

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

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

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

Chola Comprehensive Travel Insurance Policy

Prospectus

IRDAI/HLT/CHSGI/P-T/V.I/66/2016-17

Product Introduction:

Overseas Travel for business / Holiday are not uncommon now. Travel Insurance should be purchased if you are travelling abroad as your Domestic Health Insurance doesn't cover you abroad.

Furthermore, Cost of Medical Treatment abroad can be a financial disaster and Medical expenses can run into hundreds of thousands.

When you go on a trip overseas **Chola Comprehensive Travel insurance Policy** can provide the peace of mind if you get sick or injured. Your medical expenses and trip cost will be reimbursed with Chola Comprehensive Travel Insurance Policy.

Who is providing coverage under Policy?

Chola MS General Insurance Company Ltd., a joint venture between Murugappa Group & Mitsui Sumitomo Insurance Group, Japan is providing the coverage under the Policy.

Who is eligible for the coverage?

Any resident of India aged between 90 days to 85 years of age are eligible for this policy.

Proposer should be 18 years of age. The family members of the proposer – Spouse, Children & Parents can also be covered. Proposer need not be mandatorily covered.

What are the Key benefits of Chola Comprehensive Travel Insurance Policy?

There are three plans for you to select from – Travel Plus, Travel Pleasure and Travel Delight

All the three plans offers Overseas covers as listed below: Optional Covers are available on payment of additional premium:

Sl. No.	Benefits	Travel Plus	Travel Pleasure	Travel Delight	Deductible
OVERSEAS COVER (SUM INSURED & DEDUCTIBLES IN USD UNLESS SPECIFICALLY MENTIONED OTHERWISE)					
1	Overseas Medical Expenses (including repatriation of Mortal Remains of USD 7500, Medical Evacuation/Transportation)	50,000	50,000	50,000	100
		1,00,000	1,00,000	1,00,000	
		2,50,000	2,50,000	2,50,000	
		3,50,000	3,50,000	3,50,000	
		5,00,000	5,00,000	5,00,000	
2	Dental Treatment Expenses	200	300	500	50
3	Total loss of Checked-In-Baggage and Hand Baggage	250 and 50	500 and 50	1,500 and 50	Nil
4	Delay of Checked-In-Baggage	150	200	300	12 hours
5	Loss of Passport	150	250	300	30
6	Personal Accident – Overseas	15,000	23,000	38,000	Nil
7	Personal Liability	50,000	1,00,000	1,00,000	100
8	Financial Emergency	200	250	500	Nil
9	Loss of International Driving License	100	100	100	25

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10	Home Burglary		Not Applicable	INR 1,00,000	INR 2,00,000	5% of Sum Insured for Home Burglary
11	Trip Cancellation			500	1,500	50
12	Trip Curtailment			200	1,000	50
13	Trip Delay			120 (10/12 hrs)	120 (10/12 hrs)	12 hours
14	Missed Flight Connection			200	500	3 hours
15	Emergency Telephone charges			100	300	Nil
16	Compassionate Visit			1,250	1,500	5 days
17	Return of Minor Children			Not applicable	2,000	5 days
18	Rental Car Excess Cover				2,000	100
19	Adventurous Activities Cover				5,000	24 hours
20	Rehabilitation Services				500	50
21	Peadiatric Services				40	Nil
OPTIONAL COVERS ON PAYMENT OF ADDITIONAL PREMIUM - OVERSEAS (SUM INSURED & DEDUCTIBLE IN USD)						
22	OPTION 1	Hospital Daily Cash	150 (15/day max 10 days)	250 (25/day max 10 days)	400 (40/day max 10 days)	24 hours
23	OPTION 2	Hijack Relief	350 (50/day max 7 days)	350 (50/ day max 7 days)	700 (70/day max 10 days)	Nil
24	OPTION 3	Pre existing illness Extension	upto 5% of the Sum Insured Applicable for Overseas Medical Expenses			Nil
25	OPTION 4	Ambulatory Care Services	upto 5% of the Sum Insured Applicable for Overseas Medical Expenses			100
26	OPTION 5	Bounced booking of Hotel	1,500			Nil
OPTIONAL COVER ON PAYMENT OF ADDITIONAL PREMIUM - DOMESTIC COVERS (SUM INSURED IN INR)						
27	OPTION 6	a.Personal Accident – Domestic	10,00,000	15,00,000	25,00,000	Nil
		b.Accidental Medical Expenses	1,00,000	1,50,000	2,50,000	Nil
		c.Repatriation of Mortal remains	10,000	10,000	10,000	Nil

Travel Delight Plan is not applicable for insured members above 60 years of age

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What is the policy tenure?

The Tenure is categorized into two types based on the frequency of travelling of Insured members- Single Trip and Annual Multi trip.

Single Trip

Single trip insurance provides a cover for a maximum period 180 days. The cover commences from the risk start date mentioned in the Policy schedule or the time you board the International Common Carrier (Sea/Air) from India for international trip, whichever is later and terminates with the end of Insurance Period mentioned in the Policy Schedule or the date you return back to India, whichever is earlier.

The policy can be extended beyond the initial period of 180 days during the trip duration by a maximum of additional 185 days.

For an Insured being up to the age of 60 years, the maximum trip duration (including the extension) shall not exceed 365 days in total, and for an Insured being more than 60 years of age, the maximum trip duration (including the extension) shall not exceed 180 days in total.

Annual Multitrip

The cover is basically set for 365 days wherein a person can fly abroad as many times as he/she wants under the same insurance policy cover as he/she is protected year round. One cannot stay abroad for more than 30/45/60 (Per Trip Duration Limit) days as per the trip duration limit chosen.

The cover commences from the risk start date mentioned in the Policy schedule and terminates

- i) the date you return back to India OR
- ii) on the expiry date mentioned in the policy schedule OR
- iii) Insured's journey exceeds "Per Trip Duration Limit " as specified in the Schedule from the Trip Commencement, whichever is earlier

Apart from the above the policy also provides cover for Domestic travel on payment of additional premium.

On payment of additional premium, insured member can opt for coverage under Domestic Travel also:

Domestic Travel

The cover under Domestic travel shall start from the time the insured leaves his/her residence for Overseas Journey and terminates on boarding the International Common Carrier (Sea/Air) to reach his destination outside India subject to maximum period of 48 hours prior to boarding the International Common Carrier.

The cover shall be inoperative during the entire period when the insured is abroad.

The cover shall restart from the time the Insured alights from the International common Carrier in India 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 (Sea / Air) whichever is earlier.

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The Option for No. of days of travel for Single trip and Annual Multitrip is listed below:

Single trip 1 to 3 days
Single trip 4 to 7 days
Single trip 8 to 14 days
Single trip 15 to 21 days
Single trip 22 to 28 days
Single trip 29 to 42 days
Single trip 43 to 56 days
Single trip 57 to 84 days
Single trip 85 to 120 days
Single trip 121 to 180 days
Single trip 181 to 365 days (Applicable only for extension of Travel)
Annual Multitrip-30 days
Annual Multitrip-45 days
Annual Multitrip-60 days

What is the premium I need to pay under the policy?

The premium rates are chargeable based on the Plan, Destination of travel, Sum Insured, No. of days of Travel and age of the insured members.

What are the discounts offered under the Policy?**Family Discount**

If three or more persons of the same Family (Self, Spouse, Children and Parents) are travelling together to the same destination and for the same period of travel, then the following discounts shall be offered:

Size of the Family	Discount (%) on Premium
1 - 2	0
3 - 5	5%
6 - 7	7%
>7	10%

Occupation based loading

Risk type	Occupations	Premium impact
Normal:	All other persons/ occupation other than those described below	Table rates
Risk I:	professional and semiprofessional sportsmen ¹	100% loading
Risk II:	Participation in dangerous sports of any kinds whether for leisure or otherwise, during the overseas travel. ²	200% loading

- 1 Sports person participating in games not requiring physical exertion of a nature other than normally required [e.g. chess, snooker, caroms] are excluded from this loading. Such excluded person will fall in the normal risk category.

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- 2 Examples of dangerous sports include but are not restricted to parachuting, hang-gliding, bungee-jumping, circus activities, polo, racing of any kind, shipping, diving, mountaineering necessitating use of ropes/glides.
- 3 Acceptance of Risk 1 and Risk 2 covers will be on case to case basis and shall be done at HO underwriters level

When does the coverage start?**Single Trip Policy**

The cover starts from the time you board the International Common Carrier for International Travel or date stated in the Policy schedule whichever is later.

Annual Multitrip Policy

The cover commences from the risk start date mentioned in the Policy schedule

When does the Cover End?

Event	Parameter
End of coverage term	Expiry date of policy period as mentioned in the Policy Schedule
Return to India	On insured's return to India
Limit of Indemnity	On exhaustion of the limit of indemnity under Overseas Medical Expenses Cover mentioned in the Policy Schedule
Maximum Trip	If the journey exceeds “Per Trip Duration Limit” as specified in the policy schedule (Applicable for Annual Multi trip Policy)
Fraudulent event / non-cooperation	The policy when not renewed on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you (Applicable for Annual Multitrip Policy only)

How do I Enroll?

Quick and easy enrollment process. Medical Examination is required for persons above 60 years for Annual Multitrip Policy and 65 years for Single trip Policy. All you need to do is to complete the Proposal form and Medical Examination Report (MER) if applicable. Kindly ensure all details are captured accurately and completely filled in before signing. You will get the choice of easy payment option as follows:

- If you prefer, you can choose to pay the premium in full by a cheque or demand draft in favour of “Cholamandalam MS General Insurance Company Limited”
- You can also pay your premium through your credit card.

You can also purchase our Policy by visiting www.cholainsurance.com.

What are the medical examinations to be done before taking Chola Comprehensive Travel Insurance Policy?

The following pre-policy check-up at our network may be required for insured persons above 60/65 years for Annual Multitrip / Single Trip Policy respectively.

- Medical Examination Report-MER
- Complete Blood Count-CBC

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- Fasting Blood Sugar-FBS
- Electro Cardio Gram-ECG
- Complete urine Examination-CUE
- Liver Function Test-LFT
- Renal Function test-RFT
- Total Cholesterol Report
- Tread Mill Test-TMT
- Chest X Ray-CXR
- Ultra Sono Gram-USG

If the proposer is already having medical reports required, the same may be accepted by the Insurer if the reports are done within three months before policy RSD (Risk start date)

Above mentioned Medical Examination is required for all persons who have any adverse health history prior to taking the policy, irrespective of age and sum insured

What document will I get as a proof of Insurance?

Policy Schedule of Insurance issued by the Company can be used as a proof of payment of premium to claim a benefit.

What are the terms associated with Renewal of policy (Applicable for Annual Multi trip Policy)?

- a) We agree to renew your policy unless on grounds of moral hazard, misrepresentation, fraud or non-cooperation by the Insured.
- b) This Annual multi trip policy can be renewed for a period of 12 months. Single Trip policy is non-renewable.
- c) If you decide to increase the sum insured at the time of renewal, the Sum Insured revision is subject to written application and our acceptance, then the coverage for the increased sum insured shall be as if a new policy is issued for the additional sum insured.
- d) The company reserves its rights to revise the premium from time to time subject to approval of the Product Management Committee of the Company (Applicable for Single Trip also) .
- e) This product may be withdrawn from the market subject to approval of the Product Management Committee of the Company giving details of the product and the reasons for withdrawal. We will intimate the Insured person in writing about such withdrawal atleast three months prior to the renewal date. The Insured person will have the option to purchase another policy with similar covers if available with the company. (Applicable for Single Trip Policy also)
- f) Any revision or modification in a policy subject to the approval from the Product Management Committee of the Company shall be notified to each policy holder at least three months prior to the date when such revision or modification comes into effect. The notice shall set out the reasons for such revision or modification (Applicable for Single Trip Policy also)

What are the Exclusions under the Policy?

The Insurer shall not be liable for any claim under any Cover in Section 2 that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

1. any treatment if that is the sole reason or one of the reasons for the travel Overseas;
2. any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;
3. treatment by the insured or close family members like, spouse, daughter, son, father, mother, father-in-law, mother-in-law & siblings;

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4. any kind of Consequential loss;
5. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority or terrorism or terrorist acts. However, for the scope of the Hijack Relief only, terrorism exclusion shall stand excluded from the General Exclusions category.
6. Any intentional, reckless or criminal act, suicide, or attempted suicide, or the use or abuse of any drugs, alcohol and the like;
7. ionizing radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or asbestosis or any related condition resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or asbestos products;
8. Participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy whether foreign or domestic;
9. any loss of which a contributing cause was the Insured Person's actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest;
10. HIV, AIDS and all related medical conditions.
11. Any condition after the point at which it is certified by the attending Doctor to be of such a nature that further medical treatment may serve to stabilise or maintain it but is unlikely to result in a material improvement within a reasonable timeframe.
12. Routine physical tests and/ or examination of any kind not consistent with or incidental to the diagnosis and treatment of any Illness or Injury either in a Hospital or as an outpatient.
13. Vaccination and inoculation of any kind (Covered under Travel Delight Plan on payment of additional premium)
14. Rehabilitation and/ or physiotherapy expenses or the cost of prostheses/ prosthetics (artificial limbs). (Covered under Travel Delight Plan on payment of additional premium)
15. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sportspersons, unless declared beforehand and necessary applicable premium paid.

Exclusions for Overseas Medical Expenses Cover:

The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- a) any treatment if that is the sole reason or one of the reasons for the travel Overseas
- b) any treatment, arising due to a Pre-existing condition. This exclusion is however not applicable in the event of insured purchasing – Pre-existing illness Extension (optional cover) on payment of additional premium and the liability of the company under this extension will be equal to the actual medical Expenses incurred by the Insured for such treatment or the Sum Insured as specified against this Extension in this Policy Schedule, whichever is lesser.
- c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;
- d) any Illness and the consequences of such Illnesses:
 - i. existing at the commencement of the travel Overseas;
 - ii. treated in the 48 months before the commencement of the travel Overseas
- e) for the treatment of orthopaedic, degenerative or oncologic diseases and cancer treatment;

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- f) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);
- g) Any external Congenital anomaly
- h) any treatment or checkups related to pregnancy
- i) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;
- j) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;
- k) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Dental Treatment Expenses

The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- a) any treatment if that is the sole reason or one of the reasons for the travel Overseas
- b) any treatment, arising due to a Pre-existing condition
- c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;
- d) any Illness and the consequences of such Illnesses:
 - i. existing at the commencement of the travel Overseas;
 - ii. treated in the 48 months before the commencement of the travel Overseas
- e) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);
- f) Any external Congenital anomaly
- g) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;
- h) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;
- i) Dental Crowns and Bridges
- j) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Total Loss of Checked-in baggage and Hand Baggage

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) any electronic, electrical, visual or audio visual equipment, item or aid;
- b) any kind of precious metals or articles made from any precious metals, cash, currency (Indian or foreign), precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles, deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank notes, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument.;
- c) any tickets;
- d) any loss due to complete/partial damage for the Checked-in-Baggage or Hand Baggage;
- e) any partial loss of the items in the Checked-in-Baggage or Hand Baggage;
- f) any item in the Checked-in-Baggage or Hand Baggage, which is valued above \$ 100 without appropriate proof of ownership;
- g) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities;
- h) Loss of Hand Baggage other than owned and / or belonging to and / or in lawful custody of the Insured at the time when the Insured commenced the Trip covered hereunder.
- i) any exclusion mentioned in the General Exclusions of this policy.

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Exclusions for Delay of Checked-in Baggage

The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- a) any electronic, electrical, visual or audio visual equipment, item or aid;
- b) any kind of Valuables
- c) any tickets;
- d) any loss due to complete/partial damage for the Checked-in-Baggage
- e) any partial loss of the items in the Checked-in-Baggage
- f) any item in the Checked-in-Baggage, which is valued above \$ 100 without appropriate proof of ownership.
- g) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities.
- h) any delay of Checked-in-Baggage in India.
- i) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for loss of Passport

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) any claim not reported within 24 hours of the incident giving rise to the claim;
- b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police.
- c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities.
- d) any loss arising from due to passport left unattended or forgotten by the Insured Person in the public place or public transport, hotel or apartment.
- e) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Personal Accident – Overseas & Domestic

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) any loss resulting directly or indirectly from any external Congenital Anomalies;
- b) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;
- c) Accidental Bodily Injury due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;
- d) any loss resulting directly or indirectly from or, contributed or aggravated or prolonged by childbirth or from pregnancy;
- e) Any loss caused directly or indirectly, wholly or partly by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;
- f) Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury
- g) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Personal Liability

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) assumed contractually unless the liability would have existed in the absence of the contract, and only to that extent;

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- b) between Insured Person's or the Proposer or companion or any relations traveling with the Insured Person;
- c) due to the transmission of an Illness by the Insured Person;
- d) as a keeper of any animal;
- e) arising out of the care, custody, control or ownership of a motor vehicle, aircraft or water craft, except for the Insured Person's hire of non-powered craft for water sport.
- f) any claim or damage resulting from professional activities involving the Insured Person.
- g) any willful, malicious or unlawful act.
- h) any supply of goods or services on the part of the Insured Person.
- i) Insanity, the use of any alcohol /drugs (except as medically prescribed) or drug addiction.
- j) any ownership or occupation of land or buildings other than the occupation of any temporary residence.
- k) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Financial Emergency

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) any claim not reported within 24 hours of the incident giving rise to the claim;
- b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police;
- c) any loss or shortage due to currency fluctuation, errors, omission, exchange loss or depreciation in value;
- d) any claim in respect of loss of travelers' cheques not immediately reported to the local branch or agent of the issuing authority.
- e) any loss of funds not kept in the personal custody of the Insured Person.
- f) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Loss of International Driving License

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) any claim not reported within 24 hours of the incident giving rise to the claim;
- b) any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police.
- c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities.
- d) any loss arising from due to International Driving License left unattended or forgotten by the Insured Person in the public place or public transport, hotel or apartment.
- e) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Home Burglary

The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- a) any claim which occurs while the Residence is occupied at the time of the burglary during the Insured persons travel Overseas
- b) any loss or shortage of Valuables
- c) any loss not reported to the police station having jurisdiction at the place of loss and unless a written report is obtained from the police;
- d) any claim directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities,

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Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances,

- e) any claim where any inmate or member of the Insured's Residence is involved, whether directly or indirectly, in the actual loss or where such loss may have been expedited or any way assisted or brought about by any such person or persons
- f) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Trip Cancellation

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) The reason for Trip cancellation was foreseeable for the Insured Person with high degree of probability
- b) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Trip Curtailment:

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) The reason for Trip cancellation was foreseeable for the Insured Person with high degree of probability
- b) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Trip Delay:

The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- a) first twelve (12) hours of the trip delay.
- b) any delay due to Covered Hazard which was made public or known to Insured Person before the purchase of this policy
- c) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Missed Flight Connection

The Insurer shall not be liable for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

- a) If the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight (Missed Flight) shall be less than 3 hours.
- b) A strike or industrial action of which the Insured Person should reasonably have been aware before the Risk Period.
- c) The Insured Person's failure to arrive for the Flight's departure in sufficient time to complete all departure formalities in accordance with the Carrier's published time schedule.
- d) Any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever.
- e) Any occasion when the carrier has offered a reasonable alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection

Exclusions for Emergency Telephone charges

- a) Calls via any fixed telephone line or LAN line or public telephone using International Calling Card (ICC).
- b) Any exclusion mentioned in the General Exclusions of this policy

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Exclusions for Compassionate Visit

The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- a) travelling against the advice of a Medical Practitioner.
- b) receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate.
- c) Has received terminal prognosis for a medical condition.
- d) Travelling for the purpose of obtaining treatment.
- e) Is taking part in a naval, military or air force operation.
- f) any claim arising from any intentional self-Injury, suicide or attempted suicide, intoxication by liquor or drugs
- g) any claim arising out of mental disorder, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immuno Deficiency Virus) and/or any HIV related Illness including AIDS (Acquired Immuno Deficiency Syndrome) and/ or any mutant derivative or variations thereof howsoever caused.
- h) Any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Return of Minor Children:

- a) Any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Rental Car Excess Cover:

- a) any claim where you have not met the terms of your car rental agreement.
- b) any claim in respect of the excess if the car rental company hold a third party responsible for the damage to the rental vehicle and as a result have reimbursed the excess amount to you.
- c) any claim in respect of loss of use of the rental car which is due to your disinclination to use the rental vehicle.
- d) any claim for towing costs or loss of use of the rental car which are not as a result of any physical loss or damage to rental vehicle for which you are responsible under the terms of the vehicle rental agreement.
- e) any costs relating to you substantiating your claim including but not limited to postal or carriage fees, transaction or fixed fees, administrative charges, fuel charges or anything of a similar nature.
- f) any exclusion mentioned in the General Exclusions of this policy

Exclusions for Adventurous Sporting Activities:

- a) Any intentional, reckless or criminal act, suicide, or attempted suicide, or the use or abuse of any drugs, alcohol and the like;
- b) Any Adventurous activities undertaken by the Insured with a Pre-existing Disease / Condition or without a good health condition.
- c) Any exclusion mentioned in the General Exclusions (except exclusion no.4 (o)) of this policy.

Exclusions for Rehabilitation Services

The insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

Rehabilitation services incurred towards

- a) Injury or Illness or disease as a consequence of consumption of alcohol, Tobacco or related products, drugs or other substance of abuse.
- b) Any Pre-existing Medical Condition or disease and External Congenital anomalies.

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- c) A mental or psychiatric disorder, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions.

Exclusions for Pediatric Services

The insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) Any routine Vaccinations and Immunizations
- b) Vaccination and Immunization for a pre-existing Condition Disease or Condition

Exclusions for Hospital Daily Cash

- a) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Hijack Relief

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) any incident where the Insured Person is suspected to be either the Principal or an accessory in the hijacking.
- b) any exclusion mentioned in the General Exclusions of this policy

Exclusions for Ambulatory Care Services

- a) any treatment if that is the sole reason or one of the reasons for the travel Overseas
- b) any treatment, arising due to a Pre-existing condition
- c) any treatment which could in the opinion of the Overseas Administrator and attending Doctor be or have been delayed until the Insured Person's return to India;
- d) any Illness and the consequences of such Illnesses:
 - existing at the commencement of the travel Overseas;
 - treated in the 48 months before the commencement of the travel Overseas
- e) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);
- f) Any external Congenital anomaly
- g) any treatment or checkups related to pregnancy
- h) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight on which the Insured Person travels as a fare paying passenger) or parachuting;
- i) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;
- j) any exclusion mentioned in the General Exclusions of this policy.

Exclusions for Bounced Booking of Hotel:

- a) If the Insured shall fail to adhere to the rules of the accommodation provider in connection with reconfirmation of the booking before the date of travel or occupation as the case may be.
- b) In connection with any waitlisted accommodation booking irrespective of whether such bookings have been promised to be confirmed later.
- c) If the confirmed accommodation shall be a personal arrangement free of charge.
- d) Where the alternative arrangements for the accommodation is provided by the Common Carrier or the accommodation provider as the case may be within 6 hours from the time of departure of the travel covered by the bounced booking or the time of commencement of stay covered by the earlier confirmed accommodation booking.
- e) Any deductible mentioned in the Policy Schedule

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Exclusions for Accidental Medical Expenses:

The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- a) any illness or other medical condition which has not been directly caused by Accidental injury
- b) any treatment if that is the sole reason or one of the reasons for the travel Overseas
- c) any person waitlisted for any treatment
- d) the removal of physical flaws or anomalies or abnormalities (cosmetic treatment);
- e) Any external Congenital anomalies
- f) any treatment or checkups related to pregnancy
- g) Accidental Bodily Injury due to the operation of any aircraft (other than a scheduled flight in which the Insured Person travels as a fare paying passenger) or parachuting;
- h) any treatment due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;
- i) Rehabilitation and physiotherapy or the costs of prostheses.
- j) any exclusion mentioned in the General Exclusions of this policy.
- k) Treatment other than Allopathy and AYUSH

Free Look Period

You shall be allowed a Free look period of 30 days for Annual Multi Trip Policy, from the date of receipt of this policy to review the terms and conditions of the policy and to return the same if not acceptable. The Insured can return the policy within 30 days of its receipt if he/she is not satisfied with its coverage or terms and conditions. In such a case the policy will be cancelled from date of cancellation request received at Insurer's office provided no claim is reported and considered. Refund of premium would be after retaining charges towards medical tests, stamp duty charges and pro-rata premium from the risk start date till date of cancellation.

Cancellation

This policy may be cancelled by us on account of misrepresentation, fraud, and non-disclosure of material facts or non cooperation of the insured by giving 15 days written notice delivered to, or mailed to the Insured persons' last address as shown in the records. On such cancellation by us, on account of misrepresentation, fraud and non-disclosure of material facts, the insured person shall not be entitled to refund of premium and no claim shall be payable under the policy. On cancellation by us on account of non-cooperation, the insured shall be entitled for refund in premium on pro-rata for the unexpired portion of the policy on the date of cancellation provided no claim has been paid or is payable in the current policy.

The policy may be cancelled by us for any other reasons (other than the above) by providing 72 hours (3 days) prior notice to the insured and in such case the insured person shall be entitled to refund of pro-rata premium for the unexpired portion of the policy on the date of cancellation, subject to proposed journey has not commenced.

Single Trip policy is not cancellable and not refundable while effective. The Single Trip policy may be cancelled by the Proposer anytime before the commencement of the proposed journey by giving notice in writing to the Insurer as long as the Proposer is able to establish to the Insurer's satisfaction that the proposed journey has not commenced and will be subject to deduction of cancellation charged by the insurer.

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Upon such cancellation, and where no claim has been reported under this policy, the Insurer shall be entitled to deduct cancellation charges, subject to retaining the higher of

- i. 25% of the premium or
- ii. Rs.250/- for individual policies and Rs.500 for Annual multi trip policy.

Partial refund of the premium is not allowed in this policy. However, if the journey is not undertaken and sufficient proof is provided, the **Insurer** shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining the Rs. 250/- for Individual policies and Rs. 500/- for Annual Multi Trip policy. Insurer will verify the original passport and ensure that the journey was not under taken before any refund of premium. This cancellation would be affected only 14 days after the Risk start date as mentioned in the schedule.

1. Claim Procedure

Completed Claim Form with written evidence of loss in the form of Claim Documents mentioned in the policy must be furnished at the earliest to the Company, but not later than thirty (30) days after the date of such loss. Failure to furnish evidence within such time as required shall not invalidate or reduce the claim if the Insured Person is able to satisfy the Company that it was not reasonably possible to do so within such time.

Claims Settlement

- a) If the procedure stated is complied with, the Indian Administrator or the Overseas Administrator, as the case may be, will guarantee to the service provider the costs of hospitalisation, transportation for emergency services, and transportation home for Insured and any covered accompanying person, transportation of the mortal remains, local burial and financial emergency assistance. All costs will be directly settled by the Indian Administrator or the Overseas Administrator on the Insurer's behalf and the same shall constitute due discharge of the Insurer's obligations hereunder.
- b) If the service provider does not accept the guarantee of payment from the Indian Administrator or the Overseas Administrator, the Insurer cannot be held liable for the same. The cost will then have to be borne by the insured. The Insurer or the Indian Administrator or the Overseas Administrator on submission of required documents will then reimburse these costs.
- c) Reimbursement of all claims (except claims under Financial Emergency Assistance) will be made by the Indian Administrator in Indian Rupees at the exchange rate specified by the reserve bank of India, as applicable on the date the amount is billed. Claims under Financial Emergency Assistance shall be settled or arranged to be settled directly to the Insured, whilst abroad, by the Overseas Administrator.
- d) Proof of identity and residence of the beneficiary for claims exceeding Rs 1 Lakh
- e) We shall settle claims, including its rejection, within thirty days of the receipt of last 'necessary' document.
- f) 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.

Claim Documentation

- 1) Duly filled Claim form with the documents as indicated.

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- 2) The original ticket / boarding pass or a copy of the passport indicating the travel dates must be submitted with every claim, along with the completed claims form.
- 3) For Overseas Medical expenses: Please attach Doctor's reports, Original-admission / discharge card, Original bills / receipts / with prescriptions and diagnostic / investigative reports, Copy of passport / visa with entry & exit stamp and copy of the ticket and boarding pass.
- 4) Bills/vouchers/reports/discharge summary must mention the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the medicines prescribed. The pharmacy bills must clearly show the price and the receipt stamp of the pharmacy. In the case of dental treatment, the bills/vouchers/ reports must give the details of the tooth treated and the treatment performed. Treatment taken on different dates for separate ailments will be treated as separate claims. The claim form should clearly indicate the same and supporting should be provided for each one. Deductible will apply for each claim separately.
- 5) For reimbursement of the costs of transporting the mortal remains to India or of the costs of burial abroad, an official death certificate and a physician's statement from relations or spouses will not be accepted. Original bills/ receipts of the expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.
- 6) **For reimbursement of expenses of Medical Evacuation / Transportation** on Insured to the Republic of India, a medical statement from a qualified & registered medical practitioner indicating the cause of illness and the necessity of the transportation needs to be submitted. Medical statements from relations or spouses will not be accepted. Original bills/ receipt of the expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.
- 7) **Dental Treatment Expenses:** Please attach Doctor's reports, Original admission / discharge card, Original bills / receipts / with prescriptions and diagnostic / investigative reports, Copy of passport / visa with entry & exit stamp and copy of the ticket and boarding pass.
- 8) **Total Loss of Checked-In Baggage and Hand baggage:** Please attach the details of individual items lost, approximate cost and purchase date, Copies of baggage tags, Copies of correspondence with airline authorities / others about loss of checked baggage, along with details of compensation received from airlines / other authorities (if any), Property Irregularity Report (obtained from airline), Copy of the passport / visa with entry & exit stamp, Adequate proof of ownership in excess of the Indian rupee equivalent of US \$ 100 for loss/delay of checked-in baggage will need to be submitted.
- 9) **Delay of Checked-in Baggage:** Please attach the details of items purchased during the delay period, Copies of baggage tags, Copies of correspondence with airline authorities certifying the delay, along with details of compensation received from airlines / other authorities (if any), Property Irregularity Report (obtained from airline), Original bills/ receipts / invoices connected to expenses incurred / purchases made during the delay period, Copy of the passport/visa with entry & exit stamp.

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- 10) **Loss of Passport:** Please attach Copy of new passport, Copy of previous passport (if available), Original bills / invoices of expenses incurred for obtaining a new passport, Copy of FIR / police report.
- 11) **Personal Accident – Overseas:** Please attach Police report, Post Mortem Report, Death certificate, Medical report in the enclosed format, Certificate from treating Doctor for Permanent Disability.
- 12) **Personal Liability:** Please attach the Judgment of the Court
- 13) **Financial Emergency:** Please attach the Police report
- 14) **Loss of International Driving License:** Please attach Copy of new International Driving License, Copy of previous International Driving License (if available), Original bills / invoices of expenses incurred for obtaining a new International Driving License, Copy of FIR / police report.
- 15) **Home Burglary:** Please attach Police report.
- 16) **Trip Cancellation or Trip Curtailment:** Please attach the details of expenses incurred, Original bills of expenses incurred due to cancellation, Copies of cancellation correspondence with airline authorities, hotel, car rental and tour operator certifying the cancellation, along with details of compensation received from airlines / other authorities (if any), Copy of ticket & boarding pass (if any), Copy of the passport / visa with entry & exit stamp (if any), Proof of the reason for cancellation like Death certificate.
- 17) **Trip delay:** Please attach the details of items purchased during the delay period, Original bills of purchases made / expenses incurred during the period of delay, Copies of correspondence with airline authorities certifying the delay, along with details of compensation received from airlines / other authorities (if any), Copy of ticket & boarding pass, Copy of the passport / visa with entry & exit stamp.
- 18) **Missed Flight Connection:** Please attach the confirmation from the flight operator of the delayed flight as to the expected time of arrival and actual time of arrival at the port of delay together with the reasons for delay, unused ticket for the ongoing flight (Missed Flight) with an endorsement of the Common carrier of cancellation of the same. Certificate from the flight operator of the Missed Flight that the fare for the part of the Trip covered by the Missed Flight is forfeited in full or in part together with the amount of forfeiture. Original used ticket obtained afresh towards the alternative flight for the part of the Trip Covered by the Missed Flight indicating the amount paid as fare.
- 19) **Emergency Telephone charges:** Please attach proof (phone bill / statement) showing calls made to the Overseas Administrator during medical emergency. Discharge Summary form the hospital with Date of admission and discharge with treatment details
- 20) **Compassionate Visit:** Submit to examination by a medical advisor nominated by the Insurer or the Indian Administrator as often as and to the extent that either considers to be reasonably necessary. Please attach a certificate from the Medical Practitioner recommending the presence in the form of special assistance to be rendered by a member of the Family or near relative during the entire period of Hospitalisation. Certificate to also specify the minimum period of Hospitalisation. Discharge Summary of the Hospital furnishing details – date of admission, date of

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discharge and the presence of the member of the Family or near relative on all days of Hospitalisation. Copy of ticket used for the travel to and fro by the member of the family or near relative

- 21) **Return of Minor Children:** Please attach a certificate from the Medical Practitioner specifying the cause and minimum period of hospitalisation. Discharge summary of the hospital furnishing details – date of admission, date of discharge and the confirmation by the attending medical practitioner of presence of the attendant member of the family or near relative on all days of Hospitalisation. Original ticket(s) used for the travel by the Minor Child(ren) back to the Country of Residence, if the ticket(s) are brought on behalf of the Insured without any interference of the Company
- 22) **Rental Car Excess Cover:** Please attach a copy of the car rental agreement., a copy of Police Report, 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, Original Payment Receipt from Car Rental Company for the excess settled towards the claim, copy of your credit card statement or payment instrument showing payment of the damages claimed, copy of the driving license of the Insured driver
- 23) **Adventurous Activities Cover:** Please attach copy of Operator's license, Copy of Police report, Original Discharge Summary with Date of Admission and Discharge with details of treatment given, Post Mortem Report if it is a death claim, Death certificate, Medical report in the enclosed format.
- 24) **Rehabilitation Services:** Certificate from the doctor recommending the rehabilitation services required. All Medical Records like Discharge summary/investigation Reports etc
- 25) **Pediatric Services:** Please attach the details of items purchased during the delay period, Original bills of purchases made / expenses incurred during the period of delay, Copies of correspondence with airline authorities certifying the delay, along with details of compensation received from airlines / other authorities (if any), Copy of ticket & boarding pass, Copy of the passport / visa with entry & exit stamp.
- 26) **Hijack Relief:** Please attach the copy of passport / visa with entry & exit stamp (if any), copy of the ticket and boarding pass, the police report with details such as the passport number of the Insured & period of hijacking, newspaper report (if available)
- 27) **Pre existing illness Extension:** As per Medical Expenses Cover.
- 28) **Ambulatory Care Services:** Please attach Doctor's reports, Original bills / receipts / with prescriptions and diagnostic /investigative reports, Copy of passport / visa with entry & exit stamp and copy of the ticket and boarding pass., Bills/vouchers/reports/must mention the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the medicines prescribed /the pharmacy bills must clearly show the price and the receipt stamp of the pharmacy. In the case of dental treatment, the bills/vouchers/reports must give the details of the tooth treated and the treatment performed. Treatment taken on different dates for separate

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ailments will be treated as separate claims. The claims form should clearly indicate the same and supporting should be provided for each one. Deductible will apply for each claim separately.

- 29) **Bounced booking of Hotel:** A declaration from the Insured that he/ she has strictly complied with the rules laid down by the accommodation provider as the case may be relating to the reconfirmation of the booking prior to the date of departure of the flight or occupation of the accommodation, a confirmation from the accommodation provider of the bounced booking solely at their instance and responsibility. Insured shall lodge his/ her claim on the accommodation provider as the case may be for the additional charges that he/ she might have incurred for which he/ she has lodged a claim on this Company and in case of any recovery from the concerned agencies, shall return such recovery to the Company to extent of amount paid hereunder.
- 30) **Personal Accident – Domestic:** Please attach Police report, Port Mortem Report, Death certificate, Medical report in the enclosed format, Certificate from treating Doctor for Permanent Disability.
- 31) **Accidental Medical Expenses:** As per Medical Reimbursement Cover along with Copy of FIR / Self declaration confirming the details of accident.
- 32) The Insured shall obtain and furnish to the Company all copy of bills, receipts and any other documentation upon which a claim is based. `Except in cases where a fraud is suspected, ordinarily no document not listed in the policy terms and conditions shall be deemed 'necessary'. If the Indian Administrator or the Overseas Administrator or the Insurer request that bills / vouchers in a foreign language be accompanied by an appropriate translation then the costs of such translation must be borne by the Insured.

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

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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.

Section 41 of Insurance Act, 1938

Section 41 of Insurance Act, 1938 – Prohibition of Rebates:(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..

Insurance is the subject matter of the solicitation.