



Travel Guard - Prospectus

Suitability:

- a) This minimum entry age under this policy is -
Single Trip Policy - 6 months and upto life.
Annual Multi Trip Policy - 19 years to 70 years
- b) This policy has 2 Options - With Sublimits & Without Sublimits with various plans. Options are available for selection under Single Trip Policy and Annual Multi Trip Policy.

Details of the options are as mentioned below-

- Single Trip Policy- Silver, Silver Plus , Gold, Platinum and Senior Plan
- Annual Multi Trip- Gold and Platinum with any Single Trip not exceeding 30/45 Days.

Coverages are pre defined as per the Plans.

- c) The family includes self , spouse, dependent children and his / her dependent parents.
- d) Dependent child(ren) are covered between the age group of 6 months and 23 years if they are unmarried and permanently reside with insured.
- e) The policy offers coverage on Individual basis.

Salient Features & Benefits:

1. Accident & Sickness Medical Expenses Reimbursement - Coverage for Accident and/or Sickness related medical expenses incurred during outpatient or inpatient treatment when insured is abroad.
2. Accidental Death and Dismemberment - Coverage for Death and Dismemberment arising due to an Accident while the insured is abroad. 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.

Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below & limited to \$5000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable.

3. 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.

Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below.

4. Sickness Dental Relief -coverage for Emergency dental sickness for Medically Necessary filling of the tooth or surgical treatment, services, or supplies, subject to the per tooth and per occurrence Dental benefits shall be limited to treatment sustained to

Sound Natural Teeth. Covered emergency dental expenses are those incurred overseas, during the Insured Journey within 30 Days of date of the first treatment.

5. Emergency Medical Evacuation - Medical evacuation of insured to nearest hospital or back to India for medical treatment.
6. Assistance- Assistance Company will provide the following services as described below.

6.1 Medical Assistance -As soon as the Assistance Company is notified of a medical emergency resulting from Your Accident or Sickness, the Assistance Company 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 Assistance Company will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the availability of services of a local Physician and arranging Hospital confinement of You where, in its discretion, deems such confinement appropriate.

6.2 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, Assistance Company will, if required, provide You with the name of an attorney who can represent You in any necessary legal matters.

6.3 Lost Luggage or Lost Passport - If You, outside India, notify the Assistance Company that Your luggage or passport has been lost, the Assistance Company will endeavor to assist You by contacting the appropriate authorities involved and providing direction for replacement.

6.4 General Assistance - the Assistance Company will serve as a central point for translation and communication for You during emergencies. The Assistance Company agrees to provide to You advice on contacting and using services available from consulates, government agencies, translators and other service providers that can help with travel problems. In addition, the Assistance Company will provide insurance coordination, verifying coverage of You, guaranteeing payment to the medical provider, based on confirmation of benefits, a charge to credit card(s) and coordinating the payments, documentation and translation to ease claim filing when You return to India.

6.5 Pre-Departure Services - prior to Your departure, upon request the Assistance Company will provide hazard information about foreign locations, information about immunization requirements and passport or visa requirements, general information about weather and State Department and private service warnings about travel to

certain locations. The Assistance Company will also arrange for special medical care en-route (i.e. dialysis, wheelchairs, etc.). Subject to receiving reasonable notice of this request.

6.6 Emergency Travel Agency - the Assistance Company agrees to provide You with 24 hour travel agency service for airline and hotel reservations. The Assistance Company will also arrange payment for Your airline tickets and other travel services, using Your credit cards. Prepaid ticket pickup at airline counters or ticket delivery by mail or courier will also be arranged by the Assistance Company for You.

6.7 Emergency Cash Transfers and Advances - the Assistance Company will arrange for cash payments to You through a variety of sources, including credit cards, hotels, banks, consulates and Western Union. The Assistance Company provides this service to supplement the facilities of Your credit cards. Credit card transactions performed by the Assistance Company are subject to confirmed credit.

7. Repatriation of Remains - covers cost of repatriating mortal remains of the insured to India
8. Baggage Loss - 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.
The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%, of the amount stated in the Policy Schedule There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.
9. Baggage Delay - We will reimburse You for the expense of necessary personal effects, if You are a ticketed passenger and Your Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket. All claims must be verified by the Common Carrier who must certify the delay or misdirection.

10. Loss of Passport - coverage for necessary and reasonable expenses for obtaining a duplicate or new passport
11. 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.
12. Flight Delay - coverage for additional expenses if insured trip is delayed for more than 12 hours due to inclement weather, strike with common carrier or equipment failure of the common carrier
13. Hijack - distress allowance if insured's common carrier has been hijacked
14. Automatic extension of policy - Automatic extension of the period of insurance is granted upto a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by the Scheduled Airlines, which is beyond the control of the Insured, and no alternative air transportation is made available to the Insured
15. Trip curtailment- In case of necessary curtailment (Shortening and / or alteration) of the insured journey and You have to directly return to the country of usual residence, where You started Your Insured Journey, we will reimburse You for the unused, non-refundable cancellation portion of the hotel cost and/or travel expenses.
16. Trip Cancellation-In case of your trip cancellation we will reimburse You for the unused, non-refundable cancellation portion of the hotel cost and/or the Common Carrier ticket cancellation charges.
17. Missed Connections/Departure- We will reimburse Reasonable Additional Expenses due to Missed Connections, or missed departure by Your scheduled airline, on your return journey.
18. Bounced bookings of Hotel and Airline-We will reimburse you the hotel booking / airline ticket in case it is bounced due to over booking.
The new booking must be for up to the number of nights overbooked at a similar hotel where the cost of stay is no more than 10% greater per night than the initial booking. We will not reimburse for nights on the original booking that were not overbooked.

For airline overbooking, an option of a free replacement flight within 6 hours from the departure of the original overbooked original flight must not be available to you and you must cancel your originally booked flight and purchase a new flight at the same class of service of no more than 10% greater fare than your original overbooked flight. We will reimburse the difference between the original airfare amount and the reasonable new airfare amount, less any refund/compensation given by the airline.

The compensation under this cover will not exceed the Sum Insured for the coverage, less the 10% deductible.



19. Fraudulent Charges (Payment Card Security)- we will reimburse the unauthorized charges that you are responsible for on your lost or stolen payment card.
20. Home Burglary- Coverage for damage, disappearance or destruction due to burglary at your residence during your personal trip travel time.

Waiting Period / Deductible / Limitations:

1. Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below.
2. Accidental Death and Dismemberment Benefit is limited to \$5000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable.
3. Accident & Sickness Medical Expense is limited to \$10000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable.
4. Pre-existing Condition or any complication arising from it in a Life saving unforeseen emergency condition would be reimburse up to \$1500 per policy
5. Any medical services or series of services with a cost greater than \$ US 1 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.
5. Baggage Loss- 50% of Sum Insured per bag and 10% of Sum Insured per article in the bag
6. Loss of Passport - \$30
7. Personal Liability - \$200
8. Flight delay - 12 hours, \$10 per every 12 hours upto maximum \$100.
9. Hijack - Deductible of 1 day
10. Emergency Accident & Sickness Medical Expenses Reimbursement -Deductible of \$100
11. Sickness Dental Relief -Deductible of \$150

12. Sub-limits :

The following Maximum eligible expenses per Disease/Illness are automatically applicable to Insured Persons Aged 56 years onwards, regardless of the plan/option purchased at the inception/its subsequent renewals if applicable.

The maximum limit would be as mentioned below or upto the Sum insured whichever is lower.

- I. Hospital Room Rent, Board and Hospital misc. maximum \$1500 per day up to 30 days.
- II. Intensive Care Unit-Maximum \$3000 per day up to 7 days.
- III. Surgical Treatment-Maximum USD \$10000
- IV. Anesthetist Services-Maximum up to 25% of Surgical treatment
- 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.

NOTE -

Renewal Benefits:

No Renewable benefits

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 (Rs 200/-) by Us.
- **The Annual Multi Trip Insurance-** The Policy is ordinarily renewable for life upon payment of premium unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or due to non cooperation by the Insured or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard. 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 IRDA. Premium will also change if you move into a higher age group, or 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. You will have the option to migrate to any Travel insurance policy available with us.
- **Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal. subject to no claim have been lodged/ paid under the policy. However the quantum of increase shall be at the discretion 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.

Restriction of Sum Insured-

Under renewals of Annual Multi trip from 71 years onwards, the amount payable for any illness / disease / injury / condition including its consequences will be restricted to 10% of the Sum Insured as shown in the policy schedule in case such claim arises due to the same illness / disease / injury /



condition which had been incurred and paid in any of the prior policies issued by Us to the same insured.

Portability of benefits: -
No portability of benefits

Cancellation of the Annual Multi Trip Policy:-

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) -

Cancellation	<i>ANNUALLY</i>
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 scales.

Exclusions:-

Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions.

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 Condition 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, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; 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 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. This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo.
20. This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
12. Any non medical expenses (as per policy wordings)

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 India or 180 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 date the Insured Person requests, in writing, that his or her coverage be terminated; or
- 4) Termination of the Insured Journey.

In case of individual journey during the Insured Period, it shall expire 30 / 45 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



Tata AIG General Insurance Company Ltd.

Peninsula Business Park, Tower A, 15th Floor, G. K. Marg,
Lower Parel, Mumbai - 400 013
Tel. No. +91 22 6669 9697 Fax: 022 6654 6464
IRDA Registration No.: 108
CIN: U85110MH2000PLC128425

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 trip has happened up to the date of cancellation. In the event a claim has occurred and/or trip has happened in which case there shall be no return of premium.

Claim Procedure:

PI Contact While Abroad:

AIG TRAVEL ASSIST

For Rest of the world policies excluding the Americas:

Call: +603-8991-2013 or +603-8991-2014 (Toll Worldwide)

Email (assistance): TGAP.TATAmMedical@travelguard.com

Email (claims): TGAP.TATAclaims@travelguard.com

For the Americas Policies:

Please Call: +1-866-866-2620 (Toll Free within US & Canada)

+1-817-826-7018 (Reverse Charge/Collect from other places)

Email: tata.aig@aig.com

0800 169 9884 (Toll free from UK);

0120-593700 (Toll free from Japan)

While abroad please contact at the above numbers depending on your location for any assistance. If you have returned back to India intimation may be given at below numbers\ e-mail id

While In India:

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 - 66500001, Pune - 66014156, Chennai - 66841050, Hyderabad - 66629882, Ahmedabad - 66610201

Email: general.claims@tata-aig.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.

SMS 'CLAIM' to 58888

Visit the Website: www.tataaiginsurance.in

- ✓ Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the policy certificate or the numbers as given above for the same). PI note that issuance of claim reference number and claim form is not an admission of liability for any claim

Requirement:

- Completed proposal form

Pre- Policy Checkup:

- Pre-Policy Checkup to be performed at an authorized diagnostic center & will be applicable for Senior Plan with individuals above 80 years. Individuals above 65 years, good health declaration would be taken.

ME = Medical Examination (Report)
CBC = Complete Blood Count
FBS = Fasting Blood Sugar
Lipids = Lipid Profile
Sr Creatinine = Serum Creatinine
PSA = Prostate Specific antigen
RUA = Routine Urine Examination
USG = Ultrasonogram
SGOT - Serum Glutamic Oxaloacetic Transaminase
HbA1c - Glycoslated Hb
LFT= Liver Function Test

We will reimburse 50% of the expenses incurred per insured person on the acceptance of the proposal. The medical reports are valid for a period of 90 days from the date of Pre-Policy Checkup

Premium Rates:

- Premium rates are inclusive of taxes. Refer to the enclosed sheet
- Premium rates are subject to change with prior approval from IRDA.



Travel Guard - Rate
Chart.xlsx

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of 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 prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees.



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IRDA Registration No.: 108
CIN: U85110MH2000PLC128425

IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

Disclaimer:

"Insurance is the subject matter of the solicitation"

Tata AIG General Insurance Company Ltd.

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai-400013 . Visit us at www.tataaiginsurance.in . Toll Free Number: 1800 266 7780

For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale

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

Travel Guard - Schedule of Benefits



Travel Guard -
Benefit Chart .xls