

Domestic Travel Guard Policy Prospectus

Suitability

- a) This policy covers persons in the age group from 6 months to 70 years for Single trip Policy.
- b) This policy has Core Benefits & Add On benefits. Coverages of these plans are pre defined.
- c) This policy can be issued to an individual and/or family / employees of an organization.
- d) Sum insured is Unit based. Max units for the core benefits are 5. The number of units for Add-on benefits cannot exceed units for core benefits.
- e) The policy offers coverage for treatment in all hospitals throughout the country provided definition of hospital is met.

Salient Features & Benefits

Core Benefits :

1. Accidental Death and Dismemberment- coverage for Death and Dismemberment arising due to an Accident during an Insured Journey will be payable as if resulting from an Injury. Loss must occur within 365 Days of the date of the Accident.

Loss of:	% of Principal Sum
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
Uniplegia	25%

2. Accidental Death and Dismemberment (Common Carrier) – coverage for Death and Dismemberment arising due to an Accident while riding as a passenger in or on, boarding or alighting from, a Common Carrier. The loss must occur within 365 Days from the date of the Accident which caused Injury. If more than one loss results from any one Accident, only one amount, the largest, will be paid.

Loss of:	% of Principal Sum
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One	100%

Eye	
Speech and Hearing in Both Ears	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
Uniplegia	25%

3. Emergency Accident Medical Expenses Reimbursement – provides coverage for medical expenses incurred in Republic of India towards the treatment due to accidental injuries.
4. Assistance : coverage for assistance require with respect to medical Assistance, Medical Evacuation , Repatriation, Legal Assistance, Arrangement of Bail Bond, Lost Luggage Assistance, Lost Travel Document / Credit Card Assistance, Emergency Travel Services, Emergency Message Transmission Assistance, Hotel Accommodation Referral, Telephone Medical Advice etc.
5. Emergency Medical Evacuation – Medical evacuation of insured to nearest hospital or to your town where the trip has commenced for medical treatment.
6. In Hospital Indemnity Accident Only – provides coverage for “per day hospitalisation” if You are an inpatient in a hospital (in republic of India) due to Injury or Accidents subject to the any applicable Deductible or Franchise shown in the Policy Schedule
7. Accommodation Charges Due to Trip Delay- Reasonable Accommodation Charges, due to Trip Delay, Except, when the delay has happened in your usual town of residence. Your Trip is delayed for more than 5 hours due to a Covered Hazard
8. 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 This coverage does not apply to You or regular residents Premises of Your household.
9. Repatriation of Remains – covers cost of repatriating mortal remains of the insured to his residence in India.
10. Domestic Replacement & rearrangement for business trips only - provides coverage for cost of Travel and Accommodation expenses for Sending out / Returning the replacement Or Returning / sending out the Original Insured Person following recovery from disability
11. Emergency Family Travel & Convalescence – If you are hospitalized for more days than the Deductible shown in the Policy Schedule then coverage is applicable for
 - a. Round-trip economy airfare to bring one of Your Immediate Family Members to & from Your Bed Side if You are alone during the course of the Insured Journey; or
 - b. the reimbursement of the hotel room charge due to convalescence after Your Hospital discharge.

12. Missed Departure - We will reimburse Original Ticket Charges (Common Carrier – Air/ Rail), if you cannot reach the original departure point on your return journey due to –
 - a. public transport services fail or
 - b. the vehicle in which you are travelling is involved in an accident, on the way to catch the return flight/train journey.

13. Loss of Tickets - We will reimburse Original Ticket Charges (Common Carrier – Air/ Rail) subject to the deductible, if the same is lost by You and You could not continue your intended travel

Exclusions

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:

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
2. any Pre-existing Disease or any complication arising from it; or
3. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, nervous disorder, anxiety, stress or depression; or
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
5. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
6. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or
7. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or
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
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.
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.
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.
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
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
12. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
13. performance of manual work for employment or any other hazardous occupation, self exposure to needless peril (except in an attempt to save human life); or
14. congenital anomalies or any complications or conditions arising therefrom; or
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/and any other hazardous or potentially dangerous sport for which You are untrained

16. the Insured Person riding on a motorcycle or any other two wheeled motorized mode of conveyance as driver or as passenger.
17. any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
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;
19. any loss, injury, damage or legal sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
20. Any non medical expenses (list enclosed – Annexure I)

Waiting Period / Deductible

1. Personal Liability – Rs 200
2. Accident & Sickness Medical Expense Benefit – Rs 250
3. In - Hospital Indemnity Benefit – 1 day
4. Accommodation Charges due to trip Delay benefit – 5 Hrs
5. Loss of Ticket - Rail/Air - Rs.150/ 10% of actual ticket cost
6. Missed Departure - Rs.150/ 10% of actual ticket cost

Claim Procedure

PI Contact for Assistance / Claims

While in India, contact at below numbers for any claim related assistance -Toll Free No 1800 119966 from BSNL/MTNL Landline or 1800 22 9966 (only for senior citizen policy holders)

Call these local helpline numbers in your respective cities from any other line: Mumbai - 66939500, Delhi – 66603500, Bangalore – 66272829, Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882, Ahmedabad – 66610201

Email: general.claims@tataaig.com

Write to

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. Maharashtra, India

Visit the Website: www.tataaig.com

Renewal Benefits

No Renewable benefits

Renewal Conditions

- **The Single Trip Insurance-** 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.
- **The Annual Multi Trip Insurance-** For renewals under Annual Multi-trip, the policy is ordinarily renewable annually upon payment of premium on renewal due date.

We may refuse renewal on grounds such as fraud, moral hazard or misrepresentation. We, however, are not bound to give notice that it is due for renewal. Unless renewed before the Policy Expiry, this Policy shall terminate at the expiration of the period for which premium has been paid.

- Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDAI. Premium will also change if you change the plan.

Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance.

- We will not apply any additional loading on your policy premium at renewal based on claims experience.
- In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy
- **Sum Insured Enhancement** –You may enhance the sum insured only at the time of renewal of the policy. However the quantum of increase shall be subject to underwriting guidelines of the company.
- **Free Look Period – 15 days** Free look period from date of receipt of Policy documents is given under the Annual Multi Trip policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us.
- **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.
- **Portability of benefits:** No portability of benefits

Claim Settlement

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. 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 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

("Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

Cancellation of the Policy

Cancellation: 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.

In the event the policy is cancelled for non-cooperation of the insured or If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

Short rate table (in case of Annual Multi Trip Policy as given above) -

Short rate table:

Cancellation	ANNUALLY
Up to 1 month	25 % OF annual Premium
Up to 3 months	37.5 % OF annual Premium
Up to 4 months	50 % OF annual Premium
Up to 6 months	62.5 % OF annual Premium
Up to 8 months	87.5 % OF annual Premium
Above 8 months	100 % OF annual Premium
These are retention scale	

Expiration of Policy

(i) Single Trip Insurance

Your Policy will terminate on the last day for which premium has been paid or on return to Your usual Town of residence or 90 days from the date of commencement of the Insured Journey, whichever is earlier.

(ii) Annual Multi Trip Insurance:

This Policy will terminate on the Expiration Date shown in the Policy Schedule for which the premium has been paid.

However, The Insured Person's coverage under this Policy ends on the earliest of :

- 1) the Policy Expiration date as stated above; or
- 2) the Policy is terminated; or
- 3) the premium due date if premiums are not paid when due; or
- 4) the date the Insured Person requests, in writing, that his or her coverage be terminated; or
- 5) the date the Insured Person ceases to be a member of an eligible class(es) of Insured Person as described in the Policy Schedule under Description of Insured Persons , or
- 6) Termination of the insured journey.

In case of individual journey during the Insured Period, it shall expire 90 days or less, from the commencement of each Insured Journey.

Further However We may cancel this Policy at any time on grounds of mis -representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 15 Days notice delivered to You, or mailed to Your last address as appears in Our records, stating when such cancellation shall be effective in the event of your non-cooperation. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the Annual Multi Trip policy is cancelled for non-cooperation of the insured or If you cancel the Annual Multi Trip Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim has occurred and/or no travel has happened up to the date of cancellation. In the event a claim has occurred and/or travel has happened in which case there shall be no return of premium.

Requirement

Completed proposal form

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Disclaimer

Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited

Tata AIG General Insurance Company Ltd.

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai-400013, Maharashtra, India

Visit us at www.tataaig.com

Toll Free Number: 1800 266 7780 or 1800 22 9966 (Senior Citizen)