

Add-On Covers under “Digit On-the-Move Group Policy”**Wordings**

<u>S. No</u>	<u>Name of Add on Cover</u>
1	Delay in Flight Landing
2	Missed Flight Cover
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4	Damage of Checked-in-Baggage
5	All Risk Cancellation Benefit
6	Cancellation of Common Carrier by Operator
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DELAY IN FLIGHT LANDING

Coverage

In consideration of payment of additional premium, it is hereby agreed and declared if Your flight's (common carrier) actual landing time at its destination is delayed by more than the duration/ time excess (as specified in the Policy Schedule / Certificate of Insurance) from the scheduled landing time, then we will pay You the Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance against this add on cover.

Definitions Specific to this Add on Cover

- i. **Scheduled Landing time** of the flight is the landing time declared by the Airlines 6 hours before the flight departure time or as stated in the original ticket (whichever is later).
- ii. **Actual Landing time** of the flight is the time when the flight reaches Air Strip (wheel touch down) and lands.

Conditions specific to this Add on Cover

- i. You should provide Us proof from the Airlines on the duration of delay in landing. We may also use scheduled / actual landing time of the flight as recorded by independent external agency for determining the admissibility of claim.
- ii. **Time Excess:** The time excess for trigger of claim is shown on your Policy Schedule / Certificate of Insurance. In case the delay is more than the duration specified in the Policy Schedule / Certificate of Insurance, we will pay the full Sum Insured.

Exclusions Specific to this Add on Cover

- i. Anything mentioned in the General Exclusions section of the base Group Travel insurance Policy – “Digit On-the-Move Group Policy” to which this add on cover is attached.
- ii. Any delay within time excess as shown in the Policy Schedule / Certificate of Insurance. Time excess shall apply individually for each and every claim.
- iii. Any consequential loss arising out of delay in landing of flight
- iv. Any delay, which was made public or known to You at least 6 hours prior to the scheduled departure of the Flight.
- v. Any delay in landing caused due to change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced.
- vi. 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.
- vii. Delay due to any reason whatsoever which was publicly announced.
- viii. Delay due to Government restriction on the travel to destination or grounding of Aircrafts.

Subject otherwise to all other terms, conditions, warranties, limitations and exceptions of the Policy to which this Add-on Cover is attached.

MISSED FLIGHT COVER

Coverage

In consideration of payment of additional premium, it is hereby agreed and declared that if You are not able to board the scheduled flight (common carrier) due to Your delay in arrival at the departure airport of the booked journey, then we will reimburse You the additional expenses incurred in booking new flight ticket, maximum up to the sum insured as mentioned in the Policy Schedule/ Certificate of Insurance against this add on cover.

Conditions specific to this Add on Cover

- i. Your delay in arrival at the departure airport should be caused by the delayed arrival of a public transport or any other Common Carrier that You were travelling in as a passenger, or due to any Accident during the Coverage Period.
- ii. Once Your scheduled flight is missed, You will have to purchase the tickets for next flights within the specified time period (as mentioned in Your Policy Schedule) from Your original scheduled flight departure time.
- iii. Next booked flight ticket should be for same destination, of same class and for same passenger as was there in the original scheduled booked ticket.
- iv. Next booked flight's scheduled departure time should be within 24 hours of original scheduled departure time or next available flight.
- v. You have to inform the incidence of missed flight to Us within 48 hours of the missing the original flight.
- vi. Under this add on cover, only one claim will be payable per passenger during the policy period, unless specifically agreed otherwise by Us.
- vii. You need to provide Us proof of delayed arrival of the public transport or applicable Common Carrier / accident during the coverage period causing Your delayed arrival at airport.
- viii. You need to provide Us written proof from the airlines of the missed departure.
- ix. The deductible as shown in the Policy Schedule/ Certificate of Insurance will be applicable in case of a claim.

Exclusions Specific to this Add on Cover

- i. Anything mentioned in the General Exclusions section of the base Group Travel insurance Policy – “Digit On-the-Move Group Policy” to which this add on cover is attached.
- ii. Any wilful act or negligence on the part of the Insured which contributed to the incident giving rise to a claim under the Policy.
- iii. Any amount which will be paid or refunded by any applicable Common Carrier.

Subject otherwise to all other terms, conditions, warranties, limitations and exceptions of the Policy to which this Add-on Cover is attached.

FLIGHT DIVERSION COVER

In consideration of payment of additional premium, it is hereby agreed and declared that if Your flight (common carrier) is diverted and landed to a different city other than the scheduled arrival city, then we will pay You the Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance against this add on cover.

Conditions specific to this Add on Cover

- i. Your flight needs to be diverted and landed to an airport located in a different city, instead of scheduled arrival city.
- ii. You have to inform the incidence of flight diversion to Us within 48 hours of the landing of diverted flight.
- iii. Under this add on cover, only one claim will be payable per passenger during the policy period, unless specifically agreed otherwise by Us.

Exclusions Specific to this Add on Cover

- i. Anything mentioned in the General Exclusions section of the base Group Travel insurance Policy – “Digit On-the-Move Group Policy” to which this add on cover is attached.
- ii. Flight Operator had declared/confirmed/inform about diversion of the flight to a different city before flight take off.
- iii. Flight diversion was temporary, and flight took off again from diverted city to scheduled arrival city without passengers being asked to de-board the flight at the diverted airport.

Subject otherwise to all other terms, conditions, warranties, limitations and exceptions of the Policy to which this Add-on Cover is attached.

DAMAGE OF CHECKED-IN-BAGGAGE

In consideration of payment of additional premium, it is hereby agreed and declared that if Your checked-in baggage is found to be damaged 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 reimburse You the cost of repair to get the baggage repaired based on the pro-rata basis of sum insured as mentioned in the Policy Schedule/ Certificate of Insurance against this Add on Cover.

Definitions Specific to this Add on Cover

- i. **Baggage** – shall mean Trolley Bags, Bag packs, Rucksacks, Suitcases, duffle bags and Air Bag.
- ii. **Pro-rata** – The term pro-rata is used to describe a proportionate distribution. Example of Baggage sum insured on pro-rata basis: If you checked-in 3 baggage and one was damaged, we will indemnify for repairs, maximum of one-third of the Sum Insured of this cover as specified in the Policy Schedule/ Certificate of Insurance.

Conditions specific to this Add on Cover

- i. You need to provide Us proof from the airlines of the damage of checked-in-baggage.
- ii. You have to inform the incidence of damage of checked-in baggage to Us within 48 hours of such damage.
- iii. Under this add on cover, only one claim will be payable per passenger during the policy period, unless specifically agreed otherwise by Us.
- iv. The deductible as shown in the Policy Schedule/ Certificate of Insurance will be applicable in case of a claim.

Exclusions Specific to this Add on Cover

- i. Anything mentioned in the General Exclusions section of the base Group Travel insurance Policy – “Digit On-the-Move Group Policy” to which this add on cover is attached.
- ii. Any Pre-existing damage to baggage will not be covered
- iii. Any item which falls outside the definition of baggage is not covered
- iv. Any loss for which reasonable compensation amount is paid by the common carrier
- v. Damage to any content within/inside the checked- in-baggage is not covered
- vi. Any consequential loss
- vii. Any bodily injury suffered by You.

Subject otherwise to all other terms, conditions, warranties, limitations and exceptions of the Policy to which this Add-on Cover is attached.

ALL RISK CANCELLATION BENEFIT

In consideration of payment of additional premium, it is hereby agreed and declared that if You have to cancel the booked tickets of Your scheduled common carrier in the unexpected or unforeseen events beyond Your control, then we will pay You the Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance against this add on cover.

Conditions specific to this Add on Cover

- i. You need to cancel the ticket as soon as You become aware that You can not avail the intended services provided by the ticket.
- ii. Ticket cancellation should be done prior to the time duration / time excess (as mentioned in the Policy Schedule/ Certificate of Insurance) from the scheduled common carrier departure time.

Exclusions Specific to this Add on Cover

- i. Anything mentioned in the General Exclusions section of the base Group Travel insurance Policy – “Digit On-the-Move Group Policy” to which this add on cover is attached.
- ii. Any prepaid ticket costs wherein full refund can be claimed back from your common carrier service provider.
- iii. No show by the intended user of the tickets, wherein You neither cancel the ticket nor availed the intended services offered by the ticket(s).
- iv. Any contractual breach by You including but not limited to non-adherence to the terms and conditions of the common carrier service provider.
- v. Cancellation resulting due to a Pandemic.
- vi. Circumstances leading to ticket cancellation of which You were aware or ought objectively to have been aware, before the period of insurance.
- vii. Cancellation of the tickets done at the instance of the common carrier or travel agent or service provider or transport authority or any Government body or Government.
- viii. Any ticket cancellation where you don't affect the cancellation before “the original scheduled timing of the common carrier” less time excess.

Subject otherwise to all other terms, conditions, warranties, limitations and exceptions of the Policy to which this Add-on Cover is attached.

CANCELLATION OF COMMON CARRIER BY OPERATOR

In consideration of payment of additional premium, it is hereby agreed and declared that if Your scheduled common carrier is cancelled by the respective common carrier operator within the number of hours / days (as specified in the Policy Schedule/ Certificate of Insurance) prior to the scheduled departure of the common carrier, then we will pay You the Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance against this add on cover.

Conditions specific to this Add on Cover

- i. You need to provide Us with a written proof from the common carrier operator regarding cancellation of Your scheduled common carrier unless this proof is available to Us directly from a reliable source in the public domain.

Exclusions Specific to this Add on Cover

- i. Anything mentioned in the General Exclusions section of the base Group Travel insurance Policy – “Digit On-the-Move Group Policy” to which this add on cover is attached.
- ii. Cancellation resulting due to a Pandemic.
- iii. Cancellation of common carrier done by You.
- iv. Any cancellation due to change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced.

Subject otherwise to all other terms, conditions, warranties, limitations and exceptions of the Policy to which this Add-on Cover is attached.

FLIGHT LANDING BACK POST TAKE OFF

In consideration of payment of additional premium, it is hereby agreed and declared that if Your flight returns back to the same departure airport post take off, then we will pay You the Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance against this add on cover.

Conditions specific to this Add on Cover

- i. You need to provide Us with a written proof from the flight operator regarding flight landing back to the same departure airport post take off unless this proof is available to Us directly from a reliable source in the public domain.
- ii. We may also use independent external agency for determining the admissibility of claim.

Exclusions Specific to this Add on Cover

- i. Anything mentioned in the General Exclusions section of the base Group Travel insurance Policy – “Digit On-the-Move Group Policy” to which this add on cover is attached.
- ii. Returning back of the flight at the departure airport after landing at any other airport.
- iii. Any consequential loss arising out of flight landing back post take off.

Subject otherwise to all other terms, conditions, warranties, limitations and exceptions of the Policy to which this Add-on Cover is attached.