

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the Key Features Document and the policy document the terms and conditions mentioned in the policy document shall prevail.

Title	Description	Refer To Policy Clause Number
<b>Product Name</b>	<b>Overseas Travel Accident - Asia Travel Guard</b>	
What am I covered for:	<ol style="list-style-type: none"> <li>1. Accidental Death and Dismemberment – coverage for Death and Dismemberment arising due to an Accident while the insured is abroad.</li> <li>2. Accident &amp; Sickness Medical Expenses- coverage for Accident and/or Sickness when insured is abroad.</li> <li>3. Assistance- coverage for assistance require with respect to medical Assistance, Medical Evacuation , Repatriation, Legal Assistance, Lost Luggage or Lost Passport, General Assistance, Pre-Departure Services, Emergency Travel Agency, Emergency Cash Transfers and Advances.</li> <li>4. Baggage Delay- We will reimburse You for the expense of necessary personal effects, up to the maximum stated in the Policy Schedule or the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than the Deductible shown on the Policy Schedule or the Schedule of Benefits, from the time You arrive at the destination stated on Your ticket.</li> <li>5. Baggage Loss (Common Carrier)– covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non- delivery at its destination while insured is a ticketed passenger on the Common Carrier.</li> <li>6. Personal Liability – covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident.</li> <li>7. Emergency Medical Evacuation – Medical evacuation of insured to nearest hospital or back to India for medical treatment.</li> <li>8. Loss of Passport – coverage for necessary and reasonable expenses for obtaining a duplicate or new passport.</li> <li>9. Repatriation of Remains – covers cost of repatriating mortal remains of the insured to India.</li> </ol>	Part D of Policy Wordings
What are the major exclusions in the policy:	<p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <ol style="list-style-type: none"> <li>1. 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; or</li> <li>2. any Pre-existing Condition or any complication arising from it; or</li> <li>3. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or</li> <li>4. serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or</li> <li>5. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or</li> <li>6. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or</li> <li>7. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or</li> <li>8. any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or</li> <li>9. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</li> </ol>	Part B of the Policy Wordings

Title	Description	Refer To Policy Clause Number
	<p>The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.</p> <ol style="list-style-type: none"> <li>10. any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or</li> <li>11. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident) or</li> <li>12. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</li> <li>13. performance of manual work for employment or any other hazardous occupation, or</li> <li>14. congenital anomalies or any complications or conditions arising therefrom; or</li> <li>15. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained</li> <li>16. the Insured Person riding on a motorcycle or any other two wheeled motorized mode of conveyance as driver or as passenger.</li> <li>17. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or</li> <li>18. for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest;</li> <li>19. any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo; or</li> <li>20. any loss, injury, damage or legal liability arising directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.</li> <li>21. Any non medical expenses (as per policy wordings).</li> </ol>	
Waiting Period / Deductible / Sublimits	<ol style="list-style-type: none"> <li>1. Baggage Loss 50% of Sum Insured per bag and 10% of Sum Insured per article in the bag</li> <li>2. Loss of Passport - \$30</li> <li>3. Personal Liability - \$200</li> <li>4. Accident &amp; Sickness Medical Expenses - Deductible of \$100</li> <li>5. The following Maximum eligible expenses per Sickness or Disease are applicable to Insured Persons Aged 56-70 years, regardless of the plan/option purchased. <ol style="list-style-type: none"> <li>I. Hospital Room rent, Board and Hospital misc. maximum \$1500 per day up to 30 days whichever is less.</li> <li>II. Intensive Care Unit-Maximum \$3000 per day up to 7 days whichever is less.</li> <li>III. Surgical Treatment-Maximum USD \$10000</li> <li>IV. Anesthetist Services-Maximum up to 25% of Surgical treatment</li> </ol> </li> </ol>	Part D of Policy Wordings

Title	Description	Refer To Policy Clause Number
	V. Physician's Visit-Maximum \$75 per day up to 10 visits. VI. Diagnostic and Pre-admission testing-Maximum up to \$ 500 VII. Ambulance Services-Maximum up to \$ 400.  6. Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below.	
Payout basis	1. Reimbursement / Cashless Settlements for Inpatient Treatment abroad / Evacuation / Repatriation of remains. 2. Reimbursement only for outpatient medical expenses and travel emergencies.	Part C of Policy Wordings
Cost Sharing	Not Applicable	
Renewal Conditions	The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us.	Part C of the Policy Wordings
Renewal Benefits	<ul style="list-style-type: none"> <li>• No Renewable benefits</li> </ul>	
Portability of benefits	<ul style="list-style-type: none"> <li>• No portability of benefits</li> </ul>	
Cancellation	<p>Policy will terminate on the last day for which premium has been paid or on return to India or <b>14</b> days from the date of commencement of the Insured Journey, whichever is earlier.</p> <p>This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person , by giving 15 days notice. In such a case, the policy shall stand cancelled ab-initio and there will be no refund of premium.</p>	
How to Claim	<p>Mumbai – 66939500, Delhi – 66603500, Bangalore – 66500001, Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882, Ahmedabad – 66610201</p> <p>Email:general.claims@tata-aig.com Website: <a href="http://www.tataaiginsurance.in">www.tataaiginsurance.in</a></p> <p>Toll Free No = 1800 119966/1800 266 7780 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders)</p> <p>SMS "CLAIMS" to 5616181</p> <p>Write to:</p> <p>Tata AIG General Insurance company Ltd.  A-501, 5th Floor, Building No. 4, Infinity Park,  Gen. A. K. Vaidya Marg, Dindoshi, Malad (E),  Mumbai, India - 400 097.</p>	

