of 30 days only insofar as it can be proved that transportation home is not possible. **Assistance Service Provider** must be notified immediately as soon as it is known that Insured Person is unfit to return to India. If any new disease/ illness/ injury are contracted beyond duration of this Policy, treatment for the same will not be covered. The Company's liability does not exceed the Sum Insured or sub limit specified in the **Policy Certificate**
3. Further, in case of transportation to the **City of Origin** on the advice of **Assistance Service Provider**, appropriate continued treatment in India for the same disease/ illness/ injury will be covered for a maximum of 30 days beyond this **Policy Period** automatically, provided the disease/ illness/ injury is contracted abroad within this **Policy period**. The transportation of the **Insured Person** back to India shall be done only on agreement and confirmation from the attending Medical Practitioner that the **Insured Person** is capable of being transported to India. The Company's liability does not exceed the Sum Insured or sub limit specified in the **Policy Certificate**
4. If the **Assistance Service Provider** recommends that continued treatment in an Indian hospital is appropriate, this **Policy** shall be extended automatically to cover medical expenses incurred in India as specified in the Emergency Medical Expenses Cover in this **Policy** provided that such expenses will only be paid at the **Reasonable and Customary** level for such services, and further provided that expenses will only be paid for treatment incurred within the 30 days

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period immediately following the first manifestation of the disease/ illness/ injury during the trip. The Company's liability will be in excess of the deductible and does not exceed the Sum Insured or sub limit specified in the **Policy Certificate**.

5. **Special Sub-limit applicable to Emergency Medical Expenses Cover:** - This is the Special Sub Limit to the Sum Insured specified under the Emergency Medical Expenses Cover in the **Policy Certificate**.
6. This policy covers the insured if travelling to any Schengen and its associate countries upto the sum insured of Euro 30,000 minus deductible (if any).

Definition limited to Special Sub-limit

1. **Room Rent including Boarding lodging** means the amount charged by a hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.
2. **Intensive Care Unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
3. **Operation Theatre charges (Inclusive surgeon charges)** means operation theatre charges, surgeon fees(inpatient /outpatient/day care procedure), implant charges and all other associated charges which is payable as per policy conditions.
4. **Ambulance Services** means the cost of transportation of the Insured Person to the nearest hospital and paramedic services.
5. **Anaesthetist services** mean the services of an Anaesthetist in connection with inpatient surgery or outpatient procedures or day care procedures/surgery.
6. **Physician Visit** means one physician visit per day but not applicable in case of surgery
7. **Diagnostic and Radiology services** refers to the Medical test prescribed by the Medical practitioner
8. **Hospital Miscellaneous Expenses** refers to the expenses while confined in the hospital as an **In-Patient**; Coverage will be for the services and supplies such as the cost of operating room; drugs (excluding take home drugs) or medicines and supplies.

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Specific Exclusions applicable for Emergency Medical Expenses, Emergency Medical Evacuation & 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:

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
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.
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.
4. Charges in excess of **Reasonable and Customary charges** incurred for emergency treatment on account of an **Insured Event**.
 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).
 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.
 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 **Medical Practitioner**.
 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.
 6. Rehabilitation or the costs of prostheses/ prosthetics (artificial limbs) etc.
 7. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

2. DENTAL TREATMENT EXPENSES:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the **Company** will reimburse to the Insured Person expenses incurred in respect of acute anesthetic treatment of a natural tooth or teeth during a trip, but not exceeding the **Sum Insured** specified in the **Policy Certificate**.

The Insurer's liability to make payment is only in excess of the **Deductible** as specified in **Policy Certificate**

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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:

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**.
2. Treatment of orthopaedic, degenerative or oncological diseases,
3. Charges in excess of reasonable and customary charges as per the determination by the Assistance Service Provider.
4. Cementing or Fixation of tooth or teeth bridge/s.
5. Root Canal Treatment, Crowning and Dental Filling.
6. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner).
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.
8. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

This benefit will form part of Base Sum Insured.

3. PERSONAL ACCIDENT COVERS:

In consideration of payment of additional premium, it is hereby understood and agreed that if at any time during the **Policy Period**, the Insured Person shall sustain Accidental Injury resulting in Accidental Death or Permanent Total Disablement or Permanent Partial Disablement, the **Company** shall pay a Lumpsum benefit as mentioned in the **Policy Certificate**.

Coverage:

Accidental Death (AD):

The Company shall pay the Insured Person or his/her nominees or the legal representatives, as the case may be, for accidental bodily injury (whilst on a trip covered by this Policy) solely and directly caused by accidental, violent, external and visible means resulting in death within twelve (12) calendar months of occurrence of such injury.

The Sum Insured as specified in the Policy Schedule/Certificate shall be the limit per person per Policy period payable only in Indian Currency on the **Insured Person's** return to India. In case of the unfortunate accidental death of the **Insured Person**, the compensation shall be paid in Indian Currency in India to the nominee or the legal representative as set forth in the Table of Benefits below. The **Sum Insured** shall be the maximum liability of the **Company** under this benefit.

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This also covers if the insured/Insured Person 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 if this is the sole and direct cause of his Death within 12 months from the date of such injury, then the Insurer will pay the Insured Person the percentage of the Sum Insured as mentioned in the table below. The Insurer's maximum liability however shall not be more than 100% of the Sum Insured as stated in the **Policy Schedule/Certificate**

Table of Benefits	%age of Sum Insured payable
Accident Death	100%

Permanent Total Disablement (PTD):

The **Company** shall pay the **Insured Person** or his/her nominees or the legal representatives, as the case may be, for accidental bodily injury (whilst on a trip covered by this Policy) solely and directly caused by accidental, violent, external and visible means resulting in one of the losses shown in the table below. The loss must occur within 365 Days from the date of the Accident which caused Injury.

If one or more than one loss results from any one accident, only one amount, the largest will be paid.

The **Sum Insured** as specified in the **Policy Schedule/Certificate** shall be the limit per person per Policy period payable only in Indian Currency on the **Insured Person's** return to India. The Sum Insured shall be the maximum liability of the Company under this benefit.

Subject to the above, the Company shall pay to the Insured/Insured Person or his/her nominees or the legal representative, as the case may be, the sum or the sums as set forth in the Table of Benefits below

This also covers 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 if this is the sole and direct cause of his Permanent Disability within 3 months from the date of such injury, then the Insurer will pay the Insured the percentage of the Sum Insured specified for each and every form of condition mentioned in the table below. The Insurer's maximum liability however shall not be more than 100% of the **Sum Insured** as stated in the **Policy Schedule/Certificate**

Table of Benefits	%age of Sum Insured payable
PTD – Total and irrecoverable loss of	
i) Sight of both eyes or of the actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot.	100%

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ii) Use of two hands or of two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot.	100%
iii) Total Paralysis	100%
iv) Loss of all fingers and both thumbs OR loss of arm – at shoulder; between shoulder and elbow; at and below elbow OR loss of leg – at hip; between knee and hip; below knee	100%
For the purpose of items i) and ii) above, physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle respectively.	
3. Permanent total and absolute Disability disabling the Insured/Insured Person from engaging in any employment or occupation of any description whatsoever which he or she was capable of doing earlier	100%

Permanent Partial Disablement (PPD):

The Company shall pay the Insured Person or his/her nominees or the legal representatives, as the case may be, for accidental bodily injury (whilst on a trip covered by this Policy) solely and directly caused by accidental, violent, external and visible means resulting in one of the losses shown in the table below. The loss must occur within 365 Days from the date of the Accident which caused Injury.

If due to any accident, multiple physical and mental functions of the Insured/Insured Person are impaired, the amount payable shall be cumulative sum of the percentage of Sum Insured stated in the Table of Benefits for PPD below, but the total compensation payable for all the Disabilities together shall be up to the 100% of the Sum Insured specified in the **Policy Schedule/Certificate**.

The **Sum Insured** as specified in the **Policy Schedule/Policy Certificate** shall be the limit per person per Policy period payable only in Indian Currency on the Insured Person's return to India. The Sum Insured shall be the maximum liability of the Company under this benefit.

Subject to the above, the **Company** shall pay to the Insured Person or his/her nominees or the legal representative, as the case may be, the sum or the sums as set forth in the Table of Benefits below

Table of Benefits for PPD - Total and irrecoverable loss of various parts as given below:	%age of Sum Insured
The sight of one eye or the actual loss by physical separation of one entire hand or one entire foot.	50%
Use of a hand or a foot without physical separation	50%
Loss of speech	50%
Loss of toes – all	20%
Loss of toes great - both phalanges	5%
Loss of toes great - one phalanx	2%
Loss of toes other than great, if more than one toe lost: each	2%
Loss of hearing - both ears	75%

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Loss of hearing - one ear	30%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers of one hand	40%
Loss of thumb - both phalanges	25%
Loss of thumb – one phalanx	10%
Loss of index finger – three phalanges	15%
Loss of index finger – two phalanges	10%
Loss of index finger - one phalanx	5%
Loss of middle finger or ring finger or little finger – three phalanges	10%
Loss of middle finger or ring finger or little finger – two phalanges	7%
Loss of middle finger or ring finger or little finger - one phalanx	3%
Loss of metacarpals – first or second (additional) or third, fourth or fifth (additional)	3%
Any other permanent partial Disability	Percentage as assessed by an independent and / or doctor of the Company Physician

The Disability occurs within one year of accident

The Disability must be confirmed and claimed for prior to the expiry of a period of 3 months since occurrence of the Disability

Specific Exclusions applicable to Personal Accident:The **Company** shall not be liable to make any payment under this benefit in respect of the following:

1. Any existing physical disability.
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.
3. Damage to health caused by curative measures, radiation, Infection, poisoning except where these arise from an accident.
4. Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of accidental death.
5. Any other claim after a claim for accidental death has been admitted by the Company and becomes payable.
6. Any claim which arises out of an accident connected with the operation of an aircraft or which occurs during parachuting except when the Insured Person is flying as a Fare Paying passenger in a multi-engine, commercial aircraft.
7. Payment of compensation in respect of accidental death, injury or Disability of the Insured Person from;
 - i. intentional self-injury, suicide, or attempted suicide.
 - ii. whilst under the influence of intoxication, liquor or drugs.
 - 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.

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- 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.
 - 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
 - vi. Any consequential loss or damage cost or expense of whatsoever nature.
 - 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
 - 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.
8. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

Specific Conditions applicable to Personal Accident:

- 1. In the event of partial loss or impairment of the function of one of the above parts of the body or senses, the appropriate proportion of the percentage stated in the “Table of Benefits” will be considered for payment.
- 2. If the accident impairs a number of physical or mental functions, the degree of Disability given in the Table of Benefits will be added together, but the amount payable shall not exceed 100% of the Sum Insured specified in the **Policy Schedule/Certificate**.
- 3. If the accident affects parts of the body or senses whose loss or inability to function is not dealt with above, the governing factor in determining the benefit amount in such a case will be the degree to which the normal physical or mental capabilities are impaired, solely from a medical point of view, as ascertained by a panel of doctor by the **Company or Assistance Service Provider**.
- 4. In the event of Permanent Disability, the **Insured Person** will be under obligation:
 - a. To have himself/herself examined by the Panel Doctors appointed by the **Company/Assistance Service Provider** and the **Company** will pay the costs thereof.
 - b. To authorize doctors providing treatment or giving expert opinion and any other authority to supply the **Company** any information that may be required on the condition of the **Insured Person**.
- 5. If the above obligations are not met with due to whatsoever reason, the Company shall be relieved of its liability to compensate under this benefit.
- 6. The benefit applicable under this Section shall be in addition to the benefits applicable under Section - Accidental Death - Common Carrier, Permanent Total Disablement - Common Carrier, Permanent Partial Disablement - Common Carrier.
- 7. The benefit applicable under this section shall include Felonious Assault for Section – Personal Accident Death, Permanent Total Disability & Permanent Partial Disability.

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4. DAILY ALLOWANCE IN CASE OF HOSPITALISATION:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the **Company** will pay a daily allowance in the event of hospitalisation of the **Insured Person** during the **Policy Period** beyond a Specified number of days as mentioned in the **Policy Certificate** as **Deductible**, for which there is a valid claim admissible under the Policy whilst on Trip abroad.

The Insurer's liability to make payment is only in excess of the **Deductible** as specified in **Policy Certificate**.

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.

Specific Conditions applicable to Daily Allowance in case of Hospitalisation:

1. All Specific conditions applicable to Emergency Medical Expenses, Emergency Medical Evacuation, and Repatriation of Mortal Remains shall be applicable to this section also.
2. The daily benefit shall be payable upto the maximum number of days as mentioned in the **Policy Certificate**.

Benefit under this section shall be payable for admissible hospitalisation claims incurred abroad by the Insured.

This benefit is over and above the Base Sum Insured.

5. PERSONAL LIABILITY**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the Insured Person towards legal liability including defense costs of the Insured Person to a third party for an incident which results in accidental death, injury or damage to the health or property of such third party whilst on a trip abroad during the period of insurance covered by this Policy, up to the Sum Insured or sub limit specified in the Policy Certificate. The incident leading to the legal liability of the Insured/Insured Person should have occurred during the period of insurance and whilst on a trip abroad covered by this Policy.

A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Personal Liability:

The Company shall not be liable to make any payment under this Section in respect of the following:

**Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January, 2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies*

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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.

Special Conditions applicable to Personal Liability:

1. The Company shall be responsible for contesting unjustified claims against the insured and providing indemnity for the damages, which the Insured/Insured Person has to pay. For indemnity to be provided against damages, the damages must be payable under an acceptance of liability given or approved by the Company or under a judicial decision rendered by a Court of Law.
2. The Insured Person does not incur any Defence Costs or expenses, admit liability or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to such claim without Our prior written consent.
3. If there is a legal action in process against the Insured/Insured Person over a personal liability issue, the Company may conduct the legal action, including appointment of legal counsel, at the Company's expense in the name of the Insured/Insured Person.
4. The Company will have the right, but in no case the obligation, to take over and conduct in the name of the insured/ Insured Person the defense of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim, the Company may relinquish the same.
5. The Company shall not settle any claim without the express consent of the Insured Person, but if the Insured Person refuses an available settlement recommended by the Company, then the Company's liability shall be restricted to the amount by which such claim could have been settled;

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Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

6. HIJACK DISTRESS ALLOWANCE:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of a Common Carrier in which the Insured Person is traveling whilst on a Covered Trip is hijacked, the Company shall pay an allowance per day in excess of the deductible as specified in the Policy Certificate that the Insured Person is detained by hijackers.

The Deductible is the number of hours the Common Carrier has been under hijack, as specified in the Policy Certificate, shall be separately applicable for each and every claim made under this Benefit.

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.

This benefit is over and above the Base Sum Insured.

7. CHILD ESCORT:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the travelling expenses of the Insured Person's minor children aged below 17 years for return to India up to a maximum of the Sum Insured as mentioned in the Policy Certificate provided:

- a. the Insured Person whilst on a Trip outside the Republic of India accompanied with his minor children, dies due to illness or accident covered under the policy.
- b. Such minor children/s is covered under this travel along with the Insured Person.
- c. Such minor children/s is not accompanied by any other adult family member.
- d. The cover under this benefit would be available for a maximum of two children

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate.

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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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

8. FINANCIAL EMERGENCY ASSISTANCE:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the in the event of a financial emergency arising in relation to the permanent and total loss of the Insured Person's Money whilst on a Trip, due to any Theft, mugging, robbery, dacoity, or pilferage of Money of the Insured Person in the Country of Visit, the Company shall co-ordinate with Insured Person's relative/s in India/ Country of Origin to facilitate/organize emergency cash to the Insured as per his/her requirement, and make payment for transfer charges which has been made through Assistance Service Provider or by Company up to the limit of Sum Insured specified against this Benefit in the Policy Certificate.

This Benefit shall be payable subject to the following:

1. Such loss of Money is required to be 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.
2. In case of loss of traveller's cheques, such loss needs to be immediately reported to the local branches or agents of the applicable issuing authority.
3. It is a Condition Precedent to the Company's liability under this Benefit that in the event of any such loss of Money, the Insured Person must notify the same to the Assistance Service Provider / Company as soon as practicable, with complete details of the occurrence, as are available, Policy number, Member ID/Policy Certificate no, date of issuance, in addition to applicable Police Report/Issuing Authority's notification by the Insured Person.

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.

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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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

4. 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

Without prejudice to anything contained in this Policy, the Company shall not be liable to make any payment in respect of, unless specifically stated otherwise in the Policy Schedule or certificate:

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance.
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.

3. Treatment abroad if that is the sole reason or one of the reasons for the Insured Person's temporary stay abroad
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.
5. **Deductibles** as specified in the **Policy Schedule/ Certificate**.

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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.
7. Congenital external diseases, defects or anomalies –
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.
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.
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
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.
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.
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.
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.
15. *Treatment other than Allopathy and AYUSH

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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.
17. No claims will be paid for losses arising directly or indirectly from hazardous occupation or if engaging in any criminal or illegal act.

GENERAL CONDITIONS (Applicable to all covers under the Policy)**1. Deductible:**

The deductible in respect of this Policy will be applicable for each and every claim separately and shall be of an amount as specified in the Policy Schedule/Certificate.

Deductible will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once.

2. Applicability of covers:

Of the covers indicated in this Policy Wording and Endorsements, coverage available to the **Insured Person** will be indicated in the **Policy Certificate** along with **Sum Insured** and **Deductibles**.

The Policy start date shall be on or before the trip start date.

3. Type of Trips Offered:

Policy shall be offered on Single Trip/ Annual Multi trip basis

a. Single Trip Policy:

Policies covering single trips can be issued upto single trip not exceeding 365 days.

b. Annual Multi trip Policy:

Policies covering Annual Multi Trips can be issued for annual period of one year covering multiple single trips within the annual period of insurance with each and every single trip not exceeding a specified number of days as mentioned in the Policy **Schedule/Certificate**

c. One-way Travel:

Policy is applicable for one-way travel also, including immigration travel with a condition for maximum duration of coverage limited to specified number of days as mentioned in the **Policy Schedule/Certificate**.

4. Geographical Area of cover:

1. Worldwide (Including US & Canada)
2. Worldwide (Excluding US & Canada)
3. Asia including Marhaba Dubai Visit

For a specific group, the area of cover may be limited to any particular country or region from above list of Area of Cover

5. Policy Extension:

**Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January,2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies*

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- a. Extension of the Period of Insurance of the Policy during the duration of the trip can be done only at the sole discretion of the **Company** depending upon the risk factors.
 - i. The Insurer has to receive the request for extension of the Policy and applicable premium before the expiry date of the Policy Period,
 - ii. The Insurer has to receive a good health and no claim declaration during the Risk Period
 - iii. The Insured Persons has not made a claim just before We receive the request for extension of the Policy.
- b. The premium payable for the extension of the Policy during the trip duration shall be the premium payable for the overall trip duration (including the extension) less the initial premium already paid.
- c. If the Insured Person does not declare the full current facts or declare wrong facts while requesting for extension of the Policy, any extension of such a Policy if granted shall be deemed to be invalid. No refund of premium will be given in case of extensions so invalidated. The Company will also not be liable to pay any claim filed under the extended Policy.

6. Premium Chargeable:

The premium charged shall be based on the number of travel days insured in each category at the commencement of the **Policy Period**, as declared by the **Policy Holder**. Depending on the actual number of travel days covered in the **Policy Period** in each category as at the last day of such Policy period, if the premium calculated on the actual number of travel days shall differ from the premium charged at the commencement of the Policy, then such difference shall be paid to the **Company** or refunded by the **Company** as the case may be.

7. Disclosure to information norm:

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or non-disclosure of any material particulars in the, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Insured Person or any one acting on his/their behalf to obtain a benefit under this **Policy**.

8. Insured Person:

Only those persons named as an **Insured Person** in the **Schedule/certificate** shall be covered under this Policy. Any person may be added as an Insured Person during the Policy Period after his application has been accepted by Us, additional premium to be paid and We have issued an endorsement confirming the addition of such person as an **Insured Person**.

9. Obligations of the Insured Person:

- a. Insured Person shall provide to the **Company** or the **Assistance Service Provider** appointed by the Company, on demand any information that is required to determine the occurrence of the insurable event or the Company's liability to pay the benefits.
- b. If requested to do so by the **Company** or the **Assistance Service Provider** appointed by the Company, the Insured Person is obliged to undergo a medical examination by a Medical Practitioner designated by the Assistance Service Provider for the purpose of settlement of claims only. The cost towards the medical examination shall be borne by the Company.

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- c. The **Company** or the **Assistance Service Provider** appointed by the Company is authorized to take all measures that are suitable for loss prevention and claim minimization which includes the Insured Person's transportation back to the Republic of India. The transportation of the Insured Person back to India shall be done only on agreement and confirmation from the attending **Medical Practitioner**/ panel doctor that the Insured Person is capable of being transported to India
- d. The Company shall be released from any obligation to pay benefits under this Policy, if any, of the aforementioned obligations are breached by the Insured Person.
- e. The Insured Person shall take all reasonable precautions in the normal course, to stay healthy and prevent disease, illness and injury. Failure to do so will prejudice the Insured/Insured Person's claim under this Policy.
- f. The Insured / Insured Person shall provide the Company with the details of the trip and other information as may be required by the Company from time to time.

10. Observance of terms and conditions:

The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured Person, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

11. Geography:

The geographical scope of this policy applies to events limited to the Geographical Area of Cover opted and which are specified in the Policy Schedule/Certificate

12. Material change:

The **Insured Person** shall immediately notify the Company in writing of any material change in the risk such as change in occupation, trip duration, country and location of travel, correction in age, nature of job and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safety and containing the circumstances that may give rise to the claim, and the **Company** may adjust the scope of cover and / or premium if necessary, accordingly. The liability of Company shall continue only if there is a written acceptance on the part of the Insurance through endorsement

13. No constructive Notice:

Any knowledge or information of any circumstance or condition in connection with the **Insured Person** in possession of any official of the **Company** shall not be notice to or be held to bind or prejudicially affect the **Company** notwithstanding subsequent acceptance of any premium.

14. Multiple Policies:

- i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be treated as the Primary Insurer and shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy/policies even if the sum insured is not exhausted.

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Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.

- iii. If the amount to be claimed exceeds the sum insured under a single policy, the Primary Insurer shall seek the details of other available policies of the policyholder and shall coordinate with other Insurers to ensure settlement of the balance amount as per the policy conditions.
- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

Benefit Based Covers:

- i. On occurrence of the insured event, the Insured Person or his Nominee can claim from all Insurers under all policies.

15. Nomination

The Insured Person is entitled to nominate the person/ persons to whom the money secured by the Policy shall be paid in the event of his death as per the provisions of S.39 of the Insurance Act, 1938. In case the nominee is a minor, the Policyholder can appoint a person who will receive the money secured by the policy in the event of the Policyholder's death during the minority of the nominee.

The details of nomination will be acknowledged by the Company in the Policy issued by the Company. The Policyholder is entitled to cancel or withdraw the nomination at any time and the Company upon request shall make the necessary endorsement in the Policy.

16. Assignment

The policy can be assigned subject to applicable laws.

17. Claims Procedure:

- 1. In the event of an accident or sudden illness which is likely to give rise to a claim under this Policy, the Insured Person shall immediately contact the Assistance Service Provider giving details of the Policy issued to him/her. The details of phone numbers and Helpline are given in the Schedule/Certificate attached to this Policy.
- 2. The Insured Person or his representative shall provide to the Assistance Service Provider maximum information about the illness, accident or occurrence as is available, as well as other information such as the Policy number etc. Assistance Service Provider shall assist the Insured Person in getting admitted in to a hospital / getting treatment from a Medical Practitioner as an outpatient.
- 3. Where it is not possible to make an emergency call before consulting a Medical Practitioner or going into hospital, the Insured Person shall contact the Assistance Service Provider as soon as possible. In either case, when being admitted as a patient, the Insured Person shall inform the Medical Practitioner or personnel at the hospital, the details of his/her policy coverage and shall state the details of the Assistance Service Provider and request them to contact them.

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

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4. All necessary claim documents should be furnished to the Company/ Assistance Service Provider by the policy holder/insured to make a claim. However, claims filed even beyond such period should be considered if there are valid reasons of any delay.
5. If proper intimation is given, the Assistance Service Provider shall give a cashless authorisation to the hospital / other providers for the costs of hospitalization, transportation by emergency services, emergency evacuation, transportation home, repatriation or transportation of mortal remains and burial listed under Scope of Coverage under the Policy. These costs will be settled directly by the Assistance Service Provider on behalf of and for the account of the Company. The Insured Person shall release Medical Practitioners/hospital contacted by Assistance Service Provider from their duty not to disclose information about his/her case.
6. In such cases, the Insured Person before his discharge from the Hospital, shall fill up and sign the claim form and hand over the same to the Hospital authorities to be handed over to Assistance Service Provider. Please send the duly signed claim form along with all the documents to designated TPA within 30 days of the occurrence of the Incident. However, claims filed even beyond such period should be considered if there are valid reasons of any delay.
7. Where no information is given to Assistance Service Provider and the payment for hospital treatment / outpatient treatment has been made by the Insured Person, the reasons therefore shall have to be given by the Insured Person along with the claim form giving details of treatment and bills for expenditure to the Company or Assistance Service Provider. After examining the facts and establishing the liability, in consultation and with the approval of the Company, Assistance Service Provider will reimburse to the Insured Person the costs incurred within the Scope of Coverage of the Policy on behalf of and for the account of the Company.
8. Besides where the Insured Person and Assistance Service Provider agree that even though the procedure under Claims Procedure is complied with, the claim should be settled on a reimbursement basis (in consultation and with the approval of the Company), then it will be done so accordingly.
9. With respect to Emergency evacuation or repatriation, the following services shall be arranged by the Company through the Assistance Service Provider:
 - a) Transferring the Insured by air ambulance, regular airline or any other method of transport that is ascertained as being appropriate by the Assistance Service Provider and/or the Company. The method of transport and the date and time shall be decided by the Assistance Service Provider and/or Company
 - b) If the Insured Person is admitted to a Hospital then and if in the opinion of the appointed Medical Practitioner, the medical facilities in the hospital are not suitable or adequate, the Insured Person will be evacuated to the nearest place where appropriate services are available or to his/her permanent place of residence in India
 - c) Arrangement of reasonable and necessary transport and additional accommodation costs for another person to accompany the Insured/Insured Person if it is Medically Necessary that the

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- Insured Person be accompanied in this way; this might be a Medical Practitioner, nurse, relative, friend or colleague
- d) In the event of death of the Insured Person due to an insured event in terms of this policy, arrangements for bringing transporting the mortal remains of the deceased back to the Republic of India or reimbursement of cost of local burial or cremation in the country where the death occurred. An official death certificate and a physician's statement giving the cause of death need to be submitted.
10. The Company will not be liable in respect of the emergency evacuation or repatriation service for:
- a) Any failure to provide the emergency evacuation or repatriation service or for any delays in providing it, unless the failure or delay is caused by the negligence of the Company and/or the Assistance Service Provider
 - b) Failure or delay in providing the emergency evacuation or repatriation service if:
 - a. By law the overseas evacuation or repatriation service cannot be provided in the country in which it is needed; or
 - b. The failure or delay is caused by any reason beyond our control including, but not limited to, strikes and flight conditions.
 - c) Injury or death caused while the Insured Person is being moved unless it is caused by the negligence of the Company/Assistance Service Provider or the negligence of anyone acting on the behalf of the Company/Assistance Service Provider
11. The Company shall only be liable to indemnify if, besides proof of insurance cover, the documentary proofs required as per the claims procedure stated in the Policy, is also submitted.
12. The total loss of checked- in baggage caused by the Common Carrier (airlines) must be reported to the Common Carriers (airlines) and a Property Irregularity Report (P.I.R) shall be obtained from them. Original report together with the ticket(s), baggage tag(s) and the claim form are to be submitted in support of a claim by the Insured Person to the Company or Assistance Service Provider.
13. Loss of passport, Travel Documents, Gadgets, International driving license, Identity documents must be reported to the police authorities within 24 hours of discovery of such loss and an official report obtained from the Police authorities. The original official report of the Police authorities should also be submitted along with the claim form to the Company or Assistance Service Provider.
14. Failure to comply with the claims procedure stated above in respect of Total Loss of Checked-in Baggage and Loss of Passport, Travel Documents, Gadgets, International driving license, Identity documents may prejudice the claim of the Insured Person.
15. Claims for reimbursement shall be submitted to the Company or Assistance Service Provider within one month after completion of the treatment or transportation home. In the event of accidental death, the same shall be submitted within one month after transportation of mortal remains/burial.

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16. The Insured Person shall provide Assistance Service Provider / the Company on demand with any information that is required to determine the occurrence of the insured event or the scope of the Company's liability. In particular, at the request of Assistance Service Provider / the Company proof shall be furnished of the actual commencement of the trip abroad.
17. If requested to do so by Assistance Service Provider / the Company, the Insured Person shall authorise Assistance Service Provider / the Company to obtain all the information considered necessary from third parties (Medical Practitioners, dentists, alternative practitioners, medical institutions of any kind, insurance carriers, health or pension offices) and release these parties from their obligation not to disclose information.
18. If requested to do so by Assistance Service Provider / the Company, the Insured Person is obliged to undergo a medical examination by a Medical Practitioner designated by Assistance Service Provider / the Company.
19. In case of any claim under Personal Liability or Bail Bond proof of judicial decision rendered by a Court of Law may be required.
20. In case of any accident giving rise to a claim under the Personal Accident section of the Policy, the Insured Person, his/her nominee or legal representatives, as the case may be, shall provide complete information and details about the Insured Person in the claim form along with the claim documents listed in the policy wordings to the Company or Assistance Service Provider.

18. Claim Settlement:

1. Reimbursement of claims wherever applicable, shall be in India, in Indian Rupees at the exchange rate specified by the Reserve Bank of India, as applicable on the date the amount is billed.
2. We shall settle claims, including its rejection, within thirty days of the receipt of last 'necessary' document.
3. However, where the circumstances of a claim warrant an investigation in the opinion of the insurer, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, Insurer shall settle the claim within 45 days from the date of receipt of last necessary document.
4. In case of delay in the payment, the Company shall be liable to pay penal interest at a rate which is 2% above the Bank rate prevalent at the beginning of the financial year in which the claim is reviewed.

19. Claim Documentation:

Claim documents as detailed in Annexure II – Claim Documentation is to be submitted along with the copy of Policy Certificate and duly filled and signed claim form by the Insured Person or Nominee or Legal heir.

- KYC of the Insured for other than death claim and KYC of the nominee / legal heir in case of death claim
- Account details with proof for NEFT of the Insured for other than death claim and KYC of the nominee/legal heir in case of death claim i.e. cancelled cheque, passbook copy

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20. Right to inspect:

If required by the **Company**, an agent/representative of the **Company** including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to a claim to the **Insured Person** be permitted at all reasonable times to examine into the circumstances of such loss. The **Insured Person** shall on being required so to do by the **Company** produce all relevant documents relating to or containing reference relating to the loss or such circumstance in his possession including presenting himself for examination and furnish copies of or extracts from such of them as may be required by the **Company** so far as they relate to such claims or will in any way assist the **Company** to ascertain the correctness thereof or the liability of the **Company** under this Policy.

21. Electronic Transaction:

The **Insured Person** agrees to adhere to and comply with all such terms and conditions as the **Company** may prescribe from time to time and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, Electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication established by or on behalf of the **Company** for and in respect of the Policy or its terms or the **Company's** other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the **Company's** terms and conditions for such facilities, as may be prescribed from time to time. However, the terms of this condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDAI regulations for protection of policyholder's interests. All conditions of section 41 prescribed necessary disclosures on terms, conditions and major exclusions shall be made known to the **Insured Person**; Any voice transaction shall be duly recorded, with the consent of the **Insured Person** and the recordings shall be maintained by or on behalf of the **Company** and shall be made available to the **Insured Person** for subsequent validation/confirmation of the **Insured Person**, if so required.

22. Multiple Claims:

- i. In the event a claim is payable in multiple sections under this policy the **Company's** liability will be restricted to the highest amount payable per section.
- ii. In case a covered insured event, as described in the Coverage Section, occurs before date of purchase of this policy or advance warning is issued by the relevant authorities of the likelihood of such an event happening before date of purchase of this policy the **Company** shall not be liable to pay a claim.

23. Transfer and Set-off of Claims:

- a) If the **Insured Person** has any outstanding claims against third parties, such claims shall be transferred in writing to the **Company** up to the amount for which the reimbursement of costs is made by the **Company** in accordance with the terms hereunder.
- b) In so far as an Insured Person receives compensation for costs he/she has incurred either from third parties liable for damages or as a result of other legal circumstances, the **Company** shall be entitled to set off this compensation against the insurance benefits payable.

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- c) Claims to the insurance benefits may be neither pledged nor transferred by the Insured Person.
- d) Transfer and Set-Off of Claims shall not be applicable to any Medical Sections under the Policy namely
- i. Emergency Medical Expenses,
 - ii. Emergency Medical Evacuation,
 - iii. Repatriation of Mortal Remains,
 - iv. Dental Treatment Expenses,
 - v. Personal Accident, Accidental Death and Permanent Total Disablement – Common Carrier Coverage,
 - vi. Daily allowances in case of Hospitalization.

24. Position after a claim:

The Insured Person shall not be entitled to abandon any insured property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured Person, the Sum Insured for the remainder of the Period of Insurance shall stand reduced by the amount of the compensation.

In case of claims under Fire and Home Burglary Sections, the Sum Insured can be reinstated by payment of pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss.

25. Condition of Average:

If the property hereby insured shall at the time of loss or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own Insurer for the difference and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

26. Indemnity:

The Company may at its option, if applicable reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other Insurer in so doing. The Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the Sum Insured.

If in any case the Company shall be unable to reinstate or repair the insured property/item, because of any law or other regulations in force affecting insured property or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite under this Policy. However, this condition shall not be applicable to Personal Accident, Accidental Death and Permanent Total Disability – Common Carrier Sections

27. Subrogation:

In the event of payment under this Policy, the Company shall be subrogated to all the Insured /Insured Person's rights or recovery thereof against any person or Organisation, and the Insured/Insured Person shall execute and deliver instruments and papers necessary to secure such rights. The Insured/Insured Person and

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any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured /Insured Person's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated. However, this condition shall not be applicable to Emergency Medical Expenses, Emergency Medical Evacuation, Repatriation of Mortal Remains, Dental Treatment Expenses, Personal Accident, Accidental Death and Permanent Total Disability – Common Carrier, Daily allowance in case of Hospitalization Sections

29. Two Policy Periods (Applicable for Annual policies only):

If the claim event falls within two policy periods, the claims will be paid taking into consideration the available Sum Insured in the two policy periods, including the deductibles for each policy period. Such eligible claim amount to be payable to the insured shall be reduced to the extent of premium to be received for the renewal or due date of premium of travel insurance policy, if not received earlier.

30. Forfeiture of claims:

If any claim is made and rejected and no court action or suit commenced within 12 months after such rejection or, in case of arbitration taking place as provided therein, within 12 calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

31. Fraudulent Claims:

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured/Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy all benefits and the premium paid under this Policy shall be forfeited.

The Company will have the right to reclaim all benefits paid in respect of a claim which is fraudulent as mentioned above under this Condition.

32. Notice of charge:

The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured /Insured Person or his/her nominees or the legal representative, as the case may be, of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

33. 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.

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This Policy provides 30 days Grace Period for renewing the Policy. However, there is no coverage for injury sustained or disease contacted during this (grace) period under this Policy.

34. Revision of Policy:

Renewal premium are subject to change with prior approval of Product Management Committee of the Company. The Company may vary the renewal premium and/or benefits payable subject to approval from the Product Management Committee of the Company and inform the same to the Policy Holder / Insured at least 3 months prior to the date of revision and/ or modification.

35. Policy Withdrawal and Migration:

- a. In the likelihood of this policy being withdrawn in future, the Company will inform the same to the Policy Holder / Insured at least 3 months prior to expiry of the policy.
- b. Policy Holder/Insured will have the option to migrate to other plan under similar travel insurance policy, if available with the Company, at the time of renewal (in case of Annual policies), provided the policy has been maintained without a break.

36. Enhancement of Sum Insured:

During currency of the policy, no change of plan or Sum Insured is allowed.

37. Cancellation:

In case of Annual Policies, the **Company** may at any time, cancel this Policy, by giving 30 days notice in writing by Registered Post Acknowledgment Due to the **Policy Holder/Insured Person** at his last known address. The Company shall exercise its right to cancel only in case of mis-representation, non-disclosure of material facts. In such cases, policy shall be void and all premium paid thereon shall be forfeited to the Company as per the disclosure to information norm. The Company shall exercise its right to cancel the policy on grounds of non-cooperation of the **Policy Holder/ Insured Person** in implementing the terms and conditions of this Policy. In such cases, Insurer shall be liable to repay premium as specified in the below mentioned table subject to no claims.

The **Policy Holder/Insured Person** may also give 30 days notice in writing, to **the Company**, for the cancellation of this Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scales, provided that, no refund of premium shall be made if any claim has been made under this Policy by or on behalf of the Insured Person up to the date of cancellation of this Policy.

Policy Period Up to	Rate Of Premium to be retained
Up to 15% of Policy Period	25% of premium paid
Up to 25% of Policy Period	50% of premium paid
Up to 50% of Policy Period	75% of premium paid
Exceeding 50% of Policy Period	100% of premium paid

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In case of single trip policies, termination of the Policy at a date earlier than the end date can be done only if the Insured Person returns back to the Republic of India earlier than the end date of the Period of Insurance of the Policy. Refund of premium for the days between the return date to the Republic of India and the end date of the Period of Insurance as mentioned in the Policy Schedule/Policy Certificate will only be given if the same are a minimum of 10 days. A cancellation charge will be deducted from the refund premium. Premium refunded will be equal to the amount of premium to be paid for the original Policy duration minus the premium to be paid by taking the return date as the new end date of Period of Insurance, provided that, no refund of premium shall be made if any claim has been made under this Policy by or on behalf of the Insured/Insured Person.

38. Policy Disputes:

The parties to this Policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this Policy. Any dispute concerning the interpretation of the terms and conditions, limitations and/or exclusions contained herein is understood and agreed to by both the insured and the Company to be subject to Indian law and in Indian Court.

39. Arbitration:

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

6. GRIEVANCES REDRESSAL MECHANISM**Mechanism for Grievance Redressal:-**

In case of any grievance the insured person may contact the company through

Website : www.cholainsurance.com

Toll free : 1800 208 9100

E-Mail : customercare@cholams.murugappa.com

Courier : Manager , Customer Care, Chola MS General Insurance Company Limited,

Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai -600001

Procedure of Grievance Redressal

- 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

**Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January,2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies*

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- 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.

Office Details	Jurisdiction of Office
AHMEDABAD - Shri Kuldip Singh, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU – Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 I 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL - Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chhattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.

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CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI - Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI -600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI- Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD- Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry

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ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA- Shri P.K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

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NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 I 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA- Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.
PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune- 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

7. COVERAGE - OPTIONAL COVERS

Notwithstanding anything to the contrary contained in the Policy, In consideration of payment of additional premium, the policy is extended to cover the optional covers listed below upto the Sum Insured's shown within the Policy Schedule/Certificate.

Endorsement No.	Cover
1	Political Risk and Catastrophe Evacuation
2	Personal Accident Covers – Common Carrier
3	Compassionate Visit
4	Loss of Passport and Travel Documents
4.A	Loss of Passport and Travel Documents on Benefit basis
5	Total Loss of Checked-in Baggage
5.A	Total Loss of Checked-in Baggage on Benefit basis

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6	Delay of Checked-in Baggage
6.A	Delay of Checked-in Baggage on Benefit basis
7	Trip Cancellation and/or Interruption
7.A	Trip Cancellation and/or Interruption on Benefit basis
8	Travel Inconvenience
8.A	Travel Inconvenience on Benefit basis
8.B	Travel Inconvenience including visa refusal and delay
8.C	Travel Inconvenience including visa refusal and delay on Benefit basis
9	Trip Delay
9.A	Trip Delay on Benefit basis
10	Bail Bond
10.A	Bail Bond on Benefit basis
11	Loss of Gadgets
11.A	Loss of Gadgets on Benefit basis
12	Loss of International Driving License
12.A	Loss of International Driving License on Benefit basis
13	Mugging Benefit
14	Debit/Credit Card/Forex Card – Fraud
15	Missed Connection
15.A	Missed Connection on Benefit basis
16	Home Fire Insurance (Contents)
17	Home Burglary Insurance (Contents)
18	Loss of Deposit on cancellation (Hotel & Common Carrier)
18.A	Loss of Deposit on cancellation (Hotel & Common Carrier) on Benefit basis
19	Overbooked Common Carrier
19.A	Overbooked Common Carrier on Benefit basis
20	Legal Expenses
21	Pet Care
22	Emergency Accommodation Coverage
23	Alternate Employee/Substitute Employee Expenses
24	Travel Loan Secure
25	Overseas Travel Service Supplier insolvency
25.A	Overseas Travel Service Supplier insolvency on Benefit basis
26	Car Rental Excess Cover
27	Sports Equipment Cover
28	Bounced Hotel Booking
29	Flight Delay (Airlines)
29.A	Flight Delay (Airlines) on Benefit basis
30	Coverage in Home Country for Students
31	Emergency Accommodation due to Trip Delay
32	Mobility Aids Allowance
33	Lifestyle Support

*Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January, 2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies

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34	Emergency Reunion & Resumption of trip
35	Travel with PET cover
36	Missed Departure
37	Baggage Delay by Common Carrier
38	Baggage Loss by Common Carrier
39	Terrorism Cover
40	Loss of Baggage and Personal Belongings
41	Coverage for Pre existing illness
42	In-Patient Medical Expenses related to Pregnancy / Childbirth
43	Loss of Identity documents
44	Key Replacement
45	Lost Wallet
46	Change Fee coverage
47	Cyber Security
48	Hotel Cancellation on Benefit basis
49	Identity Theft
50	Medical Sum Insured replenishment in case of hospitalisation due to Accident
51	Carrier Cancellation
52	Digital Camera Insurance
53	Jewellery Insurance
54	Flight Diversion and Cancellation
55	Cruise Cover
56	Automatic extension of Policy
57	Adventure Sports Cover
58	Waiver of Medical Sublimit for Insured above 60 years of age
59	All Risk Cancellation
60	Trip Cancellation due to Domestic Disturbances and Inconvenience

Endorsement No. 1. POLITICAL RISK AND CATASTROPHE EVACUATION:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the **Company** shall reimburse the **Insured**, the cost of travel expenses to the **City of Origin** or nearest place of safety up to the cost of an economy class air ticket (one way) and reasonable accommodation expenses , if incurred for a maximum of 7 days or Sum Insured specified in the **Policy Certificate** if insured is unable to return to his **City of Origin** when Officials in the country where insured is visiting , recommend that certain categories of persons which include the Insured should leave the country or Insured is expelled from or declared person non grata in the country he/she is in.

A Catastrophe (fire, flood, earthquake, Tsunami, Volcano Eruption, Strom, hurricane or epidemic

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due to contagious disease) has occurred in the country the insured is in, necessitating his immediate evacuation in order to avoid risk of personal injury or illness to himself

In event of any of the contingencies covered hereunder occurring at the place Insured is visiting any time after the commencement of the trip and before the termination of the same, immediate notice thereof shall be given by insured to **Assistance Service provider** or the **Insurance Company**.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate

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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No. 2. PERSONAL ACCIDENT COVERS – COMMON CARRIER:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that if at any time during the **Policy Period**, the **Insured Person** shall sustain Accidental Injury resulting in Accidental Death or Permanent Total Disablement or Permanent Partial Disablement, the **Company** shall pay a Lumpsum benefit as mentioned in the **Policy Certificate**.

Accidental Death (AD) – Common Carrier:

The **Company** will pay up to the limit of the **Sum Insured** for this benefit as specified in the **Policy Schedule/Certificate** if accidental injury to the Insured Person results in loss of life while riding as a passenger (but not as a pilot operator or member of the crew) in or on, boarding or alighting from any **Common Carrier** as defined under definition section of this document provided that, this benefit shall not apply while the Insured Person is riding in or on, or boarding or alighting from, and/or is piloted by a person

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who does not hold a current and valid certificate of competency of a rating authorizing as a pilot of such **Common Carrier**.

Permanent Total Disablement (PTD) – Common Carrier:

The **Company** will pay compensation up to the limit of the Sum Insured for this benefit as specified in the **Policy Schedule/Certificate** if accidental injury to the Insured Person results in Permanent Total Disability as shown in the table below, while riding as a passenger (but not as a pilot operator or member of the crew) in or on, boarding or alighting from any **Common Carrier** as defined under definition section of this document provided that, this benefit shall not apply while the **Insured Person** is riding in or on, or boarding or alighting from, any **Common Carrier** as defined under definition section of this document that does not hold a or is piloted by a person who does not hold a current and valid certificate of competency of a rating authorizing as a pilot of such **Common Carrier**.

The Insurer's maximum liability however shall not be more than 100% of the Sum Insured as stated in the Policy Schedule/Certificate

Table of Benefits	%age of Sum Insured payable
PTD – Total and irrecoverable loss of	
i) Sight of both eyes or of the actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot.	100%
ii) Use of two hands or of two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot.	100%
iii) Total Paralysis	100%
iv) Loss of all fingers and both thumbs OR loss of arm – at shoulder; between shoulder and elbow; at and below elbow OR loss of leg – at hip; between knee and hip; below knee	100%
For the purpose of items 2 i) and 2 ii) above, physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle respectively.	
3. Permanent total and absolute Disability disabling the Insured/Insured Person from engaging in any employment or occupation of any description whatsoever which he or she was capable of doing earlier	100%

Permanent Partial Disablement – Common Carrier:

The **Company** will pay up to the limit of the Sum Insured for this benefit as specified in the **Policy Schedule/ Certificate** if accidental injury to the **Insured Person** results in Permanent Partial Disability as listed below, while riding as a passenger (but not as a pilot operator or member of the crew) in or on, boarding or alighting from any Common Carrier as defined under definition section of this document provided that, this benefit shall not apply while the **Insured Person** is riding in or on, or boarding or

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alighting from, any **Common Carrier** as defined under definition section of this document that does not hold a or is piloted by a person who does not hold a current and valid certificate of competency of a rating authorizing as a pilot of such **Common Carrier**.

If due to any accident, multiple physical and mental functions of the Insured/Insured Person are impaired, the amount payable shall be cumulative sum of the percentage of Sum Insured stated in the Table of Benefits for PPD below, but the total compensation payable for all the Disabilities together shall be up to the 100% of the Sum Insured specified in the Policy Schedule/Certificate.

Table of Benefits for PPD - Total and irrecoverable loss of various parts as given below:	%age of Sum Insured
The sight of one eye or the actual loss by physical separation of one entire hand or one entire foot.	50%
Use of a hand or a foot without physical separation	50%
Loss of speech	50%
Loss of toes – all	20%
Loss of toes great - both phalanges	5%
Loss of toes great - one phalanx	2%
Loss of toes other than great, if more than one toe lost: each	2%
Loss of hearing - both ears	75%
Loss of hearing - one ear	30%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers of one hand	40%
Loss of thumb - both phalanges	25%
Loss of thumb – one phalanx	10%
Loss of index finger – three phalanges	15%
Loss of index finger – two phalanges	10%
Loss of index finger - one phalanx	5%
Loss of middle finger or ring finger or little finger – three phalanges	10%
Loss of middle finger or ring finger or little finger – two phalanges	7%
Loss of middle finger or ring finger or little finger - one phalanx	3%
Loss of metacarpals – first or second (additional) or third, fourth or fifth (additional)	3%
Any other permanent partial Disability	Percentage as assessed by an independent and / or doctor of the Company Physician

The Disability must be confirmed and claimed for prior to the expiry of a period of 3 months since occurrence of the Disability

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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.

Specific Conditions applicable to Personal Accident Covers – Common Carrier:

1. All the Specific Conditions applicable to Base Personal Accident Covers shall be applicable to this Section also.
2. The benefit applicable under this Section shall be in addition to the benefits applicable under Base Personal Accident Covers.

This benefit is over and above the Base Sum Insured.

Endorsement No.3. COMPASSIONATE VISIT:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that if at any time during the **Policy Period**,

- A. the **Insured Person** is Hospitalized for more than seven (7) consecutive days or dies in a Country of Visit whilst on a Trip, and no adult Immediate Family Member is present, the **Company** shall reimburse the amounts incurred by any one Immediate Family Member for obtaining return tickets in economy class on a **Common Carrier** to visit the **Insured Person**, and expenses for the duration of the stay in the Hospital up to the limit of Sum Insured as specified against this Benefit in the Policy Certificate, provided that the attending Medical Practitioner certifies in writing that it is not advisable that the Insured Person travel back to India/ Country of Origin based on the medical condition, and that he/she would benefit from the visit of an **Immediate Family Member**.
- B. If an **Immediate Family Member** of the **Insured Person** is Hospitalized in India / Country of Origin for more than seven (7) consecutive days or in the event of their death, whilst the **Insured Person** is in a Country of Visit on a Trip, the **Company** shall reimburse the amounts incurred by the Insured Person for obtaining return tickets in economy class on a **Common Carrier** to his usual place of residence to visit the Immediate Family Member up to the limit of Sum Insured as specified against this Benefit in the Policy Certificate, provided that the attending **Medical Practitioner** certifies in writing that such **Immediate Family Member** would benefit from the **Insured Person's** visit.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate

For point A above, this Benefit is payable subject to the following:

The Company has accepted a claim under Emergency Medical Expenses in respect of the Insured Person for the same period of Hospitalization.

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For point B: Round trip tickets in economy class on a **Common Carrier** will be reimbursable due to occurrence of event mentioned under point (B) of this cover. However, Company's liability does not exceed the **Sum Insured** or limit specified in the **Policy Certificate**

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.

Specific Condition applicable to Compassionate Visit:

1. All the Specific Conditions applicable to Base Covers - Emergency Medical Expenses, Emergency Medical Evacuation, and Repatriation of Mortal Remains shall also be applicable to this Benefit also.
2. Company's liability does not exceed the **Sum Insured** or limit specified in the **Policy Certificate**.

This benefit is over and above the Base Sum Insured.

Endorsement No.4. LOSS OF PASSPORT AND TRAVEL DOCUMENTS:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that if at any time during the **Policy Period**, the **Insured Person's** passport is lost or stolen during a trip abroad, the **Company** shall reimburse the actual expenses necessarily and reasonably incurred in connection with obtaining a duplicate or fresh passport and travel document or issuance of an Emergency Certificate from the concerned consulate and stay due to lost passport up to the limit of Sum Insured or limits specified against this Benefit in the **Policy Certificate**.

This Section also provides for reimbursement of actual expenses necessarily and reasonably incurred in connection with obtaining/replacing the stolen travel documents/tickets and travelers cheques up to the limit of **Sum Insured** for this benefit, if such documents/tickets/ travelers cheques belonging to the **Insured Person** be lost whilst on a trip.

The Insurer's liability to make payment is only in excess of the **Deductible** as specified in **Policy Certificate**

This Benefit is payable subject to the following:

1. The incident is to be reported to the police within 24 hours of the **Insured Person** becoming aware of the theft, and a written police report is to be furnished to the **Company**.
2. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusion applicable to Loss of Passport and Travel Documents:

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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:

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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.4. A. LOSS OF PASSPORT AND TRAVEL DOCUMENTS on Benefit basis:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that if at any time during the **Policy Period**, the **Insured Person's** passport is lost or stolen during a trip abroad, the **Company** shall pay a lumpsum benefit as mentioned in the **Policy Certificate** in order to obtain a duplicate or fresh passport and obtaining/replacing the stolen travel documents/tickets and travelers cheques or issuance of an Emergency Certificate from the concerned consulate and stay due to lost passport and travel documents/tickets/ travelers cheques.

The Insurer's liability to make payment is only in excess of the **Deductible** as specified in **Policy Certificate**

This Benefit is payable subject to the following:

1. The incident is to be reported to the police within 24 hours of the **Insured Person** becoming aware of the theft, and a written police report is to be furnished to the **Company**.
2. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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:

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.

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Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.5. TOTAL LOSS OF CHECKED-IN BAGGAGE:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of total and complete loss of Checked-in Baggage whilst on a Trip and whilst it is in the custody of the **Common Carrier**, the **Company** shall reimburse the Insured Person for the **Market Value** of such Checked-in Baggage up to the limit of **Sum Insured** or **sub limit** specified against this Benefit in the **Policy Certificate**.

For the purpose of this Benefit, “Market Value” refers to the amount required to purchase new items of the same kind and quality as those contained in the Checked-in Baggage, in relation to which a claim is payable under this benefit.

The cover is applicable only at the Intended Destinations, and is limited to the period commencing from the time the Checked-in Baggage is entrusted to the Common Carrier and return of the **Insured Person** back to the City of Origin, or any other Port in India/ Country of Origin along with all halts and via destinations included in the travel booking.

This Benefit shall be payable subject to the following:

1. In the event of such a total and complete loss of Checked-in Baggage whilst in the custody of the Common Carrier, a Property Irregularity Report (PIR) must be obtained from the Common Carrier immediately upon discovery of the loss which must be submitted along with the claim.
2. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.
3. Our maximum liability under this Benefit in respect of any one Checked-in Baggage, in case more than one bag has been checked-in, is 50% of the applicable Sum Insured. In case of only one bag being checked-in, the maximum liability is up to 100% of the applicable Sum Insured.
4. The Company has been provided with all the documents, reports and other details from the Common Carrier confirming the loss of Checked-in Baggage in its custody.
5. If the Company makes any payment under this benefit, it is agreed that any recovery from any Common Carrier by the Insured Person, under the terms of the Convention for the Unification of Certain Rules Relating to International Carriage by Air, 1929 (“Warsaw Convention”) shall become the property of the Company.

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6. Any partial loss of the items contained within the Checked-in Baggage, not amounting to a total and complete loss of such Checked-in Baggage, shall not be payable.
7. In the event of simultaneous claims under this Benefit as well as under Delay of Checked-in Baggage, the higher of the claims shall be payable by the Company in respect of the same item(s) of Checked-in Baggage during any one Period Of Insurance.

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:

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

This benefit is over and above the Base Sum Insured.

Endorsement No.5.A. TOTAL LOSS OF CHECKED-IN BAGGAGE on Benefit basis:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of total and complete loss of Checked-in Baggage whilst on a Trip and whilst it is in the custody of the **Common Carrier**, the **Company** shall pay a Lumpsum benefit as mentioned in the **Policy Certificate** towards such loss of Checked-in Baggage.

The cover is applicable only at the Intended Destinations, and is limited to the period commencing from the time the Checked-in Baggage is entrusted to the Common Carrier and return of the **Insured Person** back to the City of Origin, or any other Port in India/ Country of Origin along with all halts and via destinations included in the travel booking.

This Benefit shall be payable subject to the following:

1. In the event of such a total and complete loss of Checked-in Baggage whilst in the custody of the Common Carrier, a Property Irregularity Report (PIR) must be obtained from the Common Carrier immediately upon discovery of the loss which must be submitted along with the claim.

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2. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.
3. Our maximum liability under this Benefit shall be Sum Insured mentioned in the Policy Certificate against the cover irrespective of the number of loss of Checked-in Baggage.
4. The Company has been provided with all the documents, reports and other details from the Common Carrier confirming the loss of Checked-in Baggage in its custody.
5. If the Company makes any payment under this benefit, it is agreed that any recovery from any Common Carrier by the Insured Person, under the terms of the Convention for the Unification of Certain Rules Relating to International Carriage by Air, 1929 ("Warsaw Convention") shall become the property of the Company.
6. Any partial loss of the items contained within the Checked-in Baggage, not amounting to a total and complete loss of such Checked-in Baggage, shall not be payable.
7. In the event of simultaneous claims under this Benefit as well as under Delay of Checked-in Baggage, the higher of the claims shall be payable by the Company in respect of the same item(s) of Checked-in Baggage during any one Period Of Insurance.

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:

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

This benefit is over and above the Base Sum Insured.

Endorsement No.6. DELAY OF CHECKED-IN BAGGGE:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse to the Insured Person for costs of necessary emergency purchases of toiletries, medication and clothing in the event of the Insured Person for the delay in the scheduled arrival of the checked-in baggage caused by a Common Carrier beyond the period as mentioned in the **Policy Certificate**, on a trip

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up to the Sum Insured or limits specified in the Policy Certificate or the expenses incurred by the Insured Person towards transportation for recovering the checked –in baggage from the Common Carrier.

The cover is limited to the travel destinations specified in the main travel ticket from the Republic of India with all halts and via destinations included in the main travel ticket and declared at the time of purchase of this Policy.

The Insurer’s liability to make payment is only in excess of the Deductible as specified in Policy Certificate

This Benefit shall be payable subject to the following:

1. For each and every claim made under this Benefit, a Deductible of number of hours specified in the Policy Certificate shall be separately applicable in terms of delay in arrival of the Checked-in Baggage from the actual arrival time of the Common Carrier at the Insured Person’s Intended Destination.
2. The Company is provided with a proof of such delay in writing from the Common Carrier.
3. The Company is provided with the receipts of the purchase of toiletries, medication and clothing that the Insured Person needed to buy in the duration of such delay.
4. If the Company makes any payment under this benefit, it is agreed that any recovery from any Common Carrier by the Insured Person, under the terms of the Convention for the Unification of Certain Rules Relating to International Carriage by Air, 1929 (“Warsaw Convention”) shall become the property of the Company.
5. In the event of simultaneous claims under this Benefit as well as under Total Loss of Checked-in Baggage, the higher of the claims shall be payable by the Company in respect of the same item(s) of Checked -in Baggage during any one Period Of Insurance.

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:

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.

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This benefit is over and above the Base Sum Insured.

Endorsement No.6.A. DELAY OF CHECKED-IN BAGGGE on Benefit basis:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit to the Insured Person in the event of the delay in the scheduled arrival of the checked-in baggage caused by a Common Carrier beyond the period as specified in the Policy Certificate as deductible, whilst on a trip as mentioned in the Policy Certificate.

The cover is limited to the travel destinations specified in the main travel ticket from the Republic of India with all halts and via destinations included in the main travel ticket and declared at the time of purchase of this Policy.

The Insurer's liability to make payment is only in excess of the Deductible as specified in **Policy Certificate**

This Benefit shall be payable subject to the following:

1. For each and every claim made under this Benefit, a Deductible of number of hours specified in the Policy Certificate shall be separately applicable in terms of delay in arrival of the Checked-in Baggage from the actual arrival time of the Common Carrier at the Insured Person's Intended Destination.
2. The Company is provided with a proof of such delay in writing from the Common Carrier.
3. If the Company makes any payment under this benefit, it is agreed that any recovery from any Common Carrier by the Insured Person, under the terms of the Convention for the Unification of Certain Rules Relating to International Carriage by Air, 1929 ("Warsaw Convention") shall become the property of the Company.
4. In the event of simultaneous claims under this Benefit as well as under Total Loss of Checked-in Baggage, the higher of the claims shall be payable by the Company in respect of the same item(s) of Checked -in Baggage during any one Period Of Insurance.

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:

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.

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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.

This benefit is over and above the Base Sum Insured.

Endorsement No.7. TRIP CANCELLATION AND/OR INTERRUPTION:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the Insured Person / Insured Person's Immediate Family member, subject to limit of Sum Insured shown in the Policy Certificate, if a trip is cancelled or interrupted due to any of the following reasons:

1. Unforeseen disease, illness, injury, or death of the Insured or the Immediate Family Member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be cancelled or interrupted as supported by medical records and opinion acceptable to the Company.
2. Death of Insured's spouse, children, parent or parent in-law's.
3. Death of Brother or Sister of the insured 15 days prior to the departure date as stated in the policy.
4. Serious injury, sudden sickness of insured's spouse or parent or parent in-law or child requiring hospitalization for more than 24 hrs.
5. Compulsory quarantine or prevention of travel by Government of India
6. Inclement weather conditions causing cancellation or interruption of the trip with due authentication by a letter from the Common Carrier or this information is available from a reliable source in the public domain through any form of communication;
7. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Definitions applicable to Trip Cancellation and / or Interruption:

Trip Cancellation Benefits: Trips that are cancelled before the scheduled departure due to the reasons mentioned above. Company will reimburse for the non-refundable portion of the pre-paid lodging cost and/or the ticket cancellation charges, Visa charges, any sightseeing booked, cruise ticket, events, which are paid in advance or contracted to be paid by the Insured Person in the event of cancellation of trip post deduction of compensation offered by service provider/Common Carrier or any other source), the maximum liability of Company is subject to Sum Insured or Sub limit shown in the Policy Certificate.

Trip Interruption Benefits: The Company will reimburse up to Sum Insured as specified in the Policy Certificate, for trips that have been interrupted, due to the reasons mentioned above. The Company will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured/ Insured Person's departure and additional cost of transportation expenses incurred by the Insured Person(cost after adjusting the proceeds of canceling or preponing the already booked return ticket, if any), either

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1. To return to the Republic of India; or
2. From the place that the Insured left the trip to the place that the Insured may re-join the trip;
3. To reach the original trip destination if the Insured/ Insured Person is delayed, and leaves after the trip departure date.

However, the benefit payable under (2) and (3) will not exceed the cost of economy airfare by the most direct route, less any refunds paid or payable.

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:

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.

Specific Conditions applicable for Trip Cancellation and/or Interruption:

1. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify Insurer immediately. While notifying the occurrence, the Insured Person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
2. It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)

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3. The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this extension that may give rise to a claim under the policy.
4. The Company's liability shall be restricted to the Sum Insured opted by the Insured or the sum of total non-refundable amount whichever is less.
5. In case of partial cancellation of the trip, i.e. if only one or two members' trip is cancelled on account of operation of Insured peril, the Company's liability shall be restricted to the non-refundable portion of insured's travel tickets only and not for Hotel Charges unless exclusive booking was made for each member. No partial charges of Hotel Booking for reduction in number of members will be allowed in such cases.
6. If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy/Policy Certificate and this information is available for the knowledge of General Public through any communication, the Company shall not be liable for any claim in respect of such perils.
7. Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

This benefit is over and above the Base Sum Insured.

Endorsement No.7.A. TRIP CANCELLATION AND/OR INTERRUPTION on Benefit basis:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate to the Insured Person / Insured Person's Immediate Family member, if a trip is cancelled or interrupted due to any of the following reasons:

1. Unforeseen disease, illness, injury, or death of the Insured or the Immediate Family Member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be cancelled or interrupted as supported by medical records and opinion acceptable to the Company.
2. Death of Insured's spouse, children, parent or parent in-law's.
3. Death of Brother or Sister of the insured 15 days prior to the departure date as stated in the policy.
4. Serious injury, sudden sickness of insured's spouse or parent or parent in-law or child requiring hospitalization for more than 24 hrs.
5. Compulsory quarantine or prevention of travel by Government of India
6. Inclement weather conditions causing cancellation or interruption of the trip with due authentication by a letter from the Common Carrier or this information is available from a reliable source in the public domain through any form of communication;
7. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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:

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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.

Specific Conditions applicable for Trip Cancellation and/or Interruption on Benefit basis:

1. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify Insurer immediately. While notifying the occurrence, the Insured Person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
2. It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)
3. The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this cover that may give rise to a claim under the policy.
4. The Company's liability shall be restricted to the Sum Insured opted by the Insured and as mentioned in the Policy Certificate.
5. In case of partial cancellation of the trip, i.e. if only one or two members' trip is cancelled on account of operation of Insured peril, the Company's liability shall be restricted to the benefit payable to the respective Insured Persons covered under the Policy.
6. If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy/Policy Certificate and this information is available for the knowledge of General Public through any communication, the Company shall not be liable for any claim in respect of such perils.

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7. Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

This benefit is over and above the Base Sum Insured.

Endorsement No.8. TRAVEL INCONVENIENCE:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that, in the event of Trip cancellation or Interruption of a covered trip due to necessary and unavoidable reasons as stated below, the Company will reimburse the Insured Person for the non-refundable portion of the pre-paid lodging cost and/or the ticket cancellation charges, Visa charges, any sightseeing booked, cruise ticket, events, which are paid in advance or contracted to be paid by the Insured Person in the event of cancellation of trip (post deduction of compensation offered by service provider/Common Carrier or any other source) , the maximum liability of Company is subject to Sum Insured or Sub limit in excess of the deductible as shown in the Policy Certificate.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate

1. Unforeseen disease, illness, injury, or death of the Insured/Insured Immediate Family Member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be cancelled or interrupted as supported by medical records and opinion acceptable to the Company.
2. When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.
3. Termination of employment or layoff affecting the insured provided that the insured have been employed with the same employer for at least five continuous years without any break.
4. The Insured and/or his immediate family member have become victim of Felonious Assault 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.
5. Inclement weather in the city or primary place of departure and / or at intended destination.
6. Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.
7. War like situation with closing of air space at the primary place of departure and / or at intended destination.
8. Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
 - i. The Govt. of India issues a travel advisory.
 - ii. Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.
 - iii. Curfew is imposed by the City Administration.

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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:

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.

Specific Conditions applicable for Travel Inconvenience:

1. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify Insurer immediately. While notifying the occurrence, the Insured Person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
2. It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)
3. The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this extension that may give rise to a claim under the policy.
4. The Company's liability shall be restricted to the Sum Insured opted by the Insured or the sum of total non-refundable amount whichever is less.
5. In case of partial cancellation of the trip, i.e. if only one or two members' trip is cancelled on account of operation of Insured peril, the Company's liability shall be restricted to the non-refundable portion of insured's travel tickets only and not for Hotel Charges unless exclusive booking was made for each member. No partial charges of Hotel Booking for reduction in number of members will be allowed in such cases.

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6. If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy/Policy Certificate and this information is available for the knowledge of General Public through any communication, the Company shall not be liable for any claim in respect of such perils.
7. Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

This benefit is over and above the Base Sum Insured.

Endorsement No.8.A. TRAVEL INCONVENIENCE on Benefit basis:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate, in the event of Trip cancellation or Interruption of a covered trip due to necessary and unavoidable reasons as stated below:

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate

1. Unforeseen disease, illness, injury, or death of the Insured/Insured Immediate Family Member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be cancelled or interrupted as supported by medical records and opinion acceptable to the Company.
2. When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.
3. Termination of employment or layoff affecting the insured provided that the insured have been employed with the same employer for at least five continuous years without any break.
4. The Insured and/or his immediate family member have become victim of Felonious Assault 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.
5. Inclement weather in the city or primary place of departure and / or at intended destination.
6. Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.
7. War like situation with closing of air space at the primary place of departure and / or at intended destination.
8. Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
 - i. The Govt. of India issues a travel advisory.
 - ii. Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.
 - iii. Curfew is imposed by the City Administration.

Specific Exclusions Applicable for Travel Inconvenience on Benefit basis:

**Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January,2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies*

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The Company shall not be liable to make any payment under this benefit in connection with or in respect of the following:

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.

Specific Conditions applicable for Travel Inconvenience on Benefit basis:

1. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify Insurer immediately. While notifying the occurrence, the Insured Person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
2. It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)
3. The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this cover that may give rise to a claim under the policy.
4. The Company's liability shall be restricted to the Sum Insured opted by the Insured and as mentioned in the Policy Certificate.
5. In case of partial cancellation of the trip, i.e. if only one or two members' trip is cancelled on account of operation of Insured peril, the Company's liability shall be restricted to the benefit payable to the respective Insured Persons covered under the Policy.
6. If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy/Policy Certificate and this information is available for the knowledge of

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General Public through any communication, the Company shall not be liable for any claim in respect of such perils.

7. Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

This benefit is over and above the Base Sum Insured.

Endorsement No.8.B. TRAVEL INCONVENIENCE including Visa refusal and delay:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that, in the event of Trip cancellation or Interruption of a covered trip due to necessary and unavoidable reasons as stated below, the Company will reimburse the Insured Person for the non-refundable portion of the pre-paid lodging cost and/or the ticket cancellation charges, Visa charges, any sightseeing booked, cruise ticket, events, which are paid in advance or contracted to be paid by the Insured Person in the event of cancellation of trip (post deduction of compensation offered by service provider/Common Carrier or any other source) , the maximum liability of Company is subject to Sum Insured or Sub limit in excess of the deductible as shown in the Policy Certificate.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate

1. Unforeseen disease, illness, injury, or death of the Insured/Insured Immediate Family Member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be cancelled or interrupted as supported by medical records and opinion acceptable to the Company.
2. When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.
3. Termination of employment or layoff affecting the insured provided that the insured have been employed with the same employer for at least five continuous years without any break.
4. The Insured and/or his immediate family member have become victim of Felonious Assault 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.
5. Inclement weather in the city or primary place of departure and / or at intended destination.
6. Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.
7. War like situation with closing of air space at the primary place of departure and / or at intended destination.
8. Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
 - i. The Govt. of India issues a travel advisory.
 - ii. Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.

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- iii. Curfew is imposed by the City Administration.
9. In the event of Refusal of Visa application by the concerned authority the Company shall reimburse the Insured Person up to the limit of Sum Insured and limit as specified against this Benefit in the Policy Certificate for expenses which are not recoverable from any other source. A Deductible of an amount specified in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit. However, Insurer will not be liable to pay the benefit, if the visa refusal is due to any of the following reasons:
- Visa application submission prior to issuance of policy
 - Past or current criminal actions of the insured
 - Damaged and invalid passport
 - Any error on the part of the insured while submission of the documents to the Visa Facilitation Authorities
10. In the event of delay in receipt of Visa from the concerned authority after the commencement of the cover, provided the insured has applied within the stipulated time and documentation as per the visa application norms set by the respective visa authority.

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:

- 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.
- Travel arrangements cancelled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of inclement weather.
- Changes in plans by the Insured, an immediate family member, or travelling companion for any reason.
- Adverse change in financial circumstances of the Insured Person, any family member, or a travelling companion.
- 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.
- Default by the person, agency, or tour operator from whom the Insured Person bought this Policy and/or made travel arrangements.
- Any government regulation or prohibition.
- An event or circumstance, which occurs prior to the commencement of the period of insurance.
- On account of a felonious assault, where the Insured, 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.
- Any exclusion mentioned in the 'General Exclusions' section of this Policy.

Specific Conditions applicable for Travel Inconvenience including visa refusal and delay:

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1. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify Insurer immediately. While notifying the occurrence, the Insured Person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
2. It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)
3. The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this extension that may give rise to a claim under the policy.
4. The Company's liability shall be restricted to the Sum Insured opted by the Insured or the sum of total non-refundable amount whichever is less.
5. In case of partial cancellation of the trip, i.e. if only one or two members' trip is cancelled on account of operation of Insured peril, the Company's liability shall be restricted to the non-refundable portion of insured's travel tickets only and not for Hotel Charges unless exclusive booking was made for each member. No partial charges of Hotel Booking for reduction in number of members will be allowed in such cases.
6. If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy/Policy Certificate and this information is available for the knowledge of General Public through any communication, the Company shall not be liable for any claim in respect of such perils.
7. Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

This benefit is over and above the Base Sum Insured.

Endorsement No.8.C. TRAVEL INCONVENIENCE including visa refusal and delay on Benefit basis:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate, in the event of Trip cancellation or Interruption of a covered trip due to necessary and unavoidable reasons as stated below:

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate

1. Unforeseen disease, illness, injury, or death of the Insured/Insured Immediate Family Member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be cancelled or interrupted as supported by medical records and opinion acceptable to the Company.
2. When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.

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3. Termination of employment or layoff affecting the insured provided that the insured have been employed with the same employer for at least five continuous years without any break.
4. The Insured and/or his immediate family member have become victim of Felonious Assault 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.
5. Inclement weather in the city or primary place of departure and / or at intended destination.
6. Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.
7. War like situation with closing of air space at the primary place of departure and / or at intended destination.
8. Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
 - i. The Govt. of India issues a travel advisory.
 - ii. Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.
 - iii. Curfew is imposed by the City Administration.
9. In the event of Refusal of Visa application by the concerned authority the Company shall reimburse the Insured Person up to the limit of Sum Insured and limit as specified against this Benefit in the Policy Certificate for expenses which are not recoverable from any other source. A Deductible of an amount specified in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit. However, Insurer will not be liable to pay the benefit, if the visa refusal is due to any of the following reasons:
 - a. Visa application submission prior to issuance of policy
 - b. Past or current criminal actions of the insured
 - c. Damaged and invalid passport
 - d. Any error on the part of the insured while submission of the documents to the Visa Facilitation Authorities
10. In the event of delay in receipt of Visa from the concerned authority after the commencement of the cover, provided the insured has applied within the stipulated time and documentation as per the visa application norms set by the respective visa authority

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:

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.

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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.

Specific Conditions applicable for Travel Inconvenience including visa refusal and delay on Benefit basis:

1. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify Insurer immediately. While notifying the occurrence, the Insured Person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
2. It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)
3. The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this cover that may give rise to a claim under the policy.
4. The Company's liability shall be restricted to the Sum Insured opted by the Insured and as mentioned in the Policy Certificate.
5. In case of partial cancellation of the trip, i.e. if only one or two members' trip is cancelled on account of operation of Insured peril, the Company's liability shall be restricted to the benefit payable to the respective Insured Persons covered under the Policy.
6. If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy/Policy Certificate and this information is available for the knowledge of General Public through any communication, the Company shall not be liable for any claim in respect of such perils.
7. Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

This benefit is over and above the Base Sum Insured.

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Endorsement No.9. TRIP DELAY:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the reasonable additional expenses towards meals and lodging incurred by the Insured Person, if his or her trip, covered by this Policy, is delayed beyond a specified number of hours, as mentioned in the Policy Certificate as deductible, from the scheduled time only on account of the following unforeseen reasons.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate and if the Common Carrier or any other party doesn't provide necessary meals and lodgings, free of charge.

1. Adverse weather condition &/or Air Traffic Congestion.
2. Riot, Strike, Industrial Action at airport or that of Airlines,
3. Accidental or Mechanical Failure or Technical problem in the Aircraft, Provided always that
4. The insured has taken every reasonable step to complete the journey to the departure point on time, and
5. The insured shall submit to the Company sufficient proof to substantiate the cause of delay in support of his claim.

Specific Exclusions applicable to Trip Delay:

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

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

This benefit is over and above the Base Sum Insured.

Endorsement No.9.A. TRIP DELAY on Benefit basis:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate if the Insured Person's trip, covered by this Policy, is delayed beyond a specified number of hours, as mentioned in the Policy Certificate as deductible, from the scheduled time only on account of the following unforeseen reasons.

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The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate and if the Common Carrier or any other party doesn't provide necessary meals and lodgings, free of charge.

1. Adverse weather condition &/or Air Traffic Congestion.
2. Riot, Strike, Industrial Action at airport or that of Airlines,
3. Accidental or Mechanical Failure or Technical problem in the Aircraft, Provided always that
4. The insured has taken every reasonable step to complete the journey to the departure point on time, and
5. The insured shall submit to the Company sufficient proof to substantiate the cause of delay in support of his claim.

Specific Exclusions applicable to Trip Delay on Benefit basis:

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

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

This benefit is over and above the Base Sum Insured.

Endorsement No.10. BAIL BOND:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the bail amount to the appropriate authority/court on behalf of the Insured Person up to the limit of Sum Insured specified against this Benefit in the Policy Certificate, in the event of the Insured/ Insured Person is arrested or detained by Police or Judicial authorities, for any bailable offence whilst on a trip abroad covered by this Policy.

A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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:

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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

This Benefit shall be payable subject to the following:

1. The Company shall pay or arrange to pay through Assistance Service Provider to the Judicial Authority / Court directly on behalf of the Insured/Insured Person, the bail amount.
2. This benefit would be for bailable offences only.
3. The Insured shall appear in the Court on the date specified by the Court for trial and judgment.
4. If the bail bond is forfeited due to the misconduct or negligence or any wrongful act of the Insured/Insured Person or otherwise for breach of the terms of such bail bond, then the amount of the bail bond and all cost reasonably incurred by the Company in such behalf will require to be repaid by the Insured to the Company within 1 month after the bail bond is forfeited
5. In case of death of the Insured Person, at the first instance, the Immediate Family Member, and in case, where there is no Immediate Family Member, the Insured Sponsor, if any, will be liable to produce the death certificate or the necessary documents, as per the local law, in the Court within 1 month (of such death) for the release of the bail amount to Emergency Service Provider. In case the Insured fails to do so, it is hereby agreed that the Company would have full right and authority to recover the bail amount from the Insured.
6. The amount will be refunded to the Company or Assistance Service Provider by the Court with which it was deposited as soon as the Court releases the bail amount with which the deposit was made. In no case the amount will be paid out to the Insured/Insured Person.
7. In the event the Court releases the bail amount to the Company/Assistance Service Provider and the bail amount has already been recovered from the estate of the Insured, it shall be paid back to the Insured's legal heir.
8. The judgment shall have no bearing on the refund of the deposit to the Company or Assistance Service Provider. If the Court imposes any penalty or fine on the Insured/Insured Person at the time of interim order or final judgment, then in that case the Insured Person will not be at the liberty to get the fine deducted or adjusted from the bail amount which was deposited by the Company or Assistance Service Provider.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.10.A. BAIL BOND on Benefit basis:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as bail amount to the appropriate authority/court on behalf of the Insured Person as mentioned against this Benefit in the Policy Certificate, in the event of the Insured/ Insured Person is arrested or detained by Police or Judicial authorities, for any bailable offence whilst on a trip abroad covered by this Policy.

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A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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:

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

This Benefit shall be payable subject to the following:

1. The Company shall pay or arrange to pay through Assistance Service Provider to the Judicial Authority / Court directly on behalf of the Insured/Insured Person, the benefit amount.
2. This benefit would be for bailable offences only.
3. The Insured shall appear in the Court on the date specified by the Court for trial and judgment.
4. If the bail bond is forfeited due to the misconduct or negligence or any wrongful act of the Insured/Insured Person or otherwise for breach of the terms of such bail bond, then the benefit amount will require to be repaid by the Insured to the Company within 1 month after the bail bond is forfeited
5. In case of death of the Insured Person, at the first instance, the Immediate Family Member, and in case, where there is no Immediate Family Member, the Insured Sponsor, if any, will be liable to produce the death certificate or the necessary documents, as per the local law, in the Court within 1 month (of such death) for the release of the benefit amount to Assistance Service Provider. In case the Insured fails to do so, it is hereby agreed that the Company would have full right and authority to recover the benefit amount from the Insured.
6. The amount will be refunded to the Company or Assistance Service Provider by the Court with which it was deposited as soon as the Court releases the bail amount with which the deposit was made. In no case the amount will be paid out to the Insured Person.
7. In the event the Court releases the bail amount to the Company/Assistance Service Provider and the bail amount has already been recovered from the estate of the Insured Person, it shall be paid back to the Insured's legal heir.
8. The judgment shall have no bearing on the refund of the deposit to the Company or Assistance Service Provider. If the Court imposes any penalty or fine on the Insured Person at the time of interim order or final judgment, then in that case the Insured Person will not be at the liberty to get the fine deducted or adjusted from the bail benefit amount which was deposited by the Company or Assistance Service Provider.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.11. LOSS OF GADGETS:

**Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January, 2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies*

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Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of Theft of the Insured Person's gadgets in the Country of Visit whilst on a Trip, the Company shall reimburse the Market Value of such gadgets in excess of the deductible and subject to depreciation, up to the maximum of the Sum Insured or sub limit as mentioned in the Policy Certificate.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate.

This Benefit shall be payable subject to the following:

1. Such Theft is required to be 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.
2. The Company is provided with the original invoice/receipt evidencing the proof of purchase and ownership of such gadget, or document evidencing the authorized custody of the same, if such gadget is provided by his/her employer/business organization.
3. The Company is satisfied that the Insured Person took reasonable care to protect his/her gadget and did not in any way expose the gadget to the Theft due to negligence on his/her account, or on account of any Immediate Family Member.
4. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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:

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

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.11.A. LOSS OF GADGETS on Benefit basis:**Coverage:**

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In consideration of payment of additional premium, it is hereby understood and agreed that In the event of Theft of the Insured Person's gadgets in the Country of Visit whilst on a Trip, the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate subject to:

1. Such Theft is required to be 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.
2. The Company is provided with the original invoice/receipt evidencing the proof of purchase and ownership of such gadget, or document evidencing the authorized custody of the same, if such gadget is provided by his/her employer/business organization.
3. The Company is satisfied that the Insured Person took reasonable care to protect his/her gadget and did not in any way expose the gadget to the Theft due to negligence on his/her account, or on account of any Immediate Family Member or Travelling Companion.
4. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate.

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:

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

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.12.LOSS OF INTERNATIONAL DRIVING LICENSE**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse to the Insured Person up to the Sum Insured or sub limit as mentioned in the Policy Certificate for expenses incurred towards obtaining a duplicate or fresh International Driving License either overseas or within 30 days upon the return to India, in the event of loss of Insured's International Driving License Overseas during covered trip.

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The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate.

This Benefit shall be payable subject to the following:

1. Any Theft is required to be 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.
2. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.
3. As a condition precedent to the Company's liability under this Benefit, the Insured Person shall immediately, or as soon as practicable, following the below procedure in the event of any occurrence or event giving rise to a claim under this Policy:
 - i. Provide immediate notice of such loss to the applicable Indian/Country of Origin authority as also expeditiously give or arrange for the applicable Indian/ Country of Origin authority to be provided with any and all information and documentation in respect of the claim and/or the Company's liability for it that may be requested by the Company or by the applicable Indian/ Country of Origin authority.
 - ii. Provide the written police report to the applicable Indian/ Country of Origin authority.
 - iii. Furnish all documents mentioned in the Claim Documentation of this policy.

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:

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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.12.A. LOSS OF INTERNATIONAL DRIVING LICENSE on Benefit basis**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit to the Insured Person as mentioned in the Policy Certificate, in the event of loss of Insured's International Driving License Overseas during covered trip.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate.

This Benefit shall be payable subject to the following:

**Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January, 2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies*

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1. Any Theft is required to be 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.
2. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.
3. As a condition precedent to the Company's liability under this Benefit, the Insured Person shall immediately, or as soon as practicable, following the below procedure in the event of any occurrence or event giving rise to a claim under this Policy:
 - i. Provide immediate notice of such loss to the applicable Indian/Country of Origin authority as also expeditiously give or arrange for the applicable Indian/ Country of Origin authority to be provided with any and all information and documentation in respect of the claim and/or the Company's liability for it that may be requested by the Company or by the applicable Indian/ Country of Origin authority.
 - ii. Provide the written police report to the applicable Indian/ Country of Origin authority.
 - iii. Furnish all documents mentioned in the Claim Documentation of this policy.

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:

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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.13.MUGGING BENEFIT:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate, if the Insured Person is mugged in the country in which he/she is traveling.

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.

Benefit under this section shall be payable for insured contingencies happening abroad.

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Policy Wordings

This benefit is over and above the Base Sum Insured.

Endorsement No.14. DEBIT/CREDIT CARD/FOREX CARD – FRAUD:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that In the event of loss or Theft of the Insured Person's bank issued debit/credit/forex card in a Country of Visit whilst on a Trip, the Company shall reimburse the financial loss incurred by the Insured Person, arising out of any fraudulent utilization of such card from the time of such loss or Theft being reported until the time of such card being blocked by issuing bank, up to the limit of Sum Insured as mentioned in the Policy Certificate.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate.

This Benefit shall be payable subject to the following:

1. All claims made under this Benefit shall be payable in India and in Indian Rupees only.
2. The Insured Person must have taken all reasonable steps to avoid any loss, damage or expense.
3. The loss or Theft is to be reported to the issuing bank as soon as practicable, and a written police report is to be furnished to the Company.
4. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Conditions applicable to Debit/Credit Card/Forex Card - Fraud:

- i. Any suit or legal proceedings against the Company under this section shall be filed and instituted in the court having jurisdiction in India only.

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:

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.

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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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.15. MISSED CONNECTION:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that In the event of an Insured Person failing to board any Common Carrier onwards to an intended destination due to a delay or cancellation of a prior connecting Common Carrier, including any change of route, non-landing / docking or offloading of passenger due to overbooking , and provided that any such delay or cancellation is not caused due to, arising out of or in consequence of any acts omissions of the Insured Person, the Company shall reimburse up to the limit of following expenses(post deduction of compensation offered by the service provider/Common Carrier or any other source and subject to the limit of Sum Insured as mentioned in the Policy Certificate.

1. Non-refundable, unused portion of the pre-paid expenses but limited to lodging cost and/or the ticket cancellation charges, as long as these expenses are supported by a proof of purchase and is not reimbursable by another source.
2. Such delay must be authenticated by the Common Carrier in writing.
3. Reasonable expenses towards alternative travel bookings made up to such intended destination as may be absolutely necessary by any other Common Carrier
4. Reasonable and necessary costs of up gradation of travel booking to a superior class in the same form of Common Carrier subject to same category of travel booking is not available & same has been confirmed by travel provider.
5. Necessary expenses incurred towards Reasonable Additional Expenses, if not provided by the Common Carrier or other third party, subject to production of bill/receipts if this cover has been offered on indemnity basis.
6. Reasonable and necessary costs of up gradation of accommodation arrangements provided in cases where only partial services are provided by the concerned travel provider subject to same category of travel booking is not available & same has been confirmed by travel provider.

The Insurer’s liability to make payment is only in excess of the Deductible as specified in Policy Certificate.

Specific Exclusions applicable to Missed Connection:

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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.

This benefit is over and above the Base Sum Insured.

Endorsement No.15.A. MISSED CONNECTION on Benefit basis:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that In the event of an Insured Person failing to board any Common Carrier onwards to an intended destination due to a delay or cancellation of a prior connecting Common Carrier, including any change of route, non-landing / docking or offloading of passenger due to overbooking , and provided that any such delay or cancellation is not caused due to, arising out of or in consequence of any acts omissions of the Insured Person, the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate provided

1. Such delay must be authenticated by the Common Carrier in writing.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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.

This benefit is over and above the Base Sum Insured.

Endorsement No.16. HOME FIRE INSURANCE (CONTENTS):**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that this Section provides for indemnity, against any loss, destruction or damage to the contents of the Insured Person's home in India caused by any of the fire and related perils specified hereunder whilst the Insured Person is on a trip abroad covered by the Policy.

I. Fire

Excluding destruction or damage caused to the property insured by

- a) i. Its own fermentation, natural heating or spontaneous combustion
ii. Its undergoing any heating or drying process.
- b) Burning of property insured by order of any Public Authority.

II. Lightning

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III. Explosion/ Implosion

Excluding destruction or damage

- a) Caused to the boilers (other than domestic boilers), economisers or other vessels, machinery or apparatus (in which steam is generated), or their contents resulting from their own explosion/implosion.
- b) Caused by centrifugal forces.

IV. Aircraft Damage

Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.

V. Riot, Strike, Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by:

- a. Total or partial cessation of work or the retarding or interruption or cessation of any process or operations or omissions of any kind;
- b. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted authority;
- c. Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same;
- d. Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance or public peace) in any malicious act.
- e. If the Company alleges that the loss/damage is not caused by any malicious act, the burden of proving the contrary shall be upon the insured.

Terrorism Damage Exclusion Warranty

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force of 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 similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

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If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured/Insured Person.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

VI. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)**VII. Impact Damage**

Impact by any Rail/Road vehicle or animal by direct contact not belonging to or owned by

- a) The Insured Person or any occupier of the premises or
- b) Their employees while acting in the course of their employment.

VIII. Subsidence and Landslide including Rock Slide

Loss, Destruction or damage caused by Subsidence of part of the site on which the property stands or Land slide/Rock slide excluding:

- a) The normal cracking, settlement or bedding down of new structures
- b) The settlement or movement of made up ground
- c) Coastal or river erosion
- d) Defective design or workmanship or use of defective materials
- e) Demolition, construction, structural alterations or repair of any property or groundwork's or excavations.

IX. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes**X. Missile Testing operations****XI. Leakage from Automatic Sprinkler Installations**

Excluding destruction or damage caused by

- a) Repairs or alterations to the buildings or premises
- b) Repairs, Removal or Extension of the Sprinkler Installation
- c) Defects in construction known to the Insured/Insured Person.

XII. Bush Fire

Excluding destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Company.

Specific Exclusions applicable to Home Fire Insurance (Contents)

This Section of the Policy does not cover the following:-

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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.
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.
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.
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.
5. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
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. 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.
8. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
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.
10. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike and Malicious Damage cover.
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.
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
13. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

Specific Conditions applicable to Home Fire Insurance (Contents):

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1. This benefit does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.

2. All insurances under this Policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part PROVIDED such a fall or displacement is not caused by insured perils, loss or damage by which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

3. If the interest in the property passes from the Insured otherwise than by will or operation of law, the insurance shall cease to attach as regards the property affected unless the Insured shall have before the occurrence of any loss or damage, obtained the sanction of the Company signified by endorsement upon the Policy by or on behalf of the Company

4. (A) On the happening of any loss or damage the Insured/Insured Person shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company

i. A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.

(B) Particulars of all other insurance, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification, books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this condition have been complied with.

(ii) In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder

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and such claim shall not with 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

5. On the happening of loss or damage to any of the property insured by this Policy, the Company may
- Enter and take and keep possession of the building or premises where the loss or damage has happened;
 - Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage;
 - Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same;
 - Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured/Insured Person that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured/Insured Person or diminish its rights to rely upon any of the conditions of this policy in answer to any claim. If the Insured/Insured Person or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The Insured/Insured Person shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

6. If the Company at its option, reinstates or replaces the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or insurer(s) in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by the Company thereon. If the Company so elects to reinstate or replace any property the Insured/Insured Person shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

7. If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater

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value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

8. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured/Insured Person or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage.

9. The Insured Person shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

Endorsement No.17. HOME BURGLARY INSURANCE (CONTENTS):**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that This Section provides for indemnity, against any loss, destruction or damage to the contents of the Insured Persons' unattended home in India caused by burglary and/or housebreaking specified hereunder whilst the Insured Person is on a trip abroad covered by the Policy.

The maximum amount payable under this Section as indemnity is limited to the Sum Insured as specified in the Policy Schedule in any one period of insurance irrespective of the number of such incidents or occurrences arising out of such incidents.

Jewellery kept in safe will be covered under this benefit as part of contents up to 20% of the Sum Insured as specified in the Policy Certificate or actuals whichever is less.

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.

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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.

Terrorism Damage Exclusion Warranty

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force of 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 organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured/Insured Person.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect

Endorsement No.18. LOSS OF DEPOSIT ON CANCELLATION (HOTEL & COMMON CARRIER):**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the Insured Person against the loss of irrevocable deposits or charges paid in advance or contracted to be paid towards hotel & Common Carrier, in the event of necessary and unavoidable cancellation of Hotel and Common Carrier booking arrangement due to following listed reasons:

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1. Inclement Weather
2. Accident of Vehicle resulting in hospitalization of Insured or an admissible claim in the motor insurance policy along with the FIR proving that the Insured Person was involved in an Accident with a third party,
3. Strike, Curfew, Failure of public transport, death of Insured Person, felonious assault fire & flood
4. The breakdown of a scheduled Common Carrier on which the Insured Person is travelling;
5. An breakdown on a motorway or thoroughfare, occurring ahead of the Common Carrier or any vehicle on which the Insured Person is travelling, which causes an unexpected delay in arriving at the first Port of departure of the Common Carrier on which he/she has booked to travel

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

The Company will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured Person's departure date upto the maximum of a Sum Insured as mentioned in the Policy Certificate after adjusting the proceeds of canceling or preponing of the arrangement, if any.

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:

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

This benefit is over and above the Base Sum Insured.

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Endorsement No.18.A. LOSS OF DEPOSIT ON CANCELLATION (HOTEL & COMMON CARRIER) on Benefit basis:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit to the Insured Person as mentioned in the Policy Certificate, in the event of necessary and unavoidable cancellation of Hotel and Common Carrier booking arrangement due to following listed reasons:

1. Inclement Weather
2. Accident of Vehicle resulting in hospitalization of Insured or an admissible claim in the motor insurance policy along with the FIR proving that the Insured Person was involved in an Accident with a third party,
3. Strike, Curfew, Failure of public transport, death of Insured Person, felonious assault fire & flood
4. The breakdown of a scheduled Common Carrier on which the Insured Person is travelling;
5. An breakdown on a motorway or thoroughfare, occurring ahead of the Common Carrier or any vehicle on which the Insured Person is travelling, which causes an unexpected delay in arriving at the first Port of departure of the Common Carrier on which he/she has booked to travel

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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:

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.

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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

This benefit is over and above the Base Sum Insured.

Endorsement No.19. OVERBOOKED COMMON CARRIER:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of the Insured Person being denied boarding of an opted Common Carrier due to over-booking, and no alternative transportation is made available within hours mentioned as deductible in Policy Certificate of the scheduled departure time of such opted Common Carrier, the Company will indemnify the Insured Person for expenses incurred, by evidence of bills/receipts in respect of hotel accommodation if not provided by the Common Carrier or any other third party and purchase of a new ticket for the same category as per the original booking, less refund, if any, obtained from the Common Carrier, subject to the maximum of the Sum Insured mentioned in the Policy Certificate.

The over-booked details to be obtained by the Insured Person must be verified in writing by the operators of the Common Carrier or their handling agents.

A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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.

This benefit is over and above the Base Sum Insured.

Endorsement No.19.A. OVERBOOKED COMMON CARRIER on Benefit Basis:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate, in the event of the Insured Person is denied boarding of an opted Common Carrier due to over-booking, and no alternative transportation is made available within hours mentioned as deductible in the Policy Certificate of the scheduled departure time of such opted Common Carrier.

The over-booked details to be obtained by the Insured Person must be verified in writing by the operators of the Common Carrier or their handling agents.

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A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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.

This benefit is over and above the Base Sum Insured.

Endorsement No.20. LEGAL EXPENSES:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the legal costs upto a maximum of the Sum Insured mentioned in the Policy Certificate towards expenses incurred by the Insured Person or the legal representative of the Insured Person, as the case may be, towards claims from third parties for compensation for Accidental death or Disablement of the Insured Person arising due to an injury whilst on a trip abroad.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.21. PET CARE:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the cost of medical expenses including fees for the Veterinary Doctor's towards the medical care and treatment of the pet animal (limited to either cats or dogs maximum up to 3 pets) of the Insured Person upto a maximum of the Sum Insured as mentioned in the Policy Certificate, arising due to an injury sustained whilst under the care of a friend, relative, house servant, other family members of the house or a Professional Carrier in India during the Insured Person's trip abroad, covered under this Policy.

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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

This benefit is over and above the Base Sum Insured.

Endorsement No.22. EMERGENCY ACCOMODATION COVERAGE:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the additional cost of emergency accommodation upto a maximum of the Sum Insured mentioned in the Policy Certificate, if the Insured Person could not stay in the accommodation originally booked due to fire, flood, earthquake, storm, hurricane, explosion, outbreak of major infectious diseases.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusion applicable to Emergency Accommodation Coverage:

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.

This benefit is over and above the Base Sum Insured.

Endorsement No.23. ALTERNATE EMPLOYEE / SUBSTITUTE EMPLOYEE EXPENSES:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the cost of economy return fare incurred by the Policy Holder towards sending an alternate employee for an uncompleted assignment abroad, in case the original employee of the Policy Holder who has been sent on an assignment abroad and covered under this Policy, has to be transported back/repatriated to his City of Origin, due to illness, injury or in the event of his/her unfortunate Accidental Death arising due to an injury whilst abroad.

The substitute employee must resume duties within 30 days from the date when the original employee could not attend to his duties.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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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.

Specific Conditions applicable to Alternate Employee / Substitute Employee Expenses:

All the Specific Conditions 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.

This benefit is over and above the Base Sum Insured.

Endorsement No.24. TRAVEL LOAN SECURE:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall indemnify the Insured Person, in case the Insured Person has borrowed, for the purpose of this Trip, from an NBFC/Bank or any other entity authorized by relevant authorities in India.

Indemnity shall be provided to the extent of Principal Outstanding amount at the time of loss or Sum Insured as mentioned in the Policy Certificate whichever is lower, due to the following perils:

1. Accident Death of the Insured Person,
2. Permanent Total Disablement of the Insured Person and
3. Permanent Partial Disablement of the Insured Person within 180 days from the date of such bodily injury and such bodily injury is the sole and direct cause of his death or permanent total disablement.

Proceeds will be paid to the lending entity provided that the Insured Person has assigned benefits under this section of the policy in favor of the entity.

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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,

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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

Specific Conditions applicable to Travel Loan Secure:

This section does not cover the loan taken from any individual / firm / non-financial institution (including his/her own firm / Company) other than Commercial Bank /licensed financial institutions.

This benefit is over and above the Base Sum Insured.

Endorsement No.25. OVERSEAS TRAVEL SERVICE SUPPLIER INSOLVENCY:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the below stated expenses upto a maximum of the Sum Insured as mentioned in the Policy Certificate incurred by the insured in case of pre booked tour by paying an advance with an Overseas Travel Service Provider located at the intended destination(s), provided the Overseas Travel Service Provider turns insolvent and the Insured Person does not get intended service.

1. The Company will pay the reasonable cost of such rearrangement but not exceeding the cost that the insured has already incurred for intended journey and should be for the same standard of transportation and accommodation as was originally booked by the Insured for intended journey.
2. In case of cancellation of journey because of non-rearrangement of Scheduled journey, the Company shall be liable only up to the extent of non-refundable cost of unused travels for which the Insured has already paid, including agent's fee for such cancellation but limited to the amount of commission the agent had earned on pre-paid refundable amount of cancelled travel arrangements.
3. Any additional expenses necessarily incurred on returning to Insured's home including reasonable hotel accommodation and transport expenses

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusion applicable to Overseas Travel Service Supplier Insolvency:

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;

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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

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.25. A. OVERSEAS TRAVEL SERVICE SUPPLIER INSOLVENCY on Benefit basis:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate, in case the Overseas Travel Service Provider turns insolvent and the Insured Person does not get intended service on the pre booked tour by paying an advance with the Overseas Travel Service Provider located at the intended destination(s).

The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusion applicable to Overseas Travel Service Supplier Insolvency on Benefit basis:

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

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.26. CAR RENTAL EXCESS COVER:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse to the Insured Person up to a maximum of the Sum Insured as mentioned in the Policy Certificate (or equivalent in local currency), towards the "Excess Amount" that the Insured Person is obliged to pay arising from physical loss of or damage to the rental car whilst in the Insured Person's control and custody during the covered trip. This policy covers the Excess Amount following the theft or damage to Rental car including the undercarriage, windows and tyres.

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The Insurer's liability to make payment is only in excess of the Deductible as specified in Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

The Insurer will also reimburse to the Insured Person for the following costs for which the Insured Person is liable in case of the Insured event:

CAR RENTAL KEY COVER: Replacing a lost or stolen rental car key, including replacement of locks and locksmith charges up to 20% of limit of indemnity under this section

MISFUELING COVER: Cleaning out the engine and fuel system and associated towing costs up to 20% of the limit of indemnity, in case the Insured put wrong type of fuel in its rented vehicle,

TOWING COSTS COVER: Towing or recovery costs following an accident or breakdown involving the Rental Vehicle, up to a maximum of 20% of the limit of indemnity under this section.

UNDER NO CIRCUMSTANCES THE TOTAL PAYMENT FOR ALL ABOVE CONTINGENCIES SHALL EXCEED THE LIMIT AS SHOWN IN THE POLICY CERTIFICATE UNDER THIS SECTION

Specific Exclusions applicable to Car Rental Excess Cover:

The Company shall not be liable in respect of any claim made of:

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
 - 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.

Specific Conditions applicable to Car Rental Excess Cover:

1. All insured drivers must hold a valid and effective driving license, or hold a full internationally recognized license which must be effective at the time of incident.
2. Except with the written consent of the insurers, no person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them. The insurer shall be entitled

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to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in the name of the Insured Person.

3. The insurers may at their option take proceedings in the name of the Insured Person to recover compensation from any Third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to the insurers and the Insured Person shall render all reasonable assistance to the insurers.
4. The cover under this section will incept from the time the Insured Person takes legal control of Rental Car and will cease at the time Rental Agency assumes back control of rented car, subject always to the condition that the custody of such rental car with the Insured Person is during the period of his covered Trip only.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.27. SPORTS EQUIPMENT COVER:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of Insured Person's own or hired Sports Equipment and / or its accessories are lost due to theft or damaged during the entire trip, the Company shall reimburse the market value of such lost or damaged equipment upto the maximum of the Sum Insured as mentioned in the Policy Certificate.

The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Sports Equipment Cover:

Following losses are not covered under the policy:

1. Any loss due to theft or damage to insured/Insured Person sports equipment and accessories during insured's entire journey if he does not get a written PIR (Property Irregularity Report) issued by the airline. For the purpose he shall be required to lodge the complaint with the airline immediately.
2. Loss to sports equipment and accessories at any other time if insured does not report the loss or theft to the local police within 24hrs of discovering it and get a written police report from them.
3. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
4. Loss or damage to sports equipment and accessories left unattended at any place.
5. Any loss or damage to the property due to confiscation or detention by any authority other than airline.
6. Any loss falling under the General Exclusions of the Policy
7. Any amount of loss that has already been compensated from the club.

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Specific Conditions applicable to Sports Equipment Cover:

1. The Insured must keep the damaged property for inspection of the insurer or its authorized representative at any time after the loss is reported to the insurer.
2. The Insured shall be required to surrender the said damaged property to the insurer on demand by them at the time of final settlement of the claim or shall agree to deduct an appropriate salvage value from the claim amount admissible at the option of the insurers.
3. If the claim involves a part of a set of Property, the insurer liability shall be limited to the value of that part which has been damaged or lost during the trip.
4. Receipts for items lost, stolen or damaged or proof of ownership should be preserved properly so as to the Insured to substantiate his claim.
5. The insured shall preserve all his recovery rights against the Third Party and shall be required to subrogate the same to the insurer at the time of settlement of claim.
6. Maximum depreciation applicable under this benefit shall not exceed 50% in any event.

This benefit is over and above the Base Sum Insured.

Endorsement No.28. BOUNCED HOTEL BOOKING**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay the following expenses, if the Insured Person has booked the hotel at destination point(s) with suppliers / agents outside the City of Origin which is confirmed and could not obtain such hotel accommodation due to non-supply of services.

- a. Reasonable cost of Transportation expenses to the alternative hotel.
- b. The difference of cost in up gradation to a superior class of accommodation, wherever alternate accommodation is not available on the cost of pre-booked hotel. For this benefit the Insured shall be required to furnish proof that the alternate accommodation on the cost of pre-booked hotel is not available in the form of a certificate issued by the Alternate Accommodation Service Provider.

The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Bounced Hotel Booking:

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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

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Endorsement No.29. FLIGHT DELAY (AIRLINES):**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of delay of the airlines, whilst on a Trip, at any Port specified in the Insured Person's main travel booking except in India/ Country of Origin, the Company shall reimburse the Insured Person for any reasonable and necessary expenses incurred on any alternate travel booking under any mode of transport (however travel booking superior to original category is not covered) post deduction of compensation offered by service provider/Common Carrier or through any other source, for travelling to the next Intended Destination as per Insured Person's main travel booking up to the limit of Sum Insured as mentioned in the Policy Certificate, if such delay is caused due to any of the following reasons:

1. Inclement Weather
2. Any Strike, riots, industrial action at the Port or relating to the Common Carrier
3. Delay by the Airlines

This Benefit shall be payable subject to the following:

1. The Insured Person shall submit to the Company sufficient proof to substantiate the reason for such delay of the Common Carrier, unless this proof is available to the Company directly from a reliable source in the public domain;
2. The delay of the Common Carrier is in excess of the number of hours specified in the Policy Certificate from the scheduled time of the Common Carrier at the Port.
3. The Company shall be liable under this Benefit for only one/ two delay/s, as specified in the Policy Certificate, encountered by the Insured Person during the Period of Insurance, irrespective of whether the Policy is Single Trip or Multi Trip Policy.
4. The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Flight Delay (Airlines):

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. 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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

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Endorsement No.29.A. FLIGHT DELAY (AIRLINES) on Benefit basis:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of delay of the airlines, whilst on a Trip, at any Port specified in the Insured Person's main travel booking except in India/ Country of Origin, the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate, if such delay is caused due to any of the following reasons:

1. Inclement Weather
2. Any Strike, riots, industrial action at the Port or relating to the Common Carrier
3. Delay by the Airlines

This Benefit shall be payable subject to the following:

1. The Insured Person shall submit to the Company sufficient proof to substantiate the reason for such delay of the Common Carrier, unless this proof is available to the Company directly from a reliable source in the public domain;
2. The delay of the Common Carrier is in excess of the number of hours specified in the Policy Certificate from the scheduled time of the Common Carrier at the Port.
3. The Company shall be liable under this Benefit for only one/ two delay/s, as specified in the Policy Certificate, encountered by the Insured Person during the Period of Insurance, irrespective of whether the Policy is Single Trip or Multi Trip Policy.
4. The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Flight Delay (Airlines) 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:

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.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.30. *COVERAGE IN HOME COUNTRY FOR STUDENTS:

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Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the medical expenses as defined under Base Emergency Medical expenses cover for treatment in India if the treating Medical Practitioner advises for In-Patient treatment including AYUSH treatment in a AYUSH Hospital, as defined in the policy and the Assistance Service Provider authorizes the same as appropriate, reasonable and economical. This cover shall be applicable in either of the below case –

- a) Insured Person is hospitalized overseas and is advised by Treating Medical Practitioner for continued inpatient treatment or,
- b) Insured Person is advised for immediate inpatient treatment by Treating Medical Practitioner during the OPD consultation at overseas.

This can be availed within 5 days from reaching India and shall extend maximum up to 90 days.

This benefit will form part of Base Sum Insured.

Endorsement No.31. EMERGENCY ACCOMMODATION DUE TO TRIP DELAY:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a fixed benefit per day for the additional cost of emergency accommodation up to a maximum of two (2) nights if the Insured Person could not stay in the accommodation originally booked due to,

- 1. Inclement weather conditions causing cancellation or interruption of the trip with due authentication by a letter from the Common Carrier;
- 2. The place intended to be occupied by the Insured Person for purposes of his or her stay during the trip or the destination being made uninhabitable by fire, flood, earthquake, storm, hurricane, explosion, Outbreak of major infectious diseases, vandalism, burglary, or such Natural disaster;

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.32. MOBILITY AIDS ALLOWANCE:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the charges incurred by the Insured Person for procuring medically necessary prosthetic devices on the written advice of the treating Medical Practitioner for the Accidental injury suffered during the policy period by the Insured Person upto the maximum of the sum insured as mentioned in the Policy Certificate

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These devices are artificial devices replacing body parts, including artificial limbs, arms or eyes, orthopedic braces (including but not limited to Cane, Crutches, forearm crutch, Walkers, Walker cane hybrid, Gait trainers, Seated walking scooter, Wheelchairs and scooters, Stair lifts and similar devices, patient transfer devices and other aids of similar utility arm, back or neck braces) and durable medical equipment (including but not limited to crutches, wheelchairs, power mobility devices, and hospital beds) which fulfils the Insured Person's basic medical needs consequent to an injury.

Specific Exclusion applicable to Mobility Aids Allowance:

Durable medical equipment excludes spectacles, contact lenses, hearing aids, blood pressure monitoring machine and diabetes monitoring machine.

Specific Conditions applicable to Mobility Aids Allowance:

For a claim to be admissible under this cover there should be an admissible claim under Basic Emergency Medical Expenses cover or Base Personal Accident Cover or Endorsement no. 2. Personal Accident-Common Carrier.

This benefit is over and above the Base Sum Insured.

Endorsement No.33. LIFESTYLE SUPPORT:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a Lumpsum benefit as mentioned in the Policy Certificate in the event of Accidental Injury resulting in Death or Permanent Total Disablement of the Insured Person as certified by the Medical Practitioner, towards meeting regular household expenses for reducing the financial hardship caused by the Accident.

Specific Conditions applicable to Lifestyle Support:

For a claim to be admissible under this cover there should be an admissible claim under Base Personal Accident Cover or Endorsement no. 2. Personal Accident-Common Carrier.

This benefit is over and above the Base Sum Insured.

Endorsement No.34. EMERGENCY REUNION & RESUMPTION OF TRIP:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the cost of one Round Trip economy class air ticket to the Insured Person to return Home for an Emergency visit during the Policy Period:

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1. In the Event of death of Insured Person's Family member, or In case of Hospitalisation of the Insured Person's Family member for more than Seven (7) consecutive days due to Injury or Illness, or
2. In case of any calamity or Emergency events like house becoming uninhabitable due to fire or Act of God;

Specific Conditions applicable to Emergency Reunion & Resumption of trip:

- a. Insured Person's resumption of travel should take place within two (2) months from the date of Your visit to Home; and
- b. at least one month of the Policy Period is available, in case the Insured Person resume back to the destination; and
- c. Insured Person's resumption of travel is necessary for official or academic purpose.
- d. Any claim paid to the Insured Person under Endorsement no. 3-Compassionate Visit, coverage B (if opted) shall invalidate the claim payment under this benefit.

This benefit is over and above the Base Sum Insured.

Endorsement No.35. TRAVEL WITH PET COVER:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that if the Insured Person is travelling with his Pet and during the Trip:

- i. If the Insured Person's Pet suffers an Injury or Illness not related or attributed to any Pre-Existing condition, then We will reimburse the medical expenses incurred towards the inpatient & / or outpatient treatment of the pet, or
- ii. If the Insured Person suffers an Injury or Illness due to which he is admitted in a Hospital and there is no one to take care of the pet, then We will reimburse the expenses incurred towards the safe and comfortable stay of pet at the pet boarding house

Specific Conditions applicable to Travel with Pet Cover:

1. The Insured Person's pet has been validly transported and accommodated in accordance with the rules of the Common Carrier, hotel or other provider of accommodation;
2. The Insured Person's pet is maintained by the Insured Person exclusively for Company, protection or entertainment, and not for the purposes of commerce or research.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

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Endorsement No.36. MISSED DEPARTURE:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a fixed benefit amount as mentioned in the Policy Certificate, if Insured Person misses his flight due to:

- i. Accident of the Public Transport on which the Insured Person is booked to travel or
- ii. Mechanical/electrical breakdown of the Public Transport or
- iii. any delay in arrival of Public Transport as a result of major travel event or delayed arrival of the inward flight, resulting in failure of the Insured Person to board the connecting flight, anytime during the entire Trip starting from his departure to destination to return to Home.

Specific Conditions applicable to Missed Departure:

1. Insured Person may claim only either under Trip Delay or Missed Connection or Missed Departure and not under all the three covers
2. Benefit shall not be applicable if,
 - i. such delay is foreseen by the Insured Person or that the Insured Person could have reasonably become aware of such delay existing or being publicly announced by the date Insured Person purchased this insurance or at the time of booking any trip.
 - ii. such delay is due to Insured Person's failure to allow sufficient time to get to the departure point.
 - iii. The Insured Person's failure to arrive for the Flight's departure in sufficient time to complete all departure formalities in accordance with the Carrier's published time schedule.
 - iv. Any deviation from the originally scheduled route done at the instance of the Insured Person for reasons whatsoever.
 - v. 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.

This benefit is over and above the Base Sum Insured.

Endorsement No.37. BAGGAGE DELAY BY COMMON CARRIER:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a fixed benefit amount in the event of delay of checked-in baggage for more than the number of hours as mentioned as deductible in the Policy Certificate from the time of arrival of the Insured Person at the intended destinations as stated on the Travel ticket.

Specific Conditions applicable to Baggage Delay by Common Carrier:

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- i. The payment for this benefit will be limited to the travel destinations as specified in the Insured Person's travel ticket (issued by Common Carrier). Insured Person must be a ticketed passenger on Common Carrier and must provide with written proof of delay from the Common Carrier.
- ii. In the event of simultaneous claims under this Benefit as well as under Endorsement no. 38. Baggage Loss by Common Carrier (if opted), the higher of the claims shall be payable by the Company in respect of the same item(s) of Checked -in Baggage during any one Period Of Insurance.
- iii. Any claim paid to the Insured Person under Endorsement no. 6- Delay of Checked-in Baggage or Endorsement no. 6.A Delay of Checked-in Baggage on Benefit basis (if opted) shall invalidate the claim payment under this benefit.

In addition to the General Exclusions listed in this Policy this coverage shall not cover any actual or alleged delay arising from detention, confiscation or distribution by customs, police or other public authorities.

This benefit is over and above the Base Sum Insured.

Endorsement No.38. BAGGAGE LOSS BY COMMON CARRIER:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the cost of replacement of the entire baggage and its contents, if the entire piece of Checked -in- Baggage, held in the care, custody and control of a Common Carrier is lost due to theft or misdirection by a Common Carrier or non- delivery at its destination while the Insured Person is a ticketed passenger on the Common Carrier.

Specific Conditions applicable to Baggage Loss by Common Carrier:

1. Maximum amount to be reimbursed per checked in baggage is 50% of the applicable Sum Insured.
2. Maximum value per Article contained in the checked in baggage is 10% of the applicable Sum Insured.
3. We will not pay more than the sum insured mentioned in the schedule for all the checked-in baggage.
4. The Insured Person has to obtain a property irregularity report from the Carrier confirming the loss.
5. Our liability will be limited to the travel destinations specified in the Insured Person's travel ticket (issued by Common Carrier) from India and return to India, including all halts and via destinations specified therein.
6. Our payment will be reduced by any sum for which the Carrier is liable to make payment.
7. In the event of simultaneous claims under this Benefit as well as under Endorsement no. 37 Baggage Delay by Common Carrier (if opted), the higher of the claims shall be payable by the Company in respect of the same item(s) of Checked -in Baggage during any one Period Of Insurance.
8. Any claim paid to the Insured Person under Endorsement no. 5- Total Loss of Checked-in Baggage or Endorsement no. 5.A Total Loss of Checked-in Baggage on Benefit basis (if opted) shall invalidate the claim payment under this benefit.

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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:

- 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

This benefit is over and above the Base Sum Insured.

Endorsement No.39. TERRORISM COVER:**Coverage:**

Notwithstanding any of the exclusions mentioned in the policy wordings, It is hereby understood and agreed that in consideration of payment of additional premium, the policy extends to cover claims due to Terrorism as defined under the policy for the Insured benefits vide Basic Emergency Medical Expenses cover or Base Personal Accident Cover or Endorsement no. 2. Personal Accident-Common Carrier.

Endorsement No.40. LOSS OF BAGGAGE AND PERSONAL BELONGINGS:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the cost of replacement of the entire baggage and its contents within the policy period due to theft, larceny, robbery or hold up, upto a maximum of the Sum Insured as mentioned in the Policy Certificate.

Specific Conditions applicable to Loss of Baggage and Personal Belongings:

1. In case of loss of more than one baggage during the trip, our maximum liability in respect of any one Baggage shall be 50% of the applicable Sum Insured. In case of loss of only one bag, the maximum liability is up to 100% of the applicable Sum Insured.
2. In the event of simultaneous claims under Endorsement no. 4 - Loss of Passport and Travel documents or Endorsement no.4.A - Loss of Passport and Travel documents on Benefit basis (if opted), the higher of the claims shall be payable by the Company.
3. Claims must be supported by Documentary evidence

Specific Exclusions applicable to Loss of Baggage and Personal Belongings:

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

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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.

This benefit is over and above the Base Sum Insured.

Endorsement No.41. COVERAGE FOR PRE-EXISTING ILLNESS:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the medical expenses of the Insured Person incurred towards unexpected / unavoidable hospitalization related with the Insured Person's pre-existing disease declared at the time of proposing for the policy, directly or indirectly up to the maximum of Sum Insured subject to the co-payment as mentioned in the Policy Certificate.

The coverage is otherwise subject to the terms, conditions, exceptions and limitations of this Policy.

However this benefit is available to Insured up to the age of 80 years only.

Note: For the purpose of availing benefit under this section, the General Exclusion no.4.2 of the policy on Pre-existing disease/illness shall stand deleted.

Specific Exclusions applicable to Coverage for Pre-Existing illness:

Following expenses are not payable under the policy:

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.

This benefit will form part of Base Sum Insured.

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Endorsement No.42. IN-PATIENT MEDICAL EXPENSES RELATED TO PREGNANCY/CHILDBIRTH:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the medical expenses incurred towards hospitalisation of the Insured Person for delivery of the child while abroad subject to policy terms and conditions.

This endorsement shall supersede clauses regarding maternity under General exclusions provided:

- Claims under this extension are admissible only if the expenses are incurred in hospital for delivery of a child as an inpatient
- The delivery occurs after the completion of waiting period of 10 months from the date of commencement of the policy.
- The Company shall cover pre-natal and post-natal expenses up to 10% of Sum Insured under this extension provided that the condition necessitates treatment in a hospital and the Insured Person is hospitalized.

The Company shall not be liable to make any payment under this extension in respect of the Insured Person more than two times in the Insured Person's lifetime.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit will form part of Base Sum Insured.

Endorsement No.43. LOSS OF IDENTITY DOCUMENTS:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the actual expenses necessarily incurred by the Insured for obtaining a duplicate or fresh identity documents, if the original identity proof documents such as Driving License; PAN Card; Passport; Aadhar Card; Voter Id or any other identity proof document acceptable in India is lost during the covered Trip abroad.

Specific Conditions applicable to Loss of Identity Documents:

The Insured Person has to report the loss to the police within 24 hours of becoming aware of the theft and a written police report being obtained in that regard

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 –

- due to delay or confiscation or detention by customs, police or other authorities.
- due to its being left unattended or forgotten by the Insured Person in a public place or in a Public Transport.

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Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.44. KEY REPLACEMENT:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse to the Insured Person the following expenses incurred towards:

Key Replacement – In the event of loss or theft of Key of the Insured Person's residence or vehicle in India during his/her covered trip abroad, we shall reimburse the actual cost of replacing the residence and/or vehicle keys which are lost or stolen upto a maximum of the Sum Insured as mentioned in the Policy Certificate. The covered cost is limited to the money the Insured Person paid to a locksmith to produce a new key.

Break-in Protection – We shall reimburse the actual cost incurred by the Insured Person towards replacing the locks and keys if his/her residence and / or vehicle in India is broken into while the Insured Person is on a Covered Trip abroad. The covered costs include the labor cost for replacing the lock.

Lock Out Reimbursement – We will reimburse you for the cost of obtaining a locksmith if you are locked out of your residence or your vehicle due to the loss or theft of your keys.

Rental Car Reimbursement – We will cover the reasonable cost of a rental car if your vehicle keys are lost or stolen and it will take more than 24 hours to replace them

Specific Exclusions applicable to Key Replacement:

We will not pay for:

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;

Specific Conditions applicable to Key Replacement:

For break-in protection claims, you must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.

This benefit is over and above the Base Sum Insured.

Endorsement No.45. LOST WALLET:

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Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company will pay a fixed benefit as mentioned in the Policy Certificate, if an Insured Person's wallet is lost or stolen during the insured journey abroad.

Specific Exclusions applicable for Lost Wallet:

We will not cover:

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

Specific Conditions applicable for Lost Wallet:

Insured Person must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless he/she are legally incapable of doing so.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.46. CHANGE FEE COVERAGE:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse to the Insured Person, the difference in the fare and the rescheduling charges charged by the **Common Carrier** to change the Travel dates upto a maximum of the Sum Insured subject to the Co-payment as mentioned in the Policy Certificate provided, the trip is cancelled or interrupted for a covered reason as stated below:

1. Unforeseen disease, illness, injury, or death of the Insured/Insured Immediate Family Member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be cancelled or interrupted as supported by medical records and opinion acceptable to the Company.
2. When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.
3. Termination of employment or layoff affecting the insured provided that the insured have been employed with the same employer for at least five continuous years without any break.
4. The Insured and/or his immediate family member have become victim of Felonious Assault 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.

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5. Inclement weather in the city or primary place of departure and / or at intended destination.
6. Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.
7. War like situation with closing of air space at the primary place of departure and / or at intended destination.
8. Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
 - i. The Govt. of India issues a travel advisory.
 - ii. Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.
 - iii. Curfew is imposed by the City Administration.
9. In the event of Refusal of Visa application by the concerned authority the Company shall reimburse the Insured Person up to the limit of Sum Insured and limit as specified against this Benefit in the Policy Certificate for expenses which are not recoverable from any other source. However, Insurer will not be liable to pay the benefit, if the visa refusal is due to any of the following reasons:
 - a. Visa application submission prior to issuance of policy
 - b. Past or current criminal actions of the insured
 - c. Damaged and invalid passport
 - d. Insufficient travel or income documents
 - e. Inability to prove travel itinerary or financial means of subsistence
 - f. Unacceptable birth or marriage certificate
 - g. Any error on the part of the insured while submission of the documents to the Visa Facilitation Authorities
10. In the event of delay in receipt of Visa from the concerned authority after the commencement of the cover, provided the insured has applied within the stipulated time and documentation as per the visa application norms set by the respective visa authority.

Co-Payment:

It is also hereby agreed and declared that the Insured Person shall bear a co-payment of the 10% of the admissible claim amount in respect of each and every claim.

This benefit is over and above the Base Sum Insured.

Endorsement No.47. CYBER SECURITY:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the expenses incurred by the Insured Person during the Policy Period upto a maximum of the Sum Insured due to:

1. any fraudulent and unauthorized access to usage,
2. deletion or alteration of the Insured Person's personal data stored in his/her computer system including digital devices,

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3. Defense and prosecution costs against identity theft occurring on Insured Person's legitimate Social Media account as a result of a cyber-attack,
4. Repeated use of digital communications to harass or frighten the Insured Person,
5. Computer program received through SMS, File transfer, downloaded programs from internet or any other digital means by the Insured's computer system including his/her digital devices maliciously designed to infiltrate and damage it without the Insured's consent,
6. Funds wrongfully or erroneously paid by the Insured Person as a direct result of Third Party's unauthorized targeted cyber intrusion into his/her computer system,
7. Any attempt to obtain Insured Person's sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy entity through an electronic communication,
8. A forgery or a wrongful manipulation of an E-mail header so that the message appears to have originated from the actual source
9. Any liability arising out of unintended publication or broadcasting of any digital content resulting out of a Cyber Attack on your Computer System including Insured Person's digital devices,
10. A threat to cause a Privacy Breach, Data Breach or Cyber Attack,
11. Any unauthorized disclosure of your personal data by a third party or any unauthorized access or use of Insured Person's personal data stored in Third Party's computer system.

This benefit is over and above the Base Sum Insured.

Endorsement No.48. HOTEL CANCELLATION on Benefit basis:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a fixed benefit per day as mentioned in the Policy Certificate, in the event of the Accommodation provider is unable to honor the Insured's confirmed booking Overseas due to overbooking.

Specific Exclusions applicable to Hotel Cancellation:

We will not cover:

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

The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

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Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.49. IDENTITY THEFT:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that if at any time during the policy period, the Insured Person shall incur expenses to resolve the Identity Theft, the Company shall reimburse the following expenses upto a maximum of the sum insured as mentioned in the Policy Certificate

1. **Legal Expenses** – We will reimburse the Insured for the attorney and court fees incurred by the Insured for:

- a. Defending any suit brought against the Insured by a creditor or collection agency or someone acting on their behalf as a result of the identity theft;
- b. Removing any civil or criminal judgment wrongfully entered against the Insured as a result of the identity theft;
- c. Challenging the accuracy or completeness of any information in the Insured Person's consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of identity theft.

2. **Lost Wages** - We will reimburse for the time taken from work solely as a result of the Insured Person's efforts to correct his/her financial records that have been altered due to identity theft. Payment of lost wages includes compensation for whole or partial unpaid workdays. The Insured must take these unpaid days within 12 months of making a claim.

3. **Obligation to pay** - If any credit accounts and or bank accounts were opened in the Insured Person's name without his/her authorization, we will pay for the actual loss from the unauthorized account. We will pay for the legal obligation to pay a creditor when the account was created as part of the Insured Person's identity theft.

4. **Miscellaneous Expenses** – We will reimburse the following expenses:

- a. The cost of re-filing applications for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft;
- b. The cost of notarizing documents related to the Insured Person's identity theft, long distance telephone calls, and certified mail reasonably incurred as a result of the Insured's efforts to report an identity theft or to correct the financial and credit records that have been altered as a result of the Insured's identity theft;
- c. The cost of contesting the accuracy or completeness of any information contained in the Insured Person's credit history as a result of his/her identity theft;
- d. The cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when you make a claim.

Specific Exclusions applicable to Identity Theft:

We will not pay for any expenses or loss as a result of:

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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.

Specific Conditions applicable to Identity Theft:

1. The fraudulent account must have been opened in the Insured Person's name without your authorization.
2. Any false charge or withdrawal from the unauthorized opened account must be verified by the Insured's financial institution.
3. Coverage for false charges is limited to the amount that the Insured is held liable for by the financial institution.
4. We shall be permitted to inspect the Insured Person's financial records.
5. The Insured shall cooperate with us and help us to enforce any legal rights the Insured or we may have in relation to his/her identity theft; this may include the Insured's attendance at depositions, hearings and trials, and giving evidence as necessary to resolve his/her identity theft.
6. The expenses can be submitted up to 12 months after the Insured makes a claim

The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

This benefit is over and above the Base Sum Insured.

Endorsement No.50. MEDICAL SUM INSURED REPLENISHMENT IN CASE OF HOSPITALISATION DUE TO ACCIDENT:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall replenish the Basic Emergency Medical Expenses Cover upto 25% of the respective Sum Insured in the event of insufficient or exhaustion of Basic Emergency Medical Expenses Sum Insured. This replenishment of Sum Insured shall be applicable only for In-patient hospitalisation due to Accidental Injuries.

This cover will be available only once during the policy year and can be utilized only for that particular hospitalisation due to Accidental Injuries.

The unutilized amount under this benefit cannot be carried forward.

Endorsement No.51. CARRIER CANCELLATION:

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Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a fixed benefit as mentioned in the Policy Certificate in the event of the Insured Person's booked and confirmed journey is cancelled by the Common Carrier within three hours prior to the scheduled departure provided that:

The Insured Person provides Us with a written proof from the Common Carrier of the cancellation of the journey unless this proof is available to Us directly from a reliable source in the public domain.

Specific Exclusions to Carrier Cancellation:

We will not pay for any expenses or loss as a result of:

1. Any cancellation of the journey by the Insured Person.
2. Any other loss falling under the General Exclusions of the Policy

This benefit is over and above the Base Sum Insured.

Endorsement No.52. DIGITAL CAMERA INSURANCE:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company the Company hereby agrees with the Insured (subject to the Exclusions & Conditions contained herein or endorsed hereon) that if at any time during the Policy Period, the Digital Camera insured and as defined in the policy shall suffer any unforeseen and sudden physical loss or damage from any cause while Overseas, other than those specifically excluded, in a manner necessitating repair or replacement, the Company will indemnify the Insured Person in respect of such loss or damage upto the maximum of the Sum Insured subject to a Co-payment as mentioned in the Policy Certificate.

Specific Exclusion applicable to Digital Camera Insurance:

The Company shall not, however, be liable for

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;

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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

Specific Conditions applicable to Digital Camera Insurance:

1. In cases where damage to the Digital Camera can be repaired the Company shall pay the expenses necessarily incurred to restore the damaged camera to its former state of serviceability
2. In cases where the Digital Camera is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss
3. the cost of any alterations, improvements or overhauls shall not be recoverable under this cover
4. in cases where the Digital Camera is subjected to total loss and meanwhile it becomes obsolete, all costs necessary to replace the lost or damaged Digital Camera with a follow-up model of similar type and similar quality will be reimbursed.
5. The Company will make payments only after being satisfied, with necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be.

Warranty applicable to Digital Camera Insurance:

It is warranted that the Maintenance Agreement in force at the inception of this policy is maintained during the currency of this policy and no variation in the terms of the Agreement shall be made without the written consent of the Company being obtained.

For the purpose of this warranty the word 'Maintenance' shall mean the following:

1. Safety Checks
2. Preventive Maintenance
3. Rectification of loss or damage or faults arising from normal operations as well as from ageing

Co-Payment:

It is also hereby agreed and declared that the Insured Person shall bear a co-payment of the 5% of the admissible claim amount in respect of each and every claim.

Benefit under this section shall be payable for insured contingencies happening abroad.

This benefit is over and above the Base Sum Insured.

Endorsement No.53. JEWELLERY INSURANCE:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the policy shall extend to cover loss of Jewellery of the Insured Person due to theft or robbery while overseas during the Policy Period upto a maximum of the Sum Insured subject to the Co-payment as mentioned in the Policy Certificate.

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Specific Exclusions applicable to Jewellery Insurance:

The Company shall not, however, be liable for

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.

Specific Conditions applicable to Jewellery Insurance:

1. When the items or part thereof are covered by any other insurance, the cover under this policy will be only for the excess and will be paid after receipt of compensation of the other insurance.
2. Should any contradictory information or discrepancies concerning a claim, come to our knowledge and could be deemed as an attempt to effect the Insurers judgment on a claim, all benefits under the policy shall be forfeited.

It is hereby agreed and declared that the Company's liability in respect of a single claim or a series of claims during the policy period shall not exceed the Sum Insured as mentioned in the Policy Certificate.

Co-Payment:

It is also hereby agreed and declared that the Insured Person shall bear a co-payment of the 10% of the admissible claim amount in respect of each and every claim.

Benefit under this section shall be payable for insured contingencies happening abroad.

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Endorsement No.54. FLIGHT DIVERSION AND CANCELLATION:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall pay a fixed benefit as mentioned in the Policy Certificate, if the Insured Person's flight is diverted or cancelled as a result of a major travel event provided,

that the Insured Person may claim only either under Endorsement no.9 Trip Delay or Endorsement no.9.A Trip Delay on Benefit basis or Endorsement no.15 Missed Connection or Endorsement no.15.A Missed Connection on Benefit basis or Endorsement no. 36 Missed Departure or Endorsement no. 54 Flight Diversion/Cancellation, not all.

Specific Exclusion applicable to Flight Diversion and Cancellation:

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.

This benefit is over and above the Base Sum Insured.

Endorsement No.55. CRUISE COVER:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the following expenses incurred by the Insured Person in excess of the deductible upto a maximum of the Sum Insured as mentioned in Policy Certificate during the Policy Period:

1. Missed Port Departure:

In the event where the Insured Person fails to arrive at the international departure point in time to board the ship on which he/she has booked to travel on the initial international journey of his trip as a result of:

- a. The failure of scheduled public transport on which the Insured Person is travelling
- b. An accident to or breakdown of the vehicle in which the Insured Person is travelling;
- c. An accident or breakdown occurring ahead of him on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which Insured is travelling; or Strike, industrial action or adverse weather conditions

The Company shall reimburse the Insured Person reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining the cruise ship journey at the next docking port.

2. Unused Excursions:

**Revision/Inclusion in compliance with IRDAI Circular Ref. IRDAI/HLT/CIR/GDL/31/01/2024 dt. 31st January,2024 sub: Guidelines on providing AYUSH coverage in Health Insurance policies*

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The Company shall reimburse the cost of pre-booked excursions, which Insured Person was unable to use and which are not refundable from any other source as a direct result of being confined by the medical officer on the ship to Insured Person own cabin due to an accident or illness which is covered under the base Emergency Medical Expenses cover.

3. Cruise Interruption:

In the event of Insured Person requiring hospital treatment on dry land due to temporary illness, the Company shall reimburse the travel expenses incurred to reach the next port in order to re-join the cruise. The Insured Person has to submit a certificate from the medical practitioner in attendance to confirm the Insured Person's unforeseen illness or injury.

The benefit payable under various heads of this cover shall not exceed the overall Sum insured mentioned as mentioned in the Policy Certificate for Cruise Cover.

The Insurer's liability to make payment is only in excess of the Deductible as mentioned in the Policy Certificate. A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

Specific Exclusions applicable to Cruise Cover:

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.

This benefit is over and above the Base Sum Insured.

Endorsement No.56. AUTOMATIC EXTENSION OF POLICY:**Coverage:**

In consideration of payment of additional premium, it is hereby understood and agreed that the Policy shall extend automatically as mentioned below in the event of delay or cancellation of the departure of the Common Carrier in which the Insured Person was booked to return back home in India, which is beyond the control of the Insured Person and no alternative transportation was available to the Insured Person to return.

1. Upto a maximum of 15 days for Non-Medical covers opted under the Policy and
2. Upto a maximum of 30 days for Medical Covers opted under the policy

Subject otherwise to all the other terms, conditions, limitations and exceptions of the policy.

Endorsement No.57. ADVENTURE SPORTS COVER:**Coverage:**

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In consideration of payment of additional premium, it is hereby understood and agreed that the Policy shall extend to cover any disease/ illness/ injury related to or contracted due to participation in any **Adventure sports activity** under Emergency Medical Expenses, Emergency Medical Evacuation and Repatriation of Mortal Remains during the Policy Period.

For the purpose of this cover, **Adventure Sports** means and includes skydiving/parachuting, parasailing, hang gliding, paragliding, ballooning, bungee jumping, scuba diving, mountain or rock climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, polo, snow and ice sports, rafting or canoeing involving white water rapids, yachting or boating, Base jumping, Ski jumping, Trekking, Adventure racing on land and water, Snorkeling, Kayaking, and any sporting activity based on bodily contact or which is hazardous or potentially dangerous.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the policy.

Endorsement No.58. WAIVER OF MEDICAL SUBLIMIT FOR INSURED ABOVE 60 YEARS OF AGE:

Coverage:

In consideration of payment of additional premium, it is hereby understood and agreed that the sub-limit applicable for Insured above 60 years under the base cover - Emergency Medical Expenses shall stand waived subject otherwise to all the other terms, conditions, limitations and exceptions of the policy.

Endorsement No.59. ALL RISK CANCELLATION:

In consideration of payment of additional premium, it is hereby understood and agreed that in the event of cancellation of the Insured trip, the Company shall reimburse the Insured Person any non-refundable charges pre-paid by the Insured, in excess of the deductible subject to the limit of Sum Insured shown in the Policy Certificate.

This covers shall commence from the date of policy issuance, or the date of booking the ticket (whichever is later), to the date when utilization of the ticket to the intended place starts.

Special Condition applicable to All Risk Cancellation:

- i. Any claim paid to the Insured Person under Endorsement no. 7- Trip Cancellation and/or Interruption or Endorsement no. 7.A Trip Cancellation and/or Interruption on Benefit basis (if opted) shall invalidate the claim payment under this benefit.

This benefit is over and above the Base Sum Insured.

Endorsement No.60. TRIP CANCELLATION DUE TO DOMESTIC DISTURBANCES AND INCONVENIENCE:

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In consideration of payment of additional premium, it is hereby understood and agreed that the Company shall reimburse the Insured Person any non-refundable charges pre-paid by the Insured, in excess of the deductible subject to the limit of Sum Insured shown in the Policy Certificate, provided the insured misses his trip resulting in cancellation of the insured trip due to any of the following reasons

1. Loss of passport at India
2. Visa not being accepted by Indian Immigration authorities
3. Loss of wallet and cards etc. while travelling to the International airport
4. Delay of baggage in the local transit by airline
5. Loss of baggage in the local transit by airline

Special Condition applicable to Trip Cancellation due to Domestic Disturbances and Inconvenience:

- i. Any claim paid to the Insured Person under Endorsement no. 7- Trip Cancellation and/or Interruption or Endorsement no. 7.A Trip Cancellation and/or Interruption on Benefit basis or Endorsement no.59-All Risk Cancellation (if opted) shall invalidate the claim payment under this benefit.

Benefit under this section shall be payable for insured contingencies happening within the boundaries of India.

This benefit is over and above the Base Sum Insured

ANNEXURE – I**DEFINITIONS applicable to the policy:**

Any word or expression to which a specific meaning has been assigned in any part of this Policy or the Schedule/ Certificate shall bear the same meaning wherever it appears in the Policy, including any subsequent endorsements to this Policy and the Policy Schedule/Certificate. Where the context permits, references to the singular shall also include references to the plural, similarly references to the male gender shall also include references to the female gender, and vice versa in both cases.

For purposes of this Policy, the terms specified below shall have the meaning set forth:

1. **Accident / Accidental mean** a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. ***AYUSH Treatment** refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems
3. ***AYUSH Hospital:** An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:
 - a. Central or State Government AYUSH Hospital; or
 - b. Teaching hospital attached to AYUSH College recognized by the Central

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- Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
- Having at least 5 in-patient beds;
 - Having qualified AYUSH Medical Practitioner in charge round the clock;
 - Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
4. **Air Travel** means travel by an airline/aircraft for the purpose of flying therein as a Fare paying passenger.
5. **Any one illness means** continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.
6. **Ambulance** means a vehicle equipped for paramedical treatment and emergency air or surface transportation of a person requiring medical attention, provided by licensed/authorized medical service providers.
7. **Appliances** shall mean and include electrical, mechanical and electronic appliances such as refrigerator, television, DVD player, videocassette recorder/player, washing machine, microwave oven, music system, personal computer, laptops and air-conditioner contained or fixed in the Insured Person's home for domestic use.
8. **Assistance Service Provider** means or any organization or institution appointed by the Company, for providing services to the Insured Person for an Insured Event covered.
9. **Bank** means a banking Company which transacts the business of banking in India
10. **Burglary** means theft involving entry into or exit from the Insured Person's usual place of residence by forcible and violent means or following assault or violence or threat thereof, to the Insured Person or to any Immediate Family Member or any person residing lawfully in the Insured Person's residence, with intent to commit a felony therein and includes housebreaking.
11. **Cashless facility** means a facility extended by the Insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the Insurer to the extent pre-authorization is approved.
12. **Catastrophe** means an unexpected natural or man-made event, such as an earthquake, tsunami, flood, civil unrest, mass bandh or riot which causes widespread loss, damage, or disruption in travel schedules.
13. **Checked-in Baggage** means each suitcase or baggage handed over by the Insured Person and accepted by a Common Carrier for transportation in the same Common Carrier in which the Insured Person is or would be travelling, and for which the Common Carrier has issued a baggage receipt to the Insured Person. Checked-in Baggage excludes all items that are carried/ transported under any contract of affreightment.
14. **City of Origin** means any city in India/ Country of Origin from which the Trip commences, and which is specified in the Policy Certificate.
15. **Common Carrier** means any commercial public airline, railway, motor transport, or water borne

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vessel (including ocean going and/or coastal vessels and/or vessels engaged for official or personal purposes), operating under license issued by the appropriate authority for transportation of passengers and/or cargo **for a fees**.

16. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
17. **Congenital Anomaly** means a condition which is present since birth, which is abnormal with reference to form, structure or position.
 - a. **Internal Congenital Anomaly:** Congenital anomaly which is not in the visible and accessible parts of the body.
 - b. **External Congenital Anomaly:** Congenital anomaly which is in the visible and accessible parts of the body.
18. **Contents** mean and include Appliances, furniture, fixture, fittings, linen, clothing, kitchen items, cutlery /crockery contained in the Insured Person's home belonging to the Insured Person or to any Immediate Family Members permanently residing with the Insured Person including items for which the Insured Person is responsible, and used for domestic use. However, Contents does not include any deeds, bonds, bills of exchange, promissory notes, Cheques, traveler's cheques, and securities for money, documents of any kind, cash and currency notes.
19. **Co-Payment** means a cost sharing requirement that the **Policy Holder/Insured Person** will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.
20. **Corporate** means any organization, firm, society or body corporate on whose name the policy is issued.
21. **Cruise** means a Trip involving a sea voyage of at least 1 hours of total duration, where transportation and accommodation is primarily on an ocean going Common Carrier.
22. **Day care center** means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under –
 - i. has qualified nursing staff under its employment;
 - ii. has qualified medical practitioner/s in charge;
 - iii. has fully equipped operation theatre of its own where surgical procedures are carried out;
 - iv. Maintains daily records of patients and will make these accessible to the insurance Company's authorized personnel.
23. **Deductible** means a cost-sharing requirement under this policy, that provides that the Insurer will not be liable for a specified amount or percentage of claim amount and/or number of days and/or number of hours as specified in the policy schedule/certificate of insurance which will apply before any benefits are payable by the Insurer. A deductible does not reduce the Sum Insured and is applicable per event up to the specified limits mentioned.
24. **Defense Costs** are reasonable costs necessarily incurred in defending the Insured Person against any civil proceeding initiated against him/her, during the Trip Duration.
25. **Disclosure to information norm** means the Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-

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disclosure of any material fact.

26. **Disease** means an alteration in the state of the body or of some of its organs interrupting or disrupting the performance of the functions, and causing or threatening pain and weakness or physical or mental disorder and certified by a Medical Practitioner.
27. **Emergency Care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the Insured Person's health.
28. **Excess Amount** is the amount the Insured Person is obliged to pay arising from physical loss of or damage to the rental car whilst in the Insured Person's control and custody during the covered trip
29. **Family** means the Insured Person, his/her lawful Spouse, Children, Parents, Parent-in-laws, Children-in-law, Siblings and Grand Parents.
30. **Felonious Assault** means an act of violence against the Insured Person or a Travelling Companion requiring medical treatment.
31. **Financial Emergency** means a situation where in the Insured Person loses all or a substantial amount of his/her travel funds due to theft, robbery, mugging or dacoity, which has detrimental effects on his/her travel plans.
32. **Foreign Enemy** means any group of individuals, entity or country, who intend to cause Injury, or commission an act dangerous to human life or property in the location where the Insured Person is travelling to, by the use of hostile force or violence.
33. **Hijack** means any unlawful seizure or exercise of control, by force or violence or threat of force or violence and with wrongful intent, of the Common Carrier in which the Insured Person is travelling.
34. **Hospital** means any institution established for the treatment of patients which is under constant medical management, has adequate diagnostic and therapeutic facilities, keeps constant medical records, is recognized as a hospital in the country in which it is situated, and which is appropriately licensed, wherever required to be so, to operate as a hospital in that country.
35. **Hospitalization** means admission in a Hospital for a minimum period of 24 In-patient Care consecutive hours except for day-care procedures/ treatments.
36. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
 - a. **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.
 - b. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 2. it needs ongoing or long-term control or relief of symptoms
 3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 4. it continues indefinitely
 5. it recurs or is likely to recur

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37. **Gadget** shall mean a Mobile phone, I - Phones, I - PAD/ tablet/ laptop computer, or any handheld tablet, computers, drone, E-reading devices excluding any accessories or attachments that come as standard equipment with such devices.
38. **Hazardous Occupation** means persons whilst working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high tension supply, jockeys, circus personnel, Aircraft pilots and crew, armed forces personnel, artistes engaged in hazardous performances, aerial crop sprayer, bookmaker (for gambling). Demolition contractor, explosives users, Fisherman (Seagoing, Jockey, Marine Salvager, Miner and other occupations underground, nuclear installations, Off-shore oil or gas rig worker, policeman, Pop musicians, professional sports person, roofing contractors and all construction, maintenance and repair workers at heights in excess of 50ft/15m, saw miller, scaffolder, scrap metal merchant, security guard (armed), ship crew, steeplejack, stevedore, structural steelworker, tower crane operator, tree feller.
39. **Identity Theft** means the unauthorized and/or illegal use of the Insured's personal information such as the Insured's name to open credit accounts and/or bank accounts that the Insured did not authorize.
40. **Immediate Family Member** means any member of the Insured Person's immediate family i.e. the Insured Person's spouse, children, parents, parents in law, Children in law, sibling, partner or travelling companion.
41. **Inclement Weather** means any severe catastrophic weather conditions which delay the scheduled arrival or departure of a Common Carrier but not including normal, seasonal/climatic weather changes.
42. **Injury** means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner
43. **Inpatient Treatment** shall mean any Emergency care treatment rendered to the Insured at a Hospital in connection with any Injury or Illness resulting in Hospitalization.
44. **Insured Event** means an event, loss or damage specifically described as covered and for which the Insured Person is entitled to benefit/s under this Policy.
45. **Intended Destination(s)** means area(s) which appear on the scheduled travel itinerary of the Insured Person for stay during the Trip, is/are specified in his/her main travel booking.
46. **Intensive care unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary another wards
47. **ICU Charges** ICU (Intensive Care Unit) charges means the amount charged by a hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
48. **Jewellery and Valuables** means Gold or Silver or any Precious Metals including Diamonds or articles made from any Precious Metals and watches.
49. **Loss** means loss or damage.
50. **Market Value** refers to the amount required to purchase a new gadget or Sports equipment of the

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same kind and quality as the gadget in relation to which a claim is made, less applicable depreciation @25% per annum from the date of purchase of such gadget or Sports equipment, calculated as at the time of the loss.

51. **Master Policy Schedule/Policy Schedule** means schedule attached to and forming part of this Policy, mentioning the details of the Proposer / Group Manager, the Sum Insured, Period and limits to which benefits under the policy would be payable.
52. **Maternity Expenses** means
- medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization)
 - expenses towards lawful medical termination of pregnancy during the policy period
53. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription
54. **Medical Advisor** are Medical Practitioners appointed by “Assistance Service provider”
55. **Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
56. **Medical Practitioner** means a person who holds a valid registration from the Medical Council or appropriate authority of the country where Insured Person is availing emergency treatment outside India/ Country of origin and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. The term Medical Practitioner includes any qualified physician, specialist, or surgeon, and should not be an Immediate Family Member of the Insured Person or related to the Insured Person by way of blood, marriage, adoption, employment, or any pre-existing business relationship.
57. **Medically Necessary Treatment** means any treatment, tests, medication, stay in Hospital or part of a stay in Hospital in relation to the Insured Person which:
- is required for the medical management of the Illness or Injury suffered by the Insured Person;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - must have been prescribed by a Medical Practitioner;
 - must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
58. **Minor Child(ren)** shall mean any child of the Insured Person, below the age of 17 years.
59. **Money means** cash, bank drafts, current coins, bank and currency notes, treasury notes, cheques, traveler’s cheques, postal orders and current postage stamps not forming part of a collection.
60. **Mugging** is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily injury, as shown in the police report.
61. **Multi Trip** means two or more Trips to Intended Destinations outside India/ Country of Origin during the Period of Insurance.
62. **Multi Trip Cover** means a cover under which the Insured Person can undertake one or more Trips during the Period of Insurance but not exceeding the maximum number of travel days

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specified in the Policy Certificate.

63. **Notification of Claim** means the process of intimating a claim to the Insurer or Assistance Service Provider through any of the recognized modes of communication.

64. **Outpatient Treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

65. **Period of Insurance means**

a. In respect of a Single Trip cover, the Period of Insurance is the period from the Coverage Commencement Date/time period specified in the Policy Certificate, to the coverage expiry date/time period specified in the Policy Certificate or end of the actual Trip Duration, whichever is earlier. A Single Trip cover shall not exceed consecutive days/time specified in Policy Certificate, including departure from and return to the Insured Person's place of residence, In respect of a Single Trip cover where the Policy Certificate is issued prior to the Trip for the purpose of obtaining Visa, the Period of Insurance is the period from the Coverage Commencement Date specified in the Policy Certificate or a later date on which the Insured Person's Trip actually commences, till the coverage expiry date specified in the Policy Certificate or end of the actual Trip Duration, whichever is earlier, but not exceeding consecutive days, as specified in the Certificate of Insurance, including departure from and return to the Insured Person's place of residence.

b. **Period of Insurance** in respect of multi trip policy, this means the period from the commencement of insurance cover to the end of actual trip duration or full utilization of the maximum number of travel days per trip as mentioned in the Policy Schedule/Certificate or expiry of the Policy or cancellation of the insurance, whichever is earlier

c. **Period of Insurance** in case of student means a period within the policy period which commences when the Insured Person crosses the international border of the country of residence to leave that country on a Common Carrier(except for a student of Indian origin who is already studying abroad with similar insurance coverage for whom period of insurance will commence from policy start date) and expires automatically on the earliest of:

- i. Policy period end date
- ii. The date on which the Insured Person's educational course is discontinued or is completed by the insured
- iii. Special Condition: If the Insured Person returns to his country of residence, for a temporary period not exceeding 60 days, then the scope of cover under this policy during insured stay in the country of residence shall be restricted as defined in the benefit under Coverage in home country cover, if opted. No Insurance cover shall be operation under this policy in the Home Country if the 'Coverage in home country' is not opted.

66. **Physician** means a Medical Practitioner legally qualified to practice in medicine or Surgery and duly licensed in his/her respective jurisdiction and is not a member of the Insured Person's family.

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- 67. Permanent Partial Disability** means a bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof, disables any part of the limbs or organs of the body of the Insured Person and which falls into one of the categories listed in the Table of Benefits.
- 68. Permanent Total Disability** means a bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof totally disables and prevents the Insured Person from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties that last for a continuous period of twelve calendar months from the date of the accident, with no hopes of improvement at the end of that period.
- 69. Policy** means the Schedule, the Policy documents and any endorsements attaching to or forming part hereof either on the commencement date or during the Policy Period.
- 70. Policy Certificate** means the certificate issued to the Insured Person evidencing the Insured Person's cover under the Policy.
- 71. Policy Period** means the period between the Commencement Date and the Expiry Date of the Policy as specified in the Policy Schedule/ Certificate.
- 72. Port** means a scheduled point of departure or arrival of a Common Carrier in which an Insured Person is booked to Travel.
- 73. Pre-Existing Diseases** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and/or were diagnosed, and/or for which medical advice/treatment was received within 48 months prior to the first policy issued by the Insurer and renewed continuously thereafter.
- 74. Principal Outstanding Amount** is the outstanding balance of debt on a loan borrowed by the Insured Person for the purpose of this Trip and which does not include interest or other charges.
- 75. Professional Sportsperson** means those sports persons who are in to full time sports and maintain their livelihood through earnings derived from their involvement in sports.
- 76. Reasonable Additional Expenses** means any expenses for meals, temporary accommodation, emergency communication and purchases of toiletries, medication and clothing necessarily incurred by the Insured Person and not provided by the Common Carrier, or any other individual/entity, free of charge.
- 77. Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time- bound exclusions and for all waiting periods.
- 78. Robbery** means the unlawful taking of Jewellery and Valuables from the Insured's care and custody by one who has caused or threatened the Insured with bodily harm and has committed an illegal or violent act.
- 79. Room Rent** means the amount charged by a hospital for the occupancy of a bed on per day (24 HRS) basis and shall include associated medical expenses.
- 80. Schengen Countries** are a group of countries that includes Austria, Belgium, Czech Republic , Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland. The list of these countries is subject to update from time to time as and when necessitated by the relevant authorities.

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81. **Semi-Professional sportsperson** shall mean those sports persons who participate in sports and get remuneration for participating, but whose primary source of income is not from sports.
82. **Single Trip Cover** means a cover under which the Insured Person can undertake only one Trip during the Period of Insurance.
83. **Strike** means stoppage of work announced, organized and sanctioned by a labour union, inclusive of work slowdowns, lockouts and sickouts, which interferes with the normal departure and arrival of a Common Carrier.
84. **Sub-limit** means a cost sharing requirement under a policy in which an Insurer would not be liable to pay any amount in excess of the pre-defined limit.
85. **Subrogation** means the right of the Insurer to assume the rights of the Insured Person to recover expenses paid out under the policy that may be recovered from any other source.
86. **Sum Insured** means the amount specified in the Policy Certificate against a Benefit or set of Benefits, which represents the Company's maximum, total and cumulative liability for any and all claims made in respect of the Insured Person during the Period of Insurance, under that Benefit/set of Benefits. Sum Insured can be a lump sum benefit payment upon occurrence of an insured event or indemnity payment basis expenditure of the Insured Person for coverage as specified in the Policy Wording upon occurrence of the insured event
87. **Surgery or Surgical Procedure** means manual and / or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.
88. **Terrorism/Terrorist Incident** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act dangerous to human life or property, against any individual, property or Government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism
89. **Travel Agent** means the Travel Agent, tour operator or other entity from which the Insured / Insured Person purchases the insurance Policy or travel arrangements, and includes all officers, employees and affiliates of the Travel Agent, tour operator or other entity.
90. **Theft** means an act of illegally, permanently and directly or indirectly depriving the Insured Person of his or her personal belongings or any property by violent or forceful means.
91. **Travelling Companion** means an individual or individuals travelling with the Insured Person, provided that the Insured Person and such individual(s) are travelling to the same Intended Destination and on the same date and such individual(s) is/are also insured with the Company. For the purpose of this definition, any individual(s) forming part of a group travelling on a tour arranged by a travel agent or a tour operator shall not be considered as Travelling Companion, unless the individual(s) is/are Immediate Family Members of the Insured Person.
92. **Trip** means a journey originating from the residence of the Insured Person to out of the Republic of India/Country/City of Origin and back to the Republic of India/Country/City of Origin of the Insured Person, the details of which are specified in the Policy Certificate/Schedule.
93. **Unattended** means a Vehicle, Premises, devices or personal belongings that are unattended if there is

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no one able to observe or to prevent interference with it.

94. **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India or in the country where such treatment is undertaken
95. **Valuables** mean and include photographic, audio, video, computer and any other electronic and electrical equipment, cellular phones, data, business goods, telecommunications and electrical equipment, motor vehicles, documents and any accessories, sculptures, manuscripts, rare books, plan, medals, moulds, designs, telescopes, binoculars, antiques, watches, jewellery, furs and articles made of precious stones and metals.

ANNEXURE – II**CLAIM DOCUMENTATION APPLICABLE TO VARIOUS COVERS UNDER THE POLICY**

Claim documents to be submitted in addition to filled and signed claim form, KYC documents, Air tickets along with boarding passes and Copy of passport with exit and entry stamps is as below. However, depending upon the peculiarity of the case, the Company may seek for additional documents / information's, if necessary.

Covers	Claim Documents
Emergency Medical Expenses	<ul style="list-style-type: none"> • Medical reports and discharge summary issued by the hospital or prescriptions and medical records from the medical practitioner furnishing the name of the insured, period of treatment and details of treatment rendered i.e. line of treatment and final diagnosis. • Original hospital bills with proper description of services rendered and payment receipts towards expenses incurred • Attending Surgeon's/Medical Practitioner's Prescription advising hospitalization • Name, Address and Phone number of the local medical officer/family physician in India. • And any other document as may be appropriately applicable for the claims preferred under this section of the Policy
Emergency Medical Evacuation	<ul style="list-style-type: none"> • Medical reports (Presenting complain, Diagnosis, Treatment given, Discharge condition etc.) and transportation details issued by the evacuation agency, prescriptions and medical report by the attending Medical Practitioner furnishing the name of the Insured Person and details of treatment rendered along with the statement confirming the necessity of evacuation; • Documentary proof for all expenses incurred towards the Medical Evacuation.

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Covers	Claim Documents
Repatriation of Mortal remains	<ul style="list-style-type: none"> • Copy of the death certificate, Clearance from the Indian Consulate. (Also providing details of the place, date, time, and the circumstances and cause of death;) • Copy of the postmortem certificate, if conducted; • Documentary proof for expenses incurred towards disposal of the mortal remains including the name of the airlines, burial details, expenses incurred, other incidental cost with bifurcation of expenses. • In case of transportation of the body of the deceased to the Country of Residence or Place of Residence, the receipt for expenses incurred towards preparation and packing of the mortal remains of the deceased and also for the transportation of the mortal remains of the deceased. • Quotation or estimate of repatriation cost • Invoices (Itemized) and money receipts in original for the amount claimed. • Copy of Cancelled Passport
Dental Treatment Expenses	<ul style="list-style-type: none"> • Dental Records (Presenting complain, diagnosis, treatment given, 57 Internal discharge condition etc.) All the test and X-ray reports • Prescription from the doctor • Name, address, contact no, fax no, e-mail id of the Local Medical Officer (LMO)/ Dentist in India Invoices (itemized) and Money receipts in original for the amount claimed
Personal Accident Covers	<p><u>Accidental Death</u></p> <ul style="list-style-type: none"> • Police report in original if the accident shall have taken in the public place or premises • Death Certificate clearly stating the reason of death • Post Mortem Report (In case of death) • Detailed Sequence of events • Medical records giving the details of accident, nature of injury (in case of hospital visit) • Certificate of disability from civil surgeon in India or any other equivalent recognized doctor authorized by state government. • Medical report from the attending doctor • Letter from the Airline confirming the same. • Valid ticket or certificate from the Common Carrier establishing the Insured Person's bonafide travel in the affected Common Carrier at the time of the Accident. <p><u>Permanent and Partial Disablement:</u></p>

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Covers	Claim Documents
	<ul style="list-style-type: none"> • Police report in original if the accident shall have taken in the public place or premises • Detailed Sequence of events • Medical records giving the details of accident, nature of injury (in case of hospital visit) • Certificate of disability from civil surgeon in India or any other equivalent recognized doctor authorized by state government. • Valid ticket or certificate from the Common Carrier establishing the Insured Person's bonafide travel in the affected Common Carrier at the time of the Accident. <p>Depending upon the peculiarity of the case, additional documents/information's will be asked for</p>
Personal Liability	<ul style="list-style-type: none"> • FIR/Police Report • Sequence of the events leading to Personal Liability • Witness Statement • Copy of policy report(in case of legal case) • Copy of the court award- Notice from the Third party claiming the amount
Hijack Distress Allowance	<ul style="list-style-type: none"> • Police report confirming the incident. It should contain the passport number of the insured and period of hijacking • Letter from the airline clearly stating period of hijack and media • Coverage details.(e.g. photograph, videos, newspaper cutting)
Financial Emergency Assistance	<ul style="list-style-type: none"> • FIR/Police report lodged at the place of loss within 24 hours. • Details of items robbed -Details of funds (Cash, credit/debit cards, travelers cheque available) available with you • Sequence of events • Please confirm if you are staying alone or with any friends, family, relatives. • Copy of foreign exchange slip for the lost cash • Details of travel history for past 5 years • Details of travel insurance taken in past 3 years prior to this policy
Political Risk and Catastrophe Evacuation	<ul style="list-style-type: none"> • Money receipt in original for the expenses made towards reasonable additional cost incurred for staying in a similar hotel or purchasing a new ticket
Compassionate Visit	<ul style="list-style-type: none"> • Medical record of the patient. Discharge Summary, Presenting complain, diagnosis, treatment given, etc.) Certificate from the Treating Medical Officer mentioning the need for a companion (If no adult member from the family is available) • Money receipts in original for expenses incurred towards air tickets and stay of the insured/Immediate Family Member
Loss of Passport and Travel documents	<ul style="list-style-type: none"> • FIR/Copy of police report mentioning the reason of loss • Bills/receipts of expenses incurred in obtaining a fresh/duplicate passport and

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Covers	Claim Documents
	other related expenses • Copy of new passport and previous passport (if available).
Total Loss of Checked-in Baggage	• Air tickets along with boarding passes • Copy of passport with exit and entry stamps • Copy of baggage tag's • Property Irregularity Report issued by the Common Carrier mentioning the number of baggage's checked-in. • Original Certificate from airline authorities stating that baggage has been lost along with compensation details • Adequate proof of ownership of items contained within checked-in baggage valued in excess of Indian rupee equivalent of US\$100 under Total loss of Checked-in Baggage
Delay of Checked-in Baggage	• Copy of passport, visa with entry and exit stamp • Air tickets and boarding pass • Property Irregularity Report issued by the Common Carrier. • Certificate from airline authorities clearly stating the date and time of delay and delivery of the baggage. • Original bills towards toiletries, medication and clothing during the delay period under Delay of Checked-in Baggage • Letter/communication clearly stating the compensation details offered by the Airlines/Third Party
Trip Cancellation and/or Interruption	• Proof of death or hospitalization of Insured Person or of spouse, parents & children. (if applicable) • Medical reports and doctors statement if trip is cancelled or interrupted due to medical reasons. (if applicable) • Termination letter from the Company if trip is cancelled due to employments.(if applicable) • Letter from the airlines clearly mentioning the reason of cancellation and interruption of flight(if applicable) • Proof of material loss or damage to the property (e.g. police report, media coverage) (if applicable) • Copy of complete schedule itinerary for all the sectors • Copy of new itinerary in case trip got reschedule along with boarding passes • Copy of Passport with visa entry and exit stamp • Copies of reimbursement statements issued by an airline carrier, airport facility, car rental agency, travel agent, hotel/ motel or other similar establishment or any other insurance Company providing reimbursement to you for the loss • All original bills and receipts for expenses which got forfeited, non-refundable in nature. All original bills and receipts for additional reasonable and necessary transportation expenses and accommodation charges due to interruption of schedule flight

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Covers	Claim Documents
Travel Inconvenience	<ul style="list-style-type: none"> • Proof of death or hospitalization of Insured Person or of Immediate Family Member (if applicable) • Medical reports and doctors statement if trip is cancelled or interrupted due to medical reasons. (if applicable) • Termination letter from the Company if trip is cancelled due to employments.(if applicable) • Proof of material loss or damage to the property (e.g. police report, media coverage) (if applicable) • Reason for refusal or delay of Visa from the concerned authority • Copies of reimbursement statements issued by an airline carrier, airport facility, car rental agency, travel agent, hotel/ motel or other similar establishment or any other insurance Company providing reimbursement to you for the loss • Newspaper cutting/Media report - Depending upon the peculiarity of the case • Police report (wherever applicable) • All original bills and receipts for expenses which got forfeited, non-refundable in nature.
Trip Delay	<ul style="list-style-type: none"> • Original bills and receipts towards reasonable additional expenses during the delay i.e. meals and lodging Copy of passport/visa with entry and exit stamp • Letter from the airline clearly stating the period of delay • Copy of boarding pass for the schedule trip and actual trip • Covering Letter with sequence of events
Bail Bond	<ul style="list-style-type: none"> • Original Air Ticket/Boarding passes or copy of passport with visa entry and exit stamp • A written confirmation from the appropriate authority/court, mentioning the offence committed and if it is bail able or not. • Sequence of events • Money receipt in original from the appropriate authority/court for the amount paid towards the bail
Loss of Gadgets	<ul style="list-style-type: none"> • Copy of first information report/policy report. <input type="checkbox"/> Original invoice/receipt evidencing the proof of purchase <input type="checkbox"/> Ownership of the lost gadget, or document evidencing the authorized custody of the same, if such gadget is provided by his/her employer/business organization
Loss of International driving License	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of new International Driving License, <input type="checkbox"/> Copy of previous International Driving License (if available), <input type="checkbox"/> Original bills / invoices of expenses incurred for obtaining a new International Driving License, Copy of FIR / police report.
Mugging Benefit	<ul style="list-style-type: none"> • A police report confirming the incident • Medical reports from the hospital clearly mentioning the treatment details along with date and time of admission and discharge • Hospital Bill

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Covers	Claim Documents
Debit / Credit Card / FOREX CARD- Fraud	<ul style="list-style-type: none"> • Copy of first information report/policy report. □ Bank Statement on the transactions made without Insured authorizing the same.
Missed Connection	<ul style="list-style-type: none"> • Copy of complete schedule itinerary for all the sectors • Copy of new itinerary in case trip got reschedule along with boarding passes • Copies of reimbursement statements issued by an airline carrier, airport facility, car rental agency, travel agent, hotel/ motel or other similar establishment or any other insurance Company providing reimbursement to you for the loss • All original bills and receipts for expenses which got forfeited, nonrefundable in nature. • All original bills and receipts for additional reasonable and necessary transportation expenses and accommodation charges due to interruption of schedule flight.
Home fire Insurance (Contents)	<ul style="list-style-type: none"> • Fire Department report/Police report. • Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase • Panchnama • Newspaper cutting/Media report - Depending upon the peculiarity of the case, additional documents/information's will be asked for
Home Burglary Insurance (Contents)	<ul style="list-style-type: none"> • Copy of first information report/policy report. • Copy of final investigator report/non-detectable certificate issued by the police authorities/magisterial order. • Original receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase • Panchnama • Letter of undertaking/subrogation form obtained from the insured.
Loss of Deposit on Cancellation (Hotel & Common Carrier)	<ul style="list-style-type: none"> • Copies of boarding pass, ticket, and baggage tags. • Original letter from the concern authority mentioning the amount paid to them or contracted to be paid due to the booking. Also confirming the cancellation and refund details If any • Original Air ticket/itinerary, where you were originally supposed to travel • Medical record (If the cancellation was due to any medical reason) • Money receipt in advance for the amount paid or contracted to be paid due to the booking.
Over Booked- Common Carrier	<ul style="list-style-type: none"> • Copies of boarding pass, ticket, and baggage tags. • Original letter from the concerned Airline confirming the overbooked flight & when the next alternative transportation is available with refund or compensation amount if any. • Money receipt in original for the expenses made towards reasonable additional cost incurred for staying in a similar hotel or purchasing a new ticket • Original Air ticket/itinerary, where you were originally supposed to travel

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IRDA Regn. No.123; PAN AABCC6633K; CIN U66030TN2001PLC047977

**GROUP OVERSEAS TRAVEL INSURANCE**

CHOTOGP20028V012021

Policy Wordings

Covers	Claim Documents
Legal expenses	<ul style="list-style-type: none"> • Medical report from the attending doctor abroad. • Death Certificate (For Death Case) • Post Mortem Report (For Death Case) • Copy of FIR / Police Report • Sequence of events • Certificate of disability from civil surgeon in India or any other equivalent recognized doctor authorized by state government. • Original invoices and receipts of legal expenses
Pet Care(In INR)	<ul style="list-style-type: none"> • Medical Record • Prescription from the Veterinary Doctor • Invoices (itemized) and Money receipts in original for the amount claimed • A confirmation letter from the person, who was taking care of your pet during your trip abroad
Emergency Accommodation Coverage	<ul style="list-style-type: none"> • Letter in original mentioning the reason with refund details (If any) from the hotel or concern authority where you were originally supposed to stay but could not stay due to fire, flood, earthquake, Internal storm, hurricane, explosion, outbreak of major infectious diseases • Booking confirmation • Money receipt in original for the expenses made towards the extra cost of travel and accommodation
Alternate Employee/Substitute Employee Expenses	<ul style="list-style-type: none"> • Medical records • Medical certificate from the attending physician establishing illness/accident • Original air ticket and boarding pass of the substitute employee • Proof towards obtaining a new ticket for alternative employee
Travel Loan Secure (IN INR)	<ul style="list-style-type: none"> • Documents as per Personal Accident Section <input type="checkbox"/> Loan Statement from the Bank with the Outstanding Principal Loan Amount details
Overseas Travel Service Supplier Insolvency	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of complete schedule itinerary • Copy of new itinerary in case trip got reschedule along with boarding passes • Copies of reimbursement statements issued by an airline carrier, airport facility, car rental agency, travel agent, hotel/ motel or other similar establishment or any other insurance Company providing reimbursement to you for the loss • All original bills and receipts for expenses which got forfeited, non-refundable in nature. <input type="checkbox"/> All original bills and receipts for additional reasonable and necessary transportation expenses and accommodation charges

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Policy Wordings

Covers	Claim Documents
Car Rental Excess Insurance	<input type="checkbox"/> Car rental agreement. <input type="checkbox"/> Copy of Police Report <input type="checkbox"/> Copy of the car rental company's accident damage report which shows the detail of each of the costs incurred, Photo evidence of the damage, itemized repair invoices/ receipts / other documents confirming the breakup of the amount Insured have paid in respect of accidental damage or loss for which the car rental company holds you responsible <input type="checkbox"/> Original Payment Receipt from Car Rental Company for the excess settled towards the claim <input type="checkbox"/> Copy of your credit card statement or payment instrument showing payment of the damages claimed, copy of the driving license of the Insured driver
Sports Equipment Cover	<ul style="list-style-type: none"> • Copy of Hire Agreement in case of hired sports equipment or original proof of ownership • Receipts for items lost, stolen or damaged
Bounced Hotel booking	<input type="checkbox"/> All original bills and receipts for additional reasonable and necessary transportation expenses and accommodation charges <input type="checkbox"/> In case of superior class of accommodation, proof that the alternate accommodation on the cost of pre-booked hotel is not available in the form of a certificate issued by the Alternate Accommodation Service Provider
Flight Delay (Airlines)	<input type="checkbox"/> All original bills and receipts for additional reasonable and necessary transportation expenses <ul style="list-style-type: none"> • Copies of reimbursement statements issued by an airline carrier, airport facility, car rental agency, travel agent or other similar establishment or any other insurance Company providing reimbursement to you for the loss
Coverage in Home Country for Students	<input type="checkbox"/> Dr. Prescription for continuation of treatment at Home Country <ul style="list-style-type: none"> • Medical reports and discharge summary issued by the hospital or prescriptions and medical records from the medical practitioner furnishing the name of the insured, period of treatment and details of treatment rendered i.e. line of treatment and final diagnosis. • Original hospital bills with proper description of services rendered and payment receipts towards expenses incurred • Attending Surgeon's/Medical Practitioner's Prescription advising hospitalization • Name, Address and Phone number of the local medical officer/family physician in India.
Emergency accommodation due to Trip Delay	<input type="checkbox"/> Authentication letter from the Common Carrier on the Inclement weather <input type="checkbox"/> News Paper cutting or media coverage available in the public domain on the occurrence of the Insured Contingency details.
Mobility Aids Allowance	<input type="checkbox"/> Dr. Prescription and Original Payment receipts for purchase of Mobility Aids
Emergency Reunion & Resumption of trip	<ul style="list-style-type: none"> • Proof of death or hospitalization of Insured's Immediate Family Member (if applicable) • Proof of material loss or damage to the property (e.g. police report, media coverage) (if applicable)

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Policy Wordings

Covers	Claim Documents
Travel with Pet cover	<ul style="list-style-type: none"> • Medical Records • Prescription from the Veterinary Doctor • Invoices (itemized) and Money receipts in original for the amount claimed • A confirmation letter from the pet boarding house, who was taking care of your pet during your hospitalisation abroad
Missed Departure	<ul style="list-style-type: none"> □ Written proof from the public transport on the Accident, Breakdown or the Travel event or delayed arrival of the inward flight
Baggage Delay by Common carrier	<ul style="list-style-type: none"> • Property Irregularity Report issued by the Common Carrier. • Certificate from the Common Carrier clearly stating the date and time of delay and delivery of the baggage.
Baggage Loss by Common carrier	<ul style="list-style-type: none"> • Copy of baggage tag's • Property Irregularity Report issued by the Common Carrier mentioning the number of baggage's checked-in. • Original Certificate from the Common Carrier stating that baggage has been lost along with compensation details • Adequate proof of ownership of items contained within checked-in baggage valued in excess of Indian rupee equivalent of US\$100 under Total loss of Checked-in Baggage.
Loss of baggage and Personal Belongings	<ul style="list-style-type: none"> • Copy of Police Report • Original Payment receipts for the expenses incurred to replace the lost baggage and its contents
In-patient medical expenses related to pregnancy/childbirth	<ul style="list-style-type: none"> • Medical reports and discharge summary issued by the hospital or prescriptions and medical records from the medical practitioner furnishing the name of the insured with delivery details. • Original hospital bills with proper description of services rendered and payment receipts towards expenses incurred
Loss of Identity documents	<ul style="list-style-type: none"> • FIR/Copy of police report mentioning the reason of loss • Bills/receipts of expenses incurred in obtaining a fresh/duplicate passport and other related expenses • Copy of new Identity and previous Identity documents (if available).
Key Replacement	<ul style="list-style-type: none"> • Copy of Police Report • Receipts for replacing locks and/or keys • Cost of Labor • Copy of Rental car Agreement (if applicable)
Lost Wallet	<ul style="list-style-type: none"> • Copy of Police Report
Change Fee Coverage	<ul style="list-style-type: none"> • Proof of death or hospitalization of Insured Person or of Immediate Family Member (if applicable) • Medical reports and doctors statement if trip is cancelled or interrupted due to medical reasons. (if applicable) • Termination letter from the Company if trip is cancelled due to employments.(if applicable)

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Policy Wordings

Covers	Claim Documents
	<ul style="list-style-type: none"> • Proof of material loss or damage to the property (e.g. police report, media coverage) (if applicable) • Reason for refusal or delay of Visa from the concerned authority • Newspaper cutting/Media report - Depending upon the peculiarity of the case • Police report (wherever applicable) • Tickets originally booked and rescheduled
Cyber Security	<ul style="list-style-type: none"> • Police Report • Documentary proof evidencing the fraud committed
Hotel Cancellation on Benefit basis	<ul style="list-style-type: none"> • Written statement from the Overseas Accommodation provider with reasons for denying the confirmed booking of the Insured
Identity Theft	<ul style="list-style-type: none"> • Police Report • Provide proof that it was necessary to take time away from the Insured's work if a claim is made under lost wages. The Company will ask the Insured to submit proof from the Insured's employer that the Insured took unpaid days off, and Insured must have this information notarized; • Submit copies of any demands, notices, summonses, complaints, or legal papers received in connection with a covered loss; • Authorisation for us to obtain records and other information such as credit reports (if applicable) within 3 days of making the claim
Carrier Cancellation	<ul style="list-style-type: none"> • Written proof from the Common Carrier of the cancellation of the journey
Digital Camera Insurance	<ul style="list-style-type: none"> • Proof of Ownership • Bills and documents for the repairs or replacements made, as applicable
Jewellery Insurance	<ul style="list-style-type: none"> • Police Report • Proof of Ownership with Bills and Receipts
Flight Diversion & Cancellation	<ul style="list-style-type: none"> • Letter from the airline clearly stating the period of delay/Cancellation • Covering Letter with sequence of events • Original Air ticket/itinerary, where you were originally supposed to travel
Cruise cover	<ul style="list-style-type: none"> • Booking confirmation • Written proof from the public transport on the Accident, Breakdown of the Common Carrier • Money receipt in original for the expenses made towards the extra cost of travel and accommodation • Medical Report on the illness or accidental injury suffered by the insured from the Medical Officer of the ship (if applicable) • All original bills and receipts for expenses which got forfeited, non-refundable in nature.
Adventure Sports Cover	<ul style="list-style-type: none"> • Operator's license • Copy of Police report
All Risk Cancellation	<ul style="list-style-type: none"> • Copy of complete schedule itinerary for all the sectors • Copy of Passport with visa entry and exit stamp • Copies of reimbursement statements issued by an airline carrier, airport facility,

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Policy Wordings

Covers	Claim Documents
	car rental agency, travel agent, hotel/ motel or other similar establishment or any other insurance Company providing reimbursement to you for the loss • All original bills and receipts for expenses which got forfeited, non-refundable in nature.
Trip Cancellation due to Domestic Disturbances and Inconvenience	Copy of complete schedule itinerary for all the sectors • FIR/Copy of police report mentioning the reason of loss of passport, wallet and cards as applicable • Property Irregularity Report issued by the Common Carrier. • Original Certificate from airline authorities stating that baggage has been lost along with compensation details • Certificate from airline authorities clearly stating the date and time of delay and delivery of the baggage.

This is for IRDAI Information Only

Some of the contents shown in policy wordings might be applicable for certain Sections and not generic, e.g. some contents are useful for “Trip Delay” cover only. The Company intends to use the contents dynamically based on the coverage offered to the Policyholder/Insured; e.g. If the Insured Person doesn’t opt for “Trip Delay”, then wording, terms and conditions related to this Specific Section will not be shown on the Policy Wordings. Similarly, general exclusions or general conditions which might not be applicable for Sections chosen by Policyholder/Insured will not be shown. Idea of doing this is to make policy wording more apt and concise to customer need and provide relevant information to customer.