

Digit Happy Traveller Plan

Policy Wordings

UIN: GODTIOP24172V012324

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A. PREAMBLE

Based on the declaration provided by You to us, **Go Digit General Insurance Limited** (hereinafter called 'the Company/DIGIT') which forms the basis of this travel policy contract, and having received your premium, we take pleasure in issuing this policy to you.

Go Digit General Insurance Limited will cover the Insured Person(s) named in the Policy Schedule up to the Sum Insured, during the policy period mentioned in your Policy Schedule. Of course, like any insurance cover, it is governed by, and subject to certain terms, conditions and exclusions mentioned in this Policy.

Note: This Policy Wording provides detailed terms, conditions and exclusions for all Sections available under this Product. Kindly refer to the Policy Schedule to know exact details of Sections as per plan opted by You. Only Wordings related to Sections mentioned in your Policy Schedule are applicable.

Disclaimer: The Description mentioned under "Digit Simplification" / "Things to keep in mind" / "Examples" / "This space needs your special attention" throughout the Insurance Policy is only to aid Your understanding of the Coverage / Benefit Offered. In case of dispute, the Terms and Conditions detailed in the Policy Document and Policy Schedule shall prevail.

B. DEFINITIONS

I. STANDARD DEFINITIONS:

1. **Accident/ Accidental Injury** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
3. **Co-Payment** means a cost sharing requirement under a Policy that provides that the Policyholder/Insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
4. **Day Care Centre** 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.
5. **Day Care Treatment** means medical treatment, and/or surgical procedure which is:
 - i. undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
 - ii. which would have otherwise required hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.
For an updated list of Day Care Procedures kindly visit our website.
6. **Emergency / Emergency Care** means management for a severe 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.
7. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
8. **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 you to be specially trained to cope with it.
 4. it continues indefinitely
 5. it comes back or is likely to come back
9. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
10. **Intensive Care Unit (ICU)** 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.
11. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
12. **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.
13. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- i. is required for the medical management of the illness or injury suffered by the insured;
- ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- iii. must have been prescribed by a medical practitioner;
- iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

14. **Newborn baby** means baby born during the Policy Period and is aged upto 90 days.

15. **Notification of Claim** is the process of notifying a claim to the insurer or TPA or ASP through any of the recognised modes of communication.

16. **Outpatient Treatment (OPD)** is 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.

17. **Pre-Existing Ailment or Disease** means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement **or**
- b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement.

18. **Pregnancy/ Maternity Expense/ Treatment** means:

- a) medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
- b) expenses towards lawful medical termination of pregnancy during the policy period.

19. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

20. **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.

21. **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.

22. **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

II. SPECIFIC DEFINITIONS

23. **Abandon/ Abandonment** means Returning to your city of residence before your scheduled return date (including being transported back to a hospital in your city of residence by us).

24. **Area Covered** means the geographical area covered shown on your policy schedule which will be one of the following:

- India
- Asia Excluding Japan and Korea
- Asia Including Japan and Korea
- Worldwide excluding USA, Canada and all Caribbean Islands
- Worldwide including USA, Canada and all Caribbean Islands

25. **Assistance Service Provider (ASP)/ Assistance Company/ Medical Assistance Provider** means such company, person or persons as may be appointed by Digit from time to time to provide assistance to the insured in terms of this policy.

26. **Burglary** Any act of actual, forcible, violent entry and/or exit from the premises of the insured, with intent to commit an act of crime and may also include housebreaking.

27. **Checked-In Baggage** means the baggage entrusted by the Insured and accepted by a Common Carrier for transportation in the same mode of conveyance as the Insured Person travels and for which a baggage receipt is issued to the Insured. This shall exclude all the items that are carried/ transported under a Contract of Affreightment.

28. **Common Carrier** means any commercial transport operating under license issued by the appropriate authority for transportation of passengers. Under this product, it includes the option mentioned below. You can opt any one or more than one as mentioned in Policy Schedule:

- a. any commercial public airline,

- b. railway, motor transport, or
- c. water borne vessel (including ocean going and/or coastal vessels and/or vessels engaged for official or personal purposes),
29. **Contribution** is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim (on a rateable proportion). This clause shall not apply to any benefit offered on a fixed benefit basis.
30. **Damages** The sum of money claimed or awarded in compensation for loss/injury. But this does not include fines, penalties, punitive damages, exemplary damages, any non-pecuniary relief, or any other amount for which an Insured is not financially liable, or which is without legal recourse.
31. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
32. **Educational Institution** shall mean any school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained or qualified teacher/professor and where the Insured is registered as a full-time student.
33. **Excursions** means Day trip and outings arranged either by you or your travel or accommodation provider.
34. **Government** means Government of India.
35. **Hazardous or Adventure Sports** means any sport or activity, which is potentially dangerous to the Insured Person whether he/ she is trained, or not. Such sport/ activity. These activities shall be considered to be hazardous irrespective of the safety precautions taken while undergoing these activities/sports. Such sport/Activity is as listed in Annexure II excluding level 0 (Zero) activities.
36. **Home/Residential Address/Country of Residence** means your address in India as mentioned in Policy Schedule, unless specifically agreed otherwise by us and mentioned in the Policy Schedule.
37. **Hospital**
For the purpose of overseas insurance
 Any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities and complies with all minimum criteria as under:
1. has qualified nursing staff under its employment round the clock;
 2. has qualified medical practitioner(s) in charge round the clock;
 3. has a fully equipped operation theatre of its own where surgical procedures are carried out;
 4. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- For the Purpose of Travel within India**
 Any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act Or complies with all minimum criteria as under:
- i) has qualified nursing staff under its employment round the clock;
 - ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
 - iii) has qualified medical practitioner(s) in charge round the clock;
 - iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
38. **Immediate Family** means Insured Person's legal Spouse, children, mother, father, brother, sister, parent-in-law, daughter-in-law, son-in-law, grandparent, grandchild.
39. **Injury / Bodily Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
40. **Medical Practitioner/Doctor** means A person who is qualified to practice medicine or is a physician, surgeon or an anaesthetist and has a valid medical license issued by the appropriate authority. This person should not be the insured person him/herself or an Immediate Family Member of the Insured or the insured person's employer/business partner.
41. **Money** means includes coins, cash (including foreign currency), traveller's cheques and credit cards/ debit cards.
42. **Policy Period/ Period of Insurance** means
Single-trip Policies:
 The below dates are shown on your policy schedule:

- Coverage provided under Sections “Trip Cancellation” and “All Risk Cancellation Charges” begin from the date Your policy is issued, or the date of booking of Your ticket (whichever is later). It ends when You start utilization of the onward ticket for its intended purpose.
- For all other coverages in case of Round Trip, cover starts when You leave your Country of Residence on the trip start date and time or start date and time of the period of insurance (whichever is later). It continues until the expiry date and time of the policy or on the date and time, You return to Your city of residence in Your Country of Residence whichever is earlier.
- “Home to Home Cover” begins before and beyond the Policy Period according to the coverage mentioned in the Section 5 – “Home to Home Cover”.
- For all other coverages except “Trip Cancellation” and “All Risk Cancellation Charges” in case of onward Trip, Cover starts when You start the insured trip or start date and time of the period of insurance (whichever is later) condition that trip should start from Country of Residence only. It continues until the expiry date and time of the policy or the time when You reach your destination whichever is earlier.

Multi-trip Policies:

The period as shown on your policy schedule.

Each trip you make during the period of insurance will be treated as a separate insurance, each subject to the policy terms, conditions and exclusions.

Cover for individual trips apply as follows

- “Trip Cancellation” Covers begin from the date of policy issuance or the date of booking of ticket (whichever is later) and ends when you start utilization of the ticket for its intended purpose.
- All other Covers start when you leave your Country of Residence at the start of your trip and continues for the duration of each trip.

We will cover trips booked during one period of insurance but not taking place until the next period of insurance if your multi-trip policy with us is still in force at the time of the incident resulting in a claim.

You may travel as many times as you wish during the period of coverage provided that no one trip exceeds the maximum number of days as specified and contracted for at the time of application and shown on your policy schedule.

For Students:

- If You are Student who is studying abroad from your Country of Residence will similar coverage in that case the cover will commence from the Policy Start Date and end when your educational course is discontinued or completed by You.
- In case if you return to your Country of Residence then the scope of cover under this policy will be cease in the Country of Residence. However, if You have opted for the **Section 35 -Coverage at Home Country**”, applicable covers under Section 35 will be extended to Country of Residence also, subject to terms and conditions of the respective section.

43. Permanent Partial Disability means continuous loss or impairment of a body part or sensory organ which is certified by a medical practitioner.

44. Permanent Total Disability means

The disability resulting in either of:

1. Loss of the sight of both eyes.
2. Physical separation of or the loss of ability to use both hands or both feet.
3. Physical separation of or the loss of ability to use one hand and one foot.
4. Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot.

45. Planned Event means Events/tickets for places like museums/historical sites /attractions, visit passes, guided tours, music and other entertainment shows, theme park entry tickets, skiing tickets, Scheduled Hazardous or Adventure sport booking ticket.

46. Point of International Departure means the airport, port or station from which you will undertake international travel from and into Country of residence.

47. Policy means insurance related documents issued in Your name including without limitations certificate of insurance, proposal, policy schedule, applicable endorsements, Policy wording containing the terms and conditions of the insurance contract.

48. Professional Sports means the sports in which the sportsperson or the athlete receives payment for their performance.

49. Student means the person who is enrolled for a full-time in an accredited educational institution.


50. **Subrogation (Applicable to non – health sections)** means The right of the insurer (us) to assume the rights of the Insured (you), in recovering expenses paid out under the policy that may be recovered from any other sources.
51. **Sum Insured/ Policy Limits** means amount stated in the Schedule against each relevant Cover, which shall be the Company's maximum liability under this Policy for any and all Claims under such Cover. Some covers also include other specific limits, for example, for any one item or limits for valuables in total.
52. **Terrorism/ Terrorist Incidents** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption. 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.
53. **Time Excess** means time before/after (as the case may be) when our claim liability doesn't trigger. This refers to specified time period which needs to elapse/pass before or after (as the case may be) to make us liable for benefit payment under the policy.
54. **Theft** means as defined in Section 378 of Indian Penal Code, 1860 whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to carry out such taking is said to commit theft.
55. **Travel Agent** means an agent, tour operator, or other entity from which the Insured purchases his travel arrangements, and includes all officers, employees, and affiliates of such agent or tour operator.
56. **Travelling Companion** means an individual or individuals traveling with the Insured during the Period of Insurance, provided that, the Insured and such individual(s) are traveling to the same destination on the same dates and provided that such individual(s) is/ are also Insured under the Policy. For the purpose of this definition, any individual(s) forming part of a group traveling on a tour arranged by a travel agent or a tour leader is not considered as Traveling Companion, unless the individual(s) is part of the Insured's Immediate Family.
57. **Trip(s)/ Insured Journey** means
Refers to the journey performed by you commencing during the period of insurance and limited to sector(s) for which the risk is covered as per the policy.
58. **Unattended** means property that is not in your full view or positioned where you are unable to prevent unauthorized taking of your property, unless it is left in a locked room or safe. Property left in a motor vehicle is considered unattended unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.
59. **We, Us, Our, Ours, Digit, Company, Insurer** means Go Digit General Insurance Limited.
60. **You, Your, Yours, Yourself, Policyholder, Insured Person(s)** means the person or people named on your policy schedule we insure.

C. COVERAGE

SECTION 1 – MEDICAL TREATMENT AND EVACUATION EXIGENCIES

I. Scope of Coverage

DIGIT SIMPLIFICATION: During your trip, if you fall ill and need medical treatment, we've got you covered. We handle expenses for medical treatment, including hospitalization, ambulance services, and outpatient visits. We also help with medical evacuation, if necessary, and repatriation services.

 **Repatriation services** mean we assist in bringing Insured Person's body (mortal remains) back to home city if something unfortunate happens during the covered trip.

 This coverage extends both domestically and internationally.

If You fall ill during Your trip and require medical treatment resulting in Your hospitalization (for a minimum period of 24 consecutive 'In-patient Care' hours), in order to save your life or to give You immediate relief from an acute pain, we will cover for the reasonable and customary charges You incur up to the Sum Insured as shown on Your Policy Schedule for:

Treatment	Medical Treatment (including rescue services to take You to hospital) outside of Your home Country. In case of domestic travel (within the geographical boundaries of Your home country), Medical treatment will be outside your Home city.
Associated Expenses	a. Hospital room and boarding charges. b. ICU Charges c. Surgical procedures d. Ambulatory medical centre. e. Medical Practitioners fees. f. Anaesthesia g. Diagnostic and Radiology services h. One time reimbursement of hearing aids, crutches, and external appliances and/or devices necessitated as part of treatment and prescribed by Doctor/Physician. i. Miscellaneous expenses
Medical Evacuation	The cost of getting You home (origin city of the insured trip) or to another location for better treatment in India only, if it is medically necessary because You are seriously ill during Your trip and You cannot use your return ticket. It will also include medical services and medical supplies necessarily incurred in connection with Your Medical Evacuation.
Out-Patient Department (OPD)	It covers Your visits to a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. This cover will be subject to sub-limits applicable under this product for OPD which will be as mentioned in Policy Schedule.
Repatriation	Repatriation of mortal remains to Your place of residence (origin city of the Insured trip), or to nearby funeral or cremation facility at the city of Your trip.


II. Definition Specific to Section 1-

- a) **Acute Pain** means unexpected and sudden pain that requires immediate treatment.
- b) **Hospital room and Board charges** means
 - i. Up to daily single private room rate when Hospital confined; and
 - ii. general nursing care provided and charged for by the Hospital.
- c) **Miscellaneous Expenses** include but not limited to the cost of medicines, pharmacy or drug supplies, nursing charges, external medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, blood storage and processing charges and other services which are not specified above.

III. Conditions Specific to Section 1

Things to keep in mind!

Before getting any medical services during your trip, you must contact the Assistance Company.

 *They will approve the costs and help you coordinate in the difficult times. This includes contacting hospitals, guaranteeing medical fees, and consulting with medical experts. If necessary, they may help you move to another hospital or even bring you back to India for treatment.*

In cases of emergency, please contact us after being hospitalized ASAP.

! *Your Policy Schedule specifies the maximum amount you can get for hospital visits and outpatient care. It also shows if you have to bear any part of claim amount, like deductibles or co-pays.*

1. Any medical services or series of services shall not be covered by this Policy unless You consult with the Assistance Company and the cost for such services are authorized in advance by the Assistance Company.
2. You must phone the Medical Assistance helpline number before You make any arrangements if an illness means that You:
 - need to seek emergency medical advice; or
 - are told by the treating doctor that You need to visit them for repeat treatments; or
 - are told that You need to go into hospital as an in-patient.


If You cannot call before You are admitted as an in-patient because the condition is serious, You must contact the Medical Assistance helpline number as soon as possible after You go into hospital.

An experienced Medical Assistance coordinator will deal with your enquiry and make sure that where necessary:

- hospitals are contacted; and/or
 - medical fees are guaranteed; and/or
 - medical advisers are consulted.
3. If You are ill during Your trip, Our Medical Assistance provider may move You from one hospital to another and/or arrange for You to return to India at any time. They will only do this if they and the treating doctor think that it is safe for you to be moved or returned to India and You provide a consent for this. In that Case to continue medical treatment in India which has been commenced by You outside of India will be covered up to a period of 90 days from the date of Incident or utilization of Sum Insured specified in the Policy Schedule whichever is earlier. In case, when You moved or returned to India and still hospitalized and if the policy expires, then the expenses incurred under this Section will be paid up to a maximum of 60 days from date of expiry of the policy or utilization of Sum Insured, as specified in the Policy Schedule, whichever is earlier.
 4. If You are hospitalized continuously beyond Expiration Date of the Policy Period, then the expenses incurred under this Sections will be paid up to a maximum of 60 days from date of expiry of the policy or utilization of Sum Insured specified in the Policy Schedule whichever is earlier. Insurer shall have no further liability beyond the specified period of 60 days.
 5. The treatment of illness shall commence during the period of insurance immediately after diagnoses of such illness.
 6. Sub limits applicable under this product for Hospitalization/OPD will be as mentioned in Policy Schedule.
 7. Any claim deductible (if any) will be as shown on Your policy schedule.
 8. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

IV. Exclusion Specific to Section 1

This space needs your special attention!

 ***Non-emergency treatments, such as cosmetic surgeries, and services of health spas, nursing homes, or rehabilitation centres are not included.***

 ***You may not be able to claim for medical treatments if you travel against advice of a doctor.***

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any medical treatment resulting into hospitalisation from accidental injury.

2. Any Pre-existing medical disease/Condition either declared or undeclared.
Declared Pre-existing medical disease/Condition can be waived, subject to the same is accepted by Us on the payment of additional premium (only up to the limit specified in Policy Schedule).
3. All type of medical treatments and hospitalization required or undertaken at the place of origin of Trip except to the extent of coverage provided under Condition 3 and 4 under "Conditions specific to Section 1".
4. Any Medical Expenses incurred when the specific purpose initiation of journey is to receive medical treatment or advice.
5. Any claim for:
 - a. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness that you originally went to hospital for,
 - b. any form of treatment that your treating doctor and our Medical Assistance provider think can reasonably wait until you return home,
 - c. plastic or cosmetic surgery,
 - d. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
6. Any claim for a medical condition if any of the following applied when You took out or renewed Your policy or when You booked your trip (whichever is later). You:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 36 months unless the condition was disclosed to and accepted by Us,
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us;
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us;
 - d. had been told You have a terminal illness.
7. Costs incurred following Your decision not to move hospital or return to Country of Residence after the date when it was deemed safe for You to do so by Our Medical Assistance provider and Your treating doctor.
8. Investigation & Evaluation
Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
9. Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, defect or anomalies, Congenital disease, defect or anomalies or any treatments in presence of venereal diseases.
10. Any Treatment of Orthopaedic diseases and/or conditions including any services provide by Chiro practitioner, organ transplant.
11. Any claim for a medical condition where you have been referred to a Consultant/Specialist, attended emergency department of a hospital or admitted to a hospital between booking Your trip and the departure date unless disclosed to and accepted by Us.
12. Routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a doctor.
13. Any routine dental examination, corrective treatment to previously fitted dental implants, bridge, caps prior to policy inception date, dental pain relief or treatment.
14. Cost of Experimental, unproven or non-standard treatment.
15. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails.
16. The diagnosis and treatment of acne.
17. Deviated septum, including sub mucous resection and/or other surgical correction thereof.
18. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Sickness has caused impairment of vision or hearing.
19. Medical expenses covered under any workers' compensation or Similar Policy.
20. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or travels without medical advice when it was reasonable for them to have consulted a doctor.

SECTION 2 – ACCIDENTAL TREATMENT AND EVACUATION EXIGENCIES

I. Scope of Cover

DIGIT SIMPLIFICATION: God-forbidden! If you accidentally get hurt during your trip and need to be hospitalized, we'll pay for the medical bills.

Moreover, if your condition is serious and you can't use your return ticket, we'll also cover the cost of getting you back to your home city. And in unfortunate situations, if Insured Person passes away during the trip, we'll arrange to bring their mortal remains back to home city.

If You are accidentally injured during your trip, and require medical treatment resulting in hospitalisation (for a minimum period of 24 consecutive 'In-patient Care' hours), in order to save life or to give You immediate relief from an acute pain, We will cover for the reasonable and customary charges You incur up to the Sum Insured as shown on Your policy schedule for:

Treatment	Accidental treatment (including rescue services to take You to hospital) outside of Your home Country. In case of domestic travel Medical treatment will be outside Your Home city.
Associated Expenses	a) Hospital room and boarding charges. b) ICU Charges c) Surgical procedures d) Ambulatory medical centre. e) Medical Practitioners fees. f) Anaesthesia g) Diagnostic and Radiology services h) One time reimbursement of hearing aids, crutches, and external appliances and/or devices necessitated as part of treatment and prescribed by Doctor/Physician. i) Miscellaneous expenses
Evacuation	The cost of getting You home (origin city of the insured trip) to another location for better treatment in India only, if it is medically necessary because you are seriously injured during your trip and You cannot use your return ticket. It will also include medical services and medical supplies necessarily incurred in connection with Your Medical Evacuation.
Out-Patient Department (OPD)	It covers Insured person visits to a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. This cover will be subject to sub limits applicable under this product for OPD will be as mentioned in Policy Schedule.
Repatriation	Repatriation of mortal remains to Your place of residence (origin city of the Insured trip), in case of death and/or to nearby funeral or cremation facility.

II. Definition Specific to Section 2-

- Acute Pain** means unexpected and sudden pain that requires immediate treatment.
- Hospital room and Board charges** means
 - Upto daily single private room rate when Hospital confined; and
 - general nursing care provided and charged for by the Hospital.
- Miscellaneous Expenses** include but not limited to the cost of medicines, pharmacy or drug supplies, nursing charges, external medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, blood storage and processing charges and other services which are not specified above.

III. Conditions Specific to Section 2

Things to keep in mind!

To make sure that your medical bills are covered, talk to the Assistance Company before you get any medical help. If your doctor suggests further treatment or a hospital stay, call the emergency helpline for medical advice right away.

 **The Assistance Company will help you in contacting hospitals, guaranteeing medical fees, and consulting medical experts. If required, they may move you to another hospital or arrange for your return to India.**

1. Any medical services or series of services shall not be covered by this Policy unless You consult with the Assistance Company and the cost for such services are authorized in advance by the Assistance Company.
2. You must phone the Medical Assistance helpline number before You make any arrangements if an accidental injury means that You:
 - need to seek emergency medical advice; or
 - are told by the treating doctor that You need to visit them for repeat treatments; or
 - are told that You need to go into hospital as an in-patient.


If You cannot call before You are admitted as an in-patient because the condition is serious, You must contact the Medical Assistance helpline number as soon as possible after You go into hospital.

An experienced Medical Assistance coordinator will deal with Your enquiry and make sure that where necessary:

 - hospitals are contacted; and/or
 - medical fees are guaranteed; and/or
 - medical advisers are consulted.
3. If You are injured during your trip, Our Medical Assistance provider may move You from one hospital to another and/or arrange for You to return to India at any time. They will only do this if they and the treating doctor think that it is safe for You to be moved or returned to India and You provide a consent for this. In that Case to continue medical treatment in India which commenced by You outside of India will be covered upto a period of 90 days from the date of Incident or utilization of Sum Insured specified in the Policy Schedule whichever is earlier. In case, when You moved or returned to India and still hospitalized, if the policy expires then the expenses incurred under this Sections will be paid up to a maximum of 60 days from date of expiry of the policy or utilization of Sum Insured specified in the Policy Schedule whichever is earlier.
4. If You are hospitalized continuously beyond Expiration Date of the Policy Period, then the expenses incurred under this Sections will be paid up to a maximum of 60 days from date of expiry of the policy or utilization of Sum Insured specified in the Policy Schedule whichever is earlier. Insurer shall have no further liability beyond the specified period of 60 days.
5. The treatment of injury shall commence during the period of insurance immediately after diagnoses of such injury or illness.
6. Sub limits applicable under this product for Hospitalization/OPD will be as mentioned in Policy Schedule.
7. Sum insured will be limited to amount mentioned in Policy Schedule for two wheeled motorised mode of conveyance, irrespective of age.
8. Any claim deductible (if any) as shown on Your policy schedule.
9. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Policy Schedule.

IV. Exclusions Specific to Section 2

This space needs your special attention!

 **Non-emergency treatments, such as cosmetic surgeries, and services of health spas, nursing homes, or rehabilitation centres are not included. Orthopaedic treatments and dental procedures are also not covered.**

 **Treatments or hospital stays required at the start place of your trip are not covered. Also, claims for existing health issues are not paid unless you tell us about them and we say it's okay.**

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. All type of medical/accidental treatments and hospitalization required or undertaken at the place of origin of Trip except to the extent of coverage provided under Condition 3 and 4 under "Conditions specific to Section 2".
2. Any Medical Expenses incurred when the specific purpose initiation of journey is to receive medical treatment or advice.
3. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later) You:

- a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 36 months unless the condition was disclosed to and accepted by Us,
- b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us;
4. Any claim for:
 - a. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness that you originally went to hospital for,
 - b. any form of treatment that your treating doctor and our Medical Assistance provider think can reasonably wait until you return home,
 - c. plastic or cosmetic surgery,
 - d. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
5. Costs incurred following your decision not to move hospital or return to Your Country of Residence after the date when it was deemed safe for you to do so by Our Medical Assistance provider and Your treating doctor.
6. Investigation & Evaluation
Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
7. Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, defect or anomalies, Congenital disease, defect or anomalies or any treatments in presence of any venereal diseases.
8. Any Treatment of Orthopaedic diseases and/or conditions including any services provide by Chiro practitioner, organ transplant.
9. Any claim for a medical condition where you have been referred to a Consultant/Specialist, attended emergency department of a hospital or admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by Us.
10. routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a doctor.
11. Cost of Experimental, unproven or non-standard treatment.
12. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails.
13. the diagnosis and treatment of acne.
14. deviated septum, including sub mucous resection and/or other surgical correction thereof.
15. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Sickness has caused impairment of vision or hearing.
16. medical expenses covered under any workers' compensation or Similar Policy.
17. Any routine dental examination, corrective treatment to previously fitted dental implants, bridge, caps prior to policy inception date, dental pain relief or treatment unless rendered necessary due to accidental injury requiring hospitalization.

SECTION 3 – PERSONAL ACCIDENT

I. Scope of Cover

DIGIT SIMPLIFICATION: You are covered for accidental bodily injuries caused during your trip. We pay you in unfortunate situations like death, permanent total disability, and permanent partial disability based on the severity of the injury.

For example, if you face a tough situation like losing both limbs or sight in both eyes, we've got your back with full 100% Sum-insured (SI). If it's one limb, we'll support you with 50% SI. Different injuries come with different SI limits. Please go through table provided below.

We will pay You, up to the limits shown on Your policy schedule, if You suffer an accidental bodily injury during Your trip which requires urgent and immediate medical attention that leads solely, directly and independently to Your:

- **Death**
- **Permanent Total Disability**
- **Permanent Partial Disability**

Below Table summarizes the benefit Payment:

Sr No	Description	% age of Sum Insured Payable
1	Death within 365 days from the date of accident	100%
2	Loss of 2 limbs including both hands or both legs or one hand/one leg of either side	100%
3	Loss of one limb and loss of sight of an eye	100%
4	Loss of sight in both eyes	100%
5	Permanent loss of hearing of both ears	75%
6	Loss of one limb	50%
7	Permanent loss of sight in one eye	50%
8	Permanent loss of speech completely	50%
9	Loss of up to four fingers of hand	40%
10	Loss of up to four fingers of foot	40%
11	Permanent loss of hearing in any one ear	40%
12	Loss of each thumb	20%
13	Loss of each index finger	10%
14	Loss of each other finger	5%
15	Loss of each big toe	5%
16	Loss of each other toe	2%

Benefit payment as a % of Sum Insured for any other permanent partial disablement will be based upon the opinion and assessment of the Medical Practitioner as to the extent of disability and in no such case Our liability will exceed 50% of the Sum Insured as specified in the Policy Schedule against this Cover.

Disappearance: We will also cover disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after 12 months, subject to all other terms and conditions of this Policy, that such person shall have died as the result of an accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the insured person is still alive, all payments shall be reimbursed to the full to the Company.

II. Definition Specific to Section 3

1. Loss with regard to:

- Hand or foot means actual complete severance through and above the wrist or ankle joints.
- Eye means an entire and irrecoverable loss of sight.
- Finger means actual severance through or above the joint that meets the hand at the palm.
- Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

III. Conditions Specific to Section 3

1. The death or disability must happen within one year from the date of the accident.
2. Repatriation of mortal remains to your place of residence (origin city of the Insured trip), or to nearby funeral or cremation facility at the city of your trip will also be covered under this section.
3. If an insured person dies as a result of bodily injury, any amount already claimed and paid under permanent total disability or partial permanent disability will be deducted from the payment under accidental death.
4. The benefit will be paid to You or Your legal representative. If you die, the benefit will be paid to the nominee appointed by you or your legal heir.
5. If more than 1 disablement are sustained due to the same accident, the amount payable shall be arrived at by adding together the various percentages shown in the table of benefits for corresponding disablements but shall not exceed the Sum Insured stated in the Policy Schedule against this cover.

IV. Exclusion Specific to Section 3

This space needs your special attention!

-  **Claims related to sickness, diseases or mental conditions are not covered under this section.**
-  **It also doesn't cover injuries incurred while You are travelling in a public transport.**

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any claim for sickness, disease, bodily or mental infirmity, nervous shock or naturally occurring condition or degenerative process, and not occurred as a result of an accident.
2. Amounts related to medical or Surgical treatment.
3. any Injury which shall result in hernia.
4. Loss directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease.
5. Any Claim arising while You are riding as a fare paying passenger in or on a common carrier or boarding or alighting from a common carrier.

SECTION 4 – ACCIDENTAL DEATH AND DISABILITY COVER (COMMON CARRIER)

I. Scope of Cover

DIGIT SIMPLIFICATION- This section of your insurance policy is like a safety net when you're using flight, buses, trains, or other public transport. If you happen to get injured, or in the unfortunate event of death while travelling in public transport, the insurance steps in with financial support. The amount depends on the severity of your injuries. In case someone can't locate you for a year after a transportation accident, the insurance assumes the worst and provides claim amount to your family. However, if they find out you're okay later on, they'll return the claim amount. Think of this insurance as a guardian angel for unexpected incidents during your travels, always here to lend a helping hand.

We will pay You, up to the limits shown on your policy schedule, if You suffer an accidental bodily injury during Your trip while riding as a fare paying passenger in or on a common carrier or boarding or alighting from a common carrier which requires urgent and immediate medical attention that leads solely, directly and independently to Your:

- **Death**
- **Permanent Total Disability**
- **Permanent Partial Disability**

Below Table summarizes the benefit Payment:

Sr No	Description	% age of Sum Insured Payable
1	Death within 365 days from the date of accident	100%
2	Loss of 2 limbs including both hands or both legs or one hand/one leg of either side	100%
3	Loss of one limb and an eye	100%
4	Loss of sight in both eyes	100%
5	Permanent loss of hearing of both ears	75%
6	Loss of one limb	50%
7	Permanent loss of sight in one eye	50%
8	Permanent loss of speech completely	50%
9	Loss of up to four fingers of hand	40%
10	Loss of up to four fingers of foot	40%
11	Permanent loss of hearing in any one ear	40%
12	Loss of each thumb	20%
13	Loss of each index finger	10%
14	Loss of each other finger	5%
15	Loss of each big toe	5%

16	Loss of each other toe	2%
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Benefit payment as a % of Sum Insured for any other permanent partial disablement will be based upon the opinion and assessment of the Medical Practitioner as to the extent of disability and in no such case our liability will exceed 50% of the Sum Insured as specified in the Policy Schedule against this Cover.

Disappearance: We will also cover disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after 12 months, subject to all other terms and conditions of this Policy, that such person shall have died as the result of an accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the insured person is still alive, all payments shall be reimbursed to the full to the Company.

II. Definition Specific to Section 4

1. Loss means,

- Hand or foot, means actual complete severance through and above the wrist or ankle joints.
- Eye means an entire and irrecoverable loss of sight.
- Finger means actual severance through or above the joint that meets the hand at the palm.
- Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

III. Conditions Specific to Section 4

1. The death or disability must happen within one year of the accident.
2. Repatriation of mortal remains to Your place of residence (origin city of the Insured trip), or to nearby funeral or cremation facility at the city of Your trip will also be covered under this section.
3. If an insured person dies as a result of bodily injury, any amount already claimed and paid under permanent total disability or partial permanent disability will be deducted from the payment under accidental death.
4. The benefit will be paid to You or your legal representative. If You die, the benefit will be paid to the nominee appointed by you or your legal heir.
5. If more than 1 disablement are sustained due to the same accident, the amount payable shall be arrived at by adding together the various percentages shown in the table of benefits for corresponding disablements but shall not exceed the Sum Insured stated in the Policy Schedule against this Cover.

IV. Exclusion Specific to Section 4

This space needs your special attention!

 **We don't cover claims for mental or physical weaknesses, losses from infections or diseases, and any expenses linked to medical or surgical treatments.**

 **Don't worry! Pyogenic infections that are caused by accidental wounds are covered.**

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any claim for sickness, disease, bodily or mental infirmity, nervous shock or naturally occurring condition or degenerative process.
2. any Injury which shall result in hernia.
3. Loss directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease.
4. Amounts related to medical or Surgical treatment.

SECTION 5 – HOME TO HOME COVER

I. Scope of Cover

DIGIT SIMPLIFICATION: *This part of the policy looks out for you before and after your journey (ie. when you travel from your home to airport to catch a flight for starting your trip and while returning from airport to your home after your trip is over). It's like a safety hug for up to 12 hours before departure , and up to 12 hours after you return from a trip. We want to make sure you're covered and feel secure during these times surrounding your journey.*

We will pay You, up to the limits shown on Your policy schedule, before/beyond the Period of Insurance for **Section 1: Medical Treatment and Evacuation Exigencies, Section 2: Accidental Treatment and Evacuation Exigencies and Section 3: Personal Accident** for following:

1. Starting of the Journey from Home (or any intermediated Place) at the Country of Residence to the port of the common Carrier for duration of 12 hours before the scheduled departure time of the Common Carrier or whenever is your actual departure, whichever is earlier.
2. Return journey from the port of common carrier to Home (or any intermediated Place) after de-boarding the Common Carrier at the Country of Residence for duration of 12 hours after the Actual arrival Time of the Insured Person or the actual time you reached home (or any intermediated Place), whichever is earlier.

II. Conditions Specific to Section 5

1. The coverage extension will be applicable only if “**Section 1: Medical Treatment and Evacuation Exigencies, Section 2: Accidental Treatment and Evacuation Exigencies and Section 3: Personal Accident**” are opted by You.
2. Claim under this Cover shall be admissible provided such claim would be admissible under “**Section 1: Medical Treatment and Evacuation Exigencies, Section 2: Accidental Treatment and Evacuation Exigencies and Section 3: Personal Accident**” Cover as per the terms and conditions of these sections. Medical Assistance Service provider should be immediately notified if the Insured Person suffer an illness or injury and which occurs within the duration specified in policy schedule.
3. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions Specific to Section 5

1. Any type of Dental Treatment/Expenses.
2. Any Treatment of Orthopaedic diseases and/or conditions expect for fractures, dislocation and/or injuries suffered.
3. Rehabilitation and/or physiotherapy expenses or the cost of prostheses/prosthetics (artificial limbs) or any services provided by Chiro practitioner.
4. Treatment or surgery or any medical procedure (whether invasive and non-invasive) using a robotic surgical system.

SECTION 6 – DENTAL TREATMENT

I. Scope of Cover

DIGIT SIMPLIFICATION: If you find yourself dealing with a sudden toothache or meet with an accident while on your trip that needs dental help, we've got your back. We'll take care of your reasonable expenses, just as outlined in your policy schedule.

If You encounter acute pain or meet with an accidental injury to Your natural teeth on the trip, resulting in dental treatment provided by a medical practitioner qualified in practicing dentistry and / or dental surgery amounts mentioned in the Policy Schedule, We will cover for the reasonable and customary charges You incur up to the limits shown on Your policy schedule.

II. Definition Specific to Section 6

1. **Acute Pain** means unexpected and sudden pain that requires immediate treatment.

III. Condition Specific to Section 6

1. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
2. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

IV. Exclusion Specific to Section 6

This space needs your special attention!

✗ This coverage doesn't include pre-existing medical issues unless you opt for an extra premium (up to a specified limit).

 **Dental procedures like cementing teeth bridges or crowns, cosmetic treatments, and any dental treatment availed in your home country are not covered.**

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any Pre-existing medical disease/injury/Condition either declared or undeclared. This can be waived on the payment of additional premium but only up to the limit specified in Policy Schedule.
2. Cementing or fixation of tooth or teeth bridge/s, permanent crowns, root canals, artificial tooth or teeth.
3. Beauty and/ or cosmetic treatment and/ or reconstructive plastic surgery in any form or manner.
4. Any Dental Treatment in your Country of Residence.

SECTION 7 – HIJACK DISTRESS ALLOWANCE

I. Scope of Cover

DIGIT SIMPLIFICATION: This section helps you if your trip gets messed up because the public transport, you're on gets hijacked. We'll pay you for each day of the hijacking, up to the amount mentioned in your policy schedule.

We will pay You a distress allowance amount shown in your Policy Schedule for each 24 consecutive hours, period during which any Common Carrier in which You are traveling has been Hijacked, , subject to maximum of Sum Insured stated in the Policy Schedule.

Hijacking of the common carrier needs to be confirmed and declared by Government of India and or any respective common carrier authority.

II. Definition Specific to Section 7

1. **Hijacked** means the unlawful seizure or wrongful exercise of control of a Common Carrier, or the crew thereof, in which You are traveling as a passenger.

III. Condition Specific to Section 7

 **Things to keep in mind!**

This coverage is only for when you're traveling on common carriers like buses or planes.

1. The cover shall only attach in the case of Travel by Common Carrier as the main mode of travel being part of the trip from one destination to another and shall not attach for incidental travels by any other mode of transportation.
2. Should the Insured Person(s) released in advance of the total release of the Common Carrier and all the Passengers therein, the Company's Liability shall not extended beyond the date and time of release of the insured by the hijacker.

IV. Exclusion Specific to Section 7

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any incident where the Insured Person is suspected to be either the Principal or an accessory in the hijacking.

SECTION 8 – DELAY OF CHECKED- IN BAGGAGE

I. Scope of Cover

DIGIT SIMPLIFICATION: We understand the inconvenience to You if during your trip your luggage temporarily going missing or if it takes longer than expected for the airline to return it . To ease the situation, we pay you the Sum Insured specified in your policy schedule.

If Your Checked-In Baggage is temporarily lost or arrived late during the trip (not on return to origin city of your trip) and You are without your checked-in baggage for more than the duration specified in the policy schedule, from the expected time of delivery by the common carrier, We will pay the Sum Insured shown on Your policy schedule.

II. Conditions Specific to Section 8

 **Things to keep in mind!**

When you notice the delay, take relevant confirmation from airline and let us know. Also, don't forget to get a report from the airline confirming duration of delayed. We'll pay you if the delay is longer than time period mentioned in your policy schedule.

1. To claim under this Cover, You must get a property irregularity report containing written confirmation from the common carrier of the number of hours You were without Your baggage.
2. On discovering the Delay of Checked-in Baggage, You must obtain a relevant confirmation from the common carrier and submit the same to Us.
3. The time excess for trigger of claim is shown on your policy schedule. We will pay claim, only in case the delay is more than the time excess specified in the policy schedule.

III. Exclusion Specific to Section 8

This space needs your special attention!

✗ *This coverage doesn't extend to losses caused by delays where customs or other authorities take possession of your baggage.*

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Delay arising from any detention, confiscation by customs officials or other public authorities.

SECTION 9 – TOTAL LOSS OF CHECKED- IN BAGGAGE

I. Scope of Cover

DIGIT SIMPLIFICATION: *We understand how distressing it can be when your checked-in luggage is permanently lost, whether at your destination, in transit, or during a multi-stop journey within the airport premises. But don't worry! We'll compensate you on pro-rata basis. Example of Pro-rata: If You checked in 4 baggage and one was lost, we will pay you one-fourth of this cover's Sum Insured.*

If Your checked-in baggage is lost permanently at the final destination of Your journey or en-route involving multi destination within the airport premises while in custody of common carrier, then We will pay the pro-rata Sum Insured as mentioned in the Policy Schedule against this Cover.

II. Condition Specific to Section 9

💡 *Things to keep in mind!*

To get a claim for your lost checked-in bag, you'll need a report from the airline confirming the loss.

If we've already paid you for a delayed checked-in bag under above section (ie. Section 8- Delay of Checked-in Baggage), that amount is deducted from what you get for the total loss. And if the airline gives you any refund or compensation for the lost bag, it also reduces your claim payment under this section.

1. You need to produce a property irregularity report from the Common Carrier confirming the loss of checked-in baggage.
2. Any Claim amount paid already under the "Delay of Checked-in Baggage" cover, will be deducted from the claim amount payable under this cover.
3. The Claim payment shall be reduced by any refundable amount received by the insured in lieu of Total Loss of Checked-in -Baggage by any common carrier authority.

III. Exclusion Specific to Section 9

This space needs your special attention!

✗ *This coverage doesn't extend to losses where customs or other authorities seize your baggage.*

😞 *This policy doesn't cover instances where only some articles of your checked-in baggage go missing. It provides support when your checked-in baggage is completely lost.*

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Losses arising from any detention, confiscation by customs officials or other public authorities.
2. Any partial loss including loss of one or more articles as part of the checked-in baggage not amounting to total loss.

SECTION 10 – TRIP CANCELLATION

I. Scope of Cover:

DIGIT SIMPLIFICATION: We understand that plans can unexpectedly change. If your trip gets cancelled before your insurance period starts, we've got your back. We'll reimburse you for the money spent on non-refundable stuff like hotels, travel tickets cost. We will only cover for cancellations arising out of listed reasons only.

😊 Even if your trip is cancelled because you lose your passport or the Government advises against travel, you're covered.

If the Insured Person's outward journey as a fare paying passenger from the Country of Residence to an international/domestic Place of Destination on a Common Carrier is cancelled before the commencement of the Period of Insurance due to any of the reasons specified herein below, then the Company will indemnify on a reimbursement basis, up to the amount specified against this section in the Policy Schedule, for planned travel and accommodation expenses (including excursions and planned events) that the Insured incurred and cannot recover and for which no value can be derived without knowledge of the likelihood of cancellation.

We will cover due to following reasons:

1. You or any of your immediate family or traveling companion dies or are injured or fall ill or is/are quarantined leading to emergency hospitalization for at least 2 consecutive days provided that such illness/injury shall not first occur earlier than 10 consecutive days from the commencement of period of insurance.
2. Your presence is required by judicial authority in the course of its proceedings during the period of insurance.
3. Due to unexpected strike, riot or Civil commotion at Your Travel Destination or your hometown or your departure city which leads to the cancellation of the trip.
4. You have to travel internationally and you lose your passport and visa due to theft or burglary but not earlier than 10 consecutive days from the commencement of period of insurance.
5. Advisory issued by Government not to travel, Compulsory quarantine or prevention of travel by Government of India.
6. You are unable to commence your travel due to fire or inclement Weather conditions like Storm, Flood, Hurricanes, or Natural Disaster/ calamity which is not publicly known before policy issuance date.
7. Your Involuntary loss of Job and or retrenchment.
8. Any damage to your Home Building that has occurred within 48 hours before start of your journey due to following listed perils:
 - a. Fire, lightening, explosion/implosion, aircraft damage.
 - b. Riot, strike and malicious damage.
 - c. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation.
 - d. earthquake, impact damage, subsidence and land slide including rock slide, bursting and/or overflowing of water tanks, apparatus and pipes.
 - e. Theft or burglary.

II. Conditions Specific to Section 10:

💡 Things to keep in mind!

In case the airline or hotel refunds you, we'll subtract that amount from what we pay you.

If cancellation of trip is due to illness, injury, or death , please share a doctor's note/ relevant medical reports or death certificate. For other reasons like legal matters or lost passports, provide us a proof like a court summon or police report.

❤ Under this section, You can claim for one time in a single trip and up to three times for multiple trips during your policy.

1. Any amount refunded to the Insured Person by the Common Carrier or Accommodation Provider in relation to the cancellation shall be deducted from the amount payable to the Insured Person under this cover.
2. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel your trip. Other reasons should be supported with relevant proofs specific to the circumstances e.g. court summon for the witness, FIR for the loss of passport.
3. All claims must be supported by documentary evidence that you have been unable to obtain a full refund from the travel and/or accommodation provider.

4. We shall indemnify maximum of one event of Trip Cancellation for single trip and maximum of three events for multi trip during the policy period.
5. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
6. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions Specific to Section 10:

This space needs your special attention!

 ***You will not be compensated, if the cancellation is initiated for reasons not covered in your policy.***

 ***We won't be able to help you if your international visa gets rejected or there's a non-government-declared natural calamity.***

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You, your immediate family or traveling companion:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 36 months unless the condition was disclosed to and accepted by us.
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us.
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us.
 - d. had been told to have a terminal illness.
2. Any claim where You were aware of the fact that the perils listed in the above "I. Scope of Cover" section might result into a claim, at the time you took your policy or when you booked your trip (whichever is later)
3. Failure to start the journey due to rejection of VISA in case of international travel only.
4. If your trip is cancelled due to Natural Calamity not declared by the appropriate Government authority.
5. Cancellation of the trip either wholly or in part done at the instance of the common carrier or by the travel agent, Common carrier transport Authority or any Government body (apart from the reasons listed above in the Coverage Section).

SECTION 11 – TRIP ABANDONMENT

I. Scope of Cover:

DIGIT SIMPLIFICATION: This part of the policy is all about unexpected bumps in your trip. If something like a serious illness or injury, natural disaster, passport theft during trip, or hijacking of your common carrier disrupts your trip and you want to return your home early by calling off your trip, you'll be covered for extra travel costs (in the same class as your original booking), accommodation expenses (similar to your initial plans), and any unrecoverable accommodation costs.

If You have to unavoidably abandon Your trip and return home early or partially abandon part of Your scheduled trip, We will pay up to the limits shown on Your policy schedule for:

- additional travel costs (in the same class as original booking) (if you cannot use your return ticket); and/or
- accommodation costs (of a similar standard you had booked for your trip); and/or
- unused accommodation costs that each insured person has paid and cannot get back (including excursions and planned events)

If any of the following happen after the onset of Your trip:

1. The Insured Person, his/her Immediate Family Member or his/her travelling companion dies or is hospitalized in an Emergency due to an unforeseen Illness or Injury for at least 2 consecutive days,
2. You are unable to continue your travel due to fire, storm or any other natural disaster / calamity.
3. Loss of Passport and visa due to theft or burglary in case of international travel only.
4. The common carrier which you boarded as a passenger is hijacked.
5. Advisory issued by Government not to travel, compulsory quarantine or prevention of travel by Government.
6. Due to unexpected strike, riot or Civil commotion at place of visit other than your hometown which leads to the abandonment of the trip.

7. Your presence is required by judicial authority in the course of its proceedings during the period of insurance.
8. Any damage to your Home Building while you are on your trip due to following listed perils:
 - a. Fire, lightening, explosion/implosion, aircraft damage.
 - b. Riot, strike and malicious damage.
 - c. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation.
 - d. earthquake, impact damage, subsidence and land slide including rock slide, bursting and/or overflowing of water tanks, apparatus and pipes.
 - e. Theft or burglary.

II. Conditions Specific to Section 11:

Things to keep in mind!

If you need to head home and want to claim, call our Medical Emergency Assistance provider ASAP. In case we pay the bill for you which allows you to abandon your trip, your unused ticket and any refund become ours.

If abandonment of trip is due to illness, injury, or a death loss, please share a doctor's note or death certificate.

 **Under this section, You can claim for one time in a single trip and up to three times for multiple trips during your policy.**

1. Any amount refunded to the Insured Person by the Common Carrier or the original place of accommodation in relation to the abandonment shall be deducted from the amount payable to the Insured Person under this cover.
2. If You need to return home and intend to make a claim under this cover, You must call and inform the Medical Emergency Assistance provider as soon as reasonably possible.
3. If You cannot use Your return ticket and We pay additional travel costs to allow You to abandon Your trip, Your unused travel ticket and refund due will then belong to us.
4. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to abandon Your trip.
5. We shall pay maximum of only one claim under this cover for Single trip and maximum of three claims for Multi trip cover.
6. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
7. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions Specific to Section 11:

This space needs your special attention! ❌ Abandoning a trip because of missing a connecting flight is not covered under this section.

🙅 You'll not be able to claim for medical condition leading to trip abandonment, if you travel against medical advice or without consulting a doctor when required.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or travelled without medical advice when it was reasonable for them to have consulted a doctor.
2. Any claim for a medical condition if any of the following applied when you took out or renewed Your policy or when You booked Your trip (whichever is later). You, your immediate family or traveling companion:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 36 months unless the condition was disclosed to and accepted by Us;
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us;
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us;
 - d. had been told to have a terminal illness.
3. Any claim which was not authorized by Our Medical Assistance provider before You returned home.
4. Any claim where You knew, prior to departure on Your trip that You may need to return home early.
5. If Your trip is abandoned due to Natural Calamity not declared by the appropriate Government authority.
6. Abandonment of the trip either wholly or in part done at the instance of the common carrier or by the travel agent, Common Carrier transport Authority or any Government body or Government.

7. Any claim for Trip abandonment:
 - a) where the period in hospital or confined to accommodation is less than 24 consecutive hours;
 - b) for any insured person, not being treated as an in-patient or confined to their accommodation on medical advice;
 - c) where there is no valid claim for Emergency Treatment.
8. Any claim for abandonment of Your trip following a missed connection.

SECTION 12– TRIP EXTENSION

I. Scope of Cover:

DIGIT SIMPLIFICATION: This coverage tackles unexpected delays on your way back due to things like a companion's death, emergency hospitalization, a natural disaster, passport loss during international travel, unexpected strikes or riots at the extended port, and political issues after the policy starts.

 ***We'll take care of the extra costs for your stay and your return ticket (up to the specified amount).***

We will reimburse You up to the Sum Insured shown in Your schedule in the unexpected event of Your departure being delayed than the original scheduled departure date of Your return journey either at the port of destination or at any other intermediate ports forming part of the trip within the period of coverage for the below expenses:

- a. The actual additional expenses for lodging and boarding in the same class and type (as originally planned).
- b. Difference in common carrier fare between original return ticket and new ticket of economy class for Insured persons insured with us up to the limits mentioned in the Policy Schedule.

Provided that, if Your trip is extended due to following:

1. Death of the Travelling Companion.
2. Personal contingencies like emergency Hospitalization necessitated to the Insured or Insured's Traveling Companion due to an unforeseen Illness or accidental Injury where a Medical Practitioner has recommended hospitalization due to the severity of the medical condition forcing you to extend the Trip. Such hospitalization should be for minimum 2 days.
3. Any natural disaster which destroys Your destination and requiring you to extend the trip.
4. Lost or stolen passport or travel documents in case of international travel only.
5. Due to unexpected strike, riot or Civil commotion at the port where the Trip got extended.
6. Political disturbance, Travel prohibition declared by Government and or Common carrier Authorities which is not publicly known before policy period.

II. Conditions Specific to Section 12:

 ***Things to keep in mind!***

If your trip gets extended because of hospitalization, we'll only approve the claim if hospitalisation claim is admissible under sections - Medical Treatment and Evacuation or Accidental Treatment and Evacuation.

 ***Under this Section, You can claim for one time in a single trip and up to three times for multiple trips during your policy.***

1. If the reason of trip extension is hospitalization then the Claim under this Cover shall only be admissible; provided such hospitalization claim is admissible under Cover **Section 1 - Medical Treatment and Evacuation Exigencies Cover** or **Section 2 - Accidental Treatment and Evacuation Exigencies Cover** as per the terms and conditions of those Covers.
2. Any actual/possible refundable amount pertaining to the original scheduled return ticket will be deducted from the admissible claim amount.
3. We shall indemnify maximum of one event of Trip Extension for single trip and maximum of three events for multi trip during the policy period.
4. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
5. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions Specific to Section 12:

This space needs your special attention!

 ***You won't be covered for trip extended due to natural disasters not officially declared by the government.***

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. If Your trip is extended due to Natural Calamity not declared by the appropriate Government authority.
2. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when You booked your trip (whichever is later). You or traveling companion:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 36 months unless the condition was disclosed to and accepted by Us;
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us;
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
 - d. had been told to have a terminal illness.

SECTION 13 – COMPASSIONATE VISIT

I. Scope of Cover

DIGIT SIMPLIFICATION: We understand that in times of despair and medical emergencies, we all need our near ones beside us. This gives us hope and support to recover faster. If you are hospitalized during the coverage period, we'll cover the expenses for a visit from one of your immediate family member, friend, or relative. This includes their economy class transportation and lodging costs, up to the limits in your policy schedule.

! Your claim under this section will be admissible if your hospitalization is accepted under sections - 'Medical Treatment and Evacuation Exigencies' or 'Accidental Treatment and Evacuation Exigencies.'

We will reimburse the cost of visit of one of Your Immediate family member/ Friend/Relative, to the city where You are hospitalized up to the limits shown in Your policy schedule in the unexpected event of You being hospitalized within the period of coverage, for the below expenses:

- a. Actual cost of economy class transportation by the most direct route via a common carrier of one member of Your family / relative / friend from member's city of residence to the port of Insured's hospitalization.
- b. Actual cost of lodging and boarding (accommodation of same class or lower class as of insured person) of the visiting member during the stay.

Above benefit in clause a and b can be availed subject to the following:

1. The Hospitalization has been advised by the Medical Practitioner attending You and such Hospitalization is admissible under Section 1 "**Medical Treatment and Evacuation Exigencies**" or Section 2 - "**Accidental Treatment and Evacuation Exigencies**" cover of this Policy; and
2. The need of such assistance is essential in the opinion of the Medical Practitioner attending You and recommended by him/ her accordingly.

II. Conditions Specific to Section 13

Things to keep in mind!

We accept claims if your hospitalization it expected to go beyond 5 days and there's no one available to attend to your medical emergency during your visit.

 Coverage under this section is provided till you are hospitalized. Additionally, after you are discharged, coverage will be available for max2 days from the date of your discharge.

1. Precedent to the Company's liability hereunder that the need for such a special assistance and consequent visit of any one member of Your family/relative/friend from a particular place is also approved by the Assistance Service Provider before the member undertakes the Trip.
2. The claim under this Cover will be admissible provided that it is in the advice of the presiding medical practitioner, the hospitalization will extend beyond 5 days provided no family member or relative or friend is there to attend to Your medical emergency during Your visit.
3. The cover will be limited to the number of days insured person(s) is hospitalized. We shall also cover up to a maximum of 2 days from the date of the discharge of insured person(s).
4. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

5. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions Specific to Section 13

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any exclusion mentioned in the Specific Exclusion Section of the “**Medical Treatment and Evacuation Exigencies**”, or “**Accidental Treatment and Evacuation Exigencies**” cover applicable to You.

SECTION 14 – ESCORT OF MINOR CHILD

I. Scope of Cover

DIGIT SIMPLIFICATION: *If you are hospitalised and there's no other adult companion available to take care of your minor children, we'll cover the travel costs for your near ones to bring back up your children to their home city.*

 *This includes the actual cost of economy class tickets for the escorting person (round trip) and the kids, minus any refund for the kids' scheduled return tickets.*

We will reimburse the following expenses arising out of visit of one of Your immediate family member/Relative/Friend to the city where You are hospitalized, to escort any accompanying minor child (maximum two), up to the limits shown in Your policy schedule in the unexpected event of You being hospitalized within the period of coverage, for the below expenses

- a. The actual to and fro cost of the economy class Common carrier ticket using the most direct route for a family member/relative/friend to escort the unattended Minor Children back to their city of Residence.
- b. Actual cost of the economy class Common Carrier ticket using the most direct route for the Minor Children back to their city of residence less actual/possible refund of the scheduled return ticket of the Minor Children. Provided the hospitalization of Insured occurs not within 3 days of the completion of the trip.

Above benefit in clause a and b can be availed subject to the following:

1. The Hospitalization has been advised by the Medical Practitioner attending You and such Hospitalization is admissible under “**Medical Treatment and Evacuation Exigencies**” or “**Accidental Treatment and Evacuation Exigencies**” cover of this Policy; and
2. The need of such assistance is essential in the opinion of the Medical Practitioner attending You and recommended by him/ her accordingly.
3. Death of the insured Person

II. Specific Definition to Section 14

Minor Child/ Children shall mean any child who undertook the trip with the insured and is below the age of 18 years.

III. Conditions Specific to Section 14

1. The cover under this benefit would be available for a maximum of two children and We shall indemnify maximum of one event of Escort of Minor Child during the policy period.
2. It is a Condition Precedent to the Company's liability hereunder that the need for the return of Minor Children is also approved by the Company or the ASP.
3. Provided there is no other adult traveling companion to take care of children.
4. Any claim deductible (if any) as shown on your policy schedule.
5. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

SECTION 15 – COMMON CARRIER DELAY

I. Scope of Cover

DIGIT SIMPLIFICATION: *We are here if your ride takes longer to depart than expected due to various reasons like bad weather, sudden strikes, equipment issues, carrier operation problems, or flight cancellation by the carrier. You will be paid up to the limit shown in the Policy Schedule for each block of extra time from the scheduled departure.*

We will pay the amount mentioned in Your Policy Schedule, if Your common carrier's actual departure time is delayed by more than the time duration (as specified in Policy Schedule). It will be paid for each block of time excess, as agreed maximum up to Sum Insured shown in Policy Schedule from the scheduled departure time, for any of the following reasons.

1. Delay of a Scheduled Common Carrier caused by Inclement Weather.
2. Delay due to a sudden Strike or any other action by employees of the Common Carrier.
3. Delay caused by equipment failure of the Common Carrier.
4. Delay caused by operational problem at the Common Carrier end like crew/staff scheduling issues.
5. Cancellation or rescheduling of flights done at the instance of the Common carrier that causes delay.

II. Specific Definition to Section 15

1. Scheduled departure time of the Common Carrier is the departure time declared by the Common Carrier 6 hours before the departure time or as stated in the original ticket (whichever is later).

Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.

Basis 2 - Actual departure time is the time the Common Carrier leaves the Common Carrier Station/Air Strip (wheels up) and departs. Any delay in taxi or any other delay at Tarmac post release of parking breaks will be included for calculation of the common carrier delay cover.

III. Specific Conditions to Section 15

 **Things to keep in mind!**


Please provide evidence, such as a security-stamped boarding pass, showing you reached the departure port on time.

 *The trigger time for a claim is specified in your policy schedule, and if the delay surpasses this duration, we'll pay the claim amount for each block of the specified duration.*

1. We will use Scheduled/Actual departure time of Common Carrier as recorded by independent external agency for determining the admissibility of claim.
2. Any Claim must be supported by documentary evidence that You had reached the port of scheduled departure on time e.g. security stamped boarding pass.
3. Insured Person is scheduled to travel on a valid ticket during the Period of Insurance.
4. The time excess for trigger of claim is shown on your policy schedule. In case the delay is more than the duration specified in the policy schedule, for each block of time excess We will pay the amount mentioned in the Policy Schedule subject to maximum of the Sum Insured.

IV. Exclusions Specific to Section 15:

This space needs your special attention!

 ***This section won't cover delays publicly known or announced at least 6 hours before the scheduled departure of the common carrier.***

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any delay, which was made public or known to You at least 6 hours prior to the scheduled departure of the Common Carrier.
2. Any delay caused due to change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced.
3. Strikes or labour disputes which existed or of which advance warning had been given in Public prior to the date on which the insured trip was scheduled.
4. Delay due to the permanent withdrawal of services of any Common Carrier by its management or shareholders due to any reason whatsoever which was publicly announced.

SECTION 16 – MISSED CONNECTION

I. Scope of Cover

DIGIT SIMPLIFICATION: This section helps cover your extra expenses for hotel and travel if you miss your onward connected flight due to delay of flight because of reasons like bad weather, strikes, equipment problems, airline schedule changes, or operational issues on the airline's side.

We will pay for reasonable extra accommodation and travel costs you must pay to reach the next destination shown on your ticket/itinerary if, you missed a pre-booked onward connection as a direct result of the scheduled common carrier (on which you were booked to travel) not running on its published timetable due to the following reasons:

1. Delay of a scheduled Common Carrier caused by Inclement Weather.
2. Delay due to a sudden strike or any other action by employees of the scheduled Common Carrier.
3. Delay caused by Equipment Failure of the scheduled Common Carrier.
4. Cancellation or rescheduling of Common Carrier done at the instance of the common carrier that causes delay.
5. Delay caused if the Scheduled Common Carrier is taken out of service due to technical reasons on the instructions of the competent Authority.
6. Delay caused by operational problem at the Common Carrier end like crew/staff scheduling issues.

II. Specific Definitions to Section 16

1. **Equipment Failure** means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips.
2. **Inclement Weather** means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

III. Conditions Specific to Section 16

 **Things to keep in mind!**


You'll need written confirmation from the airline about the reason for the delay.

 Under this section you can claim for one claim in a single trip and up to three times for multiple trips during your policy.

1. If You have missed or will miss a travel connection, You must contact the Travel Assistant helpline and We will contact the carrier for You (if a late arrival is possible) or will make alternative travel arrangements for You, up to the limit shown on Your policy schedule. Any cost incurred may have to be paid by You and be submitted as a claim.
2. You must provide written confirmation from the carrier or their handling agents of the reason for the service not running to its published timetable.
3. We shall pay maximum of only one claim under this cover for Single trip and maximum of three claims for Multi trip cover.
4. The Claim payment shall be reduced by any refundable amount received by the insured in lieu of the missed Common Carrier for the uncompleted trip.
5. Extra accommodation and travel arrangements must be booked in the same class and/or type and by the same/shorter/direct route (as originally planned).
6. The time excess for trigger of claim is shown on Your policy schedule. We will pay claim, only in case the delay is more than the time excess specified in the policy schedule.
7. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
8. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

IV. Exclusion Specific to Section 16

This space needs your special attention!

 This policy doesn't help with missed flights if the time gap between when one ride arrives and the next one leaves is too short.

In addition to the General Exclusions listed in this Policy, this shall not cover the following:

1. Any missed connection where time gap between scheduled arrival of incoming common carrier and scheduled departure of connecting common carrier was less than the time excess. Time excess will be mentioned in the Policy Schedule.
2. Any claim caused by a strike or industrial action or any other reason for which the dates had been publicly announced or reported by the media at the time you took out your policy or when you booked your trip (whichever is later).
3. Expenses that the Insured person would have incurred during the normal course of trip.
4. Missed Connection which was known to You or was made public in advance.

SECTION 17 – PERSONAL LIABILITY & BAIL BOND

I.Scope of Cover

DIGIT SIMPLIFICATION: This cover will protect you from any legal liability arising from accidental injury, property damage caused to a third party. This also includes damage to temporary holiday accommodation not owned by you.

♥ Legal cost and any bail bond you may need to furnish in court for your immediate release before the hearing date is also covered

We will indemnify You up to the limits shown in Your policy schedule for:

1. any money that You legally have to pay to any third party in Your private capacity that relates to an accident occurring during your trip anytime during the Policy Period for which claims shall be made on You by the third parties during Policy Period or within 60 days from the Policy Period end date, due to negligence on your part which causes:
 - a. death or physical injury to any person;
 - b. loss or damage to property;
 - c. loss or damage to temporary holiday accommodation which is not owned by you.
2. We will also pay legal costs and expenses incurred by you in relation to the accident. You must obtain our consent in writing before incurring any cost or expense.
3. Any Bail bond you may have to furnish in the court of law for Your immediate release before the hearing date.

II. Specific Definition to Section 17

1. **Close Business Associate** means:
 - a. A business associate including a fellow employee of the insured person where the business relationships with the insured person is continuous and reliant on each other for the insured person's business.
 - b. A business companion who travels with the insured person for the same business purpose, and whose presence is necessary for the insured person's business.

III.Conditions Specific to Section 17

💡 Things to keep in mind!

Claims must be made on the Insured by the third parties within the policy period or 60 days from its expiry.

1. Claim shall be made on the Insured by the third parties during the Period of Insurance or within 60 days from the date of expiry of the insurance.
2. You need to inform us about the incident within 48 hours of the event.
3. The Company shall be entitled (but in no case obligated) at any time to take over and conduct in the name of the Insured the defence and/or settlement of any action or claim and shall be entitled at all times to receive the Insured's cooperation and assistance and to appoint lawyers on the Insured's behalf. Any and all costs and expenses incurred by the Company or the lawyers appointed by the Company shall be a first charge on the Sum Assured against this Cover.
4. The Company shall not settle any claim without the express consent of the Insured, but if the Insured refuses an available settlement recommended by the Company then the Company's liability shall thereafter be restricted to the amount by which the claim could have been settled.
5. The Company's liability to indemnify the Insured under this Section shall be to the extent finally determined by appropriate court of law or otherwise as consented to in advance by the Company.

6. For any Liability arising from any subject matter which is specifically insured elsewhere, we shall pay in excess of what is paid under the primary policy subject to the maximum of Sum Insured mentioned in the Policy Schedule.
7. You, or any person acting for You, must not negotiate, admit or reject any claim without Our permission in writing.
8. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
9. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

IV. Exclusions Specific to Section 17

This space needs your special attention!

X ***This cover doesn't help in case of any willful, criminal or unlawful act.***

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) You have to pay.
2. Liability arising from:
 - a. Violation of operating/safety guidelines published by the service provider contracted by You.
 - b. Action of any type by any other person accompanying You.
 - c. Death or injury of members of your household or people who work for You.
 - d. Loss of or damage to property which belongs to You or is under:
 - i. Your control;
 - ii. the control of a member of Your household;
 - iii. the control of people who work for You.
 - e. Your job/profession/professional activities/trade/business/employment or occupation.
 - f. Any willful, malicious, criminal or unlawful act, error, or omission.
 - g. Liability assumed by the Insured by an agreement / contract which would not have attached in the absence of such agreement / contract.
 - h. Personal injuries including but not limited to libel, slander, false arrest, sexual molestation, corporal punishment, wrongful eviction, wrongful detention, defamation, any mental injury, anguish, or shock resulting therefrom.
 - i. Ownership and / or Occupation of any land and / or building, unless you are occupying any temporary holiday accommodation, which is not owned by You.
 - j. Ownership and / or Usage of any of the following:
 - i. livestock (except domestic animals);
 - ii. firearms (except sporting guns used for clay-pigeon shooting);
 - iii. motorized vehicles;
 - iv. vessels (except manually propelled watercraft); or
 - v. aircraft of any description, including unpowered flight.
 - k. Your participation in any leisure activity or activity-based holiday where Personal Liability is specifically excluded in the Leisure Activities, Activity Based Holidays or Hazardous or Adventure Sports.
 - l. transmission of illness or disease by the insured
 - m. Any family member, relative, friend, travel companion or close business associate
3. Any Claim paid or compromised, or commitment made without Our prior written consent.

SECTION 18 – ALL RISK CANCELLATION CHARGES

I. Scope of Cover

DIGIT SIMPLIFICATION: We'll cover the non-refundable part of your booking cost, if you have to cancel your booked tickets due to unexpected events beyond your control.

We will cover Your non-refundable pre-paid or contracted to be paid portion of the booking amount up to the limits shown in Your policy schedule; when you have to cancel the booked tickets in the unexpected or unforeseen event beyond Your control.

II. Specific Definition to Section 18

1. No Show results when You neither cancel the ticket nor avail the intended services offered by the ticket(s).

III. Conditions Specific to Section 18


 **Things to keep in mind!**

If you have Trip Cancellation coverage, we won't compensate you under this cover for the same cancellation reasons.

1. You need to cancel the ticket as soon as you become aware that you cannot avail the intended services provided by the ticket.
2. Any part of the ticket cost being sponsored by any party other than the insured will not be compensated for.
3. Any part of the ticket cost which has been discounted/availed under any scheme/offer/reward programme will not be compensated for
4. If You have opted "**Section 10 – Trip Cancellation**" and cause of cancellation is covered under Section 10, same will not be covered under this section.
5. The time excess for trigger of claim is shown on your policy schedule. We will pay claim, only in case the delay is more than the time excess specified in the policy schedule.
6. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
7. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy

IV. Exclusions Specific to Section 18

This space needs your special attention!

 ***This part won't cover cancellation initiated by the ticket provider and the costs you can get back from your provider.***

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any cancellation due to whatsoever reason initiated by the ticket service provider.
2. Any prepaid ticket costs that can be claimed back from your service provider.
3. No show by the intended user of the tickets.
4. Any contractual breach by You including but not limited to non-adherence to the terms and conditions of the ticket service provider.
5. Cancellation resulting due to Pandemic.
6. Circumstances leading to ticket cancellation of which You were aware or ought objectively to have been aware before the period of insurance.
7. Cancellation of the tickets either wholly or in part done at the instance of the common carrier or by the travel agent or service provider or common carrier transport authority or any Government body or Government.
8. Any ticket cancellation where you don't affect the cancellation before "the original scheduled timing of the services" less time excess.

SECTION 19 – DAILY CASH ALLOWANCE**I. Scope of Cover**

DIGIT SIMPLIFICATION: Get daily cash allowance if you're hospitalized for over 24 hours due to accidental injury or emergency medical treatment..

If You are hospitalized in a hospital as an in-patient for more than the 24 hours due to an accidental injury or for an emergency medical treatment, we will pay You the daily benefit Up to a maximum number of days as stated in the policy schedule.

II. Specific Definition to Section 19

1. Daily Benefit shall mean the amount payable for each night spent in the hospital by the Insured as an in-patient up-to the maximum number of nights as specified in Policy Schedule.

III. Conditions Specific to Section 19

1. Claim under this Cover shall be admissible provided such hospitalization claim would be admissible under “Medical Treatment and Evacuation Exigencies” or ‘Accidental Treatment and Evacuation Exigencies’ Cover as per the terms and conditions of those Covers.

IV. Exclusions Specific to Section 19

This space needs your special attention!

✗ This section doesn't cover pre-existing medical issues (unless additional premium is paid), and medical treatments or hospitalization at the trip's place of origin.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any Hospital stay beyond the maximum number of days as stated in the Schedule against this cover.
2. Any Pre-existing medical disease/injury/Condition either declared or undeclared. This can be waived on the payment of additional premium but only upto the limit specified in Policy Schedule.
3. All type of medical treatments and hospitalization required or undertaken at the place of origin of Trip.

SECTION 20 – LOSS OF PASSPORT, DRIVING LICENSE AND TEMPORARY PERMIT**I. Scope of Cover**

DIGIT SIMPLIFICATION: If you lose your passport, visa, driving license, or temporary permit while abroad, and it stops you from continuing your trip, we'll help cover costs incurred in issuance of emergency certificate or duplicate passport, so that you can continue your trip.

♥ This includes fees for emergency certificates, a fixed sum of USD 50 for extra expenses, and the application fee for a new passport in your home country (paid in local currency).

We will pay/reimburse the following expenses up to the limits shown on Your policy schedule if Your passport or visa or Valid Driving License or Temporary Permit is lost, stolen or damaged while You are outside of Country of Residence and this would prevent You from leaving the country or continuing your trip.

1. The prescribed fee payable to the concerned authorities at the place of loss for issue of an emergency certificate for You to proceed with Your continuance of journey and/or return journey to Your country of residence.
2. Reimbursement of maximum up to sum of USD 50 (part of sum insured mentioned under this section) towards any and all incidental expenses that might be incurred by the Insured in connection with obtaining the emergency certificate.
3. Prescribed application fee payable to the concerned authorities in the Country of Residence for issue of a duplicate passport, provided that, the entire sum in relation to obtaining a duplicate passport in the Country of Residence of the Insured shall be paid in local currency of the Country of Residence of the Insured.

II. Conditions Specific to Section 20

1. You must always take reasonable care to keep your passport safe. If your passport is lost or stolen, you must take all reasonable steps to get it back.
2. All claims must be supported by documentary evidence of the costs you have incurred.
3. This cover is available for international travel only.
4. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
5. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions Specific to Section 20

This space needs your special attention!

✗ This section does not cover loss or theft of your passport or visa if not reported to the police within 24 hours of discovery of loss.

😞 It does not cover situations where you didn't take reasonable steps to prevent loss of passport or driving license

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any loss or theft of your passport or visa, if You do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report.
2. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.
3. Any consequential expenses incurred due to loss of passport like Trip extension will not be covered under this section.
4. Any claim for travel and accommodation expenses of any other insured persons who could continue to travel without you but decide to stay with you.
5. Where the Insured himself has failed to take reasonable steps to guard against the loss of passport or Driving License.

SECTION 21 – BOUNCED BOOKING

DIGIT SIMPLIFICATION: Bounced booking might occur when your accommodation or common carrier is overbooked, resulting in you losing your spot! This can happen primarily during the holiday season or during a particular event or festival, where there are chances for an upsurge in bookings to a particular destination.

21.1. BOUNCED BOOKING FOR ACCOMMODATION

I. Scope of Cover

DIGIT SIMPLIFICATION: We'll reimburse you up to the specified amount if your confirmed accommodation booking is not honoured due to reasons beyond your control, such as overbooking.

 ***We cover the cost difference for alternative accommodation or an upgrade within 10% of the original booking cost per night, for the same number of overbooked nights. We also cover reasonable transportation expenses to the alternative accommodation in the same city.***

If insured opt for this cover, We will reimburse you up to the Sum Insured shown in Your policy schedule in the unexpected event of Accommodation provider unable to honour Your confirmed bookings (pre-paid or contracted to pay) due to overbooking or any other reason beyond your control for the following:

1. The difference of cost in alternate accommodation or upgradation to a same class where the cost of booking is not more than 10% cost of original booking (per night) for the same number of nights that were overbooked (in case similar alternate arrangement is not available on cost of original booking amount), less any refund/compensation given by the accommodation/Hotel.
2. Reasonable cost of transportation expenses to the alternative accommodation in the same city.

21.2. BOUNCED BOOKING FOR COMMON CARRIER

I. Scope of Cover

DIGIT SIMPLIFICATION: If your transportation provider can't honour your booked trip due to overbooking or other unforeseen reasons, We'll reimburse the difference between the original fare amount and new fare amount of the same class, as long as it's within 10% of the original cost, minus any refund or compensation from the transportation provider.

If insured opt for this cover, We will reimburse You up to the Sum Insured shown in Your policy schedule in the unexpected event of Common Carrier unable to honour Your confirmed bookings (pre-paid or contracted to pay) due to overbooking or any other reason beyond your control for the following:

1. The difference of cost of original common carrier fare amount and reasonable new common carrier fare amount of same class booking where the cost of booking is not more than 10% cost of original booking, less any refund/compensation given by the Common Carrier.

II. Conditions Specific to Section 21

1. You must always check-in on time stipulated as 'must check-in by' time on your reservation or fulfil any other obligation on your part.
2. In case of international flights, You are expected to have web-checked-in prior to Your arrival at the common carrier port.
3. You must be able to provide documentary evidence from the accommodation provider or common carrier regarding bounced booking.
4. The overbooked portion of the hotel stay must include the first night stay.
5. The overbooking at the common carrier must happen at check-in/ at the check-in counter.

6. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
7. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. **Exclusions Specific to Section 21**

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any booking for which You are unable to furnish proof of booking/payment and bounced booking.
2. Any contractual breach by You including but not limited to non-adherence to the terms and conditions of the booking service provider.
3. If You had any waitlisted booking irrespective of whether such bookings have been promised to be confirmed later.
4. Where the alternative arrangements for either the travel or the accommodation is provided by the Common Carrier or the accommodation provider as the case may be within reasonable time period 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.
5. If You volunteer to take a late flight (Voluntary denied booking).

SECTION 22 – LOSS OF BAGGAGE AND PERSONAL BELONGINGS

I. Scope of Cover

DIGIT SIMPLIFICATION: We cover you for the loss or damage of your baggage and personal belongings during the coverage period, caused by theft, larceny, robbery, or hold-up.

We will Indemnify You for the loss or damage of baggage/personal belongings (whilst they are accompanying You) within the period of coverage due to Theft, larceny, robbery or hold up.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured or limit of liability as shown in the Schedule for any one loss subject to deductible and depreciation table as shown below, unless specifically agreed otherwise and mentioned on the Policy Schedule.

Age of the Baggage and Personal Belongings	Depreciation Percentage	
	Other Belongings	Electronic devices/items
Up to 6 months	25%	50%
More than 1 year and up-to 2 years	50%	100%
More than 2 year and up-to 3 years	60%	NA
More than 3 year and up-to 4 years	70%	NA
More than 4 year and up-to 5 years	85%	NA
More than 5 years	100%	NA

II. Conditions Specific to Section 22

Things to keep in mind!

To make a claim for lost baggage, you need to report it to the police within 24 hours and get a written police report. If the lost item is outdated, we'll reimburse up to 50% of the cost for a similar replacement.

1. Simultaneous claims under “Loss of Baggage and Personal Belongings” cover and “Loss of Passport” cover is not permitted.
2. Claim is admissible only if You have report about “Loss of Baggage and Personal belongings” to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report.
3. In cases where the lost item has become obsolete, all costs necessary to replace lost item with a follow-up item of similar type and similar quality will be reimbursed subject to a maximum of 50% or actual depreciated amount whichever is lower of the cost of the follow up model.
4. In the absence of any supporting bills, company has no liability to pay any amount to You.
5. Any claim deductible (if any) as shown on your policy schedule.
6. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions Specific to Section 22

This space needs your special attention!

This section does not cover losses involving money, collectibles, precious stones, jewellery. It also excludes losses due to negligence, mysterious disappearances, or your wilful acts.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any loss of money, coins or curios, sculptures, manuscripts, securities for money or any other negotiable instrument, stamp, rare books, medals, moulds, designs or any other collectibles, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, Jewellery, ATM or credit or charge cards.
2. Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
3. Property of the Insured Person which has been entrusted to a third party.
4. Loss or damage to software or data or any other material including pictures stored in the Laptops, Mobile Phones, Cameras, iPads, iPods etc.
5. Any consequential loss or damage.
6. Loss arising out of mysterious disappearance of the personal belongings.
7. Loss due to Your negligence, or acting in a non-prudent manner, or leaving personal belongings unattended.
8. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or electrical or mechanical derangement of any kind.
9. Loss or damage caused by Spilled fluid from cosmetic or beverage containers whilst in the baggage.
10. Loss to Hired or borrowed property or equipment or Personal belongings entrusted to a third party.
11. Items which have not been noted on the police report, or Property Irregularity Report.
12. 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.
13. Breakage, Cracking or Scratching of Musical Instruments and similar articles of brittle or fragile nature unless caused by the Insured Peril.
14. Losses due to Your wilful acts or wilful act of any other person with or without Your connivance.
15. Any loss or theft of your Personal belonging/baggage, if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report.

SECTION 23 – HOME BUILDING AND CONTENTS

I. Scope of Cover

DIGIT SIMPLIFICATION: *We'll cover the loss or damage to your home and its contents. . This section provides coverage against incidents like fire, lightning, explosion, riot, strike, malicious damage, storms, floods, earthquakes, burglary, and more. We'll reimburse the cost of repairs, replacement, or reinstatement of the property or its parts.*

We will reimburse up to the Sum Insured shown in your Policy Schedule for the actual loss/and or damage to the building and/or Contents of Your residence located at the address mentioned in the Policy Schedule or reinstate or replace such property or any part thereof within the period of coverage, due to following reasons:

1. Fire, lightening, explosion/implosion, aircraft damage.
2. Riot, strike and malicious damage.
3. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation.
4. earthquake, impact damage, subsidence and land slide including rock slide, bursting and/or overflowing of water tanks, apparatus and pipes.
5. leakage from automatic sprinkler installations, bush fire.
6. Theft or burglary or Robbery.

II. Conditions Specific to Section 23

 ***Things to keep in mind!***

We will cover loss or damage to the building or content of your home located in India only.

1. The Company shall pay maximum of one claim against this Cover during the policy period subject to Maximum of Sum Insured less applicable deductible as mentioned in the Policy Schedule against this Cover.
2. This cover will be restricted to India only.
3. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions Specific to Section 23

This space needs your special attention!

Losses or damage to items like livestock, motor vehicles, money, coins, or valuable items will not be covered under this section, unless you declare, and we accept them beforehand.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Fire due to fermentation, natural heating, spontaneous combustion, Fire ordered by any Public Authority, Fire caused by heating or drying process.
2. Damage cause by pressure waves, confiscation by public authority.
3. Impact damage caused by any occupier of the premises or insured's employee.
4. Any type of consequential loss.
5. Forest Fire.
6. Loss, destruction or damage to the contents in cold storage caused by change of temperature.
7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity.
8. Architects, Surveyors and Consulting Engineer's Fees and cost of debris removal.
9. If the insured's home mentioned in the policy schedule is rented to others or used by others.
10. There is no sign of breakage or forced entry in the house (applicable to burglary).
11. If any loss or damage is caused to livestock, motor vehicles, money, coins or curios, sculptures, manuscripts, securities for money or any other negotiable instrument, stamp, rare books, medals, moulds, designs or any other collectibles, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, Jewellery, ATM or credit or charge cards (Unless previously specifically declared to, and accepted by, the Company).
12. If your Home Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.

SECTION 24- EMERGENCY CASH ASSISTANCE SERVICE

I. Scope of Cover

Digit Simplification: We will provide assistance when you urgently need cash due to incidents like theft, burglary, or hold-ups.

 *We or our Claims Administrator will coordinate with your relatives in your home country and assist in transferring the money to you.*

In this cover We will only provide an assistance service when You require emergency cash following incidents like theft/burglary of luggage/money or hold up. We ourselves or through our Claims Administrator shall co-ordinate with Your relatives in your Country of Residence to provide emergency cash to You or collect the amount & arrange for the transfers up to the limit specified in the Policy Schedule.

II. Conditions Specific to Section 24

 *Things to keep in mind!*

Any administrative cost incurred in transferring the money will have to be borne by you.

1. You may intimate the Company itself or through Claims Administrator of the Company on Email or contact on telephone number indicated in the Policy Schedule.
2. The company shall verify Your details and ascertain the amount of cash required not exceeding the amount specified under this section.

3. In case of international travel, the Company shall collect money from Your relative in INR and will arrange for transfer to You in foreign currency. Foreign currency exchange rate prevailing on the date of transfer will be applicable. We shall not be liable for any shortfall in fund due to exchange rate fluctuations.
4. We Shall arrange for transfer of funds to You from your relatives through a variety of sources, including but not limited to credit cards, hotels, banks, consulates and Western Union. Credit Card Transactions performed by the Company are subjected to the confirmed Credit.
5. Administrative cost incurred if any for the transfer of funds shall be deducted from the collected amount.

SECTION 25- FINANCIAL EMERGENCY CASH


I. Scope of Cover

DIGIT SIMPLIFICATION: *This coverage helps if you lose your money during a trip due to theft or robbery, leaving you without any travel funds. We'll reimburse you for the lost funds, up to the specified amount in your Policy Schedule.*

Please report the loss to the foreign country's police within 24 hours and provide us with a written police report confirming the loss.

If You have suffered a financial emergency due to the theft, pilferage, robbery or dacoity of Your Money in Your personal custody whilst on a trip and are consequently left without any travel funds (including cash, travellers cheque, debit or credit card), then We will pay up to the amount stated in the Policy Schedule to replace the amount of travel funds lost, provided that the loss is reported to the police of the foreign country within 24 hours of loss and a written police report confirming the occurrence of loss and same has been submitted to Us.

II. Conditions Specific to Section 25

 ***Things to keep in mind!***

The claim payment will be adjusted for the remaining days of your trip. For example, if you brought 1000 USD for a 10-day trip and lost it on the 6th day, our maximum liability will be 400 USD.

1. Any such loss should immediately (not exceeding 48 hours) be reported to our travel claim helpline.
2. Claim payment will be pro-rated for the remaining part of the trip (insured trip end date minus date of loss of money). For example, if the total money brought at the start of trip was 1000 USD for a 10-day trip and money was lost on 6th day, our maximum liability will not exceed $(10-6)/10 \times 1000 = 400$ USD.

III. Exclusions Specific to Section 25

This space needs your special attention!

It excludes the loss of money not in the insured person's personal custody and any claims made after you have returned to your home country.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any claim in respect of the loss of a traveller's cheque which is not reported to the police of the foreign country within 24 hours of loss.
2. Any loss of Money that was not in the personal custody of the Insured.
3. Any loss of Money in respect of which a claim is made only after the Insured Person has already returned to Country of Residence.

SECTION 26- GOLFER'S HOLE IN ONE

I. Scope of Cover

DIGIT SIMPLIFICATION: *This coverage gives you money for celebration on remarkable achievement of a Golfer's hole-in-one. Hole-in-one occurs when a golfer directly sinks the ball in the hole with just a single stroke.*

Under this cover, We will pay the Sum Insured mentioned in the Policy Schedule for celebration of achieving hole-in-one by You during the trip, anywhere in the world (excluding India) in a United States Golfers' Association (USGA) recognized golf course.

II. Exclusions Specific to Section 26

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. If the golf course is of fewer than 18 holes or if the hole at which the hole-in-one is scored is shorter than 90 metres (98 yards).
2. If temporary greens and/or tee boxes are in use.

SECTION 27- FRAUDULENT CHARGES COVER**I. Scope of Cover**

DIGIT SIMPLIFICATION: *If your payment card is accidentally lost during your trip, we'll cover unauthorized charges made on it up to 12 hours prior to your first reporting of the loss.*

During the trip, if your payment card as specified in the policy schedule is lost or stolen, we will reimburse the unauthorized charges that you are not responsible for on your lost or stolen payment card, up to 12 hours prior to Your first reporting the event to your payment card issuer(s).

II. Specific Definition to Section 27.

1. **Payment card** means an ATM card, credit card, charge card, prepaid card or debit card issued by a qualified financial institution for personal use only.
2. **Unauthorized charges** means the transactions done through Point of Sale /ATM/Online payment gateway by someone else other than the Insured Person without his/her consent and/or impersonating the Insured Person.

III. Conditions Specific to section 27

 ***Things to keep in mind!***

If you lose your card, report it to the card issuer within 3 hours.

1. We will only pay for unauthorized charges for which you are not responsible under the terms and conditions of your payment card.
2. You must report the loss or theft of your payment card to the issuer(s) within 3 hours after discovering Your lost or stolen payment card event.
3. You must comply with all terms and conditions by which your payment card is issued.
4. Validity of account - Wherever payment is made by payment card, Your payment card account must be valid and in good standing for coverage to apply. Benefits will not be paid if, on the date of occurrence your payment card account is in delinquency, collection, or cancellation status.
5. Any claim deductible (if any) as shown on your policy schedule.
6. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

IV. Exclusion Specific to Section 27

This space needs your special attention!

✗ This section doesn't cover charges made on your card, if your card is with you and not lost. You will not be covered if the charges on the card are made by someone in your household or a person trusted with your card.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Charges made on your lost or stolen payment card more than 12 hours prior to your first reporting the event to Your payment card issuer(s).
2. Loss incurred due to gross or wilful negligence on part of the Insured Person, including but not limited to insufficient measures taken by the Insured Person to keep the PIN, Password etc.
3. Any foreign transaction in the period when you are not travelling outside India.
4. Charges made on your payment card if your payment card has not been lost or stolen.
5. Any non – fraudulent cash advances made with your lost or stolen payment card
6. Charges incurred by a resident of your household, or by a person entrusted with Your payment card.

SECTION 28- EXTENDED PET STAY

I. Scope of Cover

DIGIT SIMPLIFICATION: We will reimburse expenses incurred for the extended stay of your pet in the pet house in your Country of Residence. This occurs when your final booked return journey to your Country of Residence is delayed for more than 24 hours due to listed reasons.

We will reimburse You against expenses incurred for extended stay of Your pet in the pet house in Country of Residence as a result of Your final booked return journey to Country of Residence is delayed for more than 24 hrs due to:

1. Death of the Travelling Companion during the trip.
2. Personal contingencies like emergency Hospitalization necessitated to the Insured or Insured's Traveling Companion due to an unforeseen Illness or accidental Injury where a Medical Practitioner has recommended hospitalization due to the severity of the medical condition forcing you to extend the Trip. Such hospitalization should be for minimum 2 days.
3. Any natural disaster which destroys Your destination and requiring you to extend the trip.
4. Lost or stolen passport or travel documents in case of international travel only.
5. Due to unexpected strike, riot or Civil commotion at the return journey starting port.
6. Political disturbance, Travel prohibition declared by Government and or Common carrier Authorities which is not publicly known before policy period.
7. Airline's acts of omission / commission or mechanical breakdown of the aircraft on which You were scheduled to travel on.

Your delay in returning reason should be supported with relevant proofs specific to the circumstances. Under circumstances, where Your delay in returning is due to delay of transport, You need to obtain written confirmation from appropriate transport authority stating the reason for delay & how long the delay lasted except.

II. Exclusions specific to Section 28

This space needs your special attention!

✗ This section does not cover expenses due to mishandling or improper pet care.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any consequential liability or expenses incurred on account of mishandling and/or improper care of pet.
2. Any claim deductible (if any) as shown on your policy schedule will not be payable.
3. Co-pay (if any) in respect of this benefit will not be payable if any and shall be of an amount as specified in the Schedule to this Policy.
4. Claim under this Cover shall be admissible provided such trip extension claim would be admissible under "**Section 12 - Trip Extension** (if opted)" Cover as per the terms and conditions of those Cover.

SECTION 29 –HAZARDOUS OR ADVENTURE SPORTS

I. Scope of Cover

DIGIT SIMPLIFICATION: This product excludes hazardous and adventure sports, which means if you sustain any bodily injury while doing hazardous or adventure sports, you will not be covered. If you have specifically opted for this section, then we will remove this exclusion related to hazardous and adventure sports under listed sections, so that you are covered while enjoying these sports.

Your Policy has exclusion for **Hazardous or Adventure Sports**. By Opting this **Section 29. "HAZARDOUS OR ADVENTURE SPORTS COVER"**, We will pay you, up to the limits shown on your policy schedule, You can choose to remove the abovementioned exclusion for the 6 sections as opted by You and mentioned in Your Policy Schedule. You can choose to remove abovementioned exclusion for below sections:

- Personal Accident
- Medical Treatment and Evacuation Exigencies
- Accidental Treatment and Evacuation Exigencies
- Daily Cash Allowance
- Dental Treatment
- Personal Liability and Bail Bond

Hazardous or Adventure Sports cover are bifurcated into various level (Level 0, 1, 2 & 3) as mentioned in **Annexure - II**. You can choose to cover the level of **Hazardous or Adventure Sports cover** which will be mentioned in Your Policy Schedule under specific conditions for this section.

- If You have paid the required additional premium for **Hazardous or Adventure Sports cover** in Level 3, You will be covered for all sports and activities listed as Level 0 (Zero), 1, 2 and 3.
- If You have paid the required additional premium for **Hazardous or Adventure Sports cover** in Level 2, You are covered for all sports and activities listed as Level 0 (Zero), 1 and 2 and **Hazardous or Adventure Sports cover** in level 3 will remain as exclusion.
- If You have paid the required additional premium for **Hazardous or Adventure Sports cover** in Level 1, You are covered for all sports and activities listed as 0 (Zero) and Level 1 and **Hazardous or Adventure Sports cover** in level 2 and 3 will remain as exclusion.
- This cover is subject to some special condition and exclusions on individual sports and activities as mentioned in **Annexure – II** against respective sport/activity.

II. Conditions Specific to section 29

Things to keep in mind!

You must follow safety measures during hazardous or adventure sports. The service provider must be certified, and you need to be older than 18 with informed consent.

1. The coverage extension will applicable only if respective sections are opted by You.
2. Claim Assessment will be as per the terms and condition of the respective section.
3. Such extension will not result into any increase in Sum Insured of the respective Coverage.
4. You shall follow/adhere to all safety measures and guidelines laid down by the instructors/trainers/ coaches/the organization conducting the Hazardous or adventure sports while engaged in the Hazardous or adventure sport.
5. We will not pay any claim under this Cover, whilst You are Training for or Taking part in sport as a:
 - professional for which You are paid or funded by sponsorship or grant; or
 - as an amateur sports person; or
 - You are not performing the activity under the supervision of a trained professional.
 - The Hazardous or adventure sport service provider must be Government/ Relevant Authority certified.
 - The insured shall be older than 18 years of age and his informed consent must have been taken prior to undertaking the activity. The insured should have been informed of the risks associated with the activity by a professional trainer (employee of service provider) prior to commencement of activity.
 - At the time of claims, the onus shall lie on the insured to prove that he/she had undertaken all the necessary safety precautions as were recommended to him including the use of protective gear and had followed the trainer's instructions. The company is at a right to confirm from the service provider the insured's participation in this activity and the extent of precautions taken by the insured.
6. The insured shall not be undertaking these activities in case he suffers from some pre –existing health conditions which may hamper his health or lead to potential medical emergencies whilst undertaking these activities.
7. Any claim deductible (if any) as shown on your policy schedule. Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

III. Exclusions specific to Section 29

This space needs your special attention!

 We won't cover if you participate as professional, or activities without supervision of trained professional.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any Hazardous or Adventure sports activity should not continuously last for more than 24 hours. This exclusion can be waived off in case unless specifically agreed and mentioned in Policy Schedule.
2. Non-adherence to the guidelines / instructions of the organizers of hazardous activity.
3. Participation in a professional capacity and without supervision of trained professional.
4. Competing at an international event as a national representative.
5. Participation in any Hazardous or adventure sports, activities where you don't select the appropriate Hazardous or adventure sports level upgrade or where it is specifically excluded (including Special Exclusion (i)-(v) mentioned in **Annexure II**).

6. You go against local authority warnings or enter closed or restricted areas or places or situations known to be unsafe or dangerous.
7. Damage to any sporting equipment while in use; damage or theft of any sporting equipment left unattended.
8. Racing, except on foot and up to marathon level; participating in speed or time trials.
9. Motorsports – shows, races, competitions or training.
10. For motorised vehicles:
 - a. not wearing a helmet regardless of the local laws; and
 - b. operating any motorised vehicle without a valid licence for the same class of vehicle or watercraft in your country of residence and as required in the relevant country where you're travelling.
11. Where you don't meet the Special Conditions (a)-(e) as specified in the list of the Special Conditions applicable to Hazardous or Adventure Sports Cover.
 - a. Undertaking or working in any dangerous, extreme or hazardous activities, and/or participating in any sports or activities in hazardous locations, such as for example: base jumping, wingsuit flying, cliff diving, martial arts competitions, motor sports, piloting an aircraft, stunt flying/aerobatics, rodeo, bull riding/Running of the Bulls;
 - b. taking part in dangerous expeditions; mountaineering expeditions or expeditions to the Arctic, Antarctica or Greenland, unless approved by us;
 - c. crewing of a vessel more than 60 miles from a protected body of water;
 - d. work as a guide where ropes or other specialist climbing equipment is required;
 - e. work offshore or underground, including in caves;
 - f. work operating machinery or heavy/industrial equipment;
 - g. work at height without proper safety equipment. Work at height is further restricted to a maximum of two metres; or
 - h. work in close proximity to dangerous animals including, for example, hippopotami, crocodiles, alligators, sharks, elephants, bears, big cats and deadly snakes.

SECTION 30 – UP-GRADATION TO BUSINESS CLASS

I. Scope of Cover

DIGIT SIMPLIFICATION: We'll cover the reasonable expenses, up to the sum insured in the Policy Schedule, for upgrading the Insured Person's returning economy class air ticket to a business class air ticket, from the place of hospitalization to the Country of Residence.

In case You are hospitalised during Your trip, we will reimburse, up to the sum insured mentioned in the Policy Schedule, the reasonable expenses incurred in respect of upgrading the Insured Person's returning economy class air ticket to a business class air ticket by the most direct route from the place of hospitalization of the Insured Person to the Country of Residence.

II. Conditions Specific to Section 30

1. The claim is admissible under **Section 1 – Medical Treatment and Evacuation Exigencies** and **Section 2-Accidental Treatment and evacuation Exigencies**.
2. The treating Medical Practitioner certifies that the Insured Person(s) was hospitalized for at least 5 consecutive days.
3. The Insured Person's return air travel to the Country of Residence shall commence not later than 20 consecutive days from the discharge of Insured Person (s).
4. If the Insured Person(s) air ticket can be up-graded from economy class to business class, Company's maximum liability under this cover shall be limited to the difference in cost between the economy class air ticket and business class air ticket.
5. If the Insured Person(s) economy class air ticket cannot be up-graded, then the Company's maximum liability under this cover shall be limited to the cost of cancellation and the difference between the reasonable cost of the new business class ticket and the refund amount received on the economy class ticket cancelled.
6. The Company shall not be liable to make any payment under this cover if the Insured Person(s) was originally booked to return to the Country of Residence on a business class air ticket.
7. In case any Claim is made under this cover, no Claim shall be accepted under this Policy regarding the cost of economy airfare for returning to Country of Residence.
8. Any claim deductible (if any) as shown on your policy schedule.

9. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

STUDENTS COVER

(From below all the covers will be applicable to Students only)

SECTION 31 – STUDY INTERRUPTION

I. Scope of Cover

DIGIT SIMPLIFICATION: If your planned studies are unexpectedly interrupted for the remaining part of ongoing semester, we'll reimburse up to the Sum Insured. This include semester fees that can't be refunded, booked carrier tickets to and from the educational institution's country, and the return ticket if the interruption occurs at the institution's city.

You can make a claim if you're hospitalised for over a month or in case of death or permanent total disability of an immediate family member or sponsor during the policy period.

We will reimburse you up to the Sum Insured shown in Your policy schedule in the unexpected event of discontinuance of Your planned studies for the remaining part of the ongoing semester within the period of coverage for the below expenses:

- The actual semester fees paid which cannot be refunded by the Educational Institution and You are not able to complete the semester.
- Booked common carrier tickets from the city of residence of the student to the country where Educational Institution is, provided interruption happens when the insured is at his own city of residence.
- Return common carrier ticket back to insured's city of residence, in case, interruption happens at the city of educational institution.

Above benefits in clause a, b and c can be availed subject to the following:

- You are Hospitalized for more than one consecutive month due to either a covered Injury or sickness or in the case of terminal sickness or in the case of a medical repatriation to India.
- In case of death or Permanent Total Disability of any one of Your Immediate Family Member or the Sponsor during the policy period.

II. Specific Definition to Section 31

- Sponsor** means any individual responsible for paying the tuition fees of the student of his/her fulltime study in a registered educational institution outside his/her home country.

III. Conditions Specific to Section 31

- Any actual/possible refund amount from the Educational Institution will be deducted from the admissible claim amount.
- Any actual/possible refundable amount pertaining to the original scheduled ongoing/return ticket will be deducted from the admissible claim amount.
- In the event of a claim, only the figures shown on official invoice(s) from the educational institution and voucher(s) of payment of the said Tuition fees, shall be used for calculating any reimbursement paid by us.
- Simultaneous claims under "Study Interruption" cover and "Accident of the Sponsor" is not permitted.
- The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
- The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

IV. Exclusion Specific to Section 31

This space needs your special attention!

✗ This section does not cover claims related to pregnancy, childbirth, venereal disease, or infirmity.

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

- Any claim due to pregnancy or childbirth, venereal disease or infirmity.

2. Any exclusion mentioned in the Specific Exclusion Section of the “Personal Accident” cover applicable to You, Your Immediate Family, Your Sponsor.
3. Any exclusion mentioned in the Specific Exclusion Section of the “Medical Treatment and Evacuation Exigencies” or “Accidental Treatment and Evacuation Exigencies” cover applicable to You.

SECTION 32 – ACCIDENT OF THE SPONSOR

I. Scope of Cover

DIGIT SIMPLIFICATION: If your sponsor meets with an accident resulting in sponsor's death or permanent total disablement, while you are enrolled in a full-time course abroad, we will cover your unpaid tuition fees and a one-time return economy class air-ticket between your city of residence and the country of the educational institution, allowing you to be with your family during this challenging time.

We will cover You up to the limits shown in Your policy schedule in the unexpected event of your sponsor (as named in policy schedule) meeting with an accident resulting in his/her death or permanent total disablement during planned studies for the remaining part of the enrolled full-time course within the period of coverage for the below expenses:

- a) The unpaid tuition fees of your enrolled full-time study in a registered educational institution outside of your home country.
- b) One time return economy class air-ticket between the city of residence of the student and the country where Educational Institution is to enable the student to be at his/her home in the time of need.

II. Specific Definitions to Section 32

1. **Sponsor** means any individual responsible for paying the tuition fees of the student of his fulltime study in a registered educational institution outside of his home country.
2. **Educational Institution** shall mean any school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained or qualified teacher/professor and where the Insured is registered as a full-time student.

III. Conditions Specific to Section 32

1. Death/Permanent Total Disablement of Sponsor should occur during the covered period and the journey is also undertaken during the period of insurance.
2. The claim would be payable by us upon submission of an official death/disability certificate and a statement from a physician stating cause of death / disability of the sponsor.
3. Any actual/possible refundable amount pertaining to the original scheduled return ticket will be deducted from the admissible claim amount, if any.
4. In the event of a claim, only the figures shown on official invoice(s) from the educational institution and voucher(s) of payment of the said Tuition fees, shall be used for calculating any reimbursement paid by Us.
5. Simultaneous claims under “Study Interruption” cover and “Accident of the Sponsor” is not permitted.
6. The deductible (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.
7. Any claim deductible (if any) as shown on Your policy schedule.
8. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

IV. Exclusion Specific to Section 32

In addition to the General Exclusions listed in this Policy, this section shall not cover the following:

1. Any exclusion mentioned in the Specific Exclusion Section of the “Personal Accident” cover applicable to Your Sponsor.

SECTION 33 – MATERNITY AND BABY COVER

I. Scope of Cover

DIGIT SIMPLIFICATION: We cover medical expenses incurred on your hospitalization during child delivery and for the vaccination of the newborn baby.

We will cover Medical Expenses incurred in respect of the Insured Person for hospitalization for the delivery and vaccination of the newborn baby.

II. Conditions Specific to Section 33

Things to keep in mind!

This coverage is limited to maximum of two payments for the insured person's deliveries in their lifetime. The amount for the newborn's vaccination is capped at the sum specified in the Policy Schedule.

1. Claims under this Section are admissible only if the expenses are incurred in Hospital for delivery of the child as an in-patient.
2. The delivery occurs after the completion of the waiting period as mentioned in Policy Schedule.
3. We shall not be liable to make payment under this Section in respect of the Insured Person more than twice during the Insured Person's lifetime.
4. Coverage for vaccination of the newborn baby is restricted to up to amount mentioned in Policy Schedule.
5. Any claim deductible (if any) as shown on your policy schedule.
6. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

SECTION 34 – INTER-COLLEGIATE SPORTS COVER

I. Scope of Cover

***DIGIT SIMPLIFICATION:** We provide extra protection for injuries that happen during college sports activities. If you opt this cover, intercollege sports injuries will be, covered under 'Medical Treatment and Evacuation' or 'Accidental Treatment and Evacuation' during the policy period.*

This will not include any injuries caused by sport activities that fall under the category of Professional/Semi-professional sporting activities.

In this cover we will pay You, up to the limits shown on Your policy schedule, to extend the coverage provided under Sections “**Section1- Medical Treatment and Evacuation Exigencies**” or “**Section 2 - Accidental Treatment and Evacuation Exigencies**” to include Intercollegiate sports injury, sustained during the Policy Period.

II. Specific Definition to Section 34

1. **Intercollegiate sports injury** means any injury which is caused due to participation in a college sporting activity, and which does not fall under the category of Professional/Semi-professional sporting activities.

III. Conditions Specific to Section 34

1. Claim under this Cover shall be admissible provided such hospitalization claim would be admissible under “**Medical Treatment and Evacuation Exigencies**” or “**Accidental Treatment and Evacuation Exigencies**” Cover as per the terms and conditions of those Covers.
2. The coverage extension will applicable only if “**Medical Treatment and Evacuation Exigencies**” or “**Accidental Treatment and Evacuation Exigencies**” sections are opted by You.
3. Any claim deductible (if any) as shown on your policy schedule.
4. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

SECTION 35 – COVERAGE AT HOME COUNTRY

I. Scope of Cover

***DIGIT SIMPLIFICATION:** This coverage supports you during your stay in your Country of Residence, when you return for vacation during the Policy Period.*

In this cover we will pay You, up to the limits shown on your policy schedule, to extend the coverage provided under below mentioned sections, if You return to your Country of Residence during vacation to stay during the Policy Period:

- **Section 1- Medical Treatment and Evacuation**

- Section 2 - Accidental Treatment and Evacuation Exigencies
- Section 3 – Personal Accident
- Section 6 – Dental Treatment
- Section 19 – Daily Cash Allowance
- Section 32 – Accident of the Sponsor

II. Conditions Specific to Section 35

Things to keep in mind!

The coverage extends for a two-month stay during your vacation, provided you have a return ticket to your study destination.

1. Claim under this Cover shall be admissible provided such claim would be admissible under above mentioned Covers as per the terms and conditions of those Covers.
2. The cover will be limited to two months of you staying for a vacation in your Country of Residence during the policy period. We are not liable for any coverage if your stay is more than two months.
3. You must have a return ticket to place you are studying before coming to your Country of Residence during the Policy period.
4. The coverage extension will applicable only if respective sections are opted by You.
5. Any claim deductible (if any) as shown on your policy schedule.
6. The Co-pay (if any) in respect of this benefit will be applicable if any and shall be of an amount as specified in the Schedule to this Policy.

D. GENERAL EXCLUSIONS

The Policy will not cover the following:

1.
 - a. Any claim arising out of war or any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, chemical or biological weapons, act of terrorism.
 - b. Your participation in any 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.
2. Claims directly or indirectly caused by:
 - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any claim arising as a result of committing breach of law of the land by You.
4. Any consequential loss whatsoever, direct or indirect to You or to any third party which is not specifically defined as scope of coverage under this policy, e.g. we will not pay for loss of earnings if You are unable to return to work due to injury or illness during your trip, or any payment which you would normally have made during your travels.
5. Any claim for Your death, injury, exacerbation of a medical condition or disability resulting from:
 - a. Your suicide or attempted suicide or wilfully self-inflicted injury or illness; or
 - b. Your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction); or
 - c. depression
6. Any claim falling within the claim deductible and/or time excess shown in the policy schedule. Claim Deductible and/or time excess shall apply individually and independently of each other for each and every claim.
7. Any incident which happens after the trip duration limit as shown on your policy schedule (except period of automatic extension).
8. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to You.
9. Any claim resulting from a tropical disease / contagious disease where you have not had the recommended inoculations and/or taken the recommended medication as per the Government advisory issued by the country where You are travelling.
10. Any claim for an incident which happens during the trip that results from:
 - a. You are riding or being a passenger on a Motorized Two-Wheeler without wearing a crash Helmet.
 - b. You are driving any motorized vehicle, unless you are fully licensed to drive such a vehicle at the destination and/or not following the security and safety measures where this is required by law.
 - c. You are not wearing a seat belt where this is required by law.
 - d. You are flying an aircraft or taking part in other similar aerial activities.
11. Any claim for:
 - a. unused travel or accommodation arranged by using air miles, loyalty or points-based ownership schemes, timeshares or similar promotions.
 - b. management fees, maintenance costs or exchange fees associated with loyalty or points-based ownership schemes, timeshares or similar promotions.
 - c. costs where these are recoverable from Your travel and/or accommodation provider.
 - d. the refund of any costs you have paid for on behalf of persons not named on your policy schedule.
12. Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar, unless specifically covered for.
13. Any claim arising out of You having invalid travel documents such as invalid passport, invalid visa or invalid common carrier ticket.
14. Any claim because You do not feel like travelling, or you are not enjoying your trip.
15. In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or any country which has imposed such restrictions against travel by a citizen of the Republic of India to such country.

16. For cures of any kind and all stays in long term care institutions (retirement homes, convalescence centers, centers for detoxifications, rehabilitation centers etc.)
17. Any claim for the treatment abroad, where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism).
18. Any claim for the fact or condition which is in prior knowledge to the insured will not be payable.
19. Any non-medical expenses (list enclosed - **Annexure I**)
20. We will not pay any claim under this Policy, whilst You are under training or taking part in sport as a professional for which You are paid or funded by sponsorship or grant unless this specifically waived of and mentioned in policy schedule.
21. Any claim for an incident which happens during the trip that results from taking part in any hazardous or Adventure activities unless specifically covered in **Section 29. Hazardous or adventurous sports**.
22. Any claim for an incident which happens due to Intercollegiate sports injury, except if you opted for **Section 34 - Inter-Collegiate Sports Cover**.
23. Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. Any treatment arising from or traceable to any fertility, infertility, sub fertility or assisted conception procedure or sterilization or procedure, birth control procedures, hormone replacement therapy, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.
24. Any treatment or surgery for change of sex or gender reassignments including any complication arising from these treatments.
25. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
26. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self- medication.
27. Where the Insured Person is travelling against the advice of a Physician or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment, or has received a terminal prognosis for a medical condition.
28. Any Pre-existing medical Condition either declared or undeclared or any complication arising from it except for Sections where specifically agreed and mentioned in Policy Schedule by Us.
29. sexually transmitted conditions
30. operating or learning to operate any Common carrier or performing duties as a member of the crew on any Common Carrier or Scheduled Common carrier.
31. congenital anomalies or any complications or conditions arising.
32. Naturopathy treatment, ayurvedic/ homeopathic/ unani medicine, acupressure, acupuncture, magnetic and such other therapies or any alternative treatments.
33. Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save life).

E. GENERAL CONDITIONS

- 1) You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to, and renew Your policy. The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 2) You must also tell us if You are aware of any writ, summons or prosecution pending against You.
- 3) You expressly agree that all transactions effected by or through any facilities for conducting remote transactions, or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on Our behalf, for and in respect of the Policy or Our other products and services, shall be legally binding and valid transactions when conducted in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed and amended from time to time.
- 4) You must take reasonable precautions to protect yourself and your property against happening of any event giving rise to a claim.
- 5) You cannot transfer your rights under this policy.
- 6) You must have valid documents for travel such as valid passport, valid visa and valid common carrier ticket.
- 7) The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 8) **Revision/Modification of the Policy:** There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDAI. In such an event of revision/modification of the product, intimation shall be set out to you at least 3 months prior to the date of such revision/modification comes into effect.
- 9) **Policy Extension:**
Policy may be extended subject to an additional premium and following conditions (Other than towards Emergency Trip Extension Benefit):
 - Submission of Good Health Declaration form duly signed by the Insured.
 - Application of the extension of the policy shall be submitted by the Insured 7(seven) days prior to the expiry of the existing policy.
 - In case of any major claim under the existing policy, the company may exclude the ailment/injury on account of which the claim was lodged under the expiring policy, while allowing for policy extension.
 - The Sum Insured under any of the Covers shall not be enhanced.
 - For Single trip policy, policy may be extended for a maximum of 180 days subject to an additional premium for insured aged less than 70 years of age. No further extension will be allowed for insured aged more than 70 years.
 - Policy Extension will not be applicable in case of Multi-trip Policy unless specifically agreed by the company in writing.
- 10) **Withdrawal of Policy:** There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDAI, as We reserve Our right to do so with an intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking extension of this Policy, you can choose, among Our available similar and closely similar Travel insurance products. Upon Your so choosing Our new product, you will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDAI.
- 11) **Valuation and Foreign Currency**
Reimbursement of all claims will be made on the basis of date of service or invoice, mentioned on the bill as per foreign exchange rate specified by Reserve Bank of India. Cashless claim will be paid to overseas facility in their respective currency of the country. All payments shall be made as per Indian regulations applicable from time to time. For the purpose of reimbursement claim payments, all currencies shall be converted to policy Sum Insured Currency and later to INR.
- 12) Tell us as soon as possible about any injury, illness, incident, or any loss or damage which may lead to a claim under this policy. Send us every communication relating to a claim immediately.
- 13) We may refuse to pay any expenses for which you cannot provide receipts, documents or bills for processing.
- 14) You or Your legal representative must pay for any relevant certificates, information and evidence, which we may need to deal with Your claim; for example, death or medical certificates, police reports or purchase receipts.
- 15) Contribution Clause for “**Medical Treatment and Evacuation Exigencies**”, “**Accidental Treatment and Evacuation Exigencies**” and “**Dental Treatment**” Covers If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss or expense, we shall not apply the contribution clause, but,

you shall have the right to require a settlement of your claim in terms of any of your policies. (Please refer to 'Contribution' under the definitions section). In all such cases, the insurer who has issued the chosen policy shall be obliged to settle the claim without insisting on the contribution clause as long as the claim is within the limits of and according to the terms of the chosen policy. If the amount to be claimed exceeds the sum insured under a single policy after considering the deductibles or co-pay, you shall have the right to choose insurers by whom the claim to be settled.

Contribution Clause for all other covers

If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, we are entitled to approach that insurer for a contribution towards the claim. We will also only pay our share of the cover. (Please refer to 'Contribution' under the definitions section). This condition does not apply to Benefit covers like the Personal Accident cover or Common Carrier Delay cover.

- 16) If You make a medical claim You will be asked to supply Your doctor's name to enable us to access your medical records. This will help the treating doctors, and us, to provide You with the most appropriate treatment and assess whether cover applies. If You do not agree to provide this we may not deal with Your claim.
- 17) The most we will pay for any claim is shown on Your policy schedule under the head of Sum Insured; We will not pay more than the amount shown for any one incident and all incidents put together for that particular Cover.
- 18) **Subrogation:** In event of payment under this policy, Digit shall be subrogated to all the insured's rights or recovery thereof against any person or organization, and the insured shall execute and deliver instruments and papers necessary to secure such rights.

We are entitled to carry out the defense or settlement of any legal action in your name. We may also take proceedings at our own expense and for our own benefit, (but in your name), to recover any payment We have made under this policy to anyone else. (Please refer to 'Subrogation' under the definitions section.)

- 19) **Principal of indemnification:** Wherever the claim is made against more than one cover at the same time the principal of indemnification will be followed with an objective to avoid profit making from claim.
- 20) **Renewal:**

Multi-Trip Policy can be renewed subject to below conditions:

- This Policy will automatically terminate at the end of the Policy Period. We are under no obligation to give notice that it is due for renewal, or to renew it or to renew it on the same terms whether as to premium or otherwise.
 - In respect of all applications for renewal received by Us before the end of the Policy Period, we will ordinarily offer renewal terms unless We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in a dishonest or fraudulent manner under or in relation to this Policy or the renewal of the Policy poses a moral hazard.
 - We shall be entitled to call for and receive any information or documentation before agreeing to renew the Policy, and in renewing We are not bound to renew for all Insured Persons.
- 21) All applications for renewal of the Policy must be received by Us at least 30 days before the end of the Policy Period. **24-hour Worldwide Medical Assistance Service:**

When You are unwell or hurt, you can't be expected to care for yourself. Especially in an unknown city. With Digit, You get around-the-clock Medical Assistance the moment You purchase the following covers:

- Medical Treatment and Evacuation Exigencies
- Accidental Treatment and Evacuation Exigencies
- Dental Treatment.
- Maternity Expense and Baby Cover

The service will be governed by the terms, conditions and exclusions of each insurance policy and will be operated by Our appointed service provider.

22) Assistance Services (Applicable in case of International Travel only)

In addition to the Covers mentioned above, we shall also provide following assistance services through Assistance Service Provider (ASP). These are only recommendatory and not binding on the Company:

Medical Assistance	As soon as the ASP is notified of a medical emergency resulting from Your Accident or Sickness, the ASP will contact the medical facility or location where You are located and confer with the Physician at that location to determine the best course of action to be taken. If possible and if appropriate, your family Physician will be contacted to help arrive at a decision as to the best course of action to be taken. The ASP will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the
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	availability of services of a local Physician and arranging Hospital confinement of You where, in its discretion, deems such confinement appropriate
Medical Evacuation	When, in the opinion of the ASP's medical panel, it is judged medically appropriate to move You to another location for better treatment or return You to India, the ASP will arrange the evacuation, utilizing the means best suited to do so, based on the medical evaluation of the seriousness of Your condition, and these means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions as to the means of transportation and final destination will be made by the ASP.
Repatriation	ASP agrees to make the necessary arrangements for the return of Your remains to India in the event You die while this service agreement is in effect as to You.
Legal Assistance	If You are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to You, ASP will, if required, provide You with the name of an attorney who can represent You in any necessary legal matters.
Lost Baggage or Lost of Passport	If You, outside India, notify the ASP that your baggage or passport has been lost, the ASP will endeavor to assist You by contacting the appropriate authorities involved and providing direction for replacement.
Translation Services	ASP will arrange to translate the document(s) to desired language, preferably English for You at the time of any emergency. ASP will endeavour to make available to Us the brief summary of such translation cases within three working days of receiving such a request but word to word translation would be dependent on number of pages and language.
Urgent Message Relay	ASP will arrange to transmit any urgent message to relative/friend of You in India at the time of emergency.

Disclaimer of Liability

In all cases the medical professional or any attorney suggested by, the ASP, shall act in a medical or legal capacity on behalf of You only. The ASP assumes no responsibility for any medical or legal advice given by the medical professional or attorney respectively. You shall not have any recourse to the ASP by reason of its suggestion of a medical professional or attorney or due to any legal or other determination resulting therefrom. You are responsible for the cost of services arranged by the ASP on behalf of You or a covered Immediate Family Member. The ASP will access this Policy and/or other insurance Policy benefits to which You may be entitled.

23) Medical Assistance Helpline:

An experienced Medical Assistance coordinator will deal with your enquiry and make sure that:

- Where necessary, hospitals are contacted.
- Necessary medical fees are guaranteed.
- Medical advisers are consulted.

But to help you, we require your cooperation in sticking to these guidelines. If any illness or injury requires you to go into hospital as an in-patient, or you are told by the treating doctor that you are going to require tests or investigations as an out-patient, you must contact the helpline before you make any arrangements. If this is not possible because the condition is serious, you must contact the helpline as soon as possible after you go into hospital. If You need to return home for any reason, it is also important that You contact the helpline before You make any return journey arrangements.

Only after being informed can we be there to help You.

24) Trip Limit:

It is essential that your selected trip duration covers you from when you leave home until you return home. Ensure that the trip duration shown on your policy schedule covers the whole trip. Your insured trip origin or destination should be India.

25) Trip Information and Changes:

If the details You have given Us happen to change at any point, just call Our Customer Service Helpline and We can chat all about it.

This includes:

- Any change to Your health or the health of anyone else the trip depends on (e.g. a travelling companion, or a close relative even if they are not travelling with you). Please refer to the Medical Declaration section of Your policy.
- You are travelling to a country that is not included in the area covered under your policy, other than refuelling stops that do not include an overnight stay.
- You are planning a trip that is over the trip duration as shown in your policy schedule.
- You are planning for a trip for a purpose other than specifically stated in the application. If you are in doubt, please call the Customer Service helpline.
- When We are notified of a change, We will tell You if this affects your policy. We'll let you know if we can accept the change and if so, whether it will result in revised terms and/or premiums being applied. If the information provided by you is not complete and accurate, We may have to:
 - Amend the medical underwriting decision(s) for any declared pre-existing medical condition(s) possibly resulting in an accepted condition being excluded.
 - Cancel your policy and refuse to pay any claim.
 - Not pay any claim in full.

26) **Jurisdiction:** Unless you and we agree otherwise, this policy shall be governed by the law of India and the Indian courts alone shall have the jurisdiction in the event of any dispute arising between you and us.

27) **Contract of Insurance:**

This policy is a contract of insurance between you and us.

The following elements form the contract of insurance between us.

1. Your policy documents.
2. Information provided by you on your proposal form and/or the Demands and Needs Statement as issued by us.
3. Your policy schedule.
4. Any clauses endorsed on your policy, as set out in your policy schedule.
5. Any changes to your insurance policy contained in notices issued by us at renewal.
6. The information under the Important Information section which we provide to you when you take out or renew your policy.

In return for you paying your premium, we will provide the cover shown on your policy schedule on the terms and conditions of this policy during the period of insurance. Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms, provisions, conditions and clauses of this policy.

28) **Policy Cancellation:**

Cancellation by Insured:

No cancellation of the Policy by the Insured will be allowed in case the Insured has reported and received payment for a claim under any of the Covers of this Policy prior to the date of notice of cancellation.

➤ **Unable to undertake the Journey:**

If the Insured was not able to undertake the Journey for which insurance was taken, then the Policy may be cancelled. This is as long as the Insured can prove that the journey did not begin. In such case, the Insured will be entitled to refund of Premium subject to a deduction of 10% amount of premium subject to minimum of Rs 250 for international and Rs 50 for domestic insurance, provided the Insured informs Digit about such cancellation within 10 days from the policy period end date. There will be no refund of premium if the cancellation is made after 10 days from the policy period end date.

➤ **After the start of Journey:**

✓ **Cancellation of your Single Trip Policy**

Policy cancellation is not allowed if the Insured Journey has commenced, except in the case of an early return. In the case of an early return, we will refund the premium as per table below subject to submission of proof of early return.

Period of Expired Risk	% of Premium Refunded to the Customer
More than 50% of Policy Period	15%
More than 40% but less than 50% of Policy Period	25%
More than 30% but less than 40% of Policy Period	30%

More than 20% but less than 30% of Policy Period	40%
Less than 20% of Policy Period	50%

✓ **Cancellation of your Multi- Trip Policy**

In case You opt to Cancel Your Multi Trip Policy, We will refund the premium as per the below table:

Period of Expired Risk	% of Premium Refunded to the Customer
More than 50% of Policy Period	15%
More than 40% but less than 50% of Policy Period	25%
More than 30% but less than 40% of Policy Period	30%
More than 20% but less than 30% of Policy Period	40%
Less than 20% of Policy Period	50%

Cancellation by Company: The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

29) **Free Look Period**

This option is available in case of policies term of one year and more

You have thirty(30)days from the date of receipt of the first policy document (but prior to start of the trip) to review the terms and conditions of this policy. You can cancel the policy during this time by simply stating your reasons for doing so. And if you haven't made any claim during the Free Look Period, you will get a refund of the premium subject to:

- A deduction of the expenses incurred by us on your medical examination, stamp duty charges if the risk has not commenced.
- When the risk under all the covers have commenced the stamp duty charges, medical examination charges & proportionate risk premium for period on cover would be deducted.
- Where risk has commenced only on a part of the cover, such proportionate risk premium commensurate with the risk covered during such period.
- The request received for cancellation of the policy during free look period shall be processed and the premium shall be refunded within 7 days of receipt of such request.

30) **Medical Conditions:**

This Policy will only cover You if you have a sudden and unexpected accident or become ill during travel.

It does not cover:

- Non-emergency treatment.
- Any treatment that you knew you might need whilst on your trip.
- Claims arising from any pre-existing medical conditions unless declared to and accepted in writing by us.

It is therefore very important that you read the Medical Declaration section, and provide complete and accurate information. The Medical Declaration applies each time you book a trip under your Travel Insurance policy; it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you.

31) **Medical Declaration:**

If, between booking a trip and the departure date or the renewal date (whichever is sooner), you or your immediate family or traveling companion or anyone upon whose good health your trip depends are referred to a Consultant / Specialist or attends Accident & Emergency department of a hospital or are admitted to a hospital, your policy will cover you for cancellation of your trip. Please note however, that if you still wish to travel you must call the Customer Services Team immediately and they will advise you if your insurance policy will cover you for claims relating to this condition.

If You or anyone upon whose good health your trip depends, is referred to a Consultant/Specialist, attends Accident & Emergency department of a hospital or is admitted to a hospital, after you have booked your trip but prior to paying any final balance due for your trip, you must call the Customer Services helpline number immediately. We will advise You if you will be covered for claims relating to this condition.

Please note, if you do not do this, it will affect your claim if you have to cancel Your trip.

At the time of buying or renewing your policy or when booking a trip (whichever is later), you must tell us if any insured person:

- Has not received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 36 months.
- Is not under investigation or awaiting results for any diagnosed or undiagnosed medical condition.
- Is not on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition.
- Has not received a terminal prognosis.
- Is not travelling against the advice of a doctor or travels without medical advice when it was reasonable for the insured person to have consulted a doctor.
- Not Knows of any of your immediate family, close business colleague, travelling companion or person you plan to stay with, (and upon whose good health your trip depends), who has a serious illness, injury or disease which could affect your decision to take or continue Your trip.
- It is very important that you comply with the terms of the Medical Declaration. We will not pay any claim which is related to a pre-existing medical condition unless your condition has been declared to us and shown as accepted on your policy schedule.
- We will provide the Coverage as detailed in the policy and shown in the Schedule to be operative for an event or occurrence described in such Coverage, that occurs during the Policy Period. The Sum Insured for each Cover represents our maximum liability for each Person for any or all claims made under that Cover during the Policy Period.

32) Claim Procedure:

1. In case of any Medical Treatment resulting into Hospitalization, We or Our Assistance Service Provider must be informed within 7 days of the beginning of such treatment.
2. In case of any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our liability:
 - a. You or someone claiming on your behalf must inform us or ASP in writing immediately and in any event within 15 days from the date of the accident and submit all documents to us or ASP within 15 days from the date of intimation.
 - b. You must immediately consult a Doctor and follow the advice and treatment that he recommends.
 - c. You should allow examination by our medical advisors if we or ASP ask for this.
 - d. You or someone claiming on your behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.
 - e. In case of the Insured Person's death, someone claiming on his/her behalf must inform us in writing immediately and in any event within 15 days from the date of the accident and send us a copy of the postmortem report (if conducted) within 15 days from the date of intimation. *Note: Condonation of delay can be done by waiver of conditions (a) and (e) may be considered in extreme cases of hardship where it is proved to our satisfaction that under the circumstances in which the Insured Person was placed, it was not possible for the Insured Person or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit.
3. In all other cases, We or Our Assistance Service Provider must be informed of any event or occurrence that may give rise to a claim under this Policy within 15 days of occurrence of event.
4. For cashless claims settlement, Assistance Service Provider would settle bills directly with hospitals and provide remittance. For reimbursement claims settlement, we would check and reimburse the payments directly to you.
5. We shall settle or reject a claim, as the case may be within 15 days of submission of last necessary documents / information. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Interest Regulation), 2017. In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and condition, beyond the time period as prescribed under IRDAI (Protection of Policyholders Interest Regulation), 2017.
6. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest at bank rate plus 2 percent from the date of receipt of intimation to till the date of payment.
7. However, where the circumstances of a claim warrant an investigation in the opinion of the company, it shall initiate and complete such investigation at the earliest, in any case not later than 15 days from the date of receipt of last necessary document. In such cases, the company shall settle or reject the claim within 15 days from the date of receipt of last necessary document.
8. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest at bank rate plus 2 percent from the date of receipt of intimation to till the date of payment

For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

Claim Documents

S.no.	Section Name	Documents
1.	Section 1 - Medical Treatment and Evacuation Exigencies Section 2 – Accidental Treatment and Evacuation Exigencies Section 6 – Dental Treatment Section 19- Daily Cash Allowance	<ul style="list-style-type: none"> • All medical reports and records given to you by the treating facility. • Receipts for any expenses incurred that are covered by your policy. • Incidence Report (FIR) with police, in case of any road traffic accident or third-party involvement.
2.	Section 3 – Personal Accident Section 4 - Accidental Death and Disability Cover (Common Carrier) Section 5- Home to Home Cover	<ul style="list-style-type: none"> • Preliminary medical report describing the nature and extent of all injuries and diagnosis. • Death certificate (where applicable). • PTD/PPD (disability) certificate from the doctor (where applicable). • Copy of Tickets of common carrier on which insured is
3.	Section 7 - Hijack Distress Cover	<ul style="list-style-type: none"> • A police report confirming the incident. It should contain the passport number of the insured and period of hijacking. Letter from the common carrier clearly stating period of hijack and media coverage detail. (e.g photograph, videos, newspaper cutting etc
4.	Section 8 – Delay in Checked-in Baggage	<ul style="list-style-type: none"> • Your baggage tag receipts. • Written confirmation from the carrier stating the number of hours you were without your baggage.
5.	Section 9 – Total Loss of Checked- in Baggage	<ul style="list-style-type: none"> • A Property Irregularity Report. This should be obtained from the carrier as soon as you are aware of the damage or loss of your baggage. • Your baggage tag receipts.
6.	Section 10 – Trip Cancellation Section 11 – Trip Abandonment	<ul style="list-style-type: none"> • the reason for cancellation/ abandonment is medical, you will need to produce a medical certificate from the medical practitioner attending the patient. This must confirm the reason and need of cancellation/abandonment. Hospitalization records (a discharge summary) will do, too. • Death certificate (where applicable). • Copy of cancellation proof of booked tickets. • Copy of booking as well as cancellation confirmation from hotel/planned event's organizers • Details of new bookings of your travel with ticket, invoices and receipts (in case of Trip Abandonment).
7.	Section 12 – Trip Extension	<ul style="list-style-type: none"> • Medical certificate with details of the date of admission and date of discharge together with the details of the injury or illness and treatment rendered. • In the case of a loss of passport, a copy of the FIR in relation to the complaint lodged with the police having jurisdiction over the place of loss.

		<ul style="list-style-type: none"> • A copy of the application lodged with the passport office for the issue of emergency travel document or duplicate passport.
8.	Section 13 – Compassionate Visit	<ul style="list-style-type: none"> • Medical certificate stating details of the date of admission and date of discharge, together with the details of the injury or illness and the treatment rendered. • Bills and payment receipts for the visitor's newly booked air-ticket and accommodation.
9.	Section 14 – Escort of Minor Child	<ul style="list-style-type: none"> • Bills and Payment receipts for previously booked common carrier ticket. • Bills and payment receipts for the newly booked common carrier ticket. • Medical certificate stating the circumstances and date of admission of the insured.
10	Section 15 – Common Carrier Delay	<ul style="list-style-type: none"> • Your security-stamped boarding pass for the flight which got delayed. • Smartphone with a decent camera (5 megapixels and above).
11	Section 16 – Missed Connection	<ul style="list-style-type: none"> • Written confirmation from the carrier of the number of hours of delay, and any compensation received towards the delay. • Details of Alternate travel arrangements offered by the carrier, however not accepted.
12	Section 17 – Personal Liability and Bail Bond	<ul style="list-style-type: none"> • Proof of payment towards incurred expenses. • Copy of Court award or order, and the bail bond submitted
13	Section 18 – All Risk Cancellation Charges	<ul style="list-style-type: none"> • Copy of cancellation proof of your booked tickets. • Booking payment details
14	Section 20 – Loss of Passport and Driving License	<ul style="list-style-type: none"> • Written police report. • Receipts for expenses relating to the purchase of an emergency travel document and/or duplicate passport/License.
15	Section 21 – Bounced Bookings	<ul style="list-style-type: none"> • Written confirmation from the common carrier/accommodation provider/ticket provider stating the reason for service cancellation. • You need to send across the receipts of compensation provided, like refunds/travel-stay vouchers you received when you were asked to walk away. • Bills and payment receipts for transportation and alternative hotel bookings made.
16	Section 22 – Loss of Baggage and Personal Belongings	<ul style="list-style-type: none"> • Written Police Report (Loss should be reported to police within 24 hours of loss and damage). • Written confirmation of the loss or damage from the police or any other relevant authority. • Proof of purchase of the lost, stolen or damaged items.
17	Section 23. Home Building and Contents	<ul style="list-style-type: none"> • FIR from the local police station. • Estimate and final bill of repairs. • Invoice of owned articles which are covered by the policy.
18	Section 24- Emergency Cash Assistance Service	<ul style="list-style-type: none"> • Proof of purchase of the lost, stolen or damaged items.

19	Section 25- Financial Emergency Cash	<ul style="list-style-type: none"> • Written confirmation of the loss or damage from the police or any other relevant authority. • Proof of purchase of the lost, stolen or damaged items.
20	Section 26 – Golfer's Hole in One	<ul style="list-style-type: none"> • Letter from USGA recognizing your achievement of Hole in One.
21	Section 27 – Fraudulent Charges	<ul style="list-style-type: none"> • Proof of Disabling of Card facility at core banking Proof (to be done within 24 hours from the date of realisation of loss) • Transactions/Unauthorised Use and loss liability. • Card Copy / Declaration from the Bank/ financial institution • Proof of settlement / chargeback/ other recoveries • Customer complaint letter regarding fraudulent / unauthorized transaction to the bank/ financial authority/ card issuer.
22	Section 28. Extended Pet Stay	<ul style="list-style-type: none"> • Receipts for fees paid to Pet house. • Pet Ownership Proof. • Proof confirming reason of your delay. • Letter from the airlines stating reason and duration of delay. • Medical records in case of Insured's hospitalization
23	Section 30. Up-gradation to Business Class	<ul style="list-style-type: none"> • Current Economy class details/tickets. • Medical Practitioner Certificate
24	Section 31. Study Interruption	<ul style="list-style-type: none"> • Letter from the airlines stating reason and duration of delay • Medical records in case of Insured's hospitalization
25	Section 32 – Accident of Sponsor	<ul style="list-style-type: none"> • Preliminary medical report describing the nature and extent of all injuries and diagnosis. • Death/PTD/PPD certificate from a registered medical practitioner (where applicable).
26	Section 33 – Maternity and Baby Cover	<ul style="list-style-type: none"> • All medical reports and records given to you by the treating facility. • Receipts for any expenses incurred that are covered by your policy.
27	Section 35 – Coverage at Home Country	<ul style="list-style-type: none"> • Return Ticket • Any other document required
28	Common Documents	<ul style="list-style-type: none"> • Claim Form • KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines • Legal heir/succession certificate, wherever applicable • Any other relevant document required by Company/TPA for assessment of the claim.

Any other additional document required on case-to-case basis.

33) CUSTOMER GRIEVANCE REDRESSAL POLICY

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-258-5956 or For international Travel +91- 7799022308 you may email to the customer service desk at hello@godigit.com or travelclaims@godigit.com. After investigating the matter internally and subsequent closure, we will send our response.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com
For updated details of grievance officer, kindly refer the link:
<https://www.godigit.com/claim/grievance-redressal-procedure>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://irdai.gov.in/igms1>

For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <https://www.cioins.co.in/Ombudsman>

Address and contact number of Council for Insurance Ombudsman

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	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@cioins.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 / 26652049 Email: bimalokpal.bengaluru@cioins.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@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
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@cioins.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@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)

DELHI	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@cioins.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@cioins.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@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	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@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	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@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	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@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, 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.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

NOIDA	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 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, 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	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	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@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in

Annexure – I

List I – Optional Items

Sl No	Item
1.	BABY FOOD <i>(Not Payable)</i>
2.	BABY UTILITIES CHARGES <i>(Not Payable)</i>
3.	BEAUTY SERVICES <i>(Not Payable)</i>
4.	BELTS/BRACES <i>(Payable in cases where insured has undergone Surgery of thoracic or lumbar spine)</i>
5.	BUDS <i>(Not Payable)</i>
6.	COLD PACK/HOT PACK <i>(Not Payable)</i>
7.	CARRY BAGS <i>(Not Payable)</i>
8.	EMAIL/ INTERNET CHARGES <i>(Not Payable)</i>
9.	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL) <i>(Not Payable)</i>
10.	LEGGINGS <i>(Payable in Bariatric and Varicose Vein Surgery and may be considered for at least these conditions where Surgery itself is Payable)</i>
11.	LAUNDRY CHARGES <i>(Not Payable)</i>
12.	MINERAL WATER <i>(Not Payable)</i>
13.	SANITARY PAD <i>(Not Payable)</i>
14.	TELEPHONE CHARGES <i>(Not Payable)</i>
15.	GUEST SERVICES <i>(Not Payable)</i>
16.	CREPE BANDAGE <i>(Not Payable)</i>
17.	DIAPER OF ANY TYPE <i>(Not Payable)</i>
18.	EYELET COLLAR <i>(Not Payable)</i>
19.	SLINGS <i>(Reasonable costs for one sling in case of upper arm fractures should be considered)</i>
20.	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES <i>(Part Of Cost Of Blood, Not Payable)</i>
21.	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22.	Television Charges <i>(Payable Under Room Charges Not if separately levied)</i>
23.	SURCHARGES <i>(Part of Room Charge Not Payable Separately)</i>
24.	ATTENDANT CHARGES <i>(Part of Room Charge Not Payable Separately)</i>

25.	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE) <i>(Patient Diet provided by hospital is Payable)</i>
26.	BIRTH CERTIFICATE <i>(Not Payable)</i>
27.	CERTIFICATE CHARGES <i>(Not Payable)</i>
28.	COURIER CHARGES <i>(Not Payable)</i>
29.	CONVEYANCE CHARGES <i>(Not Payable)</i>
30.	MEDICAL CERTIFICATE <i>(Not Payable)</i>
31.	MEDICAL RECORDS <i>(Not Payable)</i>
32.	PHOTOCOPIES CHARGES <i>(Not Payable)</i>
33.	MORTUARY CHARGES <i>(Payable upto 24 Hours. Shifting charges not Payable)</i>
34.	WALKING AIDS CHARGES <i>(Not Payable)</i>
35.	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL) <i>(Not Payable)</i>
36.	SPACER <i>(Not Payable)</i>
37.	SPIROMETRE <i>(Device Not Payable)</i>
38.	NEBULIZER KIT <i>(Not Payable)</i>
39.	STEAM INHALER <i>(Not Payable)</i>
40.	ARMSLING <i>(Not Payable)</i>
41.	THERMOMETER <i>(Not Payable)</i>
42.	CERVICAL COLLAR <i>(Not Payable)</i>
43.	SPLINT <i>(Not Payable)</i>
44.	DIABETIC FOOTWEAR <i>(Not Payable)</i>
45.	KNEE BRACES (LONG/ SHORT/ HINGED) <i>(Not Payable)</i>
46.	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER <i>(Not Payable)</i>
47.	LUMBO SACRAL BELT <i>(Payable only where Insured has undergone Surgery of Lumbar Spine)</i>
48.	NIMBUS BED OR WATER OR AIR BED CHARGES <i>(Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia / quadriplegia for any reason and at reasonable cost of approximately Rs. 200 / day)</i>
49.	AMBULANCE COLLAR <i>(Not Payable)</i>
50.	AMBULANCE EQUIPMENT <i>(Not Payable)</i>
51.	ABDOMINAL BINDER <i>(Not Payable)</i>
52.	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES <i>(Post hospitalization nursing charges not Payable)</i>
53.	SUGAR FREE Tablets <i>(Payable. Sugar free variants of admissible medicines are Not excluded)</i>
54.	CREAMS POWDERS LOTIONS <i>(Toiletries are not payable, only prescribed medical pharmaceuticals payable)</i>
55.	ECG ELECTRODES <i>(Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be Payable)</i>
56.	GLOVES <i>(Sterilized Gloves Payable / Unsterilized Gloves not payable)</i>
57.	NEBULISATION KIT <i>(Payable Reasonably only if used during Hospitalization)</i>
58.	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, etc.]
59.	KIDNEY TRAY <i>(Not Payable)</i>
60.	MASK <i>(Not Payable)</i>
61.	OUNCE GLASS <i>(Not Payable)</i>
62.	OXYGEN MASK <i>(Not Payable)</i>
63.	PELVIC TRACTION BELT <i>(Not Payable)</i>
64.	PAN CAN <i>(Not Payable)</i>
65.	TROLLY COVER <i>(Not Payable)</i>
66.	UROMETER, URINE JUG <i>(Not Payable)</i>
67.	AMBULANCE <i>(Payable Reasonably only if used during Hospitalization upto sub-limit mentioned in the policy schedule)</i>
68.	VASOFIX SAFETY <i>(Not Payable)</i>

List II - Items that are to be subsumed into Room Charges

Sl No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED) <i>(Not Payable)</i>
2	HAND WASH <i>(Not Payable)</i>
3	SHOE COVER <i>(Not Payable)</i>

4	CAPS (Not Payable)
5	CRADLE CHARGES (Not Payable)
6	COMB (Not Payable)
7	EAU-DE-COLOGNE/ ROOM FRESHNERS (Not Payable)
8	FOOT COVER (Not Payable)
9	GOWN (Not Payable)
10	SLIPPERS (Not Payable)
11	TISSUE PAPER (Not Payable)
12	TOOTHPASTE (Not Payable)
13	TOOTHBRUSH (Not Payable)
14	BED PAN (Not Payable)
15	FACE MASK (Not Payable)
16	FLEXI MASK (Not Payable)
17	HAND HOLDER (Not Payable)
18	SPUTUM CUP (Payable Under Investigation Charges, Not as Consumable)
19	DISINFECTANT LOTIONS (Not Payable-Part of Dressing Charges)
20	LUXURY TAX (Only Actual Tax Levied by Government is Payable - Part of Room Charge for Sub Limits)
21	HVAC (Part of Room Charge Not Payable Separately)
22	HOUSE KEEPING CHARGES (Part of Room Charge Not Payable Separately)
23	AIR CONDITIONER CHARGES (Payable Under Room Charges Not if separately levied)
24	IM IV INJECTION CHARGES (Part of Nursing Charges, Not Payable)
25	CLEAN SHEET (Part of Laundry/housekeeping Not Payable Separately)
26	BLANKET/WARMER BLANKET (Not Payable- Part of Room Charges)
27	ADMISSION KIT (Not Payable)
28	DIABETIC CHART CHARGES (Not Payable)
29	DOCUMENTATION CHARGES/ ADMINISTRATIVE EXPENSES (Not Payable)
30	DISCHARGE PROCEDURE CHARGES (Not Payable)
31	DAILY CHART CHARGES (Not Payable)
32	ENTRANCE PASS/ VISITORS PASS CHARGES (Not Payable)
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE (To be Claimed by Patient under Post - Hospitalization where admissible)
34	FILE OPENING CHARGES (Not Payable)
35	INCIDENTAL EXPENSES/ MISC. CHARGES (NOT EXPLAINED) (Not Payable)
36	PATIENT IDENTIFICATION BAND/ NAME TAG (Not Payable)
37	PULSEOXYMETER CHARGES (Not Payable)
38	Nursing, DMO/ RMO charges included in room rent under associated medical expenses (Not Payable)

List III - Items that are to be subsumed into Procedure Charges

SI No.	Item
1	HAIR REMOVAL CREAM (Not Payable)
2	DISPOSABLES RAZORS CHARGES (for site preparations) (Payable for site preparations)
3	EYE PAD (Not Payable)
4	EYE SHIELD (Not Payable)
5	CAMERA COVER (Not Payable)
6	DVD, CD CHARGES (Payable only if CD is specifically sought by Insurer/TPA)
7	GAUSE SOFT (Not Payable)
8	GAUZE (Not Payable)
9	WARD AND THEATRE BOOKING CHARGE (Payable Under OT Charges, Not Payable Separately)
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS (Rental Charged By The Hospital Payable. Purchase of Instruments Not Payable.)
11	MICROSCOPE COVER (Payable Under OT Charges, Not Payable Separately)
12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER (Payable Under OT Charges, Not Payable Separately)
13	SURGICAL DRILL (Payable Under OT Charges, Not Payable Separately)
14	EYE KIT (Payable Under OT Charges, Not Payable Separately)
15	EYE DRAPE (Payable Under OT Charges, Not Payable Separately)
16	X-RAY FILM (Payable Under Radiology Charges, Not as Consumable)

17	BOYLES APPARATUS CHARGES <i>(Part Of OT Charges, Not Separately)</i>
18	COTTON <i>(Not Payable-Part of Dressing Charges)</i>
19	COTTON BANDAGE <i>(Not Payable-Part of Dressing Charges)</i>
20	SURGICAL TAPE <i>(Not Payable-payable by the Patient when Prescribed, otherwise included as Dressing Charges)</i>
21	APRON <i>(Not Payable -Part of Hospital Services/Disposable Linen to be Part of OT/ICU Charges)</i>
22	TORNIQUET <i>Not payable (service is charged by hospital, consumables cannot be separately charged.</i>
23	ORTHOBUNDLE, GYNAEC BUNDLE <i>(Part of Dressing Charges)</i>

List IV - Items that are to be subsumed into costs of treatment

SI No.	Item
1	ADMISSION/REGISTRATION CHARGES <i>(Not Payable)</i>
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE <i>Unless A Claim Is Accepted Under Section1 - A. Accidental Hospitalization Cover And/Or B. Accidental & Illness Hospitalization Cover</i>
3	URINE CONTAINER <i>(Not Payable)</i>
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES <i>(Not Payable)</i>
5	BIPAP MACHINE <i>(Not Payable)</i>
6	CPAP/ CAPD EQUIPMENTS <i>(Device Not Payable)</i>
7	INFUSION PUMP- COST <i>(Device Not Payable)</i>
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC <i>(May be Payable when prescribed for patient, not Payable for hospital use in OT or ward or for dressings in hospital)</i>
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES <i>(Patient diet provided by hospital is payable)</i>
10	HIV KIT <i>(Payable Only as Pre-Operative Screening)</i>
11	ANTISEPTIC MOUTHWASH <i>(Payable when prescribed)</i>
12	LOZENGES <i>(Payable when prescribed)</i>
13	MOUTH PAINT <i>(Payable when prescribed)</i>
14	VACCINATION CHARGES
15	ALCOHOL SWABES <i>(Not Payable. Part of hospital's own internal cost)</i>
16	SCRUB SOLUTIONISTERILLIUM <i>(Not Payable. Part of hospital's own internal cost)</i>
17	Glucometer& Strips <i>(Not Payable pre hospitalization or post hospitalization / Reports and Charts required/ Device not payable)</i>
18	URINE BAG <i>(Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs)</i>

List V – Additional Non-Payable Items

Sr. No	List of Expenses Generally Excluded ("Non-medical")
1.	Brush
2.	Cosy Towel
3.	Moisturiser Paste Brush
4.	Powder
5.	Barber Charges
6.	Oil Charges
7.	Bed Under Pad Charges
8.	Cost Of Spectacles/ Contact Lenses/ Hearing Aids, Etc.,
9.	Dental Treatment Expenses That Do Not Require Hospitalisation
10.	Home Visit Charges
11.	Donor Screening Charges
12.	Band Aids, Bandages, Sterile Injections, Needles, Syringes
13.	Blade
14.	Maintenance Charges
15.	Preparation Charges
16.	Washing Charges
17.	Medicine Box
18.	Commode

19.	Digestion Gels
20.	Novarapid
21.	Volini Gel/ Analgesic Gel
22.	Zytee Gel
23.	AHD (Ancillary And Hospital Disinfection (Eg.,Biomedical Waste Disposal/Management, Sanitation, Sanitization/Fumigation Charges Etc.)
24.	Visco Belt Charges
25.	Examination Gloves
26.	Outstation Consultant's/ Surgeon's Fees
27.	Paper Gloves
28.	Referral Doctor's Fees
29.	Sofnet
30.	Softovac
31.	Stockings

Annexure II

List of Hazardous or Adventure sports cover:

All the below given Adventure Sports/Hazardous Sports are subject to special conditions and special exclusions given below:

Special conditions are applicable to Section 29- Hazardous or Adventure sports cover, if mentioned against individual covers in below list:

- You must be with a professional, qualified and licensed guide, instructor or operator.'
- You must have the appropriate certification or license to participate in this sport, activity or experience at home. If operating a motor vehicle, the driver must hold the appropriate valid license in their country where such activity is being undertaken.]
- Within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas).
- Conventional skiing/snowboarding only. It is not a condition of cover that you ski or snowboard with a guide, however, you must follow the International Ski Federation code or the resort regulations; you must not venture into back country areas without taking local advice and appropriate rescue equipment.
- Conventional scuba diving only. You are limited to your current qualification limit, unless accompanied by a qualified instructor, taking part in a recognized course requirement of your chosen Diving Association. You must hold a current P.A.D.I. (Professional Association of Diving Instructors), S.S.I. (Scuba Schools International), B.S.A.C. (British Sub Aqua Club), SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activities Subaquatiques), or equivalent internationally recognized qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or you must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

Specific Exclusion for section 29 – Hazardous or Adventure sports cover will be applicable, if mentioned against the individual covers in below list:

- Any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.
- Any unaccompanied dive, any dive for gain or reward, any dive which takes you below your current qualification limits, or any dive below 50 metres under any circumstances.
- Any Hazardous or Adventure sports over 6,000 metres will not be covered.

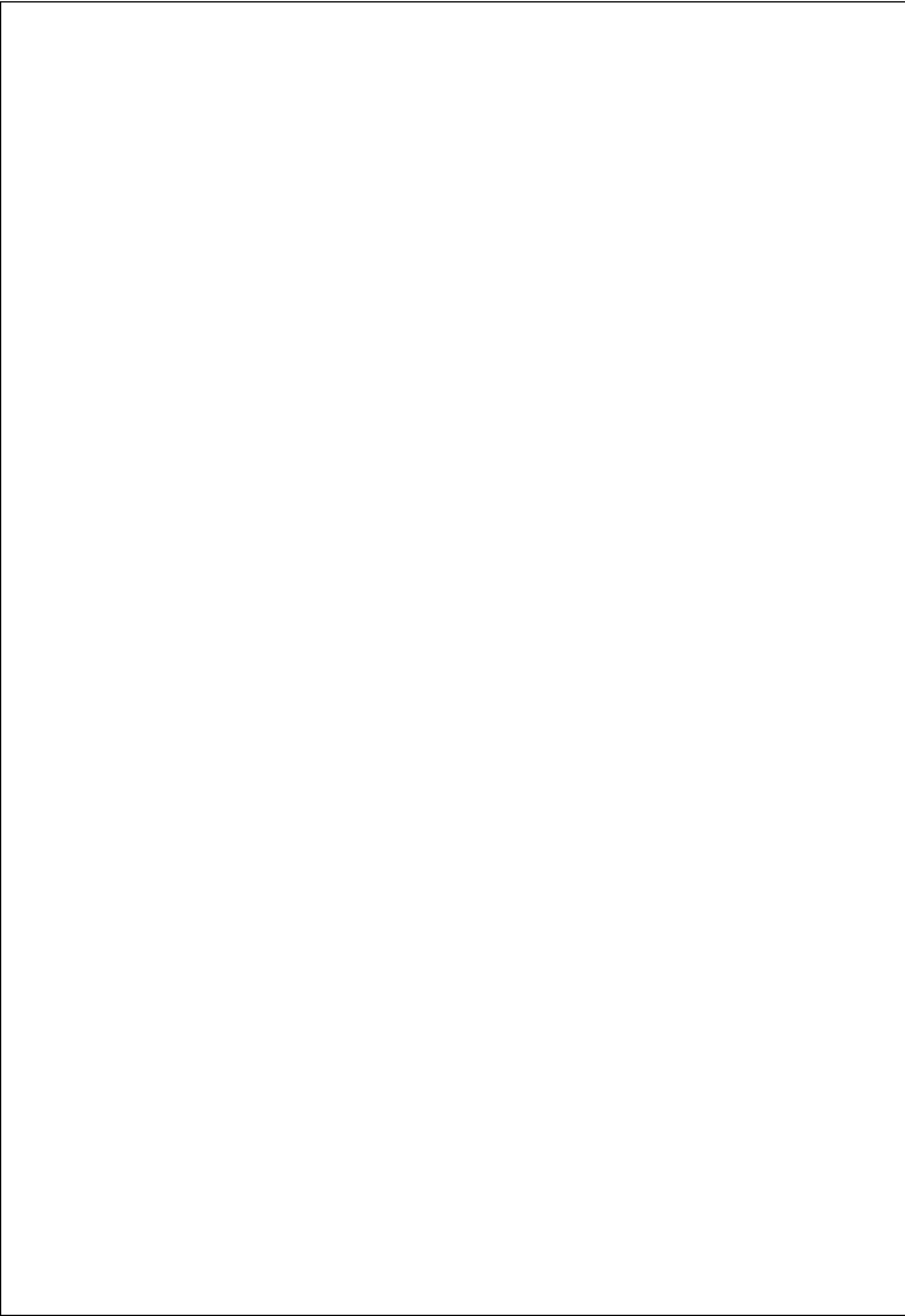
HAZARDOUS OR ADVENTURE SPORTS COVER	Level	SPECIAL CONDITIONS THAT APPLY	SPECIAL EXCLUSIONS THAT APPLY
Acrobatics	0		
Aerobics	0		
Air guitar	0		
Athletics	0		
Badminton	0		
Baseball	0		
Basketball	0		
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	0		
Canoeing (inland/coastal waters, grades 1-3 only)	0		

Cheerleading	0		
Cricket	0		
Croquet	0		
Curling	0		
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	0		
Darts	0		
Dodge ball	0		
Dragon boating (inland or coastal waters only)	0		
Fitness training	0		
Floorball	0		
Football (Soccer) including 5 a side	0		
Frisbee	0		
Golf	0		
Gym training (aerobics, spinning, Zumba, body pump, weight training, cross training, crossfit) (See also Boxing and Martial arts)	0		Policy excludes Power lifting
Gymnastics	0		
Handball	0		
Hockey	0		
Kayaking (inland/coastal waters, grades 1-3 only)	0		
Kite buggy	0		-
Kite flying	0		
Kite surfing	0		
Korfball	0		
Lacrosse	0		
Martial arts training (non-contact)	0		
Netball	0		
Orienteering	0		
Outdoor endurance	0		
Outrigger canoeing (inland or coastal waters only)	0		
Racquetball	0		
Roller hockey	0		
Roller skating	0		Policy excludes stunting
Rollerblading	0		Policy excludes stunting
Rounders	0		
Running/jogging (up to marathon distance)	0		Policy excludes Running of the Bulls.
Sandboarding/sand skiing	0		
Skateboarding (ramp, half pipe, skate park, street)	0		
Snooker	0		
Snorkelling	0		
Soccer	0		
Softball	0		
Squash/racquetball	0		
Stand up paddle surfing/paddle boarding	0		
Stilt walking	0		
Stoolball	0		
Surf boat rowing	0		
Surfing	0		
Table tennis	0		
Tchoukball	0		
Tennis	0		
Ultimate Frisbee	0		
Volleyball	0		
Wake skating	0		
Wakeboarding (see Water skiing)	0		
Yoga (class, alone/home practice)	0		
Yoga (teaching)	0	Special Condition (b)	-
Swimming (man-made swimming pool)	0		
Aqua zorbing (man-made swimming pool)	0		

Land zorbing (200 FT)	0		
Underwater walk	0		
Artificial rock climbing	0		
Buggy Ride	0		
Swoop Swing(100 Ft)	0		
Dirt Biking	0		
Gyro	0		
Rodeo-Bull ride	0		
Bubble Soccer	0		
Rocket Ejector	0		
Hard ball Net cricket	0		
Foosball	0		
American football (Gridiron)	1		Special Exclusion (iv)
Australian Rules Football (AFL)	1		Special Exclusion (iv)
Backpacking (up to 2,000 meters)	1		Special Exclusion (iii)
Banana boat rides	1	Special Condition (a)	
Bungee/bungy jumping	1	Special Condition (a)	
Bushwalking (up to 2,000 meters)	1		Special Exclusion (iii)
Camping up to 2,000 meters (see also Hiking and Mountaineering)	1		Special Exclusion (iii)
Canyon swing	1	Special Condition (a)	
Caving (sightseeing/tourist attraction)	1	Recreational visit only	
Clay pigeon shooting	1	Special Exclusion (a) or (b)	
Cycling (up to 2,000 meters– all styles including touring and organized tours)	1		Policy excludes Yungas Road/Death Road.
Dirt boarding	1		-
Dogsledding (on recognized trails)	1	Special Condition (a)	Policy excludes remote areas, racing, time trials and endurance events
Fencing	1		-
Fly by wire	1	Special Condition (a)	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special Condition (a)	
Flying (as a passenger of a private light aircraft)	1		Policy excludes stunt flying/aerobatics and commercial flying. Special Exclusion (iv)
High diving up to 10 meters	1		Policy excludes cliff diving
Hiking up to 2,000 meters (scrambling, hillwalking) on recognized routes	1		Policy excludes where ropes, picks or other specialist climbing equipment is required. Special Exclusion (iii)
Horse riding (leisure/social, non-competitive equestrian, dressage, show jumping, eventing)	1		Policy excludes racing. Special Exclusion (iv)
Hunting (excluding big game hunting and hunting in India)	1	Special Condition (a) or (b)	Policy excludes Big Game Hunting.
Ice hockey	1		Special Exclusion (iv)
Ice skating (indoor or outdoor) on a commercially managed rink	1	Special Condition (a)	
Land surfing	1		-
Moped riding/Scooter biking	1	Special Condition (b); and a helmet must be worn	-
Motor racing experience (passenger only)	1	Special Condition (a)	
Motor biking	1	Special Condition (b); and a helmet must be worn	-
Mountain biking (up to 2,000 meters– all styles including touring and organized tours)	1		Policy excludes Yungas Road/Death Road.
Outward Bound	1	Special Condition (a)	
Quad biking	1	Special Condition (a) or (b); and a helmet must be worn	Special Exclusion (iv)
Rock climbing (bouldering)	1		Special Exclusion (iv)
Rowing/sculling (inland/coastal waters)	1		-
Safari tours	1	Special Condition (a)	Policy excludes handling and/or work with dangerous

			animals including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sailing	1	Special Condition (a) or (b); and Special Condition (c)	-
Segway tours	1	Special Condition (a); and a helmet must be worn	Special Exclusion (iv)
Sleigh rides	1	Special Condition (a)	Policy excludes remote areas.
Speed boating (inland/coastal waters only)	1	Special Condition (a) or (b)	Policy excludes speed boating on white water or outside coastal waters.
Swimming	1		Policy excludes swimming outside coastal waters.
Swimming with whales/whale sharks (inside or outside coastal waters)	1	Special Condition (a)	
Theme parks / fairgrounds	1	Special Condition (a)	
Water skiing/wakeboarding	1	Special Condition (a) or (b)	Policy excludes jumping.
Windsurfing (inland or coastal waters only)	1		-
Working - Non-manual work	1		-
Working - manual work	1		-
Zip line (Flying fox)	1	Special Condition (a)	
Abseiling (rappelling, rapping, rap jumping, deepelling, abbing); see also Climbing, and Mountaineering	2	Special Condition (a)	
Aerial safari	2	Special Condition (a)	Special Exclusion (iv)
Backpacking (2,000 up to 4,500 meters)	2		Special Exclusion (iii)
Boxing (gym or outdoor training)	2		Policy excludes boxing competition or bouts.
Bushwalking (2,000 up to 4,500 meters)	2		Special Exclusion (iii)
Camel riding/trekking	2	Special Condition (a)	
Camping 2,000 up to 4,500 meters (see also Hiking and Mountaineering)	2		Special Exclusion (iii)
Canyoning	2		Special Exclusion (iv)
Cave diving / Cavern diving	2	Special Condition (e)	Policy excludes cliff diving.
Cycling (2,000 up to 4,500 meters– all styles including touring and organized tours)	2		Policy excludes Yungas Road/Death Road.
Dune buggy	2	Special Condition (a) or (b)	-
Elephant riding/trekking	2	Special Condition (a)	-
Fishing	2	Sports / leisure fishing only. Special Condition (a) or (b); and Special Condition (c)	Policy excludes commercial fishing and rock fishing.
Glacier walking/ice walking	2	Special Condition (a)	Special Exclusion (iii)
Gliding	2	Special Condition (a) or (b)	Special Exclusion (iv)
Go karting	2	Special Condition (a)	-
Hiking 2,000 up to 4,500 meters (scrambling) on recognised routes	2		Policy excludes where ropes, picks or other specialist climbing equipment is required. Special Exclusion (iii)
Hot air ballooning (ballooning)	2	Special Condition (a) or (b)	-
Jet boating (inland/coastal waters only)	2	Special Condition (a) or (b)	-
Jet skiing (inland/coastal waters, grades 1-2 only)	2	Special Condition (a) or (b)	-
Kite boarding (on land or water)	2		
Mountain biking (4,500 up to 6,000 meters – all styles including touring and organized tours)	2		Policy excludes Yungas Road/Death Road.
Paint balling/airsoft	2	Special Condition (a)	-
Parachuting	2	Special Condition (a) or (b)	Policy excludes parachuting from a hot air balloon.
Rifle range/sports shooting	2	Special Condition (a) or (b)	-
River boarding/hydro speeding (grades 1-3)	2	Special Condition (a)	
Rock climbing (indoor)	2	Special Condition (a)	Policy excludes soloing. Special

			Exclusion (iv)
Scuba diving (to 50 meters)	2	Special Condition (e)	Policy excludes cliff diving. Special Exclusion (ii) and (iv)
Skiing / snowboarding (on piste, off piste, heli-skiing, heliboarding)	2	Special Condition (d)	Special Exclusion (i)
Sledding/Tobogganing/Snow Sleds/Snow Sleighs (on snow)	2		Policy excludes remote areas, racing, time trials and endurance events.
Snowmobiling Tandem skydiving	2	Special Condition (a) Special Condition (a)	Policy excludes remote areas, racing, time trials and endurance events.
	2		Policy excludes skydiving from a hot air balloon.
Tubing on rivers (see also Black water rafting)	2	Special Condition (a)	Special Exclusion (iv)
Via Ferrata	2		
Zorbing	2	Special Condition (a)	Special Exclusion (iv)
Backpacking (4,500 up to 6,000 meters)	3		Special Exclusion (iii) and (iv), except for high altitude climbing over 6,000 metres
Black water rafting (cave tubing) (grades 1-5)	3	Special Condition (a)	Special Condition (iv)
Bobsled/Bobsleigh	3	Special Condition (a)	Special Exclusion (i) and (iv)
Bushwalking (4,500 up to 6,000 meters)	3		Special Exclusion (iii) and (iv), except for high altitude climbing over 6,000 metres
Camping 4,500 up to 6,000 meters (see also Hiking and Mountaineering)	3	-	Special Exclusion (iii) and (iv), except for high altitude climbing over 6,000 metres
Free diving (up to 50 meters) Hang gliding	3	Special Condition (a)	Policy excludes cliff diving.
	3		Special Exclusion (iv)
Hiking 4,500 up to 6,000 meters (scrambling) on recognized routes	3		Policy excludes where ropes, picks or other specialist climbing equipment is required. Special Exclusion (iii)
Martial arts training	3	Special Condition (a); noncompetitive only	Special Exclusion (iv). Policy excludes cage fighting, mixed martial arts, kickboxing, Muay Thai and competition or bouts.
Mountaineering 4,500 up to 6,000 meters (with ropes, picks or specialist climbing equipment)	3	We recommend you do not venture into any area without taking local advice and appropriate rescue equipment.	Special Exclusion (iii) and (iv)
Mountaineering 4,500 up to 6,000 meters (with ropes, picks or specialist climbing equipment)	3	We recommend you do not venture into any area without taking local advice and appropriate rescue equipment.	Special Exclusion (iii) and (iv), except for high altitude climbing over 6,000 metres
Paragliding/parapenting	3	Special Condition (a) or (b)	Special Exclusion (iv)
Parasailing/Parascending	3	Special Condition (a) or (b)	Special Exclusion (iv)
Rap jumping	3	Special Condition (a)	Special Exclusion (iv)
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing); see also Mountaineering	3		Policy excludes soloing. Special Exclusion (iv)
Skydiving (solo) Snow biking (on piste or off piste within resort boundaries)	3	Special Condition (a) Special Condition (a)	Policy excludes skydiving from a hot air balloon.
Snow rafting	3	Special Condition (a)	Special Exclusion (iv)
Tubing on snow	3	Special Condition (a)	Special Exclusion (iv)
White water rafting (grades 1-5)	3	Special Condition (a)	Special Exclusion (iv)



Plan Chart

Double Secure Plan

Senior Double Secure Plan:

Section Name	Particulars	Senior Double Secure Plan 50K	Senior Double Secure Plan 1L
Medical Treatment and Evacuation Exigencies	Sum Insured (USD)	50000	100000
	Deductible (USD)	100	100
	PED Waiver	750	1000
	Room Rent Limit	1000	1500
Accidental Treatment and Evacuation Exigencies	Sum Insured (USD)	50000	100000
	Deductible (USD)	100	100
	Room Rent Limit	1000	1500
Personal Accident	Sum Insured (USD)	10000	10000
Accidental Death and Disability Cover (Common Carrier)	Sum Insured (USD)	NA	NA
Home to Home Cover	Sum Insured (USD)	NA	NA
	Time Excess	NA	NA
Dental Treatment	Sum Insured (USD)	300	400
	Deductible (USD)	60	80
Hijack Distress Allowance	Sum Insured (USD)	NA	NA
	Time Excess	NA	NA
Delay of Checked-In Baggage	Sum Insured (USD)	100	100
	Time Excess	6 Hours	6 Hours
Total Loss of Checked- In Baggage	Sum Insured (USD)	500	750
Trip Cancellation	Sum Insured (USD)	NA	NA
	Deductible (USD)	NA	NA
Trip Abandonment	Sum Insured (USD)	NA	NA
	Deductible (USD)	NA	NA
Trip Extension	Sum Insured (USD)	NA	NA
	Deductible (USD)	NA	NA
Compassionate Visit	Sum Insured (USD)	NA	NA
	Deductible (USD)	NA	NA
Escort of Minor Child	Sum Insured (USD)	NA	NA
	Deductible (USD)	NA	NA
Common Carrier Delay	Sum Insured (USD)	25 per time excess up to 100	25 per time excess up to 100
	Time Excess	4 Hours	4 Hours
Missed Connection	Sum Insured (USD)	300	300
	Time Excess	6 Hours	6 Hours
Personal Liability & Bail Bond	Sum Insured (USD)	100000	100000
	Deductible (USD)	200	100
All Risk Cancellation Charges	Sum Insured (USD)	NA	NA
Daily Cash Allowance	Sum Insured (USD)	NA	NA
	Time Excess	NA	NA
Loss of Passport, Driving License and Temporary Permit	Sum Insured (USD)	250	250
	Deductible (USD)	25	25
Bounced Booking for Accommodation	Sum Insured (USD)	NA	NA

	Deductible (USD)	NA	NA
Bounced Booking for Common Carrier	Sum Insured (USD)	NA	NA
	Deductible (USD)	NA	NA
Loss of Baggage and Personal Belongings	Sum Insured (USD)	NA	NA
Home Building and Contents	Sum Insured (INR)	NA	NA
Emergency Cash Assistance Service	Sum Insured (USD)	500	500
Financial Emergency Cash	Sum Insured (USD)	NA	NA
Golfer's Hole in One	Sum Insured (USD)	NA	NA
Fraudulent Charges Cover	Sum Insured (USD)	NA	NA
Extended Pet Stay	Sum Insured (USD)	NA	NA
Hazardous or Adventure Sports	Sum Insured (USD)	NA	NA
Upgradation to Business Class	Sum Insured (USD)	NA	NA
Study Interruption	Sum Insured (USD)	NA	NA
Accident of the Sponsor	Sum Insured (USD)	NA	NA
Maternity and Baby Cover	Sum Insured (USD)	NA	NA
Inter- Collegiate Sports Cover	Sum Insured (USD)	NA	NA
Coverage at Home Country	Sum Insured (INR)	NA	NA

Double Secure Plus Plan:

Section Name	Particulars	Double Secure Plus 50k	Double Secure Plus 1 Lakh	Double Secure Plus 2.5 Lakh	Double Secure Plus 5 Lakh
Medical Treatment and Evacuation Exigencies	Sum Insured (USD)	50000	100000	250000	500000
	Deductible (USD)	100	100	100	100
	PED Waiver	1500	2500	5000	5000
	Room Rent	1000	1500	1875	2000
Accidental Treatment and Evacuation Exigencies	Sum Insured (USD)	50000	100000	250000	500000
	Deductible (USD)	100	100	100	100
	Room Rent	1000	1500	1875	2000
Personal Accident	Sum Insured (USD)	10000	10000	15000	20000
Accidental Death and Disability Cover (Common Carrier)	Sum Insured (USD)	5000	6000	7000	10000
Home to Home Cover	Sum Insured (USD)	Covered	Covered	Covered	Covered
	Time Excess	24 Hours	24 Hours	24 Hours	24 Hours
Dental Treatment	Sum Insured (USD)	300	400	400	500
	Deductible (USD)	60	80	80	100
Hijack Distress Allowance	Sum Insured (USD)	100 per day max up to 5 days	100 per day max up to 5 days	100 per day max up to 5 days	100 per day max up to 5 days
	Time Excess	24 Hours	24 Hours	24 Hours	24 Hours
Delay of Checked-In Baggage	Sum Insured (USD)	100	100	100	100
	Time Excess	6 Hours	6 Hours	6 Hours	6 Hours
Total Loss of Checked- In Baggage	Sum Insured (USD)	500	750	750	1000
Trip Cancellation	Sum Insured (USD)	500	750	1000	1500
	Deductible (USD)	NA	NA	NA	NA
Trip Abandonment	Sum Insured (USD)	500	500	750	1000
	Deductible (USD)	NA	NA	NA	NA
Trip Extension	Sum Insured (USD)	500	500	750	1000
	Deductible (USD)	NA	NA	NA	NA
Compassionate Visit	Sum Insured (USD)	1000	1000	1500	2000
	Deductible (USD)	NA	NA	NA	NA

Escort of Minor Child	Sum Insured (USD)	500	500	750	1000
	Deductible (USD)	NA	NA	NA	NA
Common Carrier Delay	Sum Insured (USD)	25 per time excess max up to 100	25 per time excess max up to 100	25 per time excess max up to 150	25 per time excess max up to 150
	Time Excess	4 Hours	4 Hours	4 Hours	4 Hours
Missed Connection	Sum Insured (USD)	300	500	750	1000
	Time Excess	6 Hours	6 Hours	6 Hours	6 Hours
Personal Liability & Bail Bond	Sum Insured (USD)	100000	150000	200000	250000
	Deductible (USD)	200	150	200	250
All Risk Cancellation Charges	Sum Insured (USD)	NA	NA	NA	NA
Daily Cash Allowance	Sum Insured (USD)	50, max up to 5 says	50, max up to 5 says	100, max up to 5 says	150, max up to 5 says
	Time Excess	2 days	2 days	2 days	2 days
Loss of Passport, Driving License and Temporary Permit	Sum Insured (USD)	300	300	300	300
	Deductible	30	30	30	30
Bounced Booking for Accommodation	Sum Insured (USD)	500	500	750	1000
	Deductible (USD)	50	50	75	100
Bounced Booking for Common Carrier	Sum Insured (USD)	500	500	750	1000
	Deductible (USD)	50	50	75	100
Loss of Baggage and Personal Belongings	Sum Insured (USD)	NA	NA	NA	NA
Home Building and Contents	Sum Insured (INR)	100000	100000	200000	200000
Emergency Cash Assistance Service	Sum Insured (USD)	500	750	1000	1500
Financial Emergency Cash	Sum Insured (USD)	NA	NA	NA	NA
Golfer's Hole in One	Sum Insured (USD)	300	500	750	1000
Fraudulent Charges Cover	Sum Insured (USD)	NA	NA	NA	NA
Extended Pet Stay	Sum Insured (USD)	500	500	750	1000
Hazardous or Adventure Sports	Sum Insured (USD)	Level 1 up to 100% of Base SI	Level 1 up to 100% of Base SI	Level 1 up to 100% of Base SI	Level 1 up to 100% of Base SI
Upgradation to Business Class	Sum Insured (USD)	500	500	750	1000
Study Interruption	Sum Insured (USD)	NA	NA	NA	NA
Accident of the Sponsor	Sum Insured (USD)	NA	NA	NA	NA
Maternity and Baby Cover	Sum Insured (USD)	NA	NA	NA	NA
Inter- Collegiate Sports Cover	Sum Insured (USD)	NA	NA	NA	NA
Coverage at Home Country	Sum Insured (INR)	NA	NA	NA	NA

Senior Double Secure Plus Plan:

Section Name	Particulars	Senior Double Secure Plus 50K	Senior Double Secure Plus 1L
Medical Treatment and Evacuation Exigencies	Sum Insured (USD)	50000	100000
	Deductible (USD)	100	100
	PED Waiver	1500	2500
	Room Rent Limit	1000	1500
Accidental Treatment and Evacuation Exigencies	Sum Insured (USD)	50000	100000
	Deductible (USD)	100	100
	Room Rent	1000	1500
Personal Accident	Sum Insured (USD)	10000	10000
Accidental Death and Disability Cover (Common Carrier)	Sum Insured (USD)	5000	6000
Home to Home Cover	Sum Insured (USD)	Covered	Covered
	Time Excess	24 Hours	24 Hours
Dental Treatment	Sum Insured (USD)	300	400
	Deductible (USD)	60	80

Hijack Distress Allowance	Sum Insured (USD)	100 up to 500	100 up to 500
	Time Excess	24 Hours	24 Hours
Delay of Checked-In Baggage	Sum Insured (USD)	100	100
	Time Excess	6 Hours	6 Hours
Total Loss of Checked- In Baggage	Sum Insured (USD)	500	750
Trip Cancellation	Sum Insured (USD)	500	750
	Deductible (USD)	NA	NA
Trip Abandonment	Sum Insured (USD)	500	500
	Deductible (USD)	NA	NA
Trip Extension	Sum Insured (USD)	500	500
	Deductible (USD)	NA	NA
Compassionate Visit	Sum Insured (USD)	500	1000
	Deductible (USD)	NA	NA
Escort of Minor Child	Sum Insured (USD)	NA	NA
	Deductible (USD)	NA	NA
Common Carrier Delay	Sum Insured (USD)	25 per time excess max up to 100	25 per time excess max up to 100
	Time Excess	4 Hours	4 Hours
Missed Connection	Sum Insured (USD)	300	500
	Time Excess	6 Hours	6 Hours
Personal Liability & Bail Bond	Sum Insured (USD)	100000	150000
	Deductible (USD)	200	150
All Risk Cancellation Charges	Sum Insured (USD)	NA	NA
Daily Cash Allowance	Sum Insured (USD)	50 per day up to max 5 days	50 per day up to max 5 days
	Time Excess	2 days	2 days
Loss of Passport, Driving License and Temporary Permit	Sum Insured (USD)	250	300
	Deductible	25	30
Bounced Booking for Accommodation	Sum Insured (USD)	500	500
	Deductible (USD)	50	50
Bounced Booking for Common Carrier	Sum Insured (USD)	500	500
	Deductible (USD)	50	50
Loss of Baggage and Personal Belongings	Sum Insured (USD)	NA	NA
Home Building and Contents	Sum Insured (INR)	100000	100000
Emergency Cash Assistance Service	Sum Insured (USD)	500	750
Financial Emergency Cash	Sum Insured (USD)	NA	NA
Golfer's Hole in One	Sum Insured (USD)	300	500
Fraudulent Charges Cover	Sum Insured (USD)	NA	NA
Extended Pet Stay	Sum Insured (USD)	500	500
Hazardous or Adventure Sports	Sum Insured (USD)	NA	NA
Upgradation to Business Class	Sum Insured (USD)	500	500
Study Interruption	Sum Insured (USD)	NA	NA
Accident of the Sponsor	Sum Insured (USD)	NA	NA
Maternity and Baby Cover	Sum Insured (USD)	NA	NA
Inter- Collegiate Sports Cover	Sum Insured (USD)	NA	NA
Coverage at Home Country	Sum Insured (INR)	NA	NA

Double Secure Asia Plan

Section Name	Particulars	Double Secure Asia 15K	Double Secure Asia 25K	Double Secure Asia 50K
Medical Treatment and Evacuation Exigencies	Sum Insured (USD)	15000	25000	50000
	Deductible (USD)	100	100	100
	PED Waiver	NA	NA	NA
	Room Rent Limit	750	750	1000
Accidental Treatment and Evacuation Exigencies	Sum Insured (USD)	15000	25000	50000
	Deductible (USD)	100	100	100
	Room Rent	750	750	1000
Personal Accident	Sum Insured (USD)	7500	7500	10000
Accidental Death and Disability Cover (Common Carrier)	Sum Insured (USD)	2500	2500	5000
Home to Home Cover	Sum Insured (USD)	NA	NA	NA
	Time Excess	NA	NA	NA
Dental Treatment	Sum Insured (USD)	300	300	300
	Deductible (USD)	60	60	60
Hijack Distress Allowance	Sum Insured (USD)	50 up to 250	50 up to 250	50 up to 250
	Time Excess	24 Hours	24 Hours	24 Hours
Delay of Checked-In Baggage	Sum Insured (USD)	100	100	100
	Time Excess	6 Hours	6 Hours	6 Hours
Total Loss of Checked- In Baggage	Sum Insured (USD)	200	200	300
Trip Cancellation	Sum Insured (USD)	NA	NA	NA
	Deductible (USD)	NA	NA	NA
Trip Abandonment	Sum Insured (USD)	NA	NA	NA
	Deductible (USD)	NA	NA	NA
Trip Extension	Sum Insured (USD)	NA	NA	NA
	Deductible (USD)	NA	NA	NA
Compassionate Visit	Sum Insured (USD)	NA	NA	NA
	Deductible (USD)	NA	NA	NA
Escort of Minor Child	Sum Insured (USD)	NA	NA	NA
	Deductible (USD)	NA	NA	NA
Common Carrier Delay	Sum Insured (USD)	30 per time excess max up to 180	30 per time excess max up to 180	30 per time excess max up to 180
	Time Excess	4 Hours	4 Hours	4 Hours
Missed Connection	Sum Insured (USD)	NA	NA	NA
	Time Excess	NA	NA	NA
Personal Liability & Bail Bond	Sum Insured (USD)	10000	10000	10000
	Deductible (USD)	NA	NA	NA
All Risk Cancellation Charges	Sum Insured (USD)	NA	NA	NA
Daily Cash Allowance	Sum Insured (USD)	NA	NA	NA
	Time Excess	NA	NA	NA
Loss of Passport, Driving License and Temporary Permit	Sum Insured (USD)	100	100	100
	Deductible	10	10	10
Bounced Booking for Accommodation	Sum Insured (USD)	NA	NA	NA
	Deductible (USD)	NA	NA	NA
Bounced Booking for Common Carrier	Sum Insured (USD)	NA	NA	NA
	Deductible (USD)	NA	NA	NA
Loss of Baggage and Personal Belongings	Sum Insured (USD)	NA	NA	NA
Home Building and Contents	Sum Insured (INR)	NA	NA	NA

Emergency Cash Assistance Service	Sum Insured (USD)	500	500	500
Financial Emergency Cash	Sum Insured (USD)	NA	NA	NA
Golfer's Hole in One	Sum Insured (USD)	NA	NA	NA
Fraudulent Charges Cover	Sum Insured (USD)	NA	NA	NA
Extended Pet Stay	Sum Insured (USD)	NA	NA	NA
Hazardous or Adventure Sports	Sum Insured (USD)	NA	NA	NA
Upgradation to Business Class	Sum Insured (USD)	NA	NA	NA
Study Interruption	Sum Insured (USD)	NA	NA	NA
Accident of the Sponsor	Sum Insured (USD)	NA	NA	NA
Maternity and Baby Cover	Sum Insured (USD)	NA	NA	NA
Inter- Collegiate Sports Cover	Sum Insured (USD)	NA	NA	NA
Coverage at Home Country	Sum Insured (INR)	NA	NA	NA

Multi Trip Plan:

Section Name	Particulars	Frequent Flyer Multi Trip 2.5L	Frequent Flyer Multi Trip 5L	Frequent Flyer Plus Multi Trip 2.5L	Frequent Flyer Plus Multi Trip 5L
Medical Treatment and Evacuation Exigencies	Sum Insured (USD)	250000	500000	250000	500000
	Deductible (USD)	100	100	100	100
	PED Waiver	1000	1000	5000	5000
	Room Rent Limit	1875	2000	1875	2000
Accidental Treatment and Evacuation Exigencies	Sum Insured (USD)	250000	500000	250000	500000
	Deductible (USD)	100	100	100	100
	Room Rent	1875	2000	1875	2000
Personal Accident	Sum Insured (USD)	15000	20000	15000	20000
Accidental Death and Disability Cover (Common Carrier)	Sum Insured (USD)	5000	5000	7000	10000
Home to Home Cover	Sum Insured (USD)	NA	NA	up to 100% of Base SI	up to 100% of Base SI
	Time Excess	NA	NA	24 Hours	24 Hours
Dental Treatment	Sum Insured (USD)	400	500	400	500
	Deductible (USD)	80	100	80	100
Hijack Distress Allowance	Sum Insured (USD)	100 up to 500	100 up to 500	100 up to 500	100 up to 500
	Time Excess	24 Hours	24 Hours	24 Hours	24 Hours
Delay of Checked-In Baggage	Sum Insured (USD)	100	100	100	100
	Time Excess	6 Hours	6 Hours	6 Hours	6 Hours
Total Loss of Checked- In Baggage	Sum Insured (USD)	750	1000	750	1000
Trip Cancellation	Sum Insured (USD)	750	1000	1000	1500
	Deductible (USD)	NA	NA	NA	NA
Trip Abandonment	Sum Insured (USD)	750	1000	750	1000
	Deductible (USD)	NA	NA	NA	NA
Trip Extension	Sum Insured (USD)	750	1000	750	1000
	Deductible (USD)	NA	NA	NA	NA
Compassionate Visit	Sum Insured (USD)	NA	NA	1500	2000
	Deductible (USD)	NA	NA	NA	NA
Escort of Minor Child	Sum Insured (USD)	NA	NA	750	1000
	Deductible (USD)	NA	NA	NA	NA
Common Carrier Delay	Sum Insured (USD)	25 per time excess max up to 150	25 per time excess max up to 150	25 per time excess max up to 150	25 per time excess max up to 150
	Time Excess	4 Hours	4 Hours	4 Hours	4 Hours

Missed Connection	Sum Insured (USD)	300	500	750	1000
	Time Excess	6 Hours	6 Hours	6 Hours	6 Hours
Personal Liability & Bail Bond	Sum Insured (USD)	100000	100000	200000	250000
	Deductible (USD)	100	100	200	250
All Risk Cancellation Charges	Sum Insured (USD)	NA	NA	NA	NA
Daily Cash Allowance	Sum Insured (USD)	50 Per Day	50 Per Day	100 Per Day	150 Per Day
	Time Excess	2 Days	2 Days	2 Days	2 Days
Loss of Passport, Driving License and Temporary Permit	Sum Insured (USD)	250	250	300	300
	Deductible	25	25	30	30
Bounced Booking for Accommodation	Sum Insured (USD)	750	1000	750	1000
	Deductible (USD)	75	100	75	100
Bounced Booking for Common Carrier	Sum Insured (USD)	750	1000	750	1000
	Deductible (USD)	75	100	75	100
Loss of Baggage and Personal Belongings	Sum Insured (USD)	NA	NA	NA	NA
Home Building and Contents	Sum Insured (INR)	200000	200000	200000	200000
Emergency Cash Assistance Service	Sum Insured (USD)	750	1000	1000	1500
Financial Emergency Cash	Sum Insured (USD)	NA	NA	NA	NA
Golfer's Hole in One	Sum Insured (USD)	NA	NA	750	1000
Fraudulent Charges Cover	Sum Insured (USD)	NA	NA	NA	NA
Extended Pet Stay	Sum Insured (USD)	NA	NA	750	1000
Hazardous or Adventure Sports	Sum Insured (USD)	Level 1 up to 100% Base SI	Level 1 up to 100% Base SI	Level 1 up to 100% Base SI	Level 1 up to 100% Base SI
Upgradation to Business Class	Sum Insured (USD)	NA	NA	750	1000
Study Interruption	Sum Insured (USD)	NA	NA	NA	NA
Accident of the Sponsor	Sum Insured (USD)	NA	NA	NA	NA
Maternity and Baby Cover	Sum Insured (USD)	NA	NA	NA	NA
Inter- Collegiate Sports Cover	Sum Insured (USD)	NA	NA	NA	NA
Coverage at Home Country	Sum Insured (INR)	NA	NA	NA	NA

Modular Plan:

Modular plan is not a fixed plan and can be customized as per customer's requirement. Options available in Modular Plan are mentioned in the table and customer can choose from the option(s) provided.

Based on market need or feedback company may curate plan(s) apart from the six plans mentioned above. In such case, any new plan so curated shall be referred to as "Modular Plan- 1/2/3/ so on and so forth".

Section no.	Section Name	Indemnity/Benefit	Deductible	Co-Pay	Time Excess	Sum Insured/Benefit per day range (USD/Euro)		Sum Insured/Benefit per day range (INR)	
1.	Medical Treatment and Evacuation Exigencies	Indemnity	0-25%	0-50%		10,000	50,00,000	50,000	50,00,000
2.	Accidental Treatment and Evacuation Exigencies	Indemnity	0-25%	0-50%		10,000	50,00,000	50,000	50,00,000
3.	Personal Accident	Benefit	Not Applicable	Not Applicable		5,000	5,00,000	50,000	1,00,00,000
4.	Accidental Death and Disability Cover (Common Carrier)	Benefit	Not Applicable	Not Applicable		5,000	5,00,000	50,000	1,00,00,000
5.	Home to Home Cover	Indemnity	Not Applicable	Not Applicable	24 Hours	No Additional Sum Insured, Covered in Section 1 Limit only, up to the limit mentioned in policy schedule		No Additional Sum Insured, Covered in Section 1 Limit only, up to the limit mentioned in policy schedule	
6.	Dental Treatment	Indemnity	0-25%	0-50%		100	10,000	1,000	2,00,000
7.	Hijack Distress Allowance	Benefit	Not Applicable	Not Applicable	24 Hours	50 per day	250 per day	100 per day	2,500 per day
8.	Delay of Checked-In Baggage	Benefit	Not Applicable	Not Applicable		100	1,000	500	10,000
9.	Total Loss of Checked- In Baggage	Benefit	Not Applicable	Not Applicable		100	5,000	1,000	1,00,000
10.	Trip Cancellation	Indemnity	0-25%	0-50%		200	10,000	500	2,00,000
11.	Trip Abandonment	Indemnity	0-25%	0-50%		200	10,000	500	2,00,000
12.	Trip Extension	Indemnity	0-25%	0-50%		200	10,000	500	2,00,000
13.	Compassionate Visit	Indemnity	0-25%	0-50%		200	10,000	500	2,00,000
14.	Escort of Minor Child	Indemnity	0-25%	0-50%		200	10,000	500	2,00,000
15.	Common Carrier Delay	Benefit	Not Applicable	Not Applicable		25	5,000	100	50,000
16.	Missed Connection	Indemnity	0-25%	0-50%		200	10,000	500	2,00,000
17.	Personal Liability & Bail Bond	Indemnity	0-25%	0-50%		5,000	10,00,000	1,00,000	1,00,00,000

18.	All Risk Cancellation Charges	Indemnity	0-25%	0-50%		5000	10,000	50	1,00,000
19.	Daily Cash Allowance	Benefit	Not Applicable	Not Applicable		50 per day	1,000 per day	100 per day	10,000 per day
20.	Loss of Passport, Driving License and Temporary Permit	Indemnity	0-25%	0-50%		50	1,000	500	10,000
21.1.	Bounced Booking for Accommodation	Indemnity	0-25%	0-50%		50	2,000	500	50,000
21.2.	Bounced Booking for Common Carrier	Indemnity	0-25%	0-50%		50	2,000	500	50,000
22.	Loss of Baggage and Personal Belongings	Indemnity	0-25%	0-50%		50	1,000	500	50,000
23.	Home Building and Contents	Indemnity	0-25%	0-50%		Not Applicable		50,000	20,00,000
24.	Emergency Cash Assistance Service	Indemnity	Not Applicable	Not Applicable		50	25,000	500	2,50,000
25.	Financial Emergency Cash	Benefit	Not Applicable	Not Applicable		50	25,000	500	2,50,000
26.	Golfer's Hole in One	Benefit	Not Applicable	Not Applicable		300	1,000	5,000	10,000
27.	Fraudulent Charges Cover	Indemnity	0-25%	0-50%	12 Hours	200	2,000	5,000	50,000
28.	Extended Pet Stay	Indemnity	0-25%	0-50%		100	3,000	1,000	50,000
29.	Hazardous or Adventure Sports	Indemnity	Not Applicable	Not Applicable		No Additional Sum Insured, Covered in Section 1 Limit only, up to the % mentioned in policy schedule		No Additional Sum Insured, Covered in Section 1 Limit only, up to the % mentioned in policy schedule	
30.	Upgradation to Business Class	Indemnity	0-25%	0-50%		200	1,000	500	10,000
31.	Study Interruption	Indemnity	0-25%	0-50%		500	50,000	5,000	5,00,000
32.	Accident of the Sponsor	Indemnity	0-25%	0-50%		500	50,000	5,000	5,00,000
33.	Maternity and Baby Cover	Indemnity	0-25%	0-50%		500	5,000	5,000	1,00,000
34.	Inter- Collegiate Sports Cover	Indemnity	Not Applicable	Not Applicable		No Additional Sum Insured, Covered in Section 1 Limit only, up to the % mentioned in policy schedule		No Additional Sum Insured, Covered in Section 1 Limit only, up to the % mentioned in policy schedule	
35.	Coverage at Home Country	Indemnity	Not Applicable	Not Applicable		Not Applicable		No Additional Sum Insured, Covered in Section 1 Limit only, up to the % mentioned in policy schedule	